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# AXA "IncomeBliss Deferred Annuity Plan Premium Discount" Programme

From 2 April 2024 to 30 June 2024, both dates inclusive, if you successfully submit an application for a basic plan of IncomeBliss Deferred Annuity Plan<sup>1</sup>, you may be entitled to 5% premium discount on the annual premium of such basic plan during the premium payment term<sup>^</sup>.



Table 1

Designated Basic Plan	IncomeBliss Deferred Annuity Plan	
	Premium Payment Term	5 years
Premium Payment Mode	Annual	
Annual Premium of Designated Basic Plan (USD / HKD)	USD6,000 / HKD48,000 or above	
Premium Discount Percentage on Eligible Basic Plan <sup>#</sup> (% of the Annual Premium of Eligible Basic Plan)	5% <sup>2</sup>	

<sup>^</sup> You have paid in full the amount of annual premium of the basic plan with levy payable by you less the Reward (as defined below) for each policy year during the premium payment term. If your policy is an Eligible Basic Plan, when you have paid the amount stated above for a policy year during the premium payment term, the Company will pay an amount calculated by multiplying the annual premium of the Eligible Basic Plan by premium discount percentage stated in Table 1 above (the "Reward") to your Eligible Basic Plan on your behalf.

If you successfully apply for the IncomeBliss Deferred Annuity Plan, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA "5-Year GoalSaver Maturity Bonus" Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!

Remarks:

1. For product details of the IncomeBliss Deferred Annuity Plan, please refer to the relevant proposals, product brochures and policy contracts.
2. Please refer to the Terms and Conditions stated in this leaflet.

## Terms and Conditions of AXA “IncomeBliss Deferred Annuity Plan Premium Discount” Programme

1. AXA “IncomeBliss Deferred Annuity Plan Premium Discount” Programme (the “**Programme**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “**AXA**”), from **2 April 2024 to 30 June 2024**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.
2. The Reward (as defined in clause 3 below) is only applicable if all of the following requirements are satisfied:
  - a. You successfully submit an application for a basic plan of IncomeBliss Deferred Annuity Plan from 2 April 2024 to 30 June 2024, both dates inclusive;
  - b. Such basic plan must meet the annual premium requirement stated in Table 1 above at the time of application and when the premium discount is applied in subsequent years of the premium payment term;
  - c. Such basic plan must be successfully issued during the period from 2 April 2024 to 31 August 2024, both dates inclusive;
  - d. Annual payment mode must be selected for such basic plan at the time of application and when the premium discount is applied in subsequent years of the premium payment term;
  - e. The IncomeBliss Deferred Annuity Plan Premium Discount’s campaign form is submitted together with the insurance application form and proposal at the same time; and
  - f. You have paid in full the amount of annual premium of the basic plan with levy payable by you less the Reward (as defined in clause 3 below) for each policy year during the premium payment term.(A basic plan of IncomeBliss Deferred Annuity Plan satisfying clause 2 above is hereinafter referred to as “**Eligible Basic Plan**”)
3. If your policy is an Eligible Basic Plan, when you have paid the amount stated in clause 2f. above for a policy year during the premium payment term, the Company will pay an amount calculated by multiplying the annual premium of the Eligible Basic Plan by the premium discount percentage stated in Table 1 above (the “**Reward**”) to your Eligible Basic Plan on your behalf on and in accordance with following conditions:
  - a. If there are any adjustments to the annual premium of the Eligible Basic Plan after policy issuance, the Reward entitled by you will be adjusted accordingly and re-calculated based on the latest annual premium of the Eligible Basic Plan;
  - b. The calculation of annual premium and the Reward shall be rounded up to the nearest 2 decimal places according to the policy currency (based on the AXA’s conversion table, if applicable) of the Eligible Basic Plan; and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0
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4. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the total annual premium (including basic plan and its supplements (if applicable)) before the premium discount.
5. For the avoidance of doubt, in the event that the Company is to refund any premiums paid under the policy, including without limitation pursuant to the “Suicide Exclusion” provision, “Cooling-Off Right Endorsement” and “Cross-Border” provision, the balance of the total premium paid by the Company to your policy on your behalf under the Promotion will not be included in the amount to be refunded.
6. The Reward will not be applicable to customers who has purchased a basic plan of IncomeBliss Deferred Annuity Plan before 2 April 2024 but subsequently cancelled such basic plan during its cooling off period and then re-applied for such basic plan from 2 April 2024 to 30 June 2024, both dates inclusive.
7. Only qualified annuity premiums paid under IncomeBliss Deferred Annuity Plan can be tax deductible. For the purpose of tax deduction, the premium discount offered by AXA will not be considered as qualified annuity premiums paid. For details of tax deductions, please refer to the product brochure and the website of the Inland Revenue Department (“IRD”) or to contact the IRD directly for any tax related enquiries.
8. The Reward under this Programme is non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
9. AXA reserves the right to alter or terminate the Programme (in whole or in part) and / or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and / or amendments to its terms and conditions.
10. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.
11. The Reward under this Programme is not guaranteed. Such application is subject to AXA’s approval. In case of any dispute, the decision of AXA shall be final and conclusive.

For more details, please contact or visit:

 Your Financial Consultant

 Customer Service Hotline: (852) 2802 2812

 [www.axa.com.hk](http://www.axa.com.hk)

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