

A photograph of a family of three—a father, a mother, and a young child—crouching on a paved path outdoors. They are all smiling and looking at each other. The father is on the left, the mother is on the right, and the child is in the center. They are all wearing casual clothing and are positioned as if they are about to start skateboarding. A large, bright red diagonal shape is overlaid on the image, extending from the top right towards the bottom left, partially covering the family and the text.

Comprehensive protection for your whole life

AXA LIFE TREASURE (II) is a customisable whole life plan that offers flexible coverage, with a range of riders to multiply your sum assured and enhance your critical illness coverage the way you need it.

A whole life plan forms the backbone of your insurance protection, covering you in the event of death, total and permanent disability, critical illness or terminal illness.

As your responsibilities change throughout life, there will be gaps you'll need to fill and you deserve a flexible plan that grows alongside you and your family.

Design your ideal whole life plan

AXA Life Treasure (II) is a whole life plan that allows you to build your preferred protection, sum assured and payment terms. You can also further customise your plan by adding additional riders to create a holistic whole life plan to complement life's changing needs and responsibilities.



Multiply your protection during your prime years

Increase your protection with a Multiplier Benefit rider¹:

- ✔ Option to multiply your coverage by 2, 3, 4 or 5 times the basic sum assured with a multiplier coverage term until age 65, 70 or 80. **ONE OF THE LONGEST TERMS IN THE MARKET**
- ✔ Lower the multiplier, when your responsibilities lessen.



Enhance your critical illness coverage

Build a holistic critical illness protection with Critical Illness Benefit (II) rider and Early Critical Illness Benefit (II) riders. **ONE OF THE BEST IN THE MARKET**

- ✔ Be assured for protection against up to 162 medical conditions.
- ✔ Receive an additional amount equivalent to 50% of the rider sum assured upon an Advanced Stage diagnosis of any of the top 5 common critical illnesses².



A life protection plan that works with you, for you

AXA Life Treasure (II) comes with the following basic benefits and a wide range of riders to cover all your protection needs under a single plan.



Flexible payment terms

- ✔ Choose premium payment terms of 10, 15, 20, 25 or 30 years.
- ✔ Option to pay on a monthly, quarterly, semi-annual or annual basis.



Guaranteed Insurability Option³

- ✔ Boost your coverage by adding selected AXA plans upon significant life stage events.
- ✔ No underwriting needed.



Advanced disability payout

- ✔ Receive an advanced disability payout should you be unable to carry out any 2 out of 6 Activities of Daily Living⁴.
- ✔ The payout will help ease some of the financial challenges faced, should you suffer a disability.

Optional riders to complete your coverage

Whilst essential needs are covered in a basic plan, take better control of your coverage by tailoring it with our range of optional riders to suit your needs.



Up to 10x your sum assured in case of an accidental death

In the event of accidental death, receive up to 10 times of your policy's sum assured when you attach an Accidental Death Benefit rider⁵ and a Multiplier Benefit rider¹ to your plan.



Get a boost of reassurance with other optional riders⁶

- ✔ Enhance your protection against critical illness and disability, when you add other optional riders.
- ✔ Ensure your policy lasts a lifetime with premium waiver riders that will waive future premium payments, should a specific unfortunate event occur.

Expand your critical illness coverage

Stay confident when uncertainty strikes by planning for it. Be financially prepared by enhancing your critical illness coverage with our Critical Illness Benefit (II) and Early Critical Illness Benefit (II) riders. **ONE OF THE BEST IN THE MARKET**

Additional payout of

50%² upon any Advanced Stage diagnosis of the top 5 common critical illnesses



Major Cancer



Heart Attack



End Stage Kidney Failure



Coronary Artery By-pass Surgery



Stroke



Critical Illness Benefit (II) rider

- ✔ Protection against 56 Advanced Stage Critical Illnesses.



Early Critical Illness Benefit (II) rider

Be protected against 162 medical conditions.

- ✔ Be covered for 41 Early Stage, 37 Intermediate Stage, and 56 Advanced Stage Critical Illnesses.
- ✔ Additional payout⁷ for 14 Special Conditions for the entire policy term.
- ✔ Additional payout⁷ for 14 Juvenile Conditions for life assured below attained age 18.



Did you know?

In Singapore, over 90% of severe stage claims⁸ are for these 5 critical illnesses: Major Cancer, Heart Attack, End Stage Kidney Failure, Coronary Artery By-pass Surgery and Stroke with Permanent Neurological Deficit.

It's important to be covered for a wide range of critical illnesses, and essential to have additional protection against these top 5 critical illnesses.

*Source: Dread Disease Survey 2012-2015 published in 2019.

