

Insurance

Why choose AXA's individual insurance solution?



redefining / insurance

Introducing AXA's individual insurance solution

At AXA, we continuously strive to improve the way we do business with you.

Based on your feedback, we have combined innovative products with reliable service to provide a complete insurance solution that can be tailored to individual needs.

AXA's individual insurance solution will make a genuine difference to your clients and their families when they need it most.



Who is AXA?

We continuously strive to improve the way we do business with you.

AXA is a respected global company with more than 100 years of experience in meeting the insurance needs of Australians. As part of the world's third largest life insurer, AXA has the strength, capability and expert global knowledge to provide quality insurance.

Australian leader

With a strong brand and reputation, AXA is acknowledged as a leader in the financial services market. In conjunction with a network of quality financial advisers, we currently provide solutions to help safeguard the financial futures of more than one million clients.

Competitive products

AXA offers a range of flexible products that can be tailored specifically to meet individual needs.

We listen to adviser feedback when developing smart product innovations that provide value for money and can make a genuine difference to your clients and their families when they need it most.

Improved service experience

We are focussed on continuing to improve all areas of our adviser and client service to reduce turnaround times and improve efficiency. This, together with our competitive insurance range, means we can deliver a total insurance solution throughout the administration, underwriting and claims processes.

We're paying claims

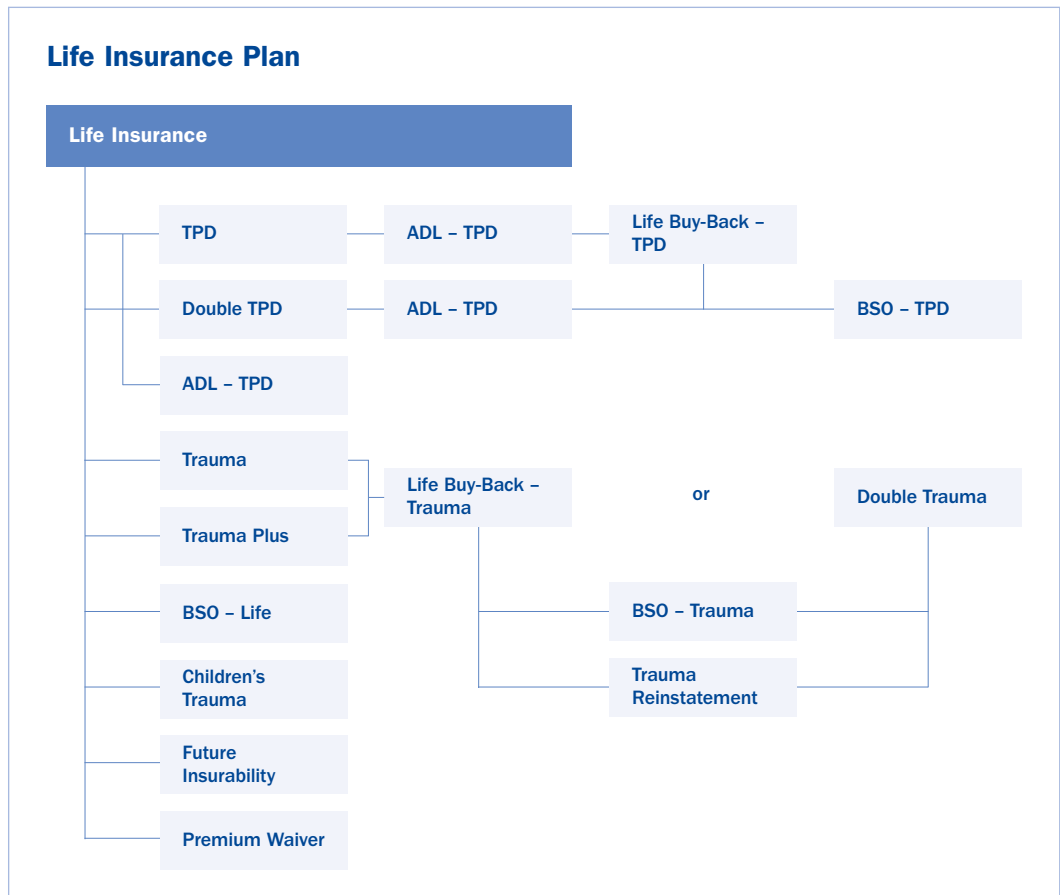
We are also committed to transparency in our underwriting terms and our claims outcomes, based on thoughtful and reasonable assessment of the evidence and having regard to the unique circumstances of each client's case. In the four years to 31 December 2007, we paid Australians more than \$1.2 billion in insurance claims.

Strong relationships

Developing and maintaining strong relationships with you and your clients is a key focus for AXA. We will continue to work hard at building these relationships based on our consistent approach and competitive products.

