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**Discover how  
Max Goal II Insurance Plan  
("Max Goal II") enables  
sophisticated wealth  
management strategies and  
smooth intergenerational  
wealth transfer as your  
wealth flourishes.**



Product leaflet

## Illustrative example 1

### Orchestrating bespoke wealth distribution for enduring family prosperity



**Stanley**, the owner of a large corporation, is planning for a secured and lasting financial future for his family. To achieve these financial goals and manage wealth distribution for his heirs, he has chosen the **Max Goal II** policy, a top-tier tool to manage and transfer wealth to his heirs with precision and control.

Policy owner & insured: <b>Stanley (age 40)</b>	Single premium: <b>USD2,000,000</b>
	Notional amount at policy inception: <b>USD2,000,000</b>



**Stanley** pays a single premium of **USD2,000,000** and lets the policy grow unaltered for 30 years

Guaranteed cash value: **USD1,620,000**  
(81% of single premium paid)

Stanley's age

40

45

50

70

90

The guaranteed cash value of Stanley's policy reaches 100% of single premium paid

Total cash value: **USD2,238,000**  
USD2,000,000 USD238,000

The Total Internal Rate of Return reaches **4.45%** at the 10<sup>th</sup> policy anniversary

Total cash value: **USD3,090,000**  
USD2,048,000 USD1,042,000

Stanley steps down, handing his business to his son, Mark (aged 40), which reduces his income and prompts him to activate the **Wealth Master Service** for family prosperity. He assigned **USD600,000** withdrawal annually:



**Laura**  
Wife  
35% of annual withdrawal amount (i.e. **USD210,000/year**) to his wife Laura (aged 65) and **35% to his daughter** Emily (aged 42) respectively to preserve a quality lifestyle



Emily  
Daughter



Mark  
Son

**30%** of annual withdrawal amount (i.e. **USD180,000/year**) to Mark to support his newborn son, Raymond—Stanley's grandson—for education and a strong start



Laura (aged 85), Emily (aged 62), and Mark (aged 60) each get **25%** of the death proceeds, i.e. **USD3,151,009**, lump sum for security

His grandson (aged 20) gets the remaining **25%:**  
**USD26,258/month** from age 22 until age 32 to receive a sum of **USD534,265**

AXA donates an extra **USD100,000** to a religious charity designated by Stanley under **Charitable Giving Benefit**



Stanley's **accumulated withdrawals combined with the total death benefit payout** amount to **USD25,712,044**, approximately **12 times** the single premium paid. With the Wealth Master Service and the death benefit settlement arrangement, **Max Goal II** enables Stanley to customise income streams for his dependents and define a specific distribution of wealth across the generations during and beyond his lifetime.

Note:

- The death benefit is equal to:  
the higher of
  - (i) 100% of the total standard premiums paid\*, plus extra 5% of the total standard premiums paid\* if the insured passes away (a) after the end of the 3<sup>rd</sup> policy year and (b) when the initial insured's age is 70 or below; and
  - (ii) guaranteed cash value
- + non-guaranteed terminal dividend (if any) + value of the Terminal Dividend Lock-in Account (if any) ● any indebtedness (if applicable)
- \* Total standard premiums paid is the total premiums due and paid from the policy date up to the date of death of the insured, in which any extra premiums due to underwriting requirements shall be excluded. In case of any change in notional amount, the total standard premiums paid shall be adjusted accordingly.
- Raymond, Stanley's grandson, receives the death benefit in monthly instalments of USD26,258 for 10 years. The final payment of death proceeds (i.e. USD534,265) is the last monthly instalment (i.e. USD26,258) plus interest accrued on the balance of the death benefit at a rate of 2% per annum (i.e. USD508,007) in this case. The actual interest rate is determined by the Company from time to time at its sole discretion.
- By activating Wealth Master Service at age 70, Stanley selects withdrawal option 1 to withdraw from the Terminal Dividend Lock-in Account (if any), followed by guaranteed cash value and terminal dividend via reduction in notional amount. His family members receive such withdrawal amounts for 21 years until Stanley passes away at age 90.

