



安盛

## Lifelong Care Partner Insurance

### Long-term Care Protection Fill a potential gap in your existing retirement plans



#### How can Lifelong Care Partner Insurance supplement your retirement plans?

Mr. Chan (age 48) and Mrs. Chan (age 45), are working parents with a 13-year-old son. Mrs. Chan's 70-year-old mother also lives with the Chan family. Mrs. Chan is covered under savings insurance and medical insurance plans, which she believes will be sufficient for retirement.

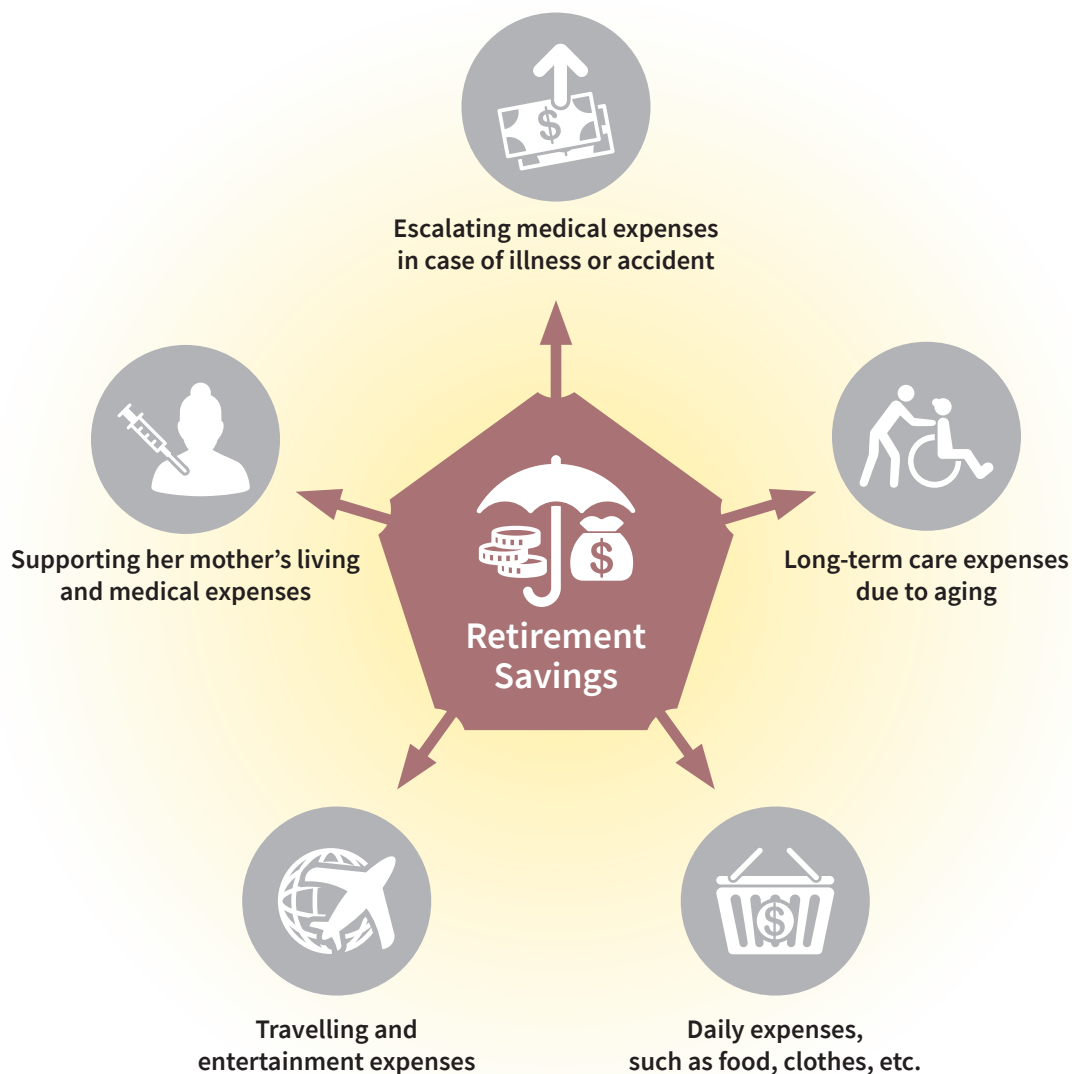
However, Mrs. Chan begins to worry about her health after her friend suffers from a stroke, which rapidly depletes her savings. If she develops certain chronic diseases that can affect the elderly, she could become a burden on her family, both physically and financially. Even her savings insurance and medical insurance plans may not provide enough protection to cover her long-term care needs if chronic disease or an accident strikes.



# Long-term Care Protection

## Fill a potential gap in your existing retirement plans

Various expenses that can quickly deplete Mrs. Chan's retirement savings:



Once Mrs. Chan suffers from chronic diseases, she needs her family to take care of her both physically and financially. She will bring unpredictable financial burden to her singleton!



### Solutions

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

Mrs. Chan takes out a **Lifelong Care Partner Insurance** policy with a protection amount of HKD15,000 per month at an annual premium of HKD14,970<sup>1</sup>. Unfortunately, she suffers from a stroke and becomes loss of autonomy at age 60.

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### Solutions

#### Policy issuance

- Mrs. Chan suffers from a stroke and becomes loss of autonomy. Waiver of premium kicks in.
- Her mother is still alive and aged 85.



#### 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 period<sup>2</sup>:
- Principal monthly benefit of HKD15,000 (age 60 – 70)
  - Caregiver monthly benefit of HKD7,500 for 6 months
  - Dependant monthly benefit of HKD3,750 for 36 months
  - Home modification subsidy of HKD45,000
  - 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:
  - HKD18,000 (age 71 – 85) and
  - HKD22,500 (from age 86 onwards)
- Referral of medically-trained personnel from overseas through support services hotline

Assuming Mrs. Chan lives till age 86:

- Total benefit amount = HKD 5,670,000<sup>3</sup>
- Total premium paid = HKD 224,550<sup>1</sup>



Assuming Mrs. Chan had not suffered from the stroke and instead retained her autonomy until she passed away:

Death benefit<sup>4</sup> 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 2033  
**Commencement date of principal monthly benefit (upon the end of elimination period):** 1 April 2033  
**End date of principal monthly benefit (upon the death of Mrs. Chan):** 31 December 2059

Benefit	Payable period	Amount
Principal monthly benefit	1 April 2033 – 31 December 2059 (321 months)	HKD4,815,000
Caregiver monthly benefit	1 April 2033 – 30 September 2033 (6 months)	HKD45,000
Dependant monthly benefit	1 April 2033 – 31 March 2036 (36 months)	HKD135,000
Home modification subsidy	1 April 2033 (Lump sum payment)	HKD45,000
Old age additional monthly benefit <ul style="list-style-type: none"><li>■ Age 71 – 85</li><li>■ From age 86 onwards</li></ul>	1 January 2044 – 31 December 2058 (180 months) 1 January 2059 – 31 December 2059 (12 months)	HKD630,000
<b>Total:</b>		HKD5,670,000

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**.
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- 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.**

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