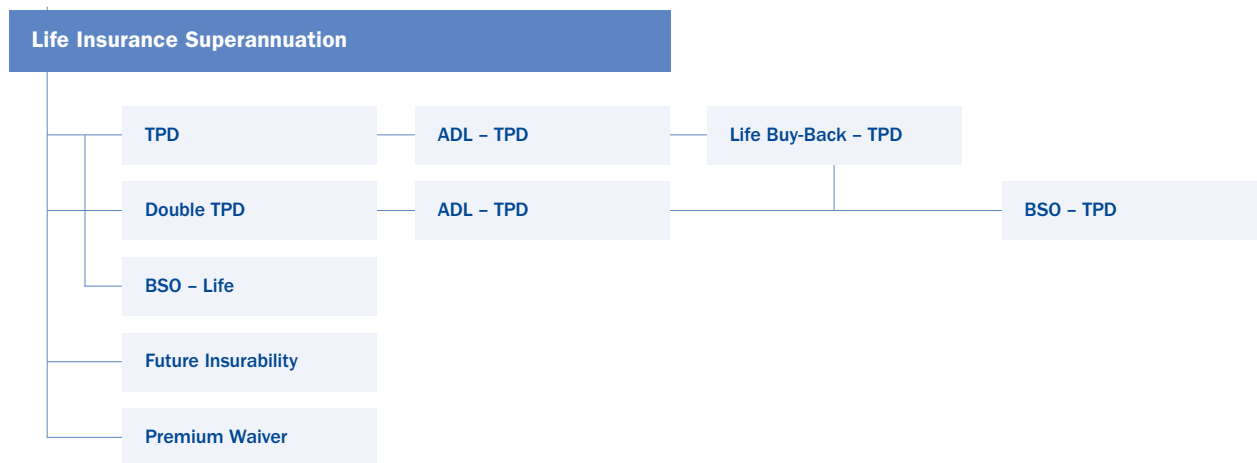
AXA's individual insurance solution

Building an insurance package to suit the needs of your clients

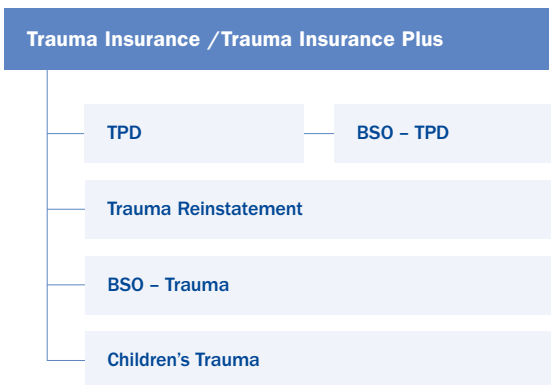


Plans	TPD Total and permanent disability
	ADL Activities of daily living
Options	BSO Business solutions option

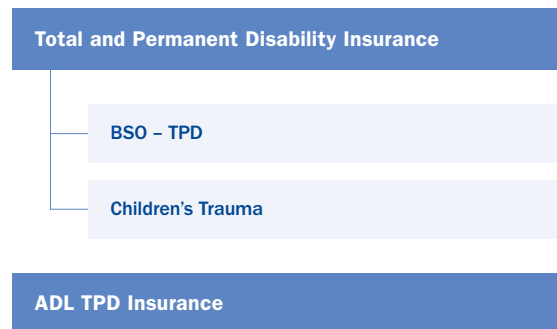
Life Insurance Superannuation Plan



Trauma Insurance Plan and Trauma Insurance Plus Plan



Total and Permanent Disability Insurance Plan



Income Insurance Plan

Income Insurance

Increasing Claim

Accident Lump Sum

Cover Boost

Accelerated Accident

Indemnity

Income Insurance Superannuation Plan

Income Insurance Superannuation

Increasing Claim

Cover Boost

Accelerated Accident

Indemnity

Income Insurance Plus Plan and Income Insurance Professional Plan

Income Insurance Plus/Income Insurance Professional

Increasing Claim

Accident Lump Sum

Cover Boost

Accelerated Accident

Occupationally Acquired HIV, Hepatitis B & C

Indemnity

Income Insurance Senior Professionals Plan

Income Insurance Senior Professionals

Business Expenses Insurance Plan

Business Expenses Insurance

Plans

TPD Total and permanent disability

ADL Activities of daily living

Options

BSO Business solutions option

Plans in focus /

Paying claims¹

In 2007 residents of Australia benefited from a total of:

- \$123 million in life insurance claims
- \$31 million in trauma claims
- \$37 million in TPD claims
- \$146 million in income insurance claims

1. Totals include claims paid via group and individual policies



Life insurance

It's important that clients' families and dependants are able to cope financially if they suffer a tragic loss. A key source of primary income is needed to pay immediate costs such as funeral expenses. Money is also needed for ongoing expenses like a mortgage, child care and home help.

AXA provides two life insurance products to help meet the financial burden:

- Life Insurance Plan¹
- Life Insurance Superannuation Plan¹

Benefits of AXA's life insurance¹

- ✓ Life Insurance Benefit
- ✓ Terminal Illness Benefit
- ✓ 24 hour worldwide cover
- ✓ Indexation Benefit
- ✓ Upgrade of benefits
- ✓ Financial Plan Benefit
- ✓ Advancement of funeral expenses

Why choose AXA's life insurance?

Terminal Illness Benefit

Uncapped advance payment

Clients diagnosed with a terminal illness who have 12 months or less to live will receive an advance payment of the full amount of their life insurance benefit.

Advancement of funeral expenses

AXA will provide an advance payment of the life insurance benefit, of up to \$10,000 to cover funeral expenses.

Financial Plan Benefit

We will pay a reimbursement of the actual cost incurred up to \$2,000 for the provision of a financial plan, to a financial adviser who has provided a financial plan for clients or their dependants within six months of a total benefit being paid for death or terminal illness.

Premium Waiver Option

If your client is totally disabled, after 90 days of continual total disability they will not be required to pay premiums for their life insurance, including any options, during the period they are totally disabled (up to age 65).

Future Insurability Option

The Future Insurability Option gives clients the option to purchase additional life cover without providing further health evidence on their 3rd, 6th, 9th, 12th and 15th plan anniversaries or on certain personal events. This option can only be exercised until the anniversary after the client's 45th birthday or when their plan ends, whichever is earlier.¹

Business Solutions Option

This option allows a business owner to increase their life, trauma and TPD cover in line with the value of their business, their own personal value to the business or the value of their business loans at the time of the increase, without having to provide further medical evidence.²

¹ For full conditions and details, see AXA's current Insurance Product Disclosure Statements (PDS).

² Except where the increase is greater than \$2,000,000, or 25% of the option amount (and more than \$300,000).

Trauma insurance

Medical trauma is an unfortunate reality that can change people’s lives forever. Even worse, the expenses associated with such trauma can magnify the problem. Trauma insurance provides a lump sum if your client suffers a trauma event listed below.

AXA provides the following trauma insurance products:

- Trauma Insurance Plan
- Trauma Insurance Plus Plan

Trauma events covered by AXA’s Trauma Insurance Plan

- | | |
|---|---|
| ▪ Adult insulin dependent diabetes ² | ▪ Loss of limbs |
| ▪ Alzheimer’s disease and other dementias | ▪ Loss of limbs and sight |
| ▪ Angioplasty ² | ▪ Loss of speech |
| ▪ Aplastic anaemia | ▪ Lung disease |
| ▪ Benign brain tumour | ▪ Major head injury |
| ▪ Blindness | ▪ Major organ transplant |
| ▪ Cancer | ▪ Medical condition requiring life support ² |
| ▪ Cardiac arrest | ▪ Medically acquired HIV |
| ▪ Cardiomyopathy | ▪ Motor neurone disease |
| ▪ Chronic kidney failure | ▪ Multiple sclerosis ² |
| ▪ Chronic liver disease | ▪ Muscular dystrophy ² |
| ▪ Coma | ▪ Occupationally acquired HIV |
| ▪ Coronary artery bypass surgery | ▪ Paraplegia |
| ▪ Deafness | ▪ Parkinson’s disease |
| ▪ Diplegia | ▪ Pneumonectomy |
| ▪ Encephalitis | ▪ Primary pulmonary hypertension |
| ▪ Heart attack | ▪ Quadriplegia |
| ▪ Heart valve surgery | ▪ Severe burns |
| ▪ Hemiplegia | ▪ Stroke |
| ▪ Loss of capacity for independent living | ▪ Surgery of the aorta |
| | ▪ Triple vessel angioplasty |

