




TERM PROTECTOR & TERM PROTECTOR PRIME

Product and USP



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Term Protector – Benefits and Coverage

- ➔ For full information on the benefits and coverage, always refer to the Product Summary and General Provisions



Term Protector Enhancement

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Existing Term Protector

Plan features

Premium type	Regular Pay
Premium term	5,10,15,20,25,30 or To Age 50,55,60,65,70,75 or 99
Sum Assured	Min: \$100,000 Max: Subject to underwriting
Riders	8 riders options available
Currency	SGD & USD
Choice of Plan	Term Protector/ Term Protector (To Age)
Renewability	Guaranteed



Term Protector Enhancements

Plan features

Premium type	Regular Premium & Limited Pay
Premium term	Regular Pay & Limited Pay 1/5/10/15/20
Sum Assured	Min: \$100,000 Max: Subject to underwriting
Riders	8 riders options available
Currency	SGD, USD, AUD, EUR, GBP
Choice of Plan	Term Protector/Term Protector (to-age) & Term Protector Prime for SA > S\$2mil
Renewability	Guaranteed



Term Protector

Limited Pay Premium term and Coverage Period

Premium Term	Policy Term (years)						
	5	10	15	20	25	30	To Age*
Single Pay	✓	✓	✓				
Limited Pay 5		✓	✓				
Limited Pay 10			✓	✓	✓	✓	
Limited Pay 15				✓	✓	✓	✓
Limited Pay 20					✓	✓	✓

*Subject to: minimum coverage term of 5 years

Term Protector Prime

Special Service (only for Term Protector Prime)

High Net Worth (HNW) Priority Service

Policy with Sum Assured of \$2 million and higher

Dedicated HNW underwriter and contact person from underwriting as a touch point for Financial Planner (FP)

FP remains as the intermediary

Appointed Hospital/Clinic

Priority Medical Service (examples below)

special arrangement with clinic

no queue

breakfast provided

VIP waiting room



GOOD NEWS

The current campaign of **15%** premium discount on **AXA Term Protector Regular Pay** will now be permanent!!

In addition, CI riders premiums will be **5%** lower too!



Riders Options

New
Name!

**A total of 8 riders
available for
customers to
choose!! Available
in SGD, USD, AUD,
EUR & GBP⁺ too!**

Advance TPD Payout#

Advance CI Payout#

Payer PremiumEraser (DTPD)

Payer PremiumEraser (DTPDCI)

