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# Wealth Genius Income Plan

AXA's **Wealth Genius Income Plan** ("Wealth Genius") is committed to providing guaranteed cash coupons<sup>1</sup> up to age 138<sup>2</sup>, giving you extra financial flexibility throughout each stage of your life. You and your loved ones may bring a lifetime of dreams into reality for a bright future.

Scan to watch  
the product video



With **Wealth Genius**, you can



accumulate your wealth with  
guaranteed cash coupons<sup>1</sup>  
up to age 138<sup>2</sup>



enjoy high liquidity to meet  
your financial needs



pass on a legacy to  
future generations



cope with health challenges  
with a cancer advance  
benefit<sup>3</sup>



enjoy life protection with  
flexible death benefit  
settlement options<sup>4</sup>

The following illustrative examples demonstrate how **Wealth Genius** helps bring your dreams into reality. Unless otherwise specified, all ages mentioned in this leaflet refer to the age on the last birthday.

The benefits of **Wealth Genius** are subject to the terms, conditions and exclusions, as well as the eligibility requirements as set out in the relevant product brochure and policy contract. This leaflet only provides some of the key features of **Wealth Genius** and the illustrative examples are for reference only. You should not make any purchase decision based on this leaflet only and should refer to the relevant product brochure and policy contract.



### Illustrative example 1



(This illustrative example is for reference only)

**“I want future generations of my family to have reliable foundations for a wonderful life.”**

Patrick's son, Andrew, is 2 years old. Planning ahead, Patrick wants to start an education fund so that Andrew's education expenses would not become a burden to the family. He decides to take out a **Wealth Genius** policy with a notional amount of USD27,742. The premium payment term is 3 years with an annual premium of USD20,000 (total premiums paid: USD60,000).

With **Wealth Genius**, Patrick can

- Policy owner: Patrick (Father, age 31), bank manager
- Insured: Andrew (Patrick's son, age 2)