An illustrative example of how AXA Life Treasure (II) protects you

Name: Winston
Age: 30
(age nearest birthday)

Purchases **AXA Life Treasure (II)** and attaches:

- ✓ Multiplier Benefit rider (multiplying factor of 4 times with multiplier coverage until age 80)
- ✓ Early Critical Illness Benefit (II) rider
- ✓ Accidental Death Benefit rider

Plan details:

- ✓ Basic sum assured: S\$75,000 (Multiplier Benefit of S\$300,000 up to 80 years old)
- ✓ Early Critical Illness Benefit (II) rider sum assured: S\$50,000 (Multiplier Benefit of S\$200,000)
- ✓ Accidental Death Benefit rider sum assured⁵: S\$300,000

Coverage amount of: S\$75,000

with **4x multiplier:**
S\$300,000
up to 80 years old

Premium: S\$339.65/month
Payment Term: 25 years

Contracted Dengue Haemorrhagic Fever

Diagnosed with advanced stage lung cancer

Met with a car accident and passed away

Special Condition Benefit
under Early Critical Illness Benefit (II) rider pays **S\$5,000**

Receives **S\$5,000**

Early Critical Illness Benefit(II)
rider pays **S\$200,000**

➕ Additional Payout of **S\$25,000** (for a diagnosis of an Advanced Stage top 5 common critical illness)

Receives **S\$225,000**

After the payout:

- ✓ Early Critical Illness Benefit (II) rider ends
- ✓ Multiplier Benefit on the Basic Plan is reduced to S\$100,000

Basic Plan
pays **S\$100,000**

➕ **Accidental Death Benefit**
rider⁵ pays an additional amount of **S\$100,000**

Receives **S\$200,000**



Total Payout S\$430,000



What you should know before purchasing life insurance?



Get covered early

Life insurance premiums generally increase as you get older. Start early to cover all your protection needs at the lowest possible cost.



Determine the amount of coverage you need

Consider your family situation, income, spending and any liabilities you may have before deciding on your life insurance coverage. An AXA Financial Consultant can help with these calculations.



Enhance your coverage with policy riders

Check with your AXA Financial Consultant about riders that are available and suitable for you. Customise your policy to meet your needs and budget by attaching riders to your plan.

These are opinions expressed by AXA Insurance Pte Ltd and experience(s) may vary from individual to individual.

Footnote:

1. Multiplier Benefit rider pays out guaranteed benefit applicable on or before the policy anniversary nearest to the Life Assured's 65th, 70th or 80th birthday to AXA Life Treasure (II) Basic Policy and optional riders if they are attached to the basic plan; Critical Illness Benefit (II) rider and Early Critical Illness Benefit (II) rider.
2. An additional amount equivalent to 50% sum assured of the Critical Illness Benefit (II) rider or Early Critical Illness Benefit (II) rider is payable upon an Advanced Stage diagnosis of any of the top 5 common critical illnesses - Major Cancer, Heart Attack, Stroke, Coronary Artery By-pass Surgery and End Stage Kidney Failure. Please refer to the product summary for more details.
3. Refer to the product summary for the significant life stage events or "Guaranteed Insurability Option (GIO) leaflet" on our website for the list of eligible plans offered.
4. There are different definitions covered under Total and Permanent Disability Benefit. Advancement of up to a maximum of S\$3 million is applicable to any 2 out of 6 Activities of Daily Living (ADLs). The 6 ADLs refer to Activities of Daily Living such as Transferring, Mobility, Toileting, Dressing, Washing and Feeding. The diagnosis must be confirmed and certified by a Registered Medical Practitioner. Please refer to the product summary for more details.
5. Accidental Death Benefit provides coverage on or before the Policy Anniversary nearest to the Life Assured's 80th birthday. If Multiplier Benefit rider is attached and the Multiplier Benefit on the basic plan is paid out upon Death, an additional amount equivalent to the Death Benefit will be payable upon accidental death. If sum assured plus bonuses is paid out upon Death, an additional amount equivalent to the basic sum assured will be payable. Please refer to the product summary for more details.
6. Optional riders include Critical Illness Plus rider, Disability Cash Benefit rider, Smart Payer PremiumEraser, Smart Payer PremiumEraser Plus and Payer PremiumEraser (DTPDECIUN). Please refer to the relevant product summaries for more details.
7. An additional amount equivalent to 10% of the original sum assured of the Early Critical Illness Benefit (II) rider, subject to a maximum of S\$25,000 per Life Assured for each Special Condition or Juvenile Condition. The list of medical conditions covered can be found in the product summary.

Important Information

AXA Life Treasure (II) a plan underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract.

This brochure is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. You may wish to seek advice from a financial consultant before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you.

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

A Product Summary is available and may be obtained from a financial consultant representing AXA. You should read it before deciding whether to purchase the policy.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

All information is correct as of 1 July 2021.

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