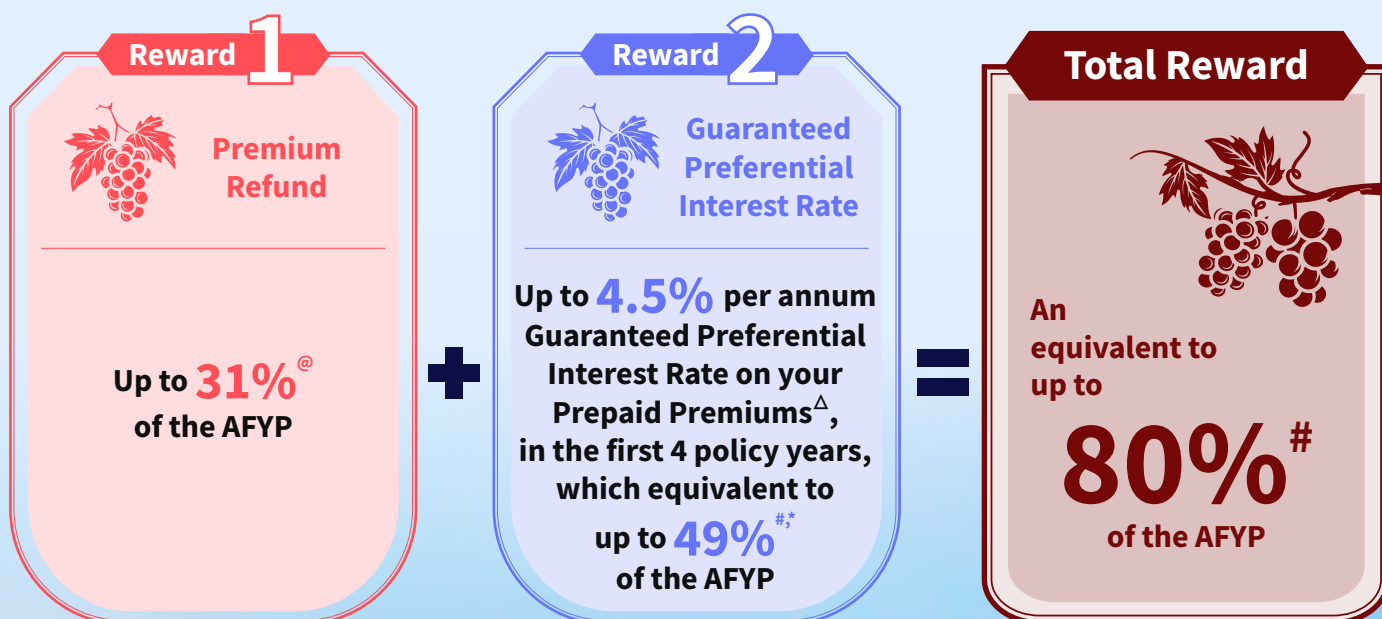




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AXA “WealthAhead II Savings Insurance Series” New Product Promotion Programme

From **20 October 2025 to 30 November 2025**, both dates inclusive (the “**Promotion Period**”), if a customer successfully submits an application for a basic plan of WealthAhead II Savings Insurance Series (WealthAhead II Savings Insurance – Prime¹ / WealthAhead II Savings Insurance – Supreme¹) with a 5-year premium payment term, annual payment mode, policy currency in USD (each a “**WealthAhead II Series Policy (5-year pay)**”) and pay the 5-year premiums in a lump sum, the customer may be entitled to a total reward up to 80% of the annualised first year premium (“**AFYP**”) of WealthAhead II Series Policy (5-year pay).



Terms and conditions apply. For details, please refer to page 2 of this leaflet.

Terms and conditions apply. For details, please refer to page 3 of this leaflet.

[@] Applicable to each WealthAhead II Savings Insurance Series.

[△] The 4% or 4.5% per annum Guaranteed Preferential Interest Rate is applicable to the Prepaid Premiums for basic plan only, which does not include premiums for supplements (if applicable).

[#] Only applicable to each WealthAhead II Series Policy (5-year pay) with USD as policy currency.

^{*} The figure is rounded to the nearest whole number.



Reward

1



Premium Refund

During the Promotion Period, if a customer successfully submits an application for a basic plan and supplement(s) (if applicable) of WealthAhead II Savings Insurance – Prime¹ / WealthAhead II Savings Insurance – Supreme¹ (each a “**Designated WealthAhead II Series Policy**”), the customer may be entitled to up to 28% basic premium refund on future premium(s) of such policy.

