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Illustrative example for MediEnhancer Supplement ("MediEnhancer")

Charlotte would like to protect the family finances from unexpected disease and took out **AXA WiseGuard Pro Medical Insurance Plan ("WiseGuard Pro")** Enhance benefit level with USD0 deductible at age 40. At the same time, she enrolled in **MediEnhancer** and chose a notional amount¹ based on 5 times of the annual premium of her associated medical plan.

Beyond earning an income - with guaranteed crediting interest rate for **MediEnhancer**, as well as extra savings from prepayment arrangement - time is saved from paying premiums of the associated medical plan.

Policyholder and insured: Charlotte, age: 40

Associated medical plan: **WiseGuard Pro**

Associated medical plan's annual premium at **MediEnhancer's** issuance: **USD2,161**

Notional amount¹ options: **5 times of associated medical plan annual premium**

Notional amount¹ of **MediEnhancer**: **USD10,805**



Watch a video on
Charlotte's case

While **MediEnhancer** is in effect,
the cash value will keep on accumulating
interest for 5 consecutive years².

The cash value of **MediEnhancer** at its
commencement date is equal to

USD10,805

+ USD424

+ USD357

+ USD274

+ USD191

+ USD99

Age

40

41

42

43

44

45

- USD2,224

- USD2,295

- USD2,378

- USD2,478

- USD2,587

While **MediEnhancer** is in effect and provided that **MediEnhancer** has been in effect for 180 days, the cash value of **MediEnhancer** will be withdrawn from **MediEnhancer** 30 days³ prior to the anniversary date of **WiseGuard Pro** to offset⁴ the premium of **WiseGuard Pro**⁵ for 5 consecutive years⁶.

Total interest earned in 5 years² under **MediEnhancer**: **USD1,345**

Accumulated interests: **62%*** of the associated medical plan's annual premium
at issuance of **MediEnhancer**

⁶Remaining cash value of **MediEnhancer** (USD188) will be used to offset the future premium of associated medical plan until it becomes zero.

*62% is calculated from: USD1,345 (Total interest earned in 5 years / USD2,161 (Associated medical plan's annualised premium at the issuance of **MediEnhancer**))

(This illustrative example is for reference only. Unless otherwise specified, all amounts are in US dollars)

Remarks:

1. The notional amount of **MediEnhancer** is used for the calculation of premium and relevant policy values of **MediEnhancer**. It is not equivalent to the death proceeds for **MediEnhancer**. The cash value of **MediEnhancer** at its effective date will be equal to notional amount of **MediEnhancer**.
2. **MediEnhancer** will terminate on **MediEnhancer's** anniversary (if the day on which the cash value becomes zero falls on a supplement anniversary) on or immediately following the day when cash value becomes zero. The actual interest entitlement period may be shorter than expected.
3. Should the intended transfer date fall on a Saturday, Sunday or general holiday, gazetted by the government of Hong Kong, the relevant transfer shall be effected up to 5 days before such intended transfer date.
4. We will transfer the premium amount of associated medical plan which is equal to the lower of: (i) the annualised premium payable for the associated medical plan on its next policy anniversary date; or (ii) the full amount of cash value as at the date of transfer, provided that for the 1st supplement year, the maximum amount to be transferred shall be subject to the maximum of the total premium due and paid for the 1st supplement year; into the future premium deposit account of the policy to which **MediEnhancer** is attached for the purpose of settling the premium of the associated medical plan on its relevant due date(s) accordingly.
5. The amount of the annualised premium payable for the associated medical plan on its next policy anniversary date shall be equal to an amount calculated according to the following formula:
As at the anniversary date of the associated medical plan:

the annualised renewal premium of the associated medical plan for the following policy year
⊖ any no claim discount (or equivalent) of the associated medical plan
⊕ applicable levy (if any)

Notes:

- Figures in the illustrative example are subject to rounding differences.
- Assumes that i) the prepayment arrangement is chosen; ii) neither compassionate death benefit nor surrender value has been paid before or becomes payable; iii) the notional amount of **MediEnhancer** remain(s) unchanged throughout the contract term of **MediEnhancer**; iv) no levy (if applicable) on insurance premiums is included throughout the contract term of **MediEnhancer**; v) no change to the benefit level and/or deductible of the associated medical plan; vi) no adjustment on premium rate of the associated medical plan; vii) annual payment mode is selected for the associated medical plan; viii) no claim discount of the associated medical plan is not included; and ix) the premium amount of the associated medical plan will be transferred 30 days prior to the policy anniversary date of the associated medical plan and the date of transfer may not fall on the end of each supplement year.
- Irrespective of the **MediEnhancer's** maturity date, **MediEnhancer** will automatically terminate on the supplement anniversary (if the day on which the cash value becomes zero falls on a supplement anniversary) on or immediately following the day on which the cash value becomes zero. For details, please refer to **MediEnhancer's** proposal and provisions.
- To ensure that you can continue to enjoy your benefits of the associated medical plan, you will be required to pay the premium shortfall and/or resume the premium payment of the associated medical plan if the premium amount of associated medical plan transferred is insufficient to settle the premium due.
- Unless otherwise specified, all ages mentioned in this leaflet refer to the age of the insured on his or her last birthday.
- This leaflet should be distributed and read in conjunction with the product brochure of **MediEnhancer Supplement**.

MediEnhancer Supplement/ AXA WiseGuard Pro Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)/ AXA China Region Insurance Company Limited ("AXA", the "Company", or "we").

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