Critical Illness Plus Benefit

DisabilityCash Benefit

Critical Illness PremiumEraser*

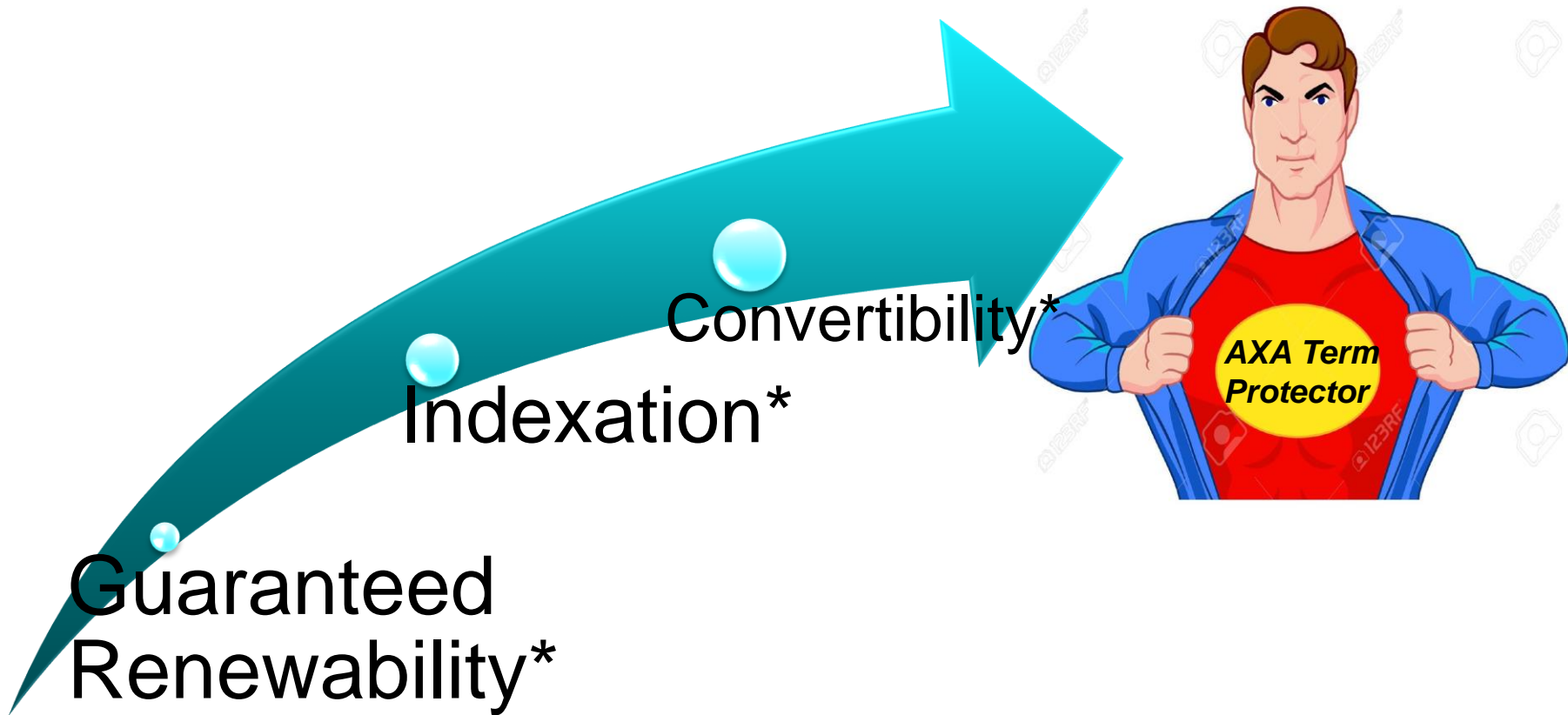
Personal Accident Benefit*

+USD, AUD, EUR & GBP are eligible for Advance TPD Payout & Advance CI Payout

#Only Advance TPD Payout & Advance CI Payout riders has Limited Pay options

**Both Personal Accident Benefit & Critical Illness PremiumEraser riders are eligible for
a) at least 16 years old at age nearest birthday on the insurance coverage commencement date; and
b) 60 years old or below at age nearest birthday on the insurance coverage commencement date.*

Other features



*Subject to terms and conditions and plan selection.

Guaranteed Renewability

Advantage:

Clients will enjoy automatic renewability of their policy coverage regardless of health condition.

T&C

- ➔ Life Assured is **75 years or younger**
- ➔ Sum Assured is the same
- ➔ Term of renewed policy will be the same
- ➔ Same terms of acceptance as at inception will be applicable
- ➔ Renewal premiums based on the **attained age of the Life Assured**, nearest to renewal date using prevailing Premium Rate

*Not applicable to **Term Protector (To-Age)**



Indexation

Only applicable for the Regular Pay Term Protector (To-Age) plans

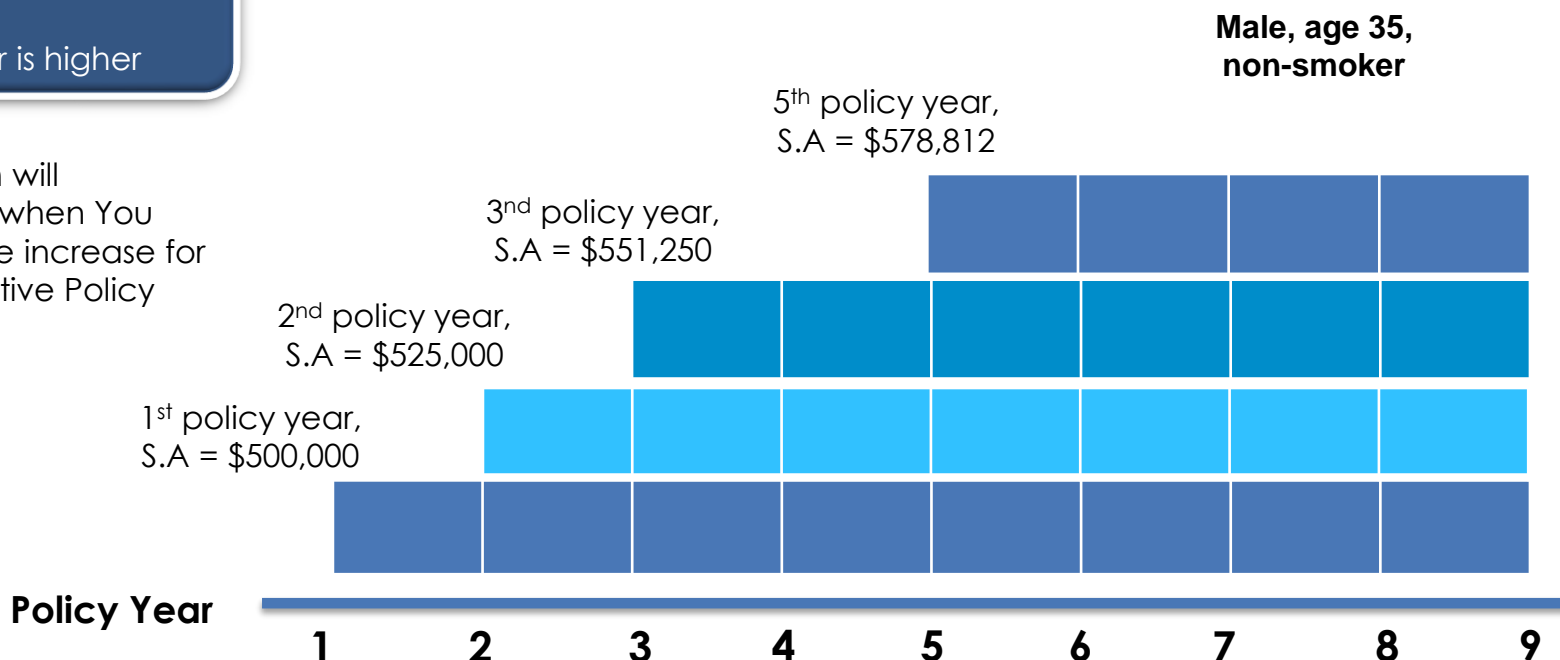
Advantage: Clients are able to guard against inflation and prevent the real value of their coverage being eroded*.