Additional events covered by AXA’s Trauma Insurance Plus Plan²

All events covered by AXA’s Trauma Insurance Plan as well as the Cancer Early Payments, which include:

- | | |
|--|---|
| ▪ For women: | ▪ For men: |
| – Carcinoma in situ* of the breast where the tumour is classified as TNM stage Tis. Note there is no requirement for the breast to be removed. | – Prostate tumours classified as T1 (all categories) under the TNM classification system or an equivalent classification, where major interventionist therapy is required a full benefit is payable. Where no major interventionist therapy is required, a partial benefit is paid. |
| – Malignant melanomas which are both less than Clark Level 3 and less than 1.5mm thickness as determined by histological examination. | – Malignant melanomas which are both less than Clark Level 3 and less than 1.5mm thickness as determined by histological examination. |
| – Carcinoma in situ* of the vulva, vagina or fallopian tube where the tumour is classified as TNM stage Tis or FIGO Stage 0. | |
| – Carcinoma in situ* of the cervix that is at TNM stage Tis or CIN 3 grading. | |

Benefits of AXA’s trauma insurance¹

- ✓ 41 trauma events covered
- ✓ Indexation benefit
- ✓ Financial Plan Benefit
- ✓ Upgrade of benefits
- ✓ Cover available up to age 68
- ✓ 24 hour worldwide cover

¹ For full conditions and details, see AXA’s current Insurance PDS.

² A partial benefit payment applies to these trauma events.

* ‘Carcinoma in situ’ means focal new growth of malignant cells that have not yet invaded normal tissues and have been diagnosed by biopsy.

Why choose AXA's trauma insurance?

Cancer Early Payment

The Trauma Insurance Plus Plan provides all the benefits of the Trauma Insurance Plan as well as early payments for a range of pre and early cancerous conditions.¹

If your client is diagnosed with any of the cancers listed in the table opposite, they will be paid the greater amount of:

- \$10,000, or
- 10 per cent of the trauma benefit amount.

The Trauma Insurance Plus Plan also provides a full payment of the benefit for prostate tumours classified as T1 (all categories), that are confirmed by histological examination and require the person insured to undertake major interventionist therapy.

This includes radiotherapy, chemotherapy, biological response modifiers or any other major treatment.

Full payment will also apply if the tumour is completely untreatable.

The trauma benefit amount will be reduced by any amount paid under this option.

Trauma Reinstatement Option¹

With this option, if your clients receive a trauma payment, 12 months later they'll be able to repurchase up to 100 per cent of their previous trauma insurance under a new plan.³

We will subsequently pay a benefit for a trauma event that is not related to, or caused by, the medical condition resulting in the original claim under the original plan.

Where any subsequent claim under the reinstated plan is for cancer or heart attack and it is related to, or caused by, the medical condition in the original claim under the original plan, we will pay a reduced benefit, the lesser of:

- \$50,000, or
- 10 per cent of the benefit amount under the new plan.

Clients will only be able to exercise this option once – if they claim and receive a benefit under a reinstated policy, they won't be able to repurchase trauma for a second time.

Double Trauma Insurance Option¹

This option gives your clients the confidence of knowing that if they need to make a trauma claim before age 70, the total of their life insurance won't be reduced by any amount they've been paid.

If your client makes a claim before age 70, we will waive all future premiums (including the plan fee) for the life insurance plan and associated options (excluding TPD), up to the amount of the trauma benefit paid.²

Please note that once your client is paid a double trauma benefit, the total of any TPD option they may have with their life insurance will be reduced by the same amount.

1 For full conditions and details, see AXA's current Insurance PDS.

2 Where the life insurance cover is greater than the trauma benefit amount paid, future premiums will not be waived for that proportion of the life insurance (and any proportional options attached).

3 The trauma reinstatement benefit can only be exercised if the full sum insured has been paid out.

Total and permanent disability insurance

Adequate Total and Permanent Disability (TPD) insurance can help your clients maintain their quality of life in the unfortunate event of total and permanent disability. Benefits can be used to help pay for rehabilitation costs, to refit their home if necessary, to allow a partner or family member to reduce their work hours to provide ongoing care or to pay a professional carer.

Why choose AXA's TPD insurance?

Partial TPD benefit for the single loss of use of one hand or one foot or the entire sight in one eye¹

This feature allows for a partial TPD benefit to be paid to clients who suffer the trauma of total and permanent loss of the use of one hand or one foot or the entire sight in one eye. The amount payable will be the lesser of 25 per cent of the sum insured for TPD or \$250,000.

Up to \$5 million in TPD

ADL TPD can provide greater opportunities for business clients who need more TPD cover. Where the need exists, your clients can purchase up to \$5 million cover by using a standard any or own occupation product (\$3 million), as well as an additional \$2 million of ADL.¹

For some occupations that are not eligible for TPD insurance, AXA also offers stand-alone ADL cover.

Day One TPD means no waiting period for a variety of conditions

TPD clients who develop one of the 18 medical conditions listed in the PDS and are totally disabled, will have the waiting period for payment waived under our Day One TPD provisions.

All other requirements for receiving a TPD payment must be met, including being unable to work.

Double TPD Insurance Option¹

This option gives your clients the comfort of knowing that if they need to make a TPD claim before age 65, the total of their life insurance won't be reduced by any amount they've been paid.

1 For full conditions and details, see AXA's current Insurance PDS.

2 Where there is life insurance cover greater than the TPD benefit amount paid, future life insurance premiums will not be waived for that proportion of the life insurance (and any proportional options attached).

3 Combined TPD and ADL TPD cannot exceed the life sum insured when they are taken as options on the life insurance plan.



Benefits of AXA's TPD insurance³

- ✓ Total and Permanent Disability Benefit
- ✓ Partial TPD Benefit for the single loss of use of one hand or one foot or the entire sight in one eye
- ✓ Financial Plan Benefit
- ✓ Indexation Benefit
- ✓ Upgrade of benefits
- ✓ 24 hour worldwide cover

Special feature

If your client makes a claim before age 65 we will waive all future premiums (including the plan fee) for their life insurance plan and the associated options (excluding trauma), up to the amount of the TPD benefit paid.²

Please note that once your client is paid a double TPD benefit, the total of any trauma option they may have with their life insurance will be reduced by the same amount.

