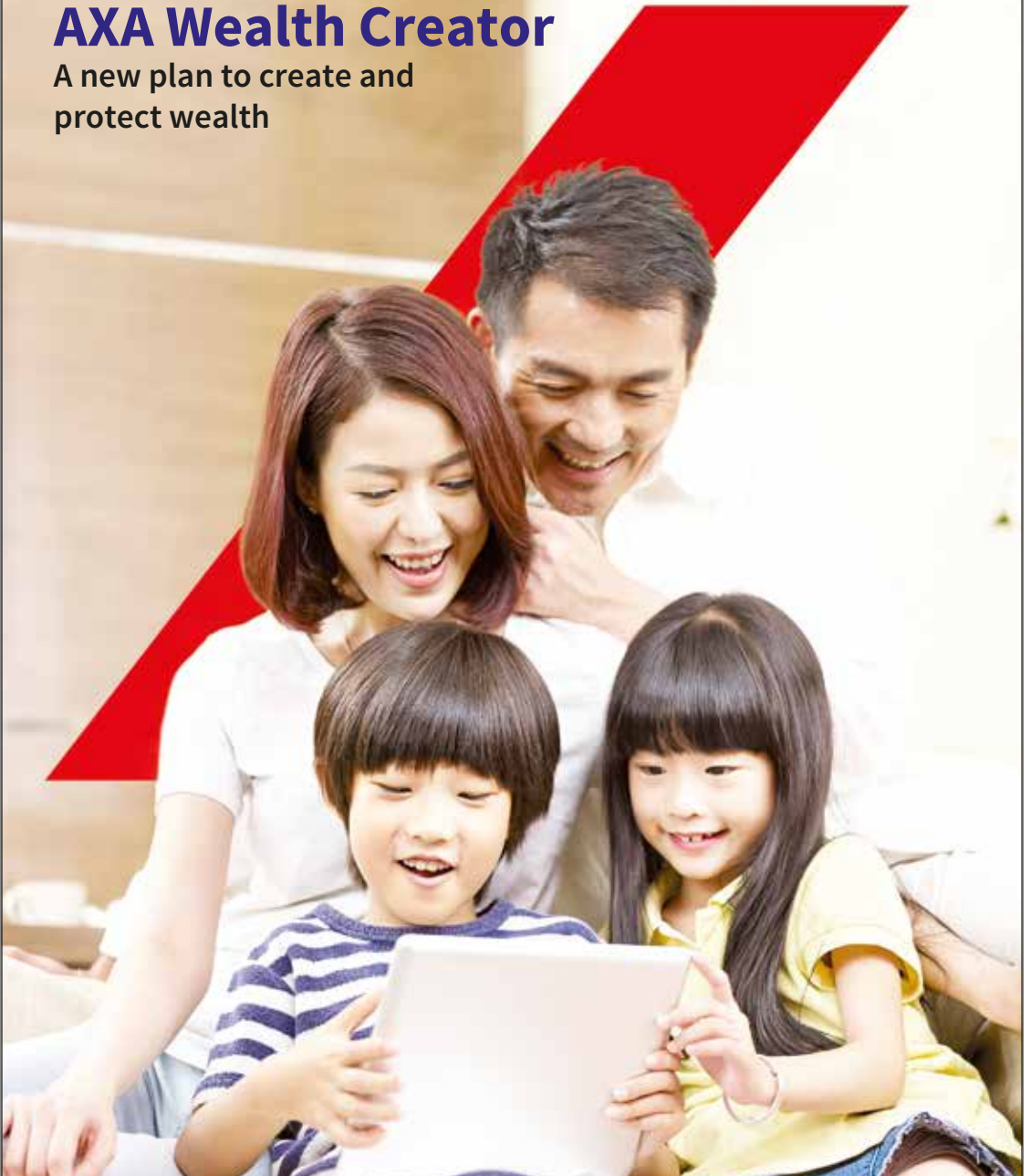




**Investment-Linked
Insurance Plan**

AXA Wealth Creator

A new plan to create and
protect wealth



It is one of your life goals to create wealth and achieve financial freedom. When you are focusing on wealth creation and accumulation, it is extremely risky if you overlook on wealth protection. Any unforeseen event can destroy your wealth overnight and leave your loved ones to suffer.

We acknowledge your needs in wealth creation, accumulation and distribution. We, AXA AFFIN Life Insurance has years of experiences in wealth protection and let AXA Wealth Creator, our most suitable plan to protect you and your wealth throughout the entire wealth management journey.

AXA Wealth Creator is a regular premium investment-linked insurance plan that aims to create, accumulate, protect and distribute wealth. It comes with flexible options of short premium payment terms and coverage terms to cater for different needs. Furthermore, to provide you with lifelong coverage, this plan is guaranteed to be renewed up to age 100 at your option and without underwriting.