What is more? If an existing customer who is holding one or more policy(ies) of any of the following Designated Savings and Investment Plan successfully submits an application for a Designated WealthAhead II Series Policy and all relevant policies are held by the same policy owner, the existing customer may be entitled to 5% extra premium refund on future premium(s) on the Designated WealthAhead II Series Policy.

Designated Savings and Investment Plan:

- Wealth Advance Savings Plan
- Wealth Advance Savings Series II – Classic
- Wealth Advance Savings Series II – Ultimate
- Wealth Ultra Savings Plan
- Max Wealth Insurance Plan
- FortuneXtra Savings Plan
- WealthAhead Savings Plan
- Polaris Investment Insurance Plan
- Signature II Investment Insurance Plan
- Signature III Investment Insurance Plan

Table 1

Designated Basic Plan							• WealthAhead II Savings Insurance – Prime • WealthAhead II Savings Insurance – Supreme			
Total AFYP of Designated Basic Plan and its Supplements (if applicable)							Premium Refund Percentage on Each Eligible Policy of Reward 1 [#] (% of the total AFYP of Eligible Policy of Reward 1)			
USD	RMB	EUR	GBP	CAD / AUD	SGD	HKD / MOP	Basic Premium Refund		Extra Premium Refund	
									+5%	
									If customer is holding one or more policy(ies) of any of the Designated Savings and Investment Plan	
							Total			
							5-Year Pay	10-Year Pay	5-Year Pay	10-Year Pay
5,000 – 39,999	32,500 – 259,999	5,000 – 39,999	3,000 – 23,999	6,000 – 47,999	8,000 – 63,999	40,000 – 319,999	10% ²	12% ²	15% ²	17% ²
40,000 – 79,999	260,000 – 519,999	40,000 – 79,999	24,000 – 47,999	48,000 – 95,999	64,000 – 127,999	320,000 – 639,999	15% ²	17% ²	20% ²	22% ²
80,000 – 199,999	520,000 – 1,299,999	80,000 – 199,999	48,000 – 119,999	96,000 – 239,999	128,000 – 319,999	640,000 – 1,599,999	22% ²	24% ²	27% ²	29% ²
200,000 or above	1,300,000 or above	200,000 or above	120,000 or above	240,000 or above	320,000 or above	1,600,000 or above	26% ²	28% ²	31% ²	33% ²

TotalAssure 10 Benefit

“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers

If a customer (i) is a holder of and / or an insured under a basic plan of WealthAhead II Savings Insurance – Prime / WealthAhead II Savings Insurance – Supreme and (ii) successfully applies for a TotalAssure Critical Illness Plan / TotalAssure Plus Critical Illness Plan within the promotion period of “First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers, the customer may be entitled to the “First 10 Years TotalAssure Coverage Benefit”, subject to relevant terms and conditions as set out in the leaflet for the “**First 10 Years TotalAssure Coverage Benefit**” Programme for Selected Savings Plans Customers. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



Guaranteed Preferential Interest Rate

During the Promotion Period, if the customer pays a lump sum amount which is equal to 5 times the amount of the initial annual premium for a WealthAhead II Series Policy (5-year pay) with policy currency of USD at the time of application of such policy, the customer can enjoy up to 4.5% per annum Guaranteed Preferential Interest Rate^Δ on the Prepaid Premiums (as defined below) until the end of the 4th policy year.

The Prepaid Premiums will be deposited in the Future Premium Deposit Account (“**FPDA**”) maintained with AXA and payment of basic annual premiums for the 2nd to 5th policy year will be automatically deducted from the balance of Prepaid Premiums in the FPDA when it is due.

Table 2

Designated Basic Plans	• WealthAhead II Savings Insurance – Prime (5-year pay) • WealthAhead II Savings Insurance – Supreme (5-year pay)	
Policy Currency	USD	
Payment Mode	Annual	
Initial Annual Premium of Designated Basic Plan	Below USD80,000	USD80,000 or above
Guaranteed Preferential Interest Rate on the Prepaid Premiums ^Δ in the First 4 Policy Years	4% per annum ²	4.5% per annum ²

Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

Example 1

Assume the annual premium for WealthAhead II Series Policy (5-year pay) is USD100,000 with the full 5-year premium (i.e. USD500,000) paid upon policy application and the new policy fulfils all requirements of this reward.