Activities of Daily Living TPD Option/Plan

TPD cover for Activities of Daily Living (ADL) is available as either an ADL TPD Option with life insurance or life superannuation insurance, or a separate stand-alone ADL TPD Plan.

It pays a lump sum if illness or injury leaves your client totally and permanently unable to perform at least two of five listed activities without assistance:

- bathing/showering
- dressing/undressing
- eating/drinking
- using the toilet to maintain personal hygiene, or
- getting in and out of bed, a chair, a wheelchair or moving from place to place by walking, using a wheelchair or with a walking aid.

An ADL TPD payment can be used to help your client meet the costs of a personal carer, or to provide an income source if their spouse needs to quit work to look after them.

Financial Plan Benefit

We will pay a reimbursement of the actual cost incurred up to \$2,000 for the provision of a financial plan, to a financial adviser who has provided a financial plan for you within six months of a total benefit being paid for total and permanent disablement.

Income insurance

The inability to work can be financially crippling for your clients. Income insurance can provide a regular income stream if they are unable to work due to sickness or injury, helping them pay for everyday living expenses. Clients can insure up to 75 per cent of their ordinary income.¹

AXA offers the following income insurance products:

- Income Insurance Plan
- Income Insurance Plus Plan
- Income Insurance Professional Plan
- Income Insurance Senior Professionals Plan
- Income Insurance Superannuation Plan.

Benefits of AXA's income insurance²

Benefits vary, depending on the type of income insurance chosen:

	Income Insurance Plan	Income Insurance Superannuation Plan	Income Insurance Plus Plan	Income Insurance Professional Plan	Income Insurance Senior Professionals Plan
Total Disability Benefit	✓	✓	✓	✓	✓
Partial Disability Benefit after specified period of total disablement and return to work in reduced capacity	✓	✓	✓	✓	
Partial Disability Benefit (no requirement to be totally disabled during the waiting period)				✓	
Attempted return to work during the waiting period	✓	✓	✓	✓	
Full benefit when returning to work during the benefit period for less than 10 hours per week				✓	
Rehabilitation expenses	✓	✓	✓	✓	
Recurrent disability	✓	✓	✓	✓	
24 hour worldwide cover	✓	✓	✓	✓	✓
Waiver of premium	✓	✓	✓	✓	✓
Unemployment benefit	✓		✓	✓	
Leave without pay continuation benefit	✓	✓	✓	✓	
Indexation Benefit	✓	✓	✓	✓	
100 per cent Superannuation Guarantee contributions	✓	✓	✓	✓	
Upgrade of benefits	✓	✓	✓	✓	✓
Interim income insurance cover	✓	✓	✓	✓	✓
Specific injuries and sickness benefit			✓	✓	(injuries only) ✓
Nursing Care Benefit			✓	✓	
Rehabilitation programme benefit			✓	✓	
Death Benefit			✓	✓	
Unemployment Premium Waiver Benefit			✓	✓	
Elective or cosmetic surgery			✓	✓	
Family Member's Accommodation Benefit			✓	✓	
Family Carer's Income Benefit			✓	✓	
Home Coming Costs Benefit			✓	✓	
Special Care Benefit			✓	✓	
Right to take out an Income Insurance Senior Professionals Plan			✓	✓	
Payment of full benefit where no appropriate work is available				✓	

¹ Restrictions may apply according to income levels.

² For full conditions and details, see AXA's current Insurance PDS.

Why choose AXA's income insurance?

Comprehensive income insurance for professionals

The Income Insurance Professional Plan is available to clients with MP, AA or A occupations, this plan provides the added protection of a partial disability benefit where there is no requirement to have had a period of being totally disabled to qualify for this benefit.

Plus, during the first six months of the benefit period, if your clients are unable to return to work for more than ten hours per week, they will receive the protection of the full benefit that is payable.

While we are paying your clients a benefit under the Income Insurance Professional Plan, if medical evidence demonstrates a capacity to work but no appropriate work is available, we will not reduce the benefit that's payable.

Income Insurance Superannuation Plan

Income insurance is available as a separate plan through superannuation, for benefit periods of one, two and five years, to ages 60 and 65. This new plan features the same premium structure as the ordinary Income Insurance Plan.

The plan is also available through AXA's recently released capital protected offer, North.

Offsets

AXA will not reduce a Total Disability Benefit or Partial Disability Benefit by any amount received under legislation (for occupations classified MP, AA or A only). We will also not offset sick leave.

Regardless of occupation, AXA will not reduce Total Disability Benefits if the insured receives a lump sum total and permanent disablement benefit, superannuation benefit or any disability insurance indemnifying against business expenses. Please note that offsets do apply for the Income Insurance Superannuation Plan due to SIS legislation.

Miners' maximum income insurance benefit \$10,000

Miners now have the potential to protect their income for an agreed value or indemnity based monthly benefit of up to \$10,000 if they are unable to work due to illness or injury. The maximum benefit amount is subject to the insured sum limit of 75 per cent of income, net of business expenses but before tax. The insured must also be classified occupation C, which is based on their occupational duties.

Partial disablement definition for MP, AA and A occupations

Clients with these occupations on either agreed value or indemnity plans can claim for partial disablement at the end of their waiting period, if they have been totally disabled for seven out of a consecutive 12 days. If the Income Insurance Professional Plan has been purchased, there is no requirement to be totally disabled for a period during the waiting period in order to be eligible for a partial payment. This can be particularly beneficial for self-employed clients.

Continued ►

Why choose AXA's income insurance? Continued

Temporary business working visa holders

Income insurance cover is available for some temporary business working visa holders, whose occupations we classify as 'MP', 'AA' and 'A'.¹

Occupationally Acquired HIV, Hepatitis B and Hepatitis C Option

This option is available to medical doctors, dentists and surgeons through the Income Insurance Plus Plan and the Income Insurance Professional Plan.

AXA will pay a lump sum amount if your client becomes infected with HIV (Human Immunodeficiency Virus), Hepatitis B or Hepatitis C as a result of an occupational incident.

Eligible clients have the flexibility of choosing cover ranging from a minimum of \$50,000, to a maximum of 60 times their total disability benefit or \$500,000, whichever is less.