## Illustrative example 2

### Crafting a custom wealth foundation to empower the next generation

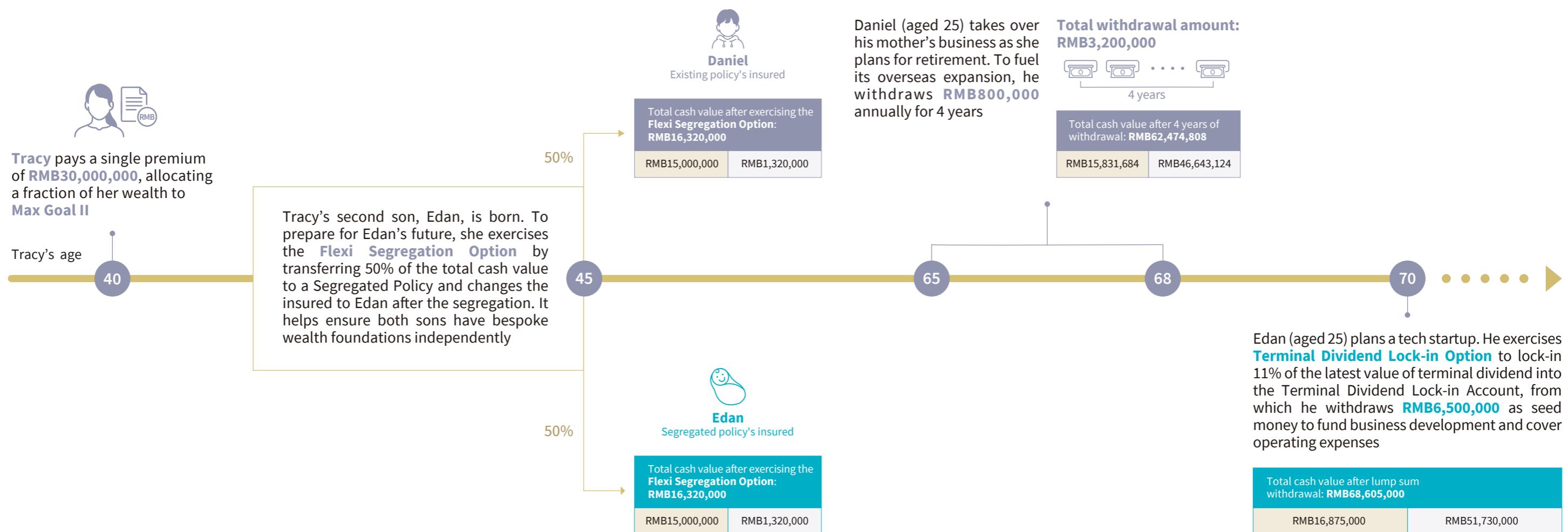


Tracy, a proactive entrepreneur and new mother at 40, is dedicated to empower her son's ambitions and build a lasting wealth legacy. She has chosen the **Max Goal II** policy which gives her the wealth accumulation power and flexibility she needs as her family grows.

Policy owner:	Tracy (age 40)	Single premium:	RMB30,000,000
Insured:	Daniel, Tracy's son (age 0)	Notional amount at policy inception:	RMB30,000,000

Guaranteed cash value

Non-guaranteed cash value



With the Flexi Segregation Option, Change of Insured Option and Terminal Dividend Lock-in Option, Tracy can help her sons manage their own financial interests with flexibility.

At the 100<sup>th</sup> policy anniversary, **the accumulated withdrawals combined with the total cash value after withdrawals of both policies, amount to RMB12,755,318,912, approximately 425 times the single premium paid.**

Note:

- Daniel and Edan take up the ownership of the existing policy and segregated policy respectively when they turn age 18.
- Interest may be credited on the value of the Terminal Dividend Lock-in Account at an interest rate as may be determined by the Company from time to time at its absolute discretion. The interest on the value of the Terminal Dividend Lock-in Account is projected based on the Company's current assumed interest rate of 3.75% p.a. in RMB.