1 st Policy Anniversary	2 nd Policy Anniversary	3 rd Policy Anniversary	4 th Policy Anniversary	Total Guaranteed Preferential Interest Amount ²
USD400,000 x 4.5%	USD318,000 x 4.5%	USD232,310 x 4.5%	USD142,764 x 4.5%	USD49,188
USD18,000	USD14,310	USD10,454	USD6,424	



Approx. **49.19%** of the first year annual premium

Example 2

Assume the annual premium for WealthAhead II Series Policy (5-year pay) is USD100,000 with the full 5-year premium (i.e. USD500,000) paid upon policy application and the new policy fulfils all requirements of this reward. In the 3rd policy year, the Flexi Segregation Option was exercised to transfer 80% of the value from the existing policy to a segregated policy.

Existing policy: The initial annual premium for basic plan used to determine the Prepaid Premiums and the Guaranteed Preferential Interest Rate will be adjusted to USD20,000 upon the transfer of 80% of the value of the existing policy to the segregated policy as if such adjusted initial annual premium were effected at policy inception.

1 st Policy Anniversary	2 nd Policy Anniversary	3 rd Policy Anniversary	4 th Policy Anniversary	Total Guaranteed Preferential Interest Amount ²
USD80,000 x 4%	USD63,200 x 4%	USD45,728 x 4%	USD27,557 x 4%	USD8,659
USD3,200	USD2,528	USD1,829	USD1,102	

Approx. **8.66%** of the total initial annual premium for existing policy and segregated policy

Segregated policy: The initial annual premium for basic plan used to determine the Prepaid Premiums and the Guaranteed Preferential Interest Rate will be USD80,000.

1 st Policy Anniversary	2 nd Policy Anniversary	3 rd Policy Anniversary	4 th Policy Anniversary	Total Guaranteed Preferential Interest Amount ²
USD320,000 x 4.5%	USD254,400 x 4.5%	USD185,848 x 4.5%	USD114,211 x 4.5%	USD39,351
USD14,400	USD11,448	USD8,363	USD5,140	

Approx. **39.35%** of the total initial annual premium for existing policy and segregated policy

Total Guaranteed Preferential Interest Amount² of the existing policy and the segregated policy
USD48,010

(Approx. **48.01%** of the total initial annual premium of the existing policy and the segregated policy)

[△] The 4% or 4.5% per annum Guaranteed Preferential Interest Rate is applicable to the Prepaid Premiums for basic plan only, which does not include premiums for supplements (if applicable).

Remarks:

- For product details of WealthAhead II Savings Insurance – Prime and WealthAhead II Savings Insurance – Supreme, please refer to the relevant proposals, product brochures and policy contracts.
- For the details of Reward 1 and Reward 2, please refer to the corresponding section of the Terms and Conditions stated in this leaflet.
- Figures stated in the above illustrative examples are rounded to the nearest whole number.

Terms and Conditions of AXA “WealthAhead II Savings Insurance Series” New Product Promotion Programme

1. AXA “WealthAhead II Savings Insurance Series” New Product Promotion Programme (the “**Programme**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“**AXA**”), subject to the following terms and conditions.