Flexible income insurance for farmers

Many farmers have irregular annual incomes, making it difficult to justify their chosen monthly benefit for underwriting purposes. AXA provides a flexible solution to this problem. We give farmers the option to use a proportion of their gross farm turnover as a basis for determining their monthly benefit.

AXA offers farmers a competitive indemnity-style income insurance product with flexible waiting periods – 14, 30, 60, 90 or 180 days. It also features flexible benefit periods for two or five years or to age 60 or 65.

Waiver of premium benefit

If your client is receiving a benefit from their income insurance for either total or partial disability, AXA will waive premiums for all the insured's plans listed on their insurance schedule. This feature is inbuilt into all of our income insurance products. By packaging your clients' insurance, AXA safeguards their financial future.

¹ Limitations to contracts apply, please consult your financial adviser.

Business expenses insurance

Business expenses insurance can help business owners pay for the fixed costs of their business, such as rent, loan repayments, rates, and electricity, water and gas bills.

Note The salary of a replacement for the business owner is not covered, unless it is a locum for a medical practitioner, as detailed below.

Benefits of AXA's business expenses insurance¹

- ✓ Total Disability Benefit
- ✓ Partial Disability Benefit
- ✓ Attempted return to work during the waiting period benefit
- ✓ Recurrent disability benefit
- ✓ Medical locum cover
- ✓ Death Benefit
- ✓ 24 hour worldwide cover

Why choose AXA's business expenses insurance?

Partial Disability Benefit

AXA will pay a portion of the benefit if your client can only work in a reduced capacity due to sickness or injury, after a specified period of total disablement.

Flexible benefit period

The benefit period can be extended beyond 12 months, until the total of 12 times the monthly benefit amount is paid.

Locum cover for medical practitioners

Medical practitioners who are unable to work due to sickness or injury can claim the net cost of any locum they engage to work in their place as an allowable business expense, under their Business Expenses Insurance Plan.

¹ For full conditions and details, see AXA's current Insurance PDS.

Attractive pricing opportunities

AXA's Workplace Rewards and Family Programme

Under AXA's Workplace Rewards and Family Programme, employees and family members can receive a 10 per cent discount on premiums for life, TPD, trauma, income and business expenses insurance.

A discount structure is activated when insurance policies are taken up by at least five clients coming from either employees of a small business or members of an immediate family or any combination of the family members and employees. For example, spouse, brother, sister, mother, father, father-in-law, mother-in-law, brother-in-law, sister-in-law, son or daughter.

The offer is also available for the immediate family members of employees.

Eligibility to join a program is subject to acceptance from the Financial Protection National Development Manager. The Programme will be activated upon successful application and the commencement of five eligible lives. Lives insured under the Children's Trauma Option are excluded from eligibility.

Up-front, hybrid and level commissions are available.

For more information, speak with your AXA business development representative.

Commission flexibility

AXA allows advisers to choose different rates of dial down for all commission structures (eg up-front, hybrid and flat). This flexibility provides opportunities for advisers to improve the premium pricing for their clients.

For example, advisers will be able to completely dial down the up-front commission they are entitled to, but maintain 100 per cent of the trail commission.

We also provide flexibility within our products allowing different commission structures (up-front, flat and hybrid) for each plan a client has with us under one policy number.

This means that an adviser recommending an Income Insurance Plan and a Life Insurance Plan for a client will be able to have an up-front commission on the Income Insurance Plan and a hybrid commission on the Life Insurance Plan.

For further information on AXA's insurance products, including remuneration historical rates and the latest offerings, log onto the AXA Advantage website (www.axaadvantage.com.au> Remuneration).

Commission information for your policies is also available at www.axaonline.com.au.

Please contact your business development representative on **1800 655 655** to discuss your remuneration terms.

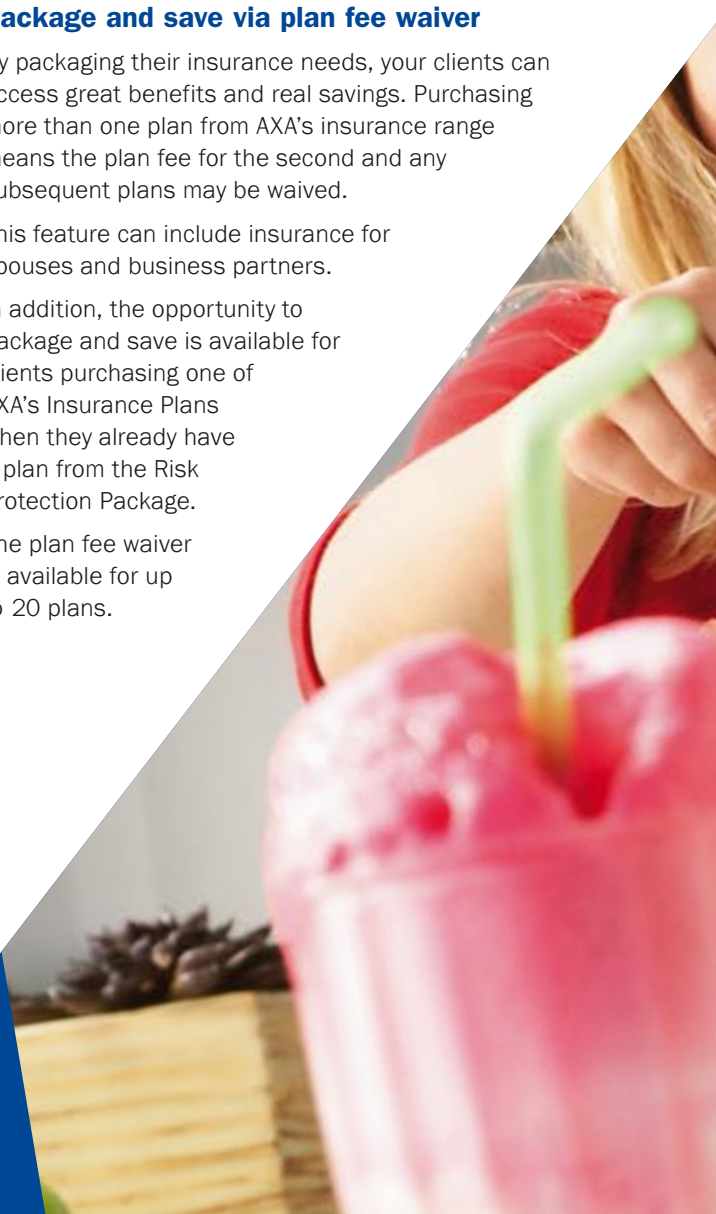
Package and save via plan fee waiver

By packaging their insurance needs, your clients can access great benefits and real savings. Purchasing more than one plan from AXA's insurance range means the plan fee for the second and any subsequent plans may be waived.