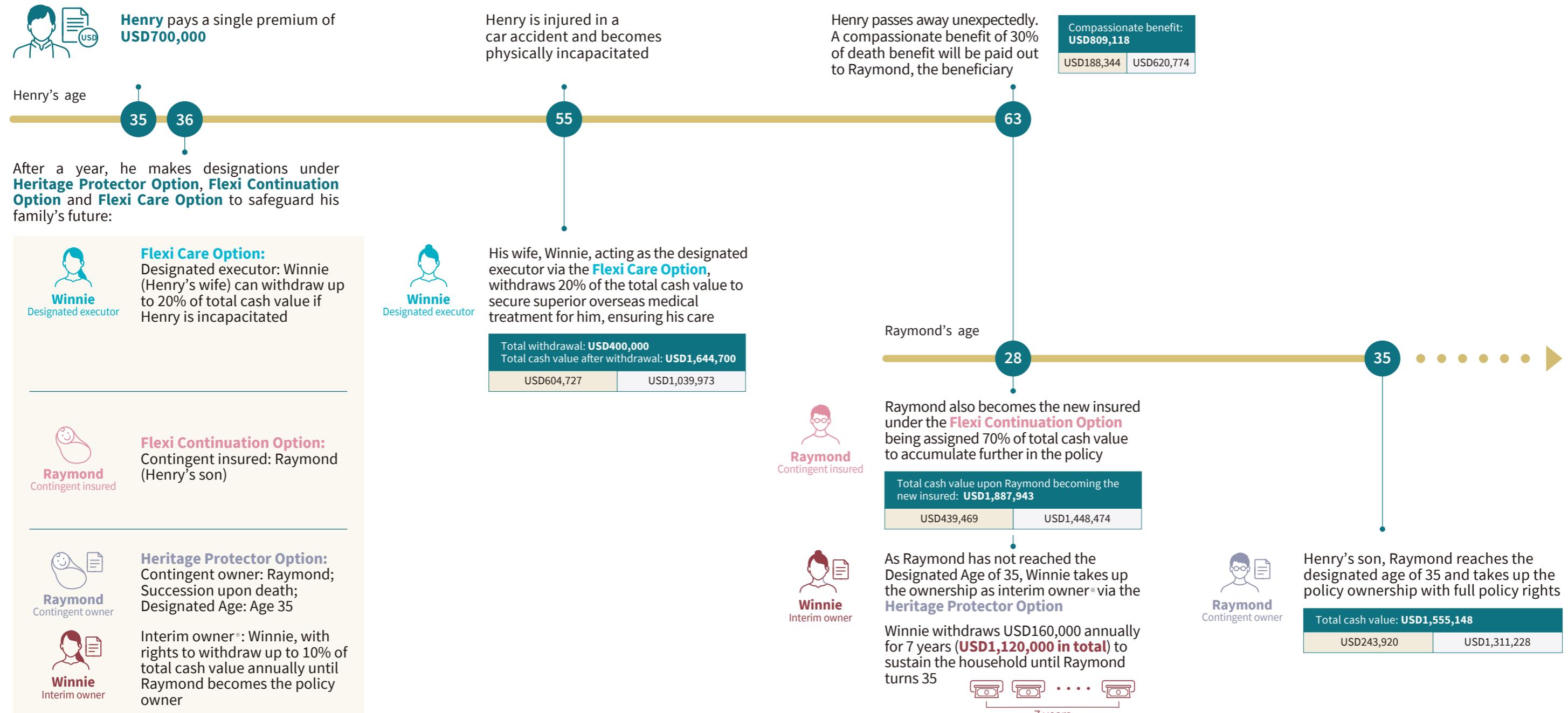
### Illustrative example 3

## Securing orderly wealth access and handover amid unforeseen challenges



**Henry**, a lawyer and a new father, has chosen the **Max Goal II** policy to protect his family's financial future. What matters most is that it not only creates a lasting legacy for his newborn son, Raymond, but also shields them from unexpected events to keep their financial security intact.