Indexation

- 5% OR
 - CPI
- Whichever is higher

Assuming 5% indexation

Indexation will terminate when You decline the increase for 2 consecutive Policy Years



In this example, the indexation option was exercised at the start of the 2nd, 3rd and 5th policy year

*Terms and Conditions apply

Convertibility

Advantage: Clients are able to convert their basic term plan into a regular whole life, endowment or investment linked policy without evidence of insurability of the Life Assured, which allows them to have a peace of mind meeting the changing needs at different stages of life.

T&C

- ➔ Life Assured is **60 years old or younger** on the Conversion Date
- ➔ Sum Assured under the New Policy will be the same amount or lesser
- ➔ **No partial conversion is allowed.** Balance amount of sum assured not converted will be terminated
- ➔ For a **non-Standard Life**, conversion is not guaranteed and is **subject to acceptance** by us
- ➔ Any existing TPD rider will be converted upon request, without underwriting
- ➔ Any other existing riders will be allowed conversion subject to underwriting and availability under the new policy.
- ➔ Only available on or after the first Policy Anniversary.

Specifications

Issue Age	Life Assured		Policyholder		
	Minimum	Maximum	Minimum	Maximum	
	1 month	70 ANB*	16 ANB	99 ANB	
Sum Assured (in multiple of \$1,000)	Term Protector (Regular & Limited Pay)		Term Protector Prime		
	Minimum	Maximum	Minimum	Maximum	
	\$100,000 (subject to min. premium)	\$1,999,999	\$2,000,000	Subject to underwriting	
Currency	SGD	USD	EUR	GBP	AUD