This feature can include insurance for spouses and business partners.

In addition, the opportunity to package and save is available for clients purchasing one of AXA's Insurance Plans when they already have a plan from the Risk Protection Package.

The plan fee waiver is available for up to 20 plans.





Standard new business and renewal commission dial down rates

		Life/Trauma/TPD Insurance Plans											
Up-front commission structure*	Premium reduction	% of renewal commission taken											
		100	90	80	70	60	50	40	30	20	10	0	
	% of NB commission taken	100	0.00	0.56	1.12	1.68	2.24	2.80	3.36	3.93	4.49	5.05	5.61
	90	1.48	2.04	2.60	3.16	3.72	4.28	4.84	5.40	5.96	6.52	7.08	
	80	2.95	3.51	4.07	4.63	5.20	5.76	6.32	6.88	7.44	8.00	8.56	
	70	4.43	4.99	5.55	6.11	6.67	7.23	7.79	8.35	8.91	9.48	10.04	
	60	5.91	6.47	7.03	7.59	8.15	8.71	9.27	9.83	10.39	10.95	11.51	
	50	7.38	7.94	8.50	9.06	9.62	10.19	10.75	11.31	11.87	12.43	12.99	
	40	8.86	9.42	9.98	10.54	11.10	11.66	12.22	12.78	13.34	13.90	14.46	
	30	10.33	10.89	11.46	12.02	12.58	13.14	13.70	14.26	14.82	15.38	15.94	
	20	11.81	12.37	12.93	13.49	14.05	14.61	15.17	15.74	16.30	16.86	17.42	
	10	13.29	13.85	14.41	14.97	15.53	16.09	16.65	17.21	17.77	18.33	18.89	
	0	14.76	15.32	15.88	16.44	17.01	17.57	18.13	18.69	19.25	19.81	20.37	

		% of renewal commission taken											
Hybrid commission structure*	Premium reduction	100	90	80	70	60	50	40	30	20	10	0	
		% of NB commission taken	100	0.00	1.12	2.24	3.36	4.47	5.59	6.71	7.83	8.95	10.07
	90	0.92	2.04	3.16	4.27	5.39	6.51	7.63	8.75	9.87	10.98	12.10	
	80	1.84	2.96	4.07	5.19	6.31	7.43	8.55	9.67	10.78	11.90	13.02	
	70	2.76	3.87	4.99	6.11	7.23	8.35	9.47	10.58	11.70	12.82	13.94	
	60	3.67	4.79	5.91	7.03	8.15	9.27	10.38	11.50	12.62	13.74	14.86	
	50	4.59	5.71	6.83	7.95	9.07	10.19	11.30	12.42	13.54	14.66	15.78	
	40	5.51	6.63	7.75	8.87	9.99	11.10	12.22	13.34	14.46	15.58	16.70	
	30	6.43	7.55	8.67	9.79	10.90	12.02	13.14	14.26	15.38	16.50	17.61	
	20	7.35	8.47	9.59	10.70	11.82	12.94	14.06	15.18	16.30	17.41	18.53	
	10	8.27	9.39	10.50	11.62	12.74	13.86	14.98	16.10	17.21	18.33	19.45	
	0	9.19	10.30	11.42	12.54	13.66	14.78	15.90	17.01	18.13	19.25	20.37	

		% of renewal commission taken											
Flat commission structure*	Premium reduction	100	90	80	70	60	50	40	30	20	10	0	
		% of NB commission taken	100	0.00	1.68	3.35	5.03	6.70	8.38	10.06	11.73	13.41	15.09
	90	0.36	2.04	3.71	5.39	7.07	8.74	10.42	12.09	13.77	15.45	17.12	
	80	0.72	2.40	4.07	5.75	7.43	9.10	10.78	12.45	14.13	15.81	17.48	
	70	1.08	2.76	4.43	6.11	7.79	9.46	11.14	12.82	14.49	16.17	17.84	
	60	1.44	3.12	4.80	6.47	8.15	9.82	11.50	13.18	14.85	16.53	18.20	
	50	1.80	3.48	5.16	6.83	8.51	10.19	11.86	13.54	15.21	16.89	18.57	
	40	2.17	3.84	5.52	7.19	8.87	10.55	12.22	13.90	15.57	17.25	18.93	
	30	2.53	4.20	5.88	7.55	9.23	10.91	12.58	14.26	15.94	17.61	19.29	
	20	2.89	4.56	6.24	7.92	9.59	11.27	12.94	14.62	16.30	17.97	19.65	
	10	3.25	4.92	6.60	8.28	9.95	11.63	13.30	14.98	16.66	18.33	20.01	
	0	3.61	5.28	6.96	8.64	10.31	11.99	13.67	15.34	17.02	18.69	20.37	

Income Insurance/Business Expenses Insurance Plans

		% of renewal commission taken										
Commission reduction	100	90	80	70	60	50	40	30	20	10	0	
% of NB commission taken	100	0.00	0.74	1.48	2.23	2.97	3.71	4.45	5.19	5.94	6.68	7.42
	90	1.51	2.25	2.99	3.73	4.48	5.22	5.96	6.70	7.44	8.19	8.93
	80	3.02	3.76	4.50	5.24	5.98	6.73	7.47	8.21	8.95	9.69	10.44
	70	4.52	5.27	6.01	6.75	7.49	8.23	8.98	9.72	10.46	11.20	11.94
	60	6.03	6.77	7.52	8.26	9.00	9.74	10.48	11.23	11.97	12.71	13.45
	50	7.54	8.28	9.02	9.77	10.51	11.25	11.99	12.73	13.48	14.22	14.96
	40	9.05	9.79	10.53	11.27	12.02	12.76	13.50	14.24	14.98	15.73	16.47
	30	10.56	11.30	12.04	12.78	13.52	14.27	15.01	15.75	16.49	17.23	17.98
	20	12.06	12.81	13.55	14.29	15.03	15.77	16.52	17.26	18.00	18.74	19.48
	10	13.57	14.31	15.06	15.80	16.54	17.28	18.02	18.77	19.51	20.25	20.99
	0	15.08	15.82	16.56	17.31	18.05	18.79	19.53	20.27	21.02	21.76	22.50

