Product Summary of DIRECT - AXA Lifecare
(This is to be read in conjunction with the Product Summary for the Basic Policy)

What this Additional Benefit Gives You:
This Additional Benefit provides protection to reduce financial burden when the Life Assured is diagnosed as having a Critical Illness ("CI") during the term of this Benefit.

Eligibility:
The entry age limits for this Additional Benefit will vary according to the premium payment term of the Basic Policy that you have selected:

<table>
<thead>
<tr>
<th>Basic Policy</th>
<th>Premium Payment Term</th>
<th>Entry Ages</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIRECT – AXA Life Lite</td>
<td>Pay to 70</td>
<td>18 to 60 years old</td>
</tr>
<tr>
<td></td>
<td>Pay to 85</td>
<td>18 to 65 years old</td>
</tr>
</tbody>
</table>

Critical Illness Benefit
This plan covers Critical Illness till age 99 as further set out below.

Full Payment
If the Life Assured is diagnosed with a CI (with the exception of Angioplasty & Other Invasive Treatment for Coronary Artery), the CI Benefit will be paid in a lump sum.

The amount payable is the Sum Assured of the Basic Policy plus accumulated bonuses, less any outstanding Indebtedness.

Even if the Life Assured is diagnosed as having more than one Critical Illnesses (with the exception of Angioplasty & Other Invasive Treatment for Coronary Artery), whether at the same time or at different times, We will only pay the CI Benefit (less any outstanding Indebtedness) once in full and the Policy terminates upon full payment of the CI Benefit.

Limited Advance Payment
If the Life Assured is diagnosed with Angioplasty & Other Invasive Treatment for Coronary Artery, there will be a limited advance payment on the CI Benefit.

The amount payable is 10% of the Sum Assured of the Basic Policy plus accumulated bonuses (subject to a maximum of S$25,000), less any outstanding Indebtedness.

After the advance payment of the CI Benefit is made, the Sum Assured will be reduced accordingly by the amount paid out. Attaching bonuses to the Policy will also be adjusted accordingly based on the reduced Sum Assured of the Policy. The Policy remains in force and Premiums payable will be adjusted accordingly based on the reduced Sum Assured of the Policy. For the avoidance of doubt, claims on Angioplasty & Other Invasive Treatment for Coronary Artery can only be admitted once. The Policy terminates upon full payment of the CI Benefit.

The following are medical conditions for each of the 30 covered Critical Illnesses, as per the latest LIA definitions (1 Aug 2014), which needs to be satisfied for a claim on any Critical Illness to be assessed and paid.

Critical Illnesses Covered:
1. Major Cancers
2. Heart Attack of Specified Severity
3. Stroke
4. Coronary Artery By-Pass Surgery
5. Kidney Failure
6. Aplastic Anaemia
7. End Stage Lung Disease
8. End Stage Liver Failure
9. Coma
10. Deafness (Loss of Hearing)
11. Heart Valve Surgery
12. Loss of Speech
13. Major Burns
14. Major Organ/ Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy  
17. Parkinson’s Disease  
18. Surgery to Aorta  
19. Alzheimer’s Disease/ Severe Dementia  
20. Fulminant Hepatitis  
21. Motor Neurone Disease  
22. Primary Pulmonary Hypertension  
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV  
24. Benign Brain Tumour  
25. Viral Encephalitis  
26. Bacterial Meningitis  
27. Angioplasty & Other Invasive Treatment for Coronary Artery  
28. Blindness (Loss of Sight)  
29. Major Head Trauma  
30. Paralysis (Loss of Use of Limbs)

Removal of Additional Benefits to Basic Policy
All Additional Benefits may be removed on the next Premium due date of the Policy. The removal of Additional Benefits will take effect from the next Premium due date.

Premium Rates:
Please note that Premium rates for this Additional Benefit are not guaranteed. The rates may be adjusted based on future experience. Premiums are payable throughout the term of this Additional Benefit. We may, at Our sole discretion, vary the Premium rates by giving You one (1) month notice sent by ordinary mail to Your last known correspondence address in Our records.

What is not covered by the Additional Benefit:
1) Benefits of this plan are not payable under certain conditions. These conditions are stated as “exclusions” in the policy contract. The categories of exclusions that are common to all life insurers for Critical Illness benefit relate to:
   • A waiting period  
   • Pre-existing medical conditions

2) In addition to the above common categories of exclusions, life insurers may impose other exclusions.

3) All the exclusions for this plan are listed as follows:
   We do not pay if the Life Assured is diagnosed as having a Critical Illness caused by:
   i) attempted suicide or self-inflicted injuries, whether sane or insane; or  
   ii) Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex or infection by the Human Immune Deficiency Virus (HIV) except as specified within the definition of AIDS as a Critical Illness; or  
   iii) the use of drugs not prescribed by a Registered Medical Practitioner.

4) The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

Important Provisions:
The following are some key provisions found in the Policy. This is only a brief summary and you are advised to refer to the actual terms and conditions in the Policy.

Please contact us at 1800-880-4888 or email us at customer.care@axa.com.sg should you require further explanation.

i. Conditions
   Should the Life Assured be diagnosed with more than one Critical Illnesses (with the exception of Angioplasty & Other Invasive Treatment for Coronary Artery), whether at the same time or at different times, We will only pay the CI Benefit (less any outstanding Indebtedness) once in full and the Policy shall terminate upon full payment of the CI Benefit.
   If the Life Assured lives in Singapore, the Critical Illness must be diagnosed by a registered doctor in Singapore. If he lives overseas, the diagnosis must be by a registered doctor approved by Us. We may appoint a registered doctor to re-examine the Life Assured.
ii. Termination
This Additional Benefit will terminate on the earliest occurrence of the following:
(a) termination of the Basic Policy; or
(b) the Coverage Expiry Date of this Additional Benefit unless it is renewed; or
(c) the full payment of this Additional Benefit; or
(d) Our acceptance of Your application to terminate this Additional Benefit; or
(e) any other event which results in termination as set out in this Policy.

iii. Benefit Limitation
The maximum CI Benefits payable on the Life Assured is S$3 million, inclusive of all other policies issued by AXA and other insurance companies, in respect of the same Life Assured.

Policy Owners’ Protection Scheme:

This Policy 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. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

This product summary contains simplified descriptions of the product features and general exclusions applicable and is not exhaustive. The precise terms and conditions of the product are specified in the Policy contract.