*ANB: Age Nearest Birthday

Juvenile



Max.
Life SA

- **S\$1,000,000** or **50%** of parent's inforce cover whichever lower

Max.
CI SA

- **S\$500,000** or **50%** of parent's inforce cover whichever lower

Non-income earning spouse



Max
Life SA

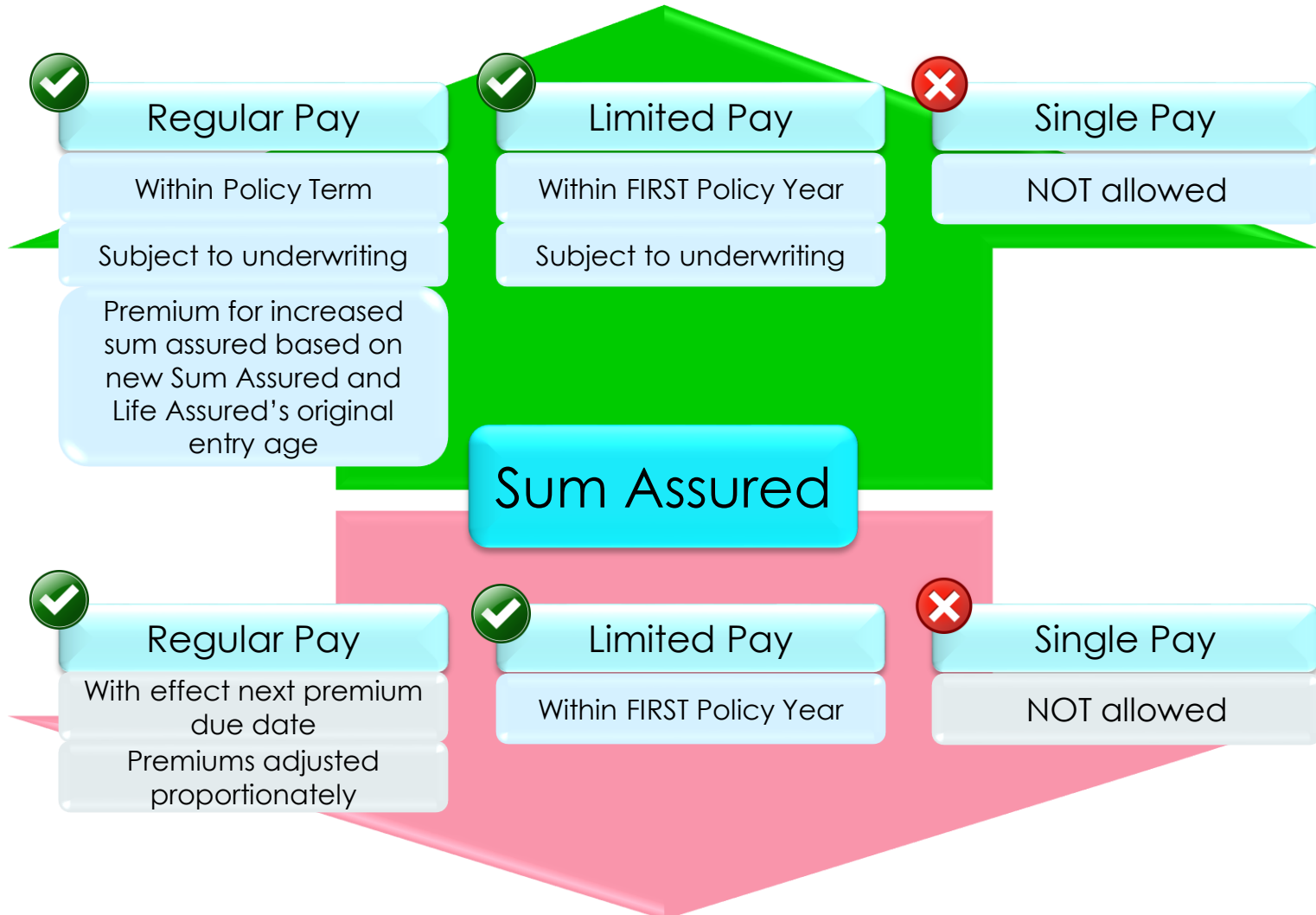
- **S\$1,000,000** or **50%** of income earning spouse's income cover whichever lower

Max
CI SA

- **S\$500,000** or **50%** of income earning spouse's income cover whichever lower

Term Protector

Change in Sum Assured



Benefit Illustrations (excel v2.1)

- ➔ Plan type is differentiated automatically by sum assured:
 - ➔ Term Protector : BSA below 2 mil
 - ➔ Term Protector Prime : BSA above 2 mil

- ➔ Incorporated discount factor:
 - ➔ Term Protector : 15% perpetual discount
 - ➔ Term Protector Prime : 15% perpetual discount & 10% on TPD/CI

New Proposal Form (v06/2016)

3b. Rider benefits				
Rider Benefits	Sum Assured/Annual Benefit	Premium Payment Term	Policy Term	Premium Payable
1.				
2.				
3.				
4.				
5.				

Note:
■ * Please indicate the occupational class no. (ie. Class 1, 2, 3 or 4) in the Policy Term column when selecting Personal Accident Benefit or Accidental Death Benefit.

Changes:

- Change of wording “Sum Assured” to “Sum Assured/Annual Benefit” to align with wording in Benefit Illustration
- Change of wording “Duration” to “Policy Term”

Credit card# (For initial premium only):

Please state issuing bank _____ Please tick one ☐ VISA ☐ MasterCard

Credit card number _____ Credit card expiry date (mm/yy) _____

Signature of cardholder (as per Credit Card) _____ Date _____

Special Instructions _____

Please submit a copy of NRIC of the Cardholder and Premium Payment form if the payment is S\$20,000 or more and he/she is not the Proposer or Life Assured.

Note:
■ Cash only applicable to SGD currency policy.
■ * Debit cards, AMEX cards and Diners cards are not acceptable.
■ + Please attach application for premium payment by Interbank GIRO. GIRO deductions are applicable to SGD currency policy only.

Changes:

Revised wording on the foot note to “Cash only applicable to SGD currency policy.”



Thank You

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