accumulate wealth with guaranteed cash coupons<sup>1</sup>



enjoy high liquidity to meet financial needs



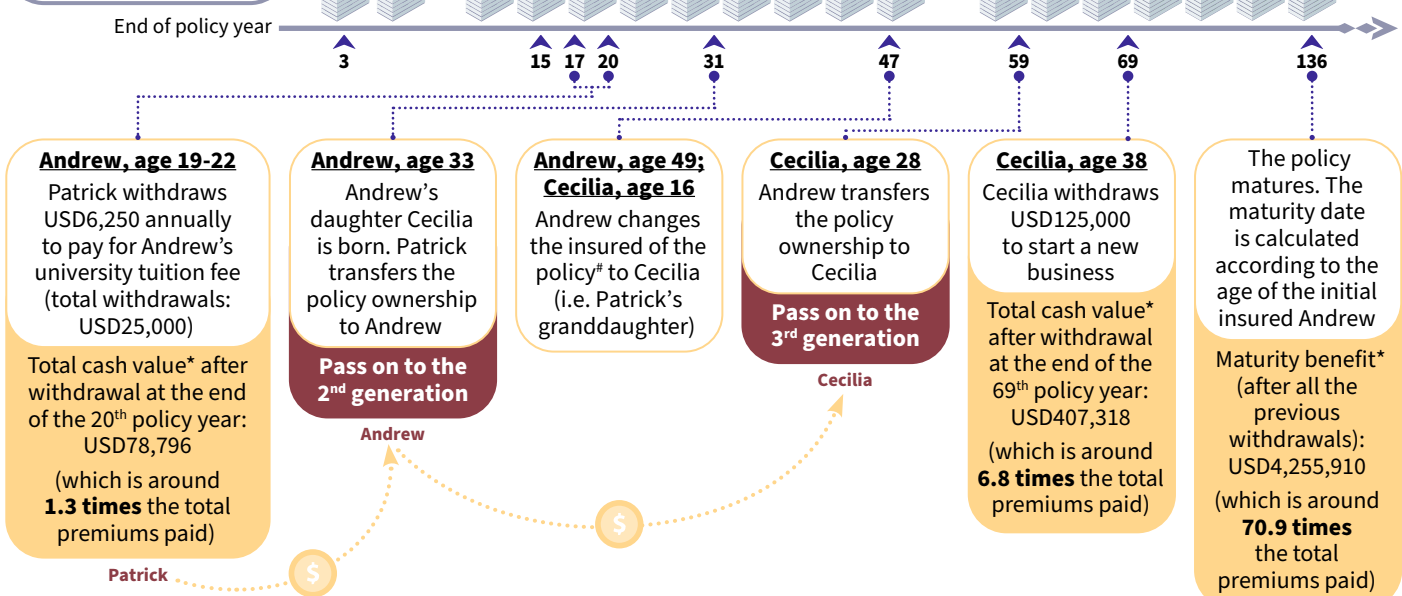
pass on a legacy to future generations

**GUARANTEED**  
extra cash coupon  
**6.5%**  
(from the end of the 3<sup>rd</sup> policy year to the end of the 15<sup>th</sup> policy year)  
**USD1,803.23 per year**

**GUARANTEED**  
annual cash coupon  
**2%**  
(from the end of the 3<sup>rd</sup> policy year up to age 138<sup>2</sup>)  
**USD554.84 per year**

% of the latest notional amount<sup>5</sup>

A total of **110.5%** of the notional amount<sup>5</sup> will be paid in the first 15 policy years  
**Total guaranteed cash coupons in the first 15 policy years: USD30,655**



Notes:

\* "Total cash value" is the sum of (i) guaranteed cash value, (ii) accumulated cash coupons and interest, (iii) accumulated annual dividends and interest, and (iv) terminal dividend. "Maturity benefit" is the sum of (i) accumulated cash coupons and interest, (ii) accumulated annual dividends and interest, and (iii) terminal dividend. The values are projected with the Company's current (i) dividend scales and (ii) interest rate on accumulated dividends and accumulated cash coupons of 3.5% p.a. The dividend scales and interest rate are not guaranteed and may be changed by the Company from time to time. The actual amounts payable may be higher or lower than those illustrated.

# The change of insured option is only available after the end of the 8<sup>th</sup> policy year and during the lifetime of the insured. The change of insured option is subject to the relevant terms, conditions and eligibility requirements. Please refer to the product brochure and policy contract for details.

The illustrative example above assumes (1) annual premium payment mode is chosen and all premiums are paid in full when due and as planned; (2) there is no indebtedness under the policy; (3) figures are rounded to the nearest whole number; (4) the total premiums paid excludes the levy collected by the Insurance Authority; (5) no other policy benefits or claims have been paid or becomes payable and no withdrawals have been made except for the withdrawals specified in the illustrative example above; (6) the stated withdrawal amounts (if applicable) are made at the beginning of the relevant policy years; and (7) the notional amount of the policy remains unchanged throughout the policy term.



## Illustrative example 2



(This illustrative example is for reference only)

### “I want to accumulate wealth and guard my family for a secure future.”

Steven works hard to develop his career as a fintech consultant. Understanding the importance of accumulating wealth early, he takes out a **Wealth Genius** policy for saving purpose and future planning. The notional amount is USD45,739, the premium payment term is 10 years and the annual premium is USD10,000 (the total premiums paid: USD100,000).