		% of renewal commission taken										
Commission reduction	100	90	80	70	60	50	40	30	20	10	0	
% of NB commission taken	100	0.00	1.30	2.60	3.90	5.19	6.49	7.79	9.09	10.39	11.69	12.99
	90	0.95	2.25	3.55	4.85	6.15	7.44	8.74	10.04	11.34	12.64	13.94
	80	1.90	3.20	4.50	5.80	7.10	8.40	9.69	10.99	12.29	13.59	14.89
	70	2.85	4.15	5.45	6.75	8.05	9.35	10.65	11.94	13.24	14.54	15.84
	60	3.81	5.10	6.40	7.70	9.00	10.30	11.60	12.90	14.19	15.49	16.79
	50	4.76	6.06	7.35	8.65	9.95	11.25	12.55	13.85	15.15	16.44	17.74
	40	5.71	7.01	8.31	9.60	10.90	12.20	13.50	14.80	16.10	17.40	18.69
	30	6.66	7.96	9.26	10.56	11.85	13.15	14.45	15.75	17.05	18.35	19.65
	20	7.61	8.91	10.21	11.51	12.81	14.10	15.40	16.70	18.00	19.30	20.60
	10	8.56	9.86	11.16	12.46	13.76	15.06	16.35	17.65	18.95	20.25	21.55
	0	9.51	10.81	12.11	13.41	14.71	16.01	17.31	18.60	19.90	21.20	22.50

		% of renewal commission taken										
Commission reduction	100	90	80	70	60	50	40	30	20	10	0	
% of NB commission taken	100	0.00	1.86	3.71	5.57	7.42	9.28	11.13	12.99	14.84	16.70	18.55
	90	0.39	2.25	4.11	5.96	7.82	9.67	11.53	13.38	15.24	17.09	18.95
	80	0.79	2.64	4.50	6.36	8.21	10.07	11.92	13.78	15.63	17.49	19.34
	70	1.18	3.04	4.89	6.75	8.61	10.46	12.32	14.17	16.03	17.88	19.74
	60	1.58	3.43	5.29	7.14	9.00	10.86	12.71	14.57	16.42	18.28	20.13
	50	1.97	3.83	5.68	7.54	9.39	11.25	13.11	14.96	16.82	18.67	20.53
	40	2.37	4.22	6.08	7.93	9.79	11.64	13.50	15.36	17.21	19.07	20.92
	30	2.76	4.62	6.47	8.33	10.18	12.04	13.89	15.75	17.61	19.46	21.32
	20	3.16	5.01	6.87	8.72	10.58	12.43	14.29	16.14	18.00	19.86	21.71
	10	3.55	5.41	7.26	9.12	10.97	12.83	14.68	16.54	18.39	20.25	22.11
	0	3.95	5.80	7.66	9.51	11.37	13.22	15.08	16.93	18.79	20.64	22.50

Remuneration

Commission options

The following remuneration tables detail the percentage of new business and renewal commission applicable for each type of plan offered from AXA's Insurance Product Disclosure Statements (PDS) brochure and Insurance Superannuation PDS brochure.

The three types of commission structures are:

- 1 **up-front**
- 2 **hybrid, and**
- 3 **flat.**

Up-front commission

Plan type	New business %	Renewal commission %	Responsibility period
Life Insurance Plan	123.75	10.12	12 months
Life Insurance Superannuation Plan	123.75	10.12	12 months
Trauma Insurance Plan/Trauma Insurance Plus Plan	123.75	10.12	12 months
Total and Permanent Disability Insurance Plan	123.75	10.12	12 months
Income Insurance Plan	115.50	12.10	12 months
Income Insurance Plus Plan/Income Insurance Professional Plan	115.50	12.10	12 months
Income Insurance Senior Professionals Plan	115.50	12.10	12 months
Income Insurance Superannuation Plan	115.50	12.10	12 months
Business Expenses Insurance Plan	115.50	12.10	12 months

GST inclusive

Hybrid commission

Plan type	New business %	Renewal commission %	Responsibility period
Life Insurance Plan	77.00	20.13	12 months
Life Insurance Superannuation Plan	77.00	20.13	12 months
Trauma Insurance Plan/Trauma Insurance Plus Plan	77.00	20.13	12 months
Total and Permanent Disability Insurance Plan	77.00	20.13	12 months
Income Insurance Plan	72.93	21.23	12 months
Income Insurance Plus Plan/Income Insurance Professional Plan	72.93	21.23	12 months
Income Insurance Senior Professionals Plan	72.93	21.23	12 months
Income Insurance Superannuation Plan	115.50	12.10	12 months
Business Expenses Insurance Plan	72.93	21.23	12 months

GST inclusive

Flat commission

Plan type	New business %	Renewal commission %	Responsibility period
Life Insurance Plan	30.25	30.25	12 months
Life Insurance Superannuation Plan	30.25	30.25	12 months
Trauma Insurance Plan/Trauma Insurance Plus Plan	30.25	30.25	12 months
Total and Permanent Disability Insurance Plan	30.25	30.25	12 months
Income Insurance Plan	30.25	30.25	12 months
Income Insurance Plus Plan/Income Insurance Professional Plan	30.25	30.25	12 months
Income Insurance Senior Professionals Plan	30.25	30.25	12 months
Income Insurance Superannuation Plan	115.50	12.10	12 months
Business Expenses Insurance Plan	30.25	30.25	12 months

GST inclusive

Service in focus /

Along with competitive products, AXA's end-to-end insurance solution provides you and your clients with a better service experience throughout the administration, underwriting and claims process. As always, we are committed to consistency in both our underwriting decisions and our claims outcomes.



Insurance that's easy to apply for

AXA is committed to making the application process easier and quicker. Initiatives like AXA's Premium quoting tool (PQT), electronic application and our short-form application form, are all designed to save time and make the process of applying for individual insurance more efficient.

Providing an insurance quote is simple

Easy to navigate and simple to use, AXA's PQT allows you to produce insurance quotes for all plans in AXA's Insurance PDS.

Quotes can be changed according to your preferences and comparisons are easily made.

The PQT calculates the amount of commission payable on the calculations in the commission schedule. This is a percentage of the annual premium (including plan fees but excluding any frequency loading and stamp duty). The percentage will depend on the commission type and dial-down amount selected.

Once you have downloaded the PQT, it will automatically prompt you whenever a more up-to-date version of the software becomes available for download.

