

Footnotes

1. Capital is guaranteed (inclusive of Total and Permanent Disability Multiplier rider) at the Selected Retirement Age. Premiums on optional riders are not included.
2. Based on an 18-year-old male, non-smoker, who selected a single premium term, a retirement age of 70 years, a lifetime payout period, and a level payout at an illustrated investment rate of return of 4.75%, the total yield at maturity is non-guaranteed. For an illustrated investment rate of return of 3.25%, receive a non-guaranteed total yield of up to 3.35% p.a. at the end of your retirement plan.
3. Total and Permanent Disability Multiplier rider is a packaged benefit to the basic plan. Upon diagnosis of total and permanent disability before the Selected Retirement Age, an additional amount equivalent to 5 times of the first guaranteed retirement income will be payable. This applies to both Level and Inflated Payout type.
4. Premium Waiver (CIUN), Premium Waiver (UN) and PremiumEraser Total are optional riders attachable to AXA Retire Happy Plus. In the illustrative example, Premium Waiver (CIUN) rider is attached to the basic plan. Refer to the product summaries for more information.
5. AXA Retire Happy Plus is a guaranteed issuance offer plan and does not apply to optional riders.
6. Based on an illustrated investment rate of return of 4.75%. Based on an illustrated investment rate of return of 3.25%, the yearly non-guaranteed retirement income is S\$6,480 and the total illustrated retirement income is S\$588,923.08.
7. Figures are rounded to the nearest number and based on annual premium frequency.

Important information

AXA Retire Happy Plus is a plan underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

A product summary 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.

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

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

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).

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

All information stated in the brochure is correct as of 23 November 2018.

Contact Us

1800 880 4888 (Singapore)
65 6880 4888 (International)
customer.care@axa.com.sg
axa.com.sg

Like our Facebook Page
facebook.com/AXASingapore

AXA Insurance Pte Ltd
(Company Reg No. 199903512M)
8 Shenton Way #24-01 AXA Tower
Singapore 068811

Download MyAXA



Or scan here



Savings



Plan early for the best retirement

AXA RETIRE HAPPY PLUS

An insurance savings plan
tailored to meet your
retirement goals.

#1 GLOBAL INSURANCE
BRAND FOR **10**
CONSECUTIVE YEARS

Let **AXA RETIRE HAPPY PLUS** be your insurance savings solution to a comfortable retirement. Secure your retirement with a steady stream of income so you can keep doing the things you love with your friends and family.

Flexible planning for an easy retirement



100% capital guaranteed upon retirement age¹

- Receive attractive guaranteed returns of up to **2.67%** p.a.²
- Earn additional non-guaranteed income yearly, boosting your total retirement income up to **4.79%** p.a.² at the end of your retirement plan



Widest range of retirement ages for your choice

- **9 choices of Selected Retirement Age:** 50, 55, 60, 61, 62, 63, 64, 65 or 70



Counter inflation with increasing retirement income payout option

- Safeguard your retirement income against inflation with the **inflated payout option** to receive an increasing retirement income at **3.5%** p.a. from your retirement age



Customise your retirement plan

- **Premium Payment Term:** 5, 10, 15, 20, or 25 years; or a Single Premium
- **Payout Period:** For 15, 20 years, or a lifetime (age 99)



Protection as you save

- Receive additional payout **5 times** of your selected retirement income coverage for total and permanent disability³



Eliminate disruption to your retirement plan with additional benefits

- Additional riders available to waive future premium payments in the event of disability, unexpected retrenchment, or critical illness⁴



Guaranteed Approval

- Hassle-free application⁵ with no medical check-up required

Illustrative example

Profile:



Sam, aged 31, plans to retire at age 61 and would like to receive a yearly guaranteed retirement income of S\$24,000 for 15 years. He chooses a premium term of 25 years and selects an inflated payout option so his guaranteed retirement income can increase at 3.5% p.a. and adds a Premium Waiver⁴ rider.

With AXA RETIRE HAPPY PLUS, he will receive:

- S\$120,000 upon diagnosis of Total and Permanent Disability³ while his retirement plan stays in force
- 6 months premium waiver upon unemployment⁴
- Total Guaranteed Income = S\$463,719
- Total Illustrated Retirement Income = S\$1,094,377