With **Wealth Genius**, Steven can

- Policy owner and insured:  
Steven (age 27), fintech consultant



accumulate  
wealth with  
guaranteed cash  
coupons<sup>1</sup>



enjoy high  
liquidity to meet  
financial needs



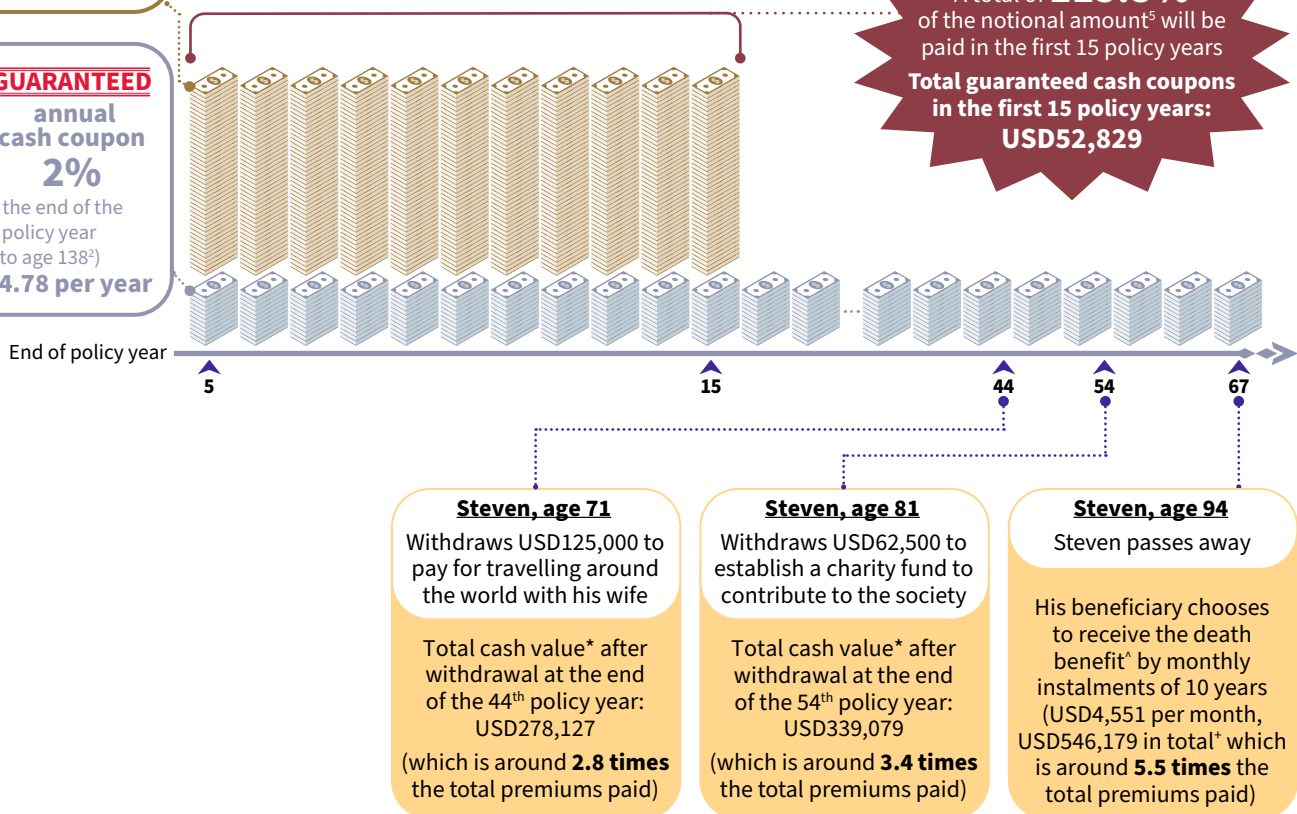
enjoy life  
protection with  
flexible death  
benefit  
settlement  
options<sup>4</sup>

**GUARANTEED**  
extra  
cash coupon  
**8.5%**  
(from the end of the  
5<sup>th</sup> policy year to the end of  
the 15<sup>th</sup> policy year)  
**USD3,887.82 per year**

**GUARANTEED**  
annual  
cash coupon  
**2%**  
(from the end of the  
5<sup>th</sup> policy year  
up to age 138<sup>2</sup>)  
**USD914.78 per year**

