



Little surprises, great rewards



REWARDS WITH AXA

Be rewarded as you plan for your future with our range of Health, Protection, Investment and Retirement plans.



GLOBAL
INSURANCE
BRAND
FOR THE 9TH
CONSECUTIVE
YEAR

Start your journey with a reward from us

Great Rewards Campaign

Securing a bright future and protecting the ones you love has never been easier, with our range of Health, Protection, Investment and Retirement plans. **As our reward to you, enjoy exciting gifts when you purchase from the list of eligible plans from 1 May - 31 July 2018!**

Minimum Combined Annualised/Annual Premium Credit for all eligible plan(s)

Tier 1 – From S\$20,000



DYSON SUPERSONIC
HAIRDRYER

or



APPLE IPAD MINI 4 WIFI
128GB

Tier 2 – From S\$30,000



SAMSUNG GALAXY S9+
6.2" 64 GB / 6GB RAM

or



MACBOOK AIR 13"
1.8GHz Processor /
128 GB Storage

Group 1: List of Eligible Products* with One (1x) Annualised Premium Credit:

S\$1 of Annualised Premium Credit for every S\$1 of your annualised premiums

- AXA Retire Happy Plus
- AXA Wealth Treasure
- Pulsar
- INSPIRE™ FlexiProtector
- INSPIRE™ FlexiSaver
- Early Stage CritiCare
- AXA Term Protector
- AXA Term Protector Prime
- Decreasing Term Assurance
- AXA Band Aid
- AXA Life MultiProtect (non-annual premium mode)
- AXA CritiCare For Her/Him (non-annual premium mode)
- All attaching riders to AXA Shield and Group 1 basic plans

Group 2: List of Eligible Products* with Triple (3x) Annual Premium Credit:

S\$3 of Annual Premium Credit for every S\$1 of your annual premiums

Only annual premium mode is eligible

- AXA CritiCare For Her/Him
- AXA Life MultiProtect
- All attaching riders to Group 2 basic plans

* Regular Premium plans only. Single Premium plans will not be eligible for this promotion.

Examples on how you can qualify for the different reward tiers



Based on Male, non-smoker, age 35 (age nearest birthday)

Scenario 1: Qualifying for Tier 1 (S\$20,000)

Mr Tan buys an AXA Life MultiProtect plan (multiplying factor 3.5x) for himself with a basic sum assured of S\$100,000 and choose to pay annually with a premium term of To Age 65, and Early Critical Illness Benefit with a sum assured of S\$75,000.

In addition, Mr Tan also purchases AXA CritiCare for Him with a basic sum assured of S\$150,000 and choose to pay annually with a premium term of To Age 65.

Plan Name	Annualised/ Annual Premium	Credit Factor	Annualised/ Annual Premium Credit
AXA Life MultiProtect	S\$2,270.00	3x	S\$6,810.00
Packaged Riders and Early Critical Illness Benefit Rider (Attaching to AXA Life MultiProtect)	S\$3,094.75	3x	S\$9,284.25
AXA CritiCare for Him	S\$1,537.20	3x	S\$4,611.60
Total:			S\$20,705.85

Scenario 2: Qualifying for Tier 2 (S\$30,000)

In addition to the above plan, Mr Tan also buys an AXA Retire Happy Plus plan for his wife, age 30 with a selected retirement age at 65 years old, level guaranteed retirement income of S\$24,000 per annum, with a premium payment term of 25 years and payout term of 15 years.

Plan Name	Annualised/ Annual Premium	Credit Factor	Annualised/ Annual Premium Credit
AXA Retire Happy Plus	S\$9,221.36	1x	S\$9,221.36
TPD Multiplier Rider (attaching to AXA Retire Happy Plus)	S\$189.48	1x	S\$189.48
Total:			S\$20,705.85 (Scenario 1) + S\$9,410.84 = S\$30,116.69

Terms and Conditions

1. This promotion is applicable for all new applications submitted and received by AXA Insurance Pte Ltd (“AXA”) between **1 May 2018 and 31 July 2018** (both dates inclusive). The relevant AXA policy (or policies) must be incepted by **28 September 2018** to be eligible for this promotion.
2. This promotion is applicable for all premium modes (monthly, quarterly, semi-annual or annual) of Group 1 of Eligible Plan(s) and **only the annual premium mode of Group 2 of Eligible Plan(s)**.
3. Multiple Eligible Plan(s) can be combined to achieve the Tier 1 or 2 as long as they fulfill all promotion criteria. Each eligible Policyholder who purchases multiple Eligible Plans (can be of different Life Assured) will only be entitled to a maximum of one (1) Gift. The Gift will be based on the highest Tier of the combined Annualised Premium Credit value.
4. To be eligible for the Gift, Policyholders must not cancel their AXA plan(s) during the fourteen-day (14-day) free look period.
5. Policyholders who qualify for this promotion and still have their AXA policies in force after the free look period will receive a redemption letter from AXA by 15 November 2018.
6. For redemption of the Gift, Policyholders will need to present the redemption letter as well as their NRIC/Passport for verification at the venue to be specified in the redemption letter.
7. In the event that a Policyholder is unable to redeem the Gift personally, the Policyholder may complete the authorisation form to authorize another party to collect the Gift on their behalf. A copy of the Policyholder’s NRIC/ Passport together with the authorised party’s NRIC/Passport must be presented at point of collection.
8. The Gift must be collected no later than 31 December 2018.
9. The Gift is not exchangeable for cash or any other promotional items or gifts.
10. AXA reserves the right to replace or substitute the Gift with another item of similar value without giving Policyholders prior notice.
11. All decisions made by AXA in connection with this promotion (including the interpretation of these Terms and Conditions) shall be final and binding on all participants of the promotion. Appeals will not be entertained.
12. AXA shall not be liable for any liabilities, losses, damages, costs and expenses in connection with or resulting from this promotion and/or the Gift.

Important information

The applicable policies under this promotion are underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the policies are specified in the policy contract.

A Product Summary in relation to the policy is available and may be obtained from AXA Insurance Pte Ltd and the participating distributors’ offices. You should read the Product Summary before deciding whether to purchase the policy.

This brochure is for your information only and does not have any regard to specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from an AXA Financial Consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from an AXA Financial Consultant, you should consider whether the product in question is suitable for you.

Investments in investment-linked policies (“ILP”) are subjected to investment risks including the possible loss of the principal amount invested. The value of units in the ILP sub-fund and the income accruing to the units, if any, may fall or rise. You should read the product summary and the product highlights sheet (“PHS”) before deciding whether to subscribe for units in the ILP sub-fund. The product summary and the PHS may be obtained from a Financial Consultant representing AXA Insurance Pte Ltd.

Buying a life insurance is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value may be less than total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost. In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free look provision, if any, and AXA Insurance Pte Ltd may recover from you any expense incurred by AXA Insurance Pte Ltd in underwriting the policy.

The insurance policy featured in this brochure is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners’ Protection Scheme as well as the limits of coverage, where applicable, please visit the AXA website at www.axa.com.sg or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg) for a copy of the SDIC Guide on PPF Scheme (Life Insurance).

All information stated in the brochure is correct as of 1 May 2018.

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