Policy owner & insured:	<b>Henry (age 35)</b>	Single premium:	<b>USD700,000</b>
		Notional amount at policy inception:	<b>USD700,000</b>



When Raymond reaches age 138, the **withdrawal by designated executor, annual withdrawals by interim owner, compassionate benefit combined with the total cash value after withdrawal amount to USD1,254,687,520**, i.e. around 1,792 times the single premium paid. Empowered by the Heritage Protector Option, Flexi Care Option and Flexi Continuation Option under **Max Goal II**, the family prosperity of Henry remains consolidated in critical moments and the policy is smoothly transferred to his next generation in the exact way Henry planned for.

## Remarks

- Unless otherwise specified, all ages mentioned in this leaflet refer to the age of the insured or policy owner on his or her last birthday.
- Applicable to illustrative examples 1, 2 & 3: The illustrated withdrawal amounts include withdrawal from non-guaranteed benefit. The actual withdrawal amount and the number of years for which withdrawal may be made may vary from those illustrated above depending on the actual amount of non-guaranteed benefits payable.
- Written application should be made by the policy owner for exercising the policy options specified in the illustrative examples above. Such requests are subject to the Company's approval and the administrative rules of the Company in effect from time to time. Please refer to the product brochure and policy contract of **Max Goal II** for details.
- The illustrative examples above assume that
  - (i) standard premium is applied (the insured is not being classified as a special class) and the single premium paid excludes the levy collected by the Insurance Authority (if applicable);
  - (ii) no other policy benefits or claims have been paid or becomes payable, except for the death benefit payable, compassionate benefit and charitable giving benefit at the end of the relevant policy year specified in the illustrative examples above and no withdrawals have been made except for the withdrawals specified in the illustrative examples above;
  - (iii) there is no indebtedness under the policy;
  - (iv) no other policy options have been exercised except for those specified in the illustrative examples above;
  - (v) Flexi Continuation Option is effective at the end of the relevant policy years corresponding to the relevant new insured's age at effective year;
  - (vi) standard class is applied to the new insured after Flexi Continuation Option is exercised;
  - (vii) each withdrawal will be made at the end of the relevant policy years;
  - (viii) each withdrawal will be paid from (1) value of Terminal Dividend Lock-in Account (if any), followed by (2) guaranteed cash value together with its corresponding non-guaranteed terminal dividend, by reduction of notional amount except otherwise stated;
  - (ix) exercise of the Terminal Dividend Lock-in Option (if applicable) is made at the end of the relevant policy years; and
  - (x) the notional amount of the policy remains unchanged throughout the policy term, except for the reduction of notional amount due to the withdrawals, Flexi Segregation Option and Flexi Continuation Option in the illustrative examples above.
- If there is any change in the notional amount, the corresponding policy values (including both guaranteed and non-guaranteed) will be adjusted accordingly.
- All the policy values and figures stated in this leaflet are rounded to the nearest whole number and are subject to rounding differences.
- The notional amount is used for the calculation of premium and relevant policy values of this plan; it is not equivalent to the death benefit of the insured and is only one of the factors in determining the death benefit payable.
- Total cash value is the sum of guaranteed cash value, value of non-guaranteed terminal dividend (if any) and value of the Terminal Dividend Lock-in Account (if any). The values are projected based on the Company's current assumed dividend scale. The dividend scale and interest rate is not guaranteed and may be changed by the Company from time to time. The actual amounts may be higher or lower than those illustrated.
- This leaflet only provides some of the key features of **Max Goal II** and the illustrative examples are for reference only. It should be distributed and read in conjunction with the relevant product brochure. For further details, please contact your financial consultant.

**Max Goal II Insurance Plan** is underwritten by AXA China Region Insurance Company (Hong Kong) Limited ("AXA" or the "Company").

**The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This leaflet contains 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 the plan, please refer to the relevant product brochure and policy contract, which will be made available by the Company upon request.**



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**Product leaflet**

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