% of the latest notional amount<sup>5</sup>

A total of **115.5%**  
of the notional amount<sup>5</sup> will be  
paid in the first 15 policy years  
**Total guaranteed cash coupons  
in the first 15 policy years:  
USD52,829**



#### Notes:

\* “Total cash value” is the sum of (i) guaranteed cash value, (ii) accumulated cash coupons and interest, (iii) accumulated annual dividends and interest, and (iv) terminal dividend. The values are projected with the Company’s current (i) dividend scales and (ii) interest rate on accumulated dividends and accumulated cash coupons of 3.5% p.a. The dividend scales and interest rate are not guaranteed and may be changed by the Company from time to time. The actual amounts payable may be higher or lower than those illustrated.

^ “Death benefit” is the sum of (i) the higher of (a) guaranteed cash value and (b) total notional premiums less sum of notional cash coupon, (ii) accumulated cash coupons and interest, (iii) accumulated annual dividends and interest, and (iv) terminal dividend. The values are projected with the Company’s current (i) dividend scales and (ii) interest rate on accumulated dividends and accumulated cash coupons of 3.5% p.a. The dividend scales and interest rate are not guaranteed and may be changed by the Company from time to time. The actual amounts payable may be higher or lower than those illustrated.

+ The monthly instalment and the total amount of the death benefit do not include accrued interest on the balance of the unpaid death benefit.

The illustrative example above assumes (1) annual premium payment mode is chosen and all premiums are paid in full when due and as planned; (2) there is no indebtedness under the policy; (3) figures are rounded to the nearest whole number; (4) the total premiums paid excludes the levy collected by the Insurance Authority; (5) no other policy benefits or claims have been paid or becomes payable, except for the death benefit specified in the illustrative examples above and no withdrawals have been made except for the withdrawals specified in the illustrative example above; (6) the stated withdrawal amounts (if applicable) are made at the beginning of the relevant policy years; and (7) the notional amount of the policy remains unchanged throughout the policy term.





### Illustrative example 3



(This illustrative example is for reference only)

**“I want to reach for my dreams and safeguard my future, so I can enjoy a carefree life.”**

Nancy is passionate about her design career. She wants to lay solid foundations for her future so she can seize opportunities as they arise and realise her dreams. Seeking for both savings and life protection, she takes out a **Wealth Genius** policy at age 33. The notional amount is USD35,051, the premium payment term is 5 years and the annual premium is USD15,000 (total premiums paid: USD75,000).