Reward 1: Premium Refund

1. The Basic Premium Refund of Reward 1 (as defined in clause 2 below) of the Programme is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, customer successfully submits an application for a basic plan and supplement(s) (if applicable) of WealthAhead II Savings Insurance – Prime / WealthAhead II Savings Insurance – Supreme (each a “**Designated WealthAhead II Series Policy**”);
 - b. Such Designated WealthAhead II Series Policy must be successfully issued during the period from 20 October 2025 to 31 January 2026, both dates inclusive;
 - c. Such Designated WealthAhead II Series Policy has met the total AFYP requirement stated in Table 1 above; and
 - d. Premium payment term requirements stated in the Table 1 above.(Designated WealthAhead II Series Policy satisfying clause 1 above are hereinafter referred to as “**Eligible Policy of Reward 1**”)
2. An Eligible Policy of Reward 1 may be entitled to a one-off premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 1 by the applicable premium refund percentage for Basic Premium Refund stated in Table 1 above (“**Basic Premium Refund of Reward 1**”) on and in accordance with following conditions:
 - a. The total AFYP of Eligible Policy of Reward 1 is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time of premium refund. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Reward 1 will be calculated as follows:
 - i. For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - ii. For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - b. If customer has changed the notional amount or premium payment mode of the Eligible Policy of Reward 1 after policy issuance, the total AFYP applied in the Basic Premium Refund of Reward 1 will not be equivalent to the actual amount of total premiums customer paid for the first policy year. The total AFYP will be re-calculated based on the latest premium payment mode and the latest notional amount of Eligible Policy of Reward 1 as at the time of premium refund;
 - c. The amount of total AFYP of Eligible Policy of Reward 1 is calculated by adding the standard premium and premium loading imposed due to underwriting (if any) of the policy;
 - d. The calculation of total AFYP and the Basic Premium Refund of Reward 1 shall be rounded up to the nearest 2 decimal places; and
 - e. Premium of CareForAll Hospital Cash – First Year \$1 Supplement (if any), attached to the Eligible Policy of Reward 1, will be included in calculating the total AFYP of the Eligible Policy of Reward 1. Premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy of Reward 1, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 1.
3. The Eligible Policy of Reward 1 must be in force at the time of crediting of the Basic Premium Refund of Reward 1 and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which customer will not be entitled to Basic Premium Refund of Reward 1. If the Eligible Policy of Reward 1 shall terminate for whatever reasons before the Basic Premium Refund of Reward 1 is credited to the future premium deposit account, the Basic Premium Refund of Reward 1 will cease to be in effect. If the Eligible Policy of Reward 1 shall terminate for whatever reasons after the Basic Premium Refund of Reward 1 is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 1 not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
4. In addition to the Basic Premium Refund of Reward 1, an Eligible Policy of Reward 1 may be entitled to a one-off 5% extra premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 1 by the applicable premium refund percentage for Extra Premium Refund stated in Table 1 above (“**Extra Premium Refund of Reward 1**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
 - a. Customer is also holding one or more policy(ies) of Wealth Advance Savings Plan/ Wealth Advance Savings Series II – Classic/ Wealth Advance Savings Series II – Ultimate/ Wealth Ultra Savings Plan/ Max Wealth Insurance Plan/ FortuneXtra Savings Plan/ WealthAhead Savings Plan/ Polaris Investment Insurance Plan/ Signature II Investment Insurance Plan/ Signature III Investment Insurance Plan (each a “**Designated Savings and Investment Plan**”) and the relevant Designated Savings and Investment Plan must be issued before 20 October 2025 and remain in force during the Promotion Period; and
 - b. The policy owner of the Eligible Policy of Reward 1 and relevant Designated Savings and Investment Plan must be the same person at the time of (a) policy application of Eligible Policy of Reward 1 and (b) crediting of Extra Premium Refund of Reward 1, failing which customer will not be entitled to Extra Premium Refund of Reward 1.
5. The Eligible Policy of Reward 1 and relevant Designated Savings and Investment Plan must be in force at the time of crediting of the Extra Premium Refund of Reward 1 and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Extra Premium Refund of Reward 1. If the Eligible Policy of Reward 1 and / or relevant Designated Savings and Investment Plan shall terminate for whatever reasons before the Extra Premium Refund of Reward 1 is credited to the future premium deposit account, the Extra Premium Refund of Reward 1 will cease to be in effect. If the Eligible Policy of Reward 1 and / or relevant Designated Savings and Investment Plan shall terminate for whatever reasons after the Extra Premium Refund of Reward 1 is credited to the future premium deposit account, any portion of such Extra Premium Refund of Reward 1 not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
6. The policy owner of the Eligible Policy of Reward 1 will receive a notification letter by mail after the Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 (if any) is credited to the future premium deposit account on or before 31 August 2026 and the notification letter(s) will set out the details of the premium refund. The Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 (if any) will then be applied to the next premium due for the relevant Eligible Policy of Reward 1 subsequently as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 (if any) from the future premium deposit account is not allowed.

Reward 2: Guaranteed Preferential Interest Rate

1. This reward is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, customer successfully submits an application for a basic plan of WealthAhead II Savings Insurance – Prime (5-year pay) / WealthAhead II Savings Insurance – Supreme (5-year pay) (each a “**WealthAhead II Series Policy (5-year pay)**”) with policy currency of USD;
 - b. The print date on the proposal signed by the customer must be within the Promotion Period;
 - c. WealthAhead II Series Policy (5-year pay) must be successfully issued on or before 31 January 2026;
 - d. Annual payment mode must be selected for WealthAhead II Series Policy (5-year pay); and
 - e. The campaign form of WealthAhead II Savings Insurance (5 pay) Guaranteed Preferential Interest Rate Programme is submitted together with the insurance application form and proposal at the same time.
2. The prepaid premiums shall be equal to 4 times of the initial annual premium for the WealthAhead II Series Policy (5-year pay) at policy application (“**Prepaid Premiums**”), which will be deposited into the Future Premium Deposit Account (“**FPDA**”). Payment of basic premium for your policy for each relevant policy year will be automatically deducted from the balance of the Prepaid Premiums in the FPDA when it is due.
3. The guaranteed preferential interest rate of 4% or 4.5% per annum is determined based on the initial annual premium for the WealthAhead II Series Policy (5-year pay) stated in Table 2 above (“**Guaranteed Preferential Interest Rate**”). The Guaranteed Preferential Interest Rate is applicable to the balance of the Prepaid Premiums only, which do not include premiums for supplements (if applicable). The Guaranteed Preferential Interest Rate will be applicable from the date when the whole amount of the Prepaid Premiums is received by AXA until the end of the 4th policy year.
4. Extra interest, i.e. the difference between the total interest accumulated at Guaranteed Preferential Interest Rate and the total interest credited at AXA's prevailing rate (currently at 1.5% p.a.) on the balance of the Prepaid Premiums in the FPDA for the first 4 policy years, will be credited to your FPDA as a lump sum within 1 month after 4 years from the policy issue date. This prevailing interest rate is non-guaranteed and may be changed by AXA at its discretion from time to time without prior notice.

5. If the whole amount of the Prepaid Premiums cannot be received in full by AXA within 2 months from the issue date of the policy, the whole balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only.
6. If (i) the policy has not been continuously in effect since inception or is not in effect at the time when the extra interest is credited to the FPDA; or (ii) at any time during the first 4 policy years, (a) the amount of annual basic premium is lower than the amount of the initial annual premium for the WealthAhead II Series Policy (5-year pay); or (b) the balance of the FPDA falls below the sum of (1) the total interest which has been credited as at such time at the AXA's prevailing rate on the balance of Prepaid Premiums and (2) initial annual premium for the WealthAhead II Series Policy (5-year pay) multiplied by the remaining premium payment term (any incomplete year will be rounded down to the nearest whole year); or (c) there is any change in premium payment mode; or (d) Currency Conversion Option is exercised, the owner of the policy will NOT be able to enjoy the Guaranteed Preferential Interest Rate, and the balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only.
7. If (i) Flexi Continuation Option or (ii) Flexi Segregation Option has been exercised, the notional amount of the policy may be reduced, the initial annual premium for WealthAhead II Series Policy (5-year pay) used to determine the Prepaid Premiums and the Guaranteed Preferential Interest Rate of the policy will be adjusted as if such notional amount reduction were effected at policy inception. The segregated policy created as a result of Flexi Segregation Option may enjoy the Guaranteed Preferential Interest Rate while such rate and the Prepaid Premiums will be determined by the notional amount and thus the initial annual premium for WealthAhead II Series Policy (5-year pay) of the segregated policy at its inception.
8. Only the balance of Prepaid Premiums in the FPDA for each relevant Policy Year is eligible for the Guaranteed Preferential Interest Rate. Any amount in the FPDA which is in excess of the balance of Prepaid Premiums in the FPDA for each relevant policy year, including but not limited to the prepaid premiums for supplement(s) (if applicable), will not be entitled to the Guaranteed Preferential Interest Rate, and the corresponding amount will be credited an interest at AXA's prevailing interest rate only from the date when it is deposited into the FPDA.
9. Premiums for supplements (if applicable) payable must be paid when they are due. Otherwise, the balance of Prepaid Premiums in FPDA may be used to settle the related overdue payments and in such event, the policy will not be eligible for the Guaranteed Preferential Interest Rate.

General provisions

1. All the rewards under this Programme are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
2. AXA reserves the right to alter or terminate the Programme (in whole or in part) and / or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and / or amendments to its terms and conditions. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.
3. This leaflet contains general information only. It does not constitute any offer for a basic plan. For detailed terms, conditions and exclusions of the relevant basic plan, please refer to the relevant proposals, product brochures and policy contracts.



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline: (853) 8799 2812**

 **www.axa.com.mo**

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