And to facilitate easy communication, the PQT allows quotes to be converted into PDF files to be printed and posted, or emailed to clients directly. Quotes can also be attached to application forms, saving time and reducing the need for duplicated information.

Downloading the PQT software

To download the PQT go to www.axaadvantage.com.au> **Risk Quoting Software**.

If you have any difficulties, please contact Adviser Technology Support on **1800 655 655**.

Save precious time with electronic application forms

Simple and straightforward, AXA's electronic insurance application process offers you a great way to save time and protect your clients even faster.

The electronic application form is available as part of AXA's PQT and features include:

- automatically populating with certain data from the PQT
- builds to display only questions that are relevant for individual clients
- inbuilt validations to improve accuracy and aid timely processing
- can be completed offline when you're not connected to the internet, and
- can be securely uploaded using the AXA Online submission facility.

Details on how to use the electronic application process can be found at www.axaadvantage.com.au> **Tools and software> Risk Quoting Software> Assistance – electronic insurance form and online application process**.

Electronic medical authority

The electronic application form now incorporates an electronic medical authority allowing our preferred medical requirements supplier, UHG, to request appropriate reports from doctors subject to your client's authorisation earlier in the process.

The turn around time for individual insurance applications can now be reduced by a significant number of days, giving you a faster way to protect your clients.

Convenient short-form application

For clients wishing to take up life, trauma and TPD insurance for a combined total sum insured up to \$1 million, we have a convenient short-form application.

This reduces the traditional application form to 10 pages. It provides a simple, time-saving and more accessible option for you and your clients.

Choose your own way

While we envisage significant time savings and greater efficiency as a result of the new electronic application form and submission process, advisers can still choose to use the traditional paper-based process. Whatever you choose, AXA is ready to service the insurance needs of you and your clients.

The Adviser Easy Reference Guide (AERG) provides you with information about how we manage our individual insurance business.

We understand that to best manage your clients' expectations when they are applying for insurance, you need transparency in the guidelines we use. In this guide, you will find some useful tools to help you write individual business with us.

Same-day quote service for existing business

As part of our commitment to deliver an efficient premium quoting service, we provide same-day quoting for advisers on existing business.

There are two ways you can access this streamlined service (below).

This same-day service is available for all plans from AXA's Insurance PDS, the Risk Protection Package, Provider, Flexipol and Goldline plans.

Online

- Log onto www.axaonline.com.au to display the client policy you would like a quote on.
- Select the 'Risk Premium Quote for Alterations' option from the Service Centre function in the left-hand navigation bar and complete the form.
- Note that the same-day service will be available only if you submit your request before 4.00 pm EST.

Telephone

- Call the AXA Contact Centre (1800 655 655) and select option '1' for an AXA policy.
- Then press '3' for life products.
- For a quote to alter an existing risk policy press '2'. Your request will be put through to a team who will fax the quote to you by close of business on that day.
- Note that the same-day service will be available only if you call before 4.00 pm EST.

No need for up-front payment of deposit premium

AXA will complete new business applications without up-front payment of the deposit premium.

Applications will be completed and either one of the following will occur:

- Payment via direct debit – a lodgement from the nominated bank account or credit card will occur after completion.
- Direct payment – a Notice of Payment Due will be issued to the client requesting payment.

If payment is not received within 30 days of completion, the lapse process will begin.

This ensures that regardless of the frequency or method of payment, the application can be completed with commission paid before the deposit premium is received.

Streamlined underwriting service

Our underwriting philosophy

We have a duty to you and your clients to thoroughly evaluate each application we receive, and to offer underwriting terms based on a thoughtful and reasonable assessment of the evidence presented, having regard to the individual circumstances of the case.

We will keep you fully informed about the progress of your applications and provide you with a reasonable explanation for any decisions we make. It will not always be possible to offer terms that are agreeable to every applicant who submits a proposal, but we will seek to offer alternatives whenever it is practicable and sensible to do so.

We are committed to providing an efficient and competitive underwriting service and will work with you to provide a solution to the insurance needs of your clients.

Communication is key

We are acutely aware communication is the key to effective service. Our underwriters have therefore committed to calling advisers on the day a new business application is received to let you know the outcome of our initial assessment. And we don't just call to say the application has been received, in many cases we call to say it's been done.

At the same time, in this initial call to advisers, underwriters are now providing their contact details so that they can be called directly at any time should the application require further processing. File ownership is important and the same underwriter will see that file through to completion.

Telephone underwriting

We're also contacting clients to collect any further detail that's required to enable a new business application to be assessed on the day it's received. We currently telephone underwrite an average of one in four of all applications. It's this extra effort to collect and collate additional information from the client, that's ensuring a final decision is made within days for almost half of all applications received.

Our team

Across Australia we employ a team of more than 40 specialist underwriters committed to handling your clients' applications in the most efficient way possible.

The team has an average of 11 years underwriting experience and an average of six years with AXA underwriting. It includes 20 senior underwriters and five field underwriters.

AXA also has an in-house training school to ensure all our underwriters have the best skills and training possible to support you in your business.

Large and complex cases are managed by experienced senior underwriters. Their combined knowledge means the right questions are asked up front, ensuring these sorts of cases are dealt with professionally and efficiently.

Our underwriting team also benefits from the expertise of AXA's network of six specialist doctors, collectively available five days per week. In addition, AXA underwriters have regular access to our full-time Chief Medical Officer, who offers specialised technical support.

Efficiency in action

To reduce delays and make applications more efficient, we will communicate with your client's doctor (where authorised) and inform them of reasons for our decisions.

If an issue related to your client's health comes to light during the medical assessment, we will ensure the information is relayed urgently to either the client or their doctor (where authorised).

If authorised, we can also contact your client's accountant directly to obtain the necessary details to complete a financial underwriting assessment.

Highlighting our flexibility, any local workflow issues and backlogs can be responded to by the national team to ensure you receive a consistent and timely service.

Regional underwriting and field underwriters

To create better adviser-underwriter relationships, we operate a regional underwriting service so that in the majority of cases new insurance applications are underwritten in the state they originate.

Field underwriters are also on hand to work with you to assist with large and complex cases.

This means technical underwriting requirements can be sourced smoothly and with a minimum of fuss for both clients and advisers. Field underwriters can also provide educational presentations to adviser groups.

If you would like to contact a field underwriter, please speak with your business development representative.

AXA Online www.axaonline.com.au

This