With **Wealth Genius**, Nancy can

- Policy owner and insured:  
Nancy (age 33), designer



accumulate  
wealth with  
guaranteed cash  
coupons<sup>1</sup>

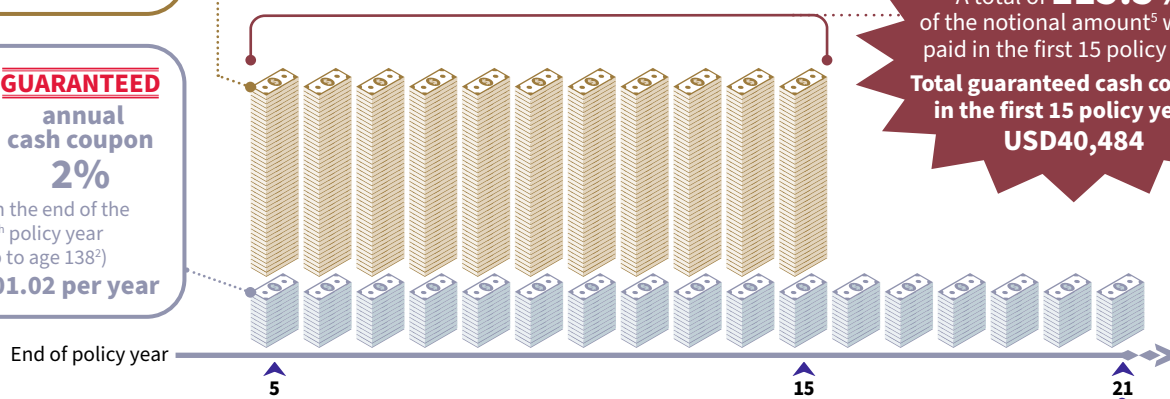


cope with health  
challenges with a  
cancer advance  
benefit<sup>3</sup>

**GUARANTEED**  
extra  
cash coupon  
**8.5%**  
(from the end of the  
5<sup>th</sup> policy year to the end of  
the 15<sup>th</sup> policy year)  
**USD2,979.34 per year**

**GUARANTEED**  
annual  
cash coupon  
**2%**  
(from the end of the  
5<sup>th</sup> policy year  
up to age 138<sup>2</sup>)  
**USD701.02 per year**

% of the latest notional amount<sup>5</sup>



#### **Nancy, age 54**

First diagnosed with liver cancer. She can receive a cancer advance benefit of USD137,106 (which is 100% of the death benefit<sup>^</sup> and around **1.8 times** the total premiums paid) to ease the financial burden of medical expenses  
The policy will then automatically terminate

Note:

<sup>^</sup> “Death benefit” is the sum of (i) the higher of (a) guaranteed cash value and (b) total notional premiums less sum of notional cash coupon, (ii) accumulated cash coupons and interest, (iii) accumulated annual dividends and interest, and (iv) terminal dividend. The values are projected with the Company’s current (i) dividend scales and (ii) interest rate on accumulated dividends and accumulated cash coupons of 3.5% p.a. The dividend scales and interest rate are not guaranteed and may be changed by the Company from time to time. The actual amounts payable may be higher or lower than those illustrated.

The illustrative example above assumes (1) annual premium payment mode is chosen and all premiums are paid in full when due and as planned; (2) there is no indebtedness under the policy; (3) figures are rounded to the nearest whole number; (4) the total premiums paid excludes the levy collected by the Insurance Authority; (5) no other policy benefits or claims have been paid or becomes payable, except for the cancer advance benefit specified in the illustrative examples above and no withdrawals have been made except for the withdrawals specified in the illustrative example above; (6) the stated withdrawal amounts (if applicable) are made at the beginning of the relevant policy years; and (7) the notional amount of the policy remains unchanged throughout the policy term.

## Remarks

1. The cash coupons will be available starting from the end of the 3<sup>rd</sup> or 5<sup>th</sup> policy year, depending on the chosen premium payment term.
2. “up to age 138” refers to the day before the maturity date (the maturity date is the policy anniversary on or immediately following the initial insured’s 138<sup>th</sup> birthday, whichever is earlier).
3. After a cancer waiting period of 5 years, if the insured or policy owner is first diagnosed with a cancer at or before the age of 80, a cancer advance benefit which is equal to 100% of the death benefit will be paid to the policy owner. The amount of the cancer advance benefit will be calculated as at the time when the benefit becomes payable. Cancer advance benefit only applies to a policy owner who is an individual. Once the cancer advance benefit is payable, the policy will automatically terminate. The cancer advance benefit is subject to the relevant terms, conditions and exclusions. Please refer to the product brochure and policy contract for details.
4. Under the death benefit settlement option, there are 2 options for the payment of the death proceeds. The death proceeds can be paid either (i) in a lump sum or (ii) by instalments at such regular intervals over a specified period of time to be agreed by the Company. The death benefit settlement option is subject to the relevant terms and conditions. Please refer to the product brochure and policy contract for details.
5. The notional amount is used for the calculation of premium, guaranteed cash coupons and relevant policy values of **Wealth Genius**; it is not equivalent to the death benefit of the insured and is only one of the factors in determining the death benefit payable.

**Wealth Genius Income Plan** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“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.



**Wealth Genius Income Plan**  
**Product leaflet**

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