Benefits in a Glance

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Short Premium Payment Term

**Death or Total & Permanent
Disability (TPD) Benefit**

2

3

Accidental Death or TPD Benefit

Terminal Illness Benefit

4

5

Maturity Benefit

Loyalty Bonus

6

7

Loyalty Booster

Guaranteed Renewable

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Benefits and Features of AXA Wealth Creator

● Short Premium Payment Term

4 premium term options to choose from to suit your financial planning. i.e. 5, 10, 15, or 20 years

● Death or Total & Permanent Disability (TPD)¹ Benefit

In the event of Death or TPD (before age 70), receive higher of:

- Basic Sum Insured less withdrawals²; or
- Account Value (if any)

● Accidental Death or TPD³ Benefit

If Death or TPD due to accidental causes occurs before age 70, the following will be payable in addition to the Death or TPD benefit respectively:

Benefit ⁴		% of Basic Sum Insured
Accidental Death or TPD		100%
Accidental Death in or on Public Conveyance	of Land Transportation	200%
	of Water or Air Transportation	300%
	during Public Holiday	400%

● Terminal Illness Benefit

If you are diagnosed with terminal illness, 100% of the death benefit will be payable

¹ The maximum payout of TPD Benefit is subject to RM4 million per life.

² Any withdrawal made within the past 12 months from the date of the insured's death, suffers from TPD or diagnosed with Terminal Illness.

³ The maximum payout of additional Accidental Death or TPD Benefit is subject to RM3 million per life.

⁴ In the event of the Insured's Death or TPD due to accidental causes before age 70, if there is more than one claim is admitted, only the highest of any one of the benefits shown in the table above is payable.

Benefits and Features of AXA Wealth Creator

● **Maturity Benefit**

Upon maturity of the policy, you will receive a lump sum payment that is equivalent to your Account Value (if any)

● **Loyalty Bonus**

Every 2 policy years starting from the 6th policy anniversary onwards, an additional 0.5% of the average monthly account value over the last 2 years will be credited into your account value

● **Loyalty Booster**

At 20th policy anniversary, an additional 20% of the average monthly account value over the last 10 years will be credited to your account value. The maximum amount payable is 20% of basic sum insured.

● **Guaranteed Renewable**

Your policy is guaranteed to be renewed without underwriting up to age 100 at your option⁵

⁵ You will be notified on the renewal option at least 90 days prior to the plan's expiry age.

Frequently Asked Questions

1. How do I make a claim?

Call us at 1 300 88 1616 from Monday to Thursday between 8.30 am and 5.30 pm; and Friday between 8.30 am and 5.00 pm (except public holidays). We will make things as easy as possible for you.

2. Who can be insured under the AXA Wealth Creator?

Coverage Term Option	Entry Age	
	Minimum	Maximum
30 years	15 days old	70 years old
Up to age 80	15 days old	50 years old

However, it is subject to our underwriting requirement.

3. How long do I need to pay the premiums?

Premiums are payable for 5 years, 10 years, 15 years or 20 years. You can pay your premiums monthly, quarterly, half-yearly or yearly.

4. How do I track the fund performance?

Unit prices are published daily in major newspapers and on our official website at www.axa.com.my.

5. What are the fees⁶ involved?

Service Charge RM6 per month is applied to the basic plan.

Insurance Charge Insurance charges are deducted monthly from the value of your units to pay for your insurance coverage. The insurance charge varies according to the attained age, gender, occupation, medical rating and smoking status. The insurance charges will increase as you grow older.

Fund Switching No charge for fund switching transactions.

Partial Withdrawal Charge Partial withdrawal charge is imposed if there is any withdrawal within the first 2 policy years at the rate as shown in the table below.

Policy Year	Partial Withdrawal Charge
1	20% of the withdrawn amount
2	10% of the withdrawn amount

The partial withdrawal charge shall be deducted from the withdrawn amount and only the net amount will be payable to you. The minimum amount to withdraw is RM1,000 and the account balance must be at least RM1,000.

⁶ The insurance charges rates of the basic plan is guaranteed. The insurance charges rates of the unit deducting riders and other fees are not guaranteed and may be varied from time to time. We will notify you in writing not less than 90 days or such shorter period as agreed with the regulator for any change of the fees or imposing new fees.

Frequently Asked Questions

Surrender Charge

Surrender Charge is imposed if the policy surrendered within the first 2 policy years at the rate as shown in the table below.

Policy Year	Surrender Charge
1	20% of Account Value
2	10% of Account Value

The surrender charge shall be deducted from the Account Value and only the net amount will be payable to you.

Fund Management Fees

Select Bond Fund	1.00% p.a.
Dana Income Plus ⁷	1.00% p.a.
Active Bond Fund	1.00% p.a.
Dana Imbang ⁷	1.25% p.a.
Active Balanced Fund	1.25% p.a.
Select Balanced Fund	1.50% p.a.
Select Dividend Fund	1.50% p.a.
Asia Pacific Growth Fund	1.50% p.a.

6. What are the optional benefits that can be added to this product?

You may further enhance the protection of your policy with the following supplementary benefit. While additional insurance charges are required for the supplementary benefit, the peace of mind that comes with it is priceless.

CI Waiver of Premium Benefit	A unit deducting rider that waives the annual regular premium (excluding any regular top-up premium and lump sum top-up premium) if the Insured is diagnosed to suffer from critical illness until the end of premium term of Basic Plan or age seventy (70) of the Insured, whichever is earlier.
Life & CI Payor Benefit	A unit deducting rider which credits an amount equivalent to the annual regular premium (excluding any regular top-up premium and lump sum top-up premium) into the investment fund until the Insured reaches age twenty-three (23) years old or the Payor reaches seventy (70) years old or end of premium term of the basic plan, whichever is earliest, in the event of death of the Payor or if the Payor is diagnosed having a critical illness.
Additional CI Protect	A unit deducting rider which provide coverage on covered 36 critical illness. In the event the Insured is diagnosed having a critical illness, a lump sum amount shall be payable. This amount will not reduce the Basic Sum Insured.

⁷ These funds invest in Shariah-compliant investments, however, the investment-linked insurance plan itself is not a Shariah-compliant product.

Important Notes

We believe it is important that you fully appreciate and understand all the benefits and charges under your plan.

1. This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. AXA Wealth Creator is a regular premium payment investment-linked insurance plan with coverage term options of thirty (30) years or up to age eighty (80) of the Insured that offers combination of insurance protection and investment.
3. This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.
4. Policy benefits will fluctuate based on the performance of your chosen funds. The investment risks under this plan will be borne solely by you.
5. You should ask for and study the sales illustration for this plan, paying particular attention to non-guaranteed benefits.
6. You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.
7. Buying a regular premium life policy is a long term commitment and it is not advisable to hold your policy for a short period of time in view of the high initial costs. If you surrender your policy in the early years, you may get back less than the amount you have paid in.
8. You are given thirty-one (31) days of grace period after the due date to make your premium payment. If you did not pay your premium at the end of the grace period, your Account Value (if any) will be deducted for any insurance and service charges of the policy. If the Account Value is not enough for the deduction, then your policy will lapse.
9. If you are not completely satisfied with the policy, you may cancel your policy by returning the policy within fifteen (15) days from the date of your receipt of the policy contract. We will then refund the unallocated premiums, value of units that have been allocated (if any) at next valuation date and any insurance and service charges that have been deducted less any medical expenses incurred.
10. In the event of non-payment of the premium, premium holiday will be applied to your basic policy and unit-deducting rider where only the applicable relevant charges will be deducted from the Account Value. Premium holiday will continue as long as the Account Value in your policy is sufficient to pay for the relevant charges and you should consider the possibility of your policy lapsing when the required charges exceed your Account Value.
11. The policy is guaranteed to be kept in-force during the first five (5) policy years provided all premiums are paid up to date, there is no withdrawal of Account Value from the policy, there is no increase in the Basic Sum Insured or addition of rider, and there is no reduction in the premium after the issue date.

Important Notes

12. This insurance plan does not cover:
- a. Death due to suicide within twelve (12) months from the issue date or any date of reinstatement of the policy, whichever is later.
 - b. TPD due to:
 - i. intentional self-inflicted injury;
 - ii. any act due to war, declared or undeclared;
 - iii. military, naval or air service for any country at war, declared or undeclared;
 - iv. any pre-existing or recurring, injury or disablement which the Insured suffered prior to Issue Date or any date of reinstatement of this Policy, whichever is later; or
 - v. participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest.
 - c. Terminal illness due to:
 - i. suicide attempt within twelve (12) months from the issue date; or
 - ii. pre-existing conditions.
 - d. Accidental death or TPD due to:
 - i. any self-inflicted injury or suicide, while sane or insane;
 - ii. disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury);
 - iii. taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
 - iv. the attempt or commission of assault or unlawful act by the Insured;
 - v. any act due to war, declared or not, military, naval or air service for any country at war, declared or not;
 - vi. travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service;
 - vii. pregnancy, childbirth, miscarriage or any of their consequences;
 - viii. pre-existing physical or mental defect or infirmity;
 - ix. any act due to riot and civil commotion;
 - x. any pre-existing or recurring, injury or disablement which the Insured suffered prior to issue date or any date of reinstatement of this policy, whichever is later; or
 - xi. participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions as well as the terms and conditions under this plan.

13. This brochure contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product, please refer to the product disclosure sheet, sales illustration and official policy issued by AXA AFFIN Life Insurance Berhad.

Contact us for more information

Our comprehensive range of insurance plans to meet your financial needs at every stage of your life:

protection

medical

savings

investment-linked

Customer Care Centre

1 300 88 1616

www.axa.com.my

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Member of PIDM

AXA AFFIN Life Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by AXA AFFIN Life Insurance Berhad are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from AXA AFFIN Life Insurance Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

