



[For Immediate Release]

## **AXA Launches AXA Apex InvestLife Plan for Citibank Customers**

(Hong Kong, 10 July 2007) – AXA China Region Insurance Company (Bermuda) Limited (“AXA”) today announced the launch of AXA Apex InvestLife Plan (“Apex InvestLife Plan”), an AXA privileged insurance product specially designed for Citibank customers. Apex InvestLife Plan is the first of a series of investment-linked insurance products that AXA designs based on and tailored to meet the needs and profile of Citibank’s customers. Both companies are confident that the Apex series of products will further strengthen both companies’ leading position in bancassurance business in Hong Kong.

**Mr. John Cai, CEO of AXA**, says, “AXA is pleased to offer this innovative and customer-focused product to customers of Citibank, which is one of the leading banks worldwide. As the insurance provider, we provide dedicated support capabilities in terms of product development, customer services, training and marketing. Customers will benefit from direct access to quality products and services. We are confident that the launch of this new product will mark a significant milestone in our long-term relationship.”

**Ms. Emily Cheung, Director of Insurance, Citibank Global Consumer Group**, says, “We are delighted to introduce Apex InvestLife Plan by AXA to our customers. The Plan is developed around customer values that echoes Citibank’s ‘Client 1<sup>st</sup>’ service philosophy, that is, driving a customer-centric culture to achieve customer service excellence and success. Features<sup>1</sup> such as premium holiday, flexibility in choices of funds and partial account withdrawal are designed to meet the ever-changing needs of customers. Apex InvestLife Plan is one of the very few investment-linked insurance plans that provide customers with a capital protection life benefit option<sup>2</sup> in uncertain economic environment. With AXA’s dedicated support, we can broaden the range of wealth management products and provide services that are tailor-made to our customer base.”

Featured by high flexibility and multiple fund choices, this investment-linked insurance plan targets at customers aged between 15 days and 70.

“We are delighted to have Citibank providing a strong sales platform for Apex InvestLife Plan. In addition to the Plan’s various benefits, as an exclusive customer offer, we will waive both the Policy Maintenance Fee and Investment Management Fee until 30 September 2007 for applications made on or before this date<sup>3</sup>,” John said.

One of the key selling points of Apex InvestLife Plan is high flexibility. Customers can access to a total of 36 professionally managed funds for achieving their personal investment goals. Switching fee is waived such that customers can manage their portfolio close to the market at any time. Build around customer needs, Apex InvestLife Plan is also featured by flexible premium payments<sup>1</sup>, in case of sudden cash needs, customers may stop payments temporarily<sup>4</sup> or make partial withdrawal to the account value. The Plan provides dual bonuses that help maximize potential return.

To join this plan, customers only have to pay a regular Basic Premium of minimum US\$65 / HK\$500 per month. No medical examination is required. Both life protection and premium payment period are up to age 100.

## **About AXA**

AXA China Region is a part of AXA Asia Pacific Holdings, a member of the global AXA Group, a worldwide leader in financial protection and wealth management. AXA has a history dating back to the early 19th century and commenced business in Hong Kong in 1986. For the year of 2006, AXA's revenues were US\$104.1 billion\* and, as of 31 December 2006, its assets under management were US\$1,732.5 billion\*.

\* Calculated based on an exchange rate of 1 Euro = US\$1.3175.

<sup>1</sup> These features may be subject to certain conditions and charges. Please refer to the Principal Brochure for details.

<sup>2</sup> An Insurance Charge will be imposed monthly in advance in respect of the basic plan under capital protection life benefit option. Insurance Charge rate will be determined by AXA with reference to the Insured's attained age, gender and smoking habits and may vary throughout the term of the policy.

<sup>3</sup> The waiver of Policy Maintenance Fee and the Investment Management Fee will last until 30 September 2007. To enjoy the waiver, the policy must be applied on or before 30 September 2007 and the completed application must be submitted with full payment on or before 5 October 2007. Such policy application must be successfully approved by AXA China Region Insurance Company (Bermuda) Limited. During the waiving period, other relevant fees and charges as stated in the Charges Schedule of the Principal Brochure of AXA Apex InvestLife Plan still apply. For details and charges, please refer to the Principal Brochure of AXA Apex InvestLife Plan.

<sup>4</sup> Premium holiday is allowed starting from the 3rd policy year for as long as needed if the account value of the policy exceeds the Minimum Account Balance. Policy charges are payable during the premium holiday. Please refer to the Principal Brochure for details.

**Note: Apex InvestLife Plan is subject to investment risks. Please refer to the Principal Brochure for details and charges.**

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