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Lifelong Care Partner Insurance

Long-term Care Protection

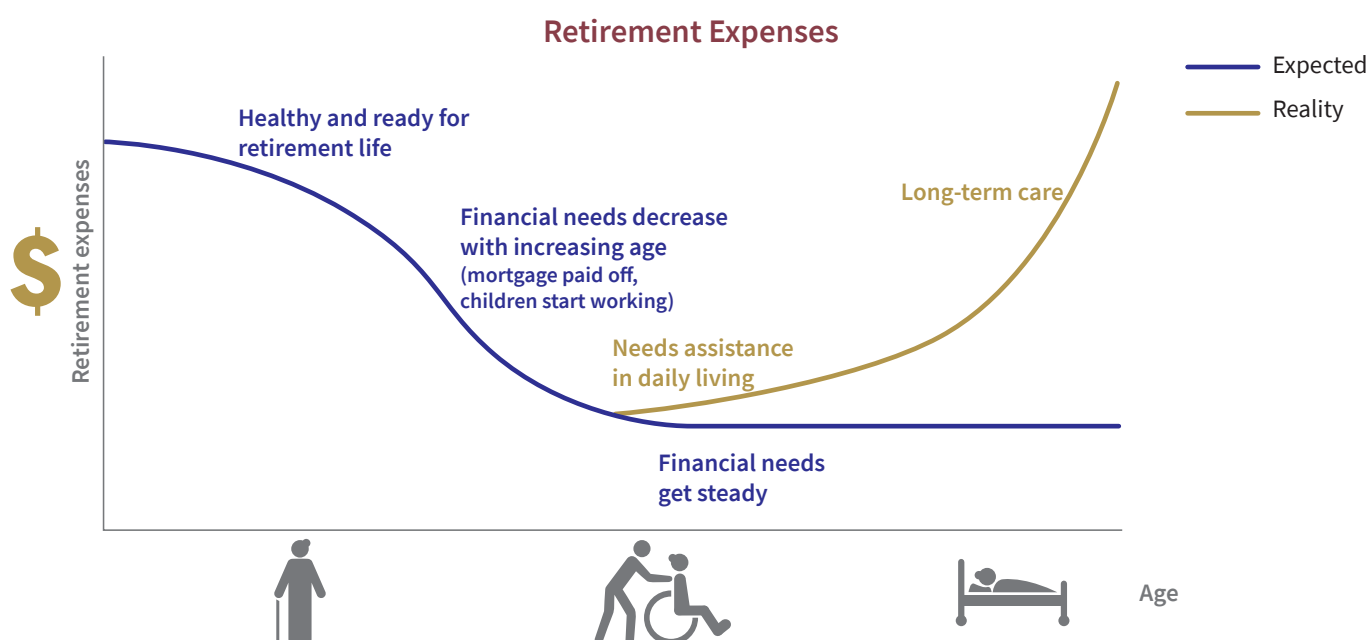
Protect your quality of life during your golden years



How can Lifelong Care Partner Insurance help maintain your future comfort?

Alice is a single 33-year-old secretary with no kids. She is covered under life insurance and medical insurance plans, and aims to accumulate HKD2 million in savings by the time she retires.

She believes her savings and insurance protection will be enough for her retirement years, since her financial needs will decrease with age. However, she has not considered unforeseen expenses such as long-term care and ongoing medical treatment associated with certain chronic diseases that can affect the elderly. Her life insurance and medical insurance plans may not provide enough savings and protection to cover her long-term care needs should disaster strike.



Long-term Care Protection

Protect your quality of life during your golden years

What will Alice's protection gap be when she reaches her golden years? Will she be able to take care of herself if she faces misfortune and loses autonomy?



Solutions

To help her fill the protection gap, **Lifelong Care Partner Insurance** provides financial assistance as well as attentive services that give Alice the support she needs to stay home longer and enjoy better care, should the unforeseen happen.

Alice takes out a **Lifelong Care Partner Insurance** policy with a protection amount of HKD20,000 per month at an annual premium of HKD11,620¹.

Unfortunately, Alice suffers from a serious car accident at age 54 and is paralysed from the neck down.

Long-term Care Protection

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Solutions

Policy issuance

Alice is paralysed and waiver of premium kicks in



Prevention

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

- Diabetes DNA screening
- Dementia early detection screening (at age 65)



Transition

Sustained financial assistance and a range of one-stop services support her through difficult times.

- The following benefits will be payable after the elimination period²:
- Principal monthly benefit of HKD20,000 (age 54 – 70)
 - Caregiver monthly benefit of HKD10,000 for 6 months
 - Home modification subsidy of HKD60,000
 - Home modification consultation



Dignity

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

- Principal monthly benefit and old age additional monthly benefit of:
 - HKD24,000 (age 71 – 85) and
 - HKD30,000 (from age 86 onwards)
- Referral of medically-trained personnel from overseas through support services hotline

Assuming Alice lives till age 86:

- Total benefit amount = HKD 8,820,000³
- Total premium paid = HKD 244,020¹



Assuming Alice had not suffered from the accident and instead retained her autonomy until she passed away:

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

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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 2039
Commencement date of principal monthly benefit (upon the end of elimination period): 1 April 2039
End date of principal monthly benefit (upon the death of Alice): 31 December 2071

Benefit	Payable period	Amount
Principal monthly benefit	1 April 2039 – 31 December 2071 (393 months)	HKD7,860,000
Caregiver monthly benefit	1 April 2039 – 30 September 2039 (6 months)	HKD60,000
Home modification subsidy	1 April 2039 (Lump sum payment)	HKD60,000
Old age additional monthly benefit <ul style="list-style-type: none">■ Age 71 – 85■ From age 86 onwards	1 January 2056 – 31 December 2070 (180 months) 1 January 2071 – 31 December 2071 (12 months)	HKD840,000
Total:		HKD8,820,000

- 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.

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