



安盛

Lifelong Care Partner Insurance

Long-term Care Protection Plan for your parents and safeguard their golden years



How can Lifelong Care Partner Insurance provide your parents with long-term care protection?

Mr. Lee (age 40) and Mrs. Lee (age 36) are working parents with a son in K3. The Lee family lives with Mr. Lee's father and mother, aged 65 and 60 respectively.

Some of Mr. Lee's older relatives were recently diagnosed with certain chronic diseases affecting the elderly like dementia, and were not insured under any life or medical insurance plans. Seeing their predicament, Mr. Lee begins to worry about his parents' health, especially since he is unprepared to meet their needs should their condition suddenly deteriorate. With a monthly household income of HK\$90,000 and monthly expenses of HK\$70,000, Mr. Lee fears long-term financial hardship should any misfortune befall his parents.



With Hong Kong's rapidly aging population and shrinking workforce, it is estimated that each working-age adult will soon be supporting more of the elderly in the future. If this is the case, why not transfer the financial burden of elderly care to an insurance plan before it is too late?

Long-term Care Protection

Plan for your parents and safeguard their golden years

Mr. Lee's worries



The cost for elderly care is enormous, comprising mainly long-term care services and unpredictable medical expenses. Why not gain control by taking out an insurance policy before it gets out of hand?



Solutions

When Mr. Lee's father and mother are aged 65 and 60 respectively, he takes out a **Lifelong Care Partner Insurance** policy on each of his parents with protection amounts of HKD20,000 per month, at an annual premium of HKD56,480¹ and HKD48,780¹ respectively. After 3 years, Mr. Lee's father undergoes a dementia early detection screening, which is covered under his policy, and is found to have early symptoms of dementia. The early detection helps Mr. Lee's father obtain an early diagnosis and grasp the golden period for treatment. As dementia progresses however, he suffers from a loss of autonomy at age 73. The family plans to hire a private nurse to take care of him.

Long-term Care Protection

Plan for your parents and safeguard their golden years



Solutions

Policy issuance

Mr. Lee's father suffers from a loss of autonomy and waiver of premium kicks in



Prevention

He is entitled to preventive check-up to reduce the chances of unforeseen chronic diseases.

- **Diabetes DNA screening**
- **Dementia early detection screening** (at age 68)



Transition

Sustainable financial assistance and a range of one-stop services support him through difficult times.

The following benefits will be payable after the elimination period²:

- **Principal monthly benefit and old age additional monthly benefit** of HKD24,000 (age 73 – 85)
- **Caregiver monthly benefit** of HKD10,000 for 6 months
- **Home modification subsidy** of HKD60,000
- **Home modification consultation**
- **Caregiver training**



Dignity

Through the comprehensive support of **Lifelong Care Partner Insurance**, he can maintain his quality of life with dignity.

- **Principal monthly benefit and old age additional monthly benefit** of HKD30,000 (from age 86 onwards)
- **Referral of medically-trained personnel from overseas** through support services hotline

Assuming Mr. Lee's father lives till age 88:

- **Total benefit amount** = HKD 4,872,000³
- **Total premium paid** = HKD 451,840¹

Assuming Mr. Lee's mother retains her autonomy until she passes away:

- **Death benefit⁴ received by the beneficiary under the policy** = principal monthly benefit x 24

Long-term Care Protection

Plan for your parents and safeguard their golden years

Remarks:

- 1. The above premium is calculated with volume discount. Please contact your financial consultant for the details of volume discount.
- 2. Elimination period means a continuous period of 90 days from the date the insured first being certified of a loss of autonomy by a medical specialist, during which period no benefit is payable.
- 3. The total benefit amount illustrated is calculated as follows:
Policy date: 1 January 2018
Policy anniversary date: 1 January
Date of certification of loss of autonomy: 1 January 2026
Commencement date of principal monthly benefit (upon the end of elimination period): 1 April 2026
End date of principal monthly benefit (upon the death of Mr. Lee's father): 31 December 2041

Benefit	Payable period	Amount
Principal monthly benefit	1 April 2026 – 31 December 2041 (189 months)	HKD3,780,000
Caregiver monthly benefit	1 April 2026 – 30 September 2026 (6 months)	HKD60,000
Home modification subsidy	1 April 2026 (Lump sum payment)	HKD60,000
Old age additional monthly benefit <ul style="list-style-type: none">■ Age 73 – 85■ From age 86 onwards	1 April 2026 – 31 December 2038 (153 months) 1 January 2039 – 31 December 2041 (36 months)	HKD972,000
Total:		HKD4,872,000

- 4. The death benefit is equal to 24 times of principal monthly benefit less the aggregate amount of any principal monthly benefit paid or payable.

Notes

- This illustrative example is for reference only (Index-linked Increase Endorsement is not illustrated in this example).
- Payment of the benefits is subject to the relevant terms, conditions and exclusions. Please refer to the relevant policy contract for details.
- This leaflet should be distributed and read in conjunction with the product brochure of **Lifelong Care Partner Insurance**.
- Premium rates are not guaranteed. AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “AXA”, the “Company”, or “we”) reserves the right to adjust the premium rates from time to time.
- The Company may adjust the premium according to underwriting’s decision. The premiums listed above are based on the standard premium rates. AXA reserves the final right to approve any application.

Important information

Lifelong Care Partner Insurance is available as a standalone basic plan or a supplement attached to other AXA basic plans.

This leaflet contains the general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of Lifelong Care Partner Insurance, please refer to the relevant policy contract, which will be made available by the Company upon request.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited / AXA China Region Insurance Company Limited, Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong / Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region and Macau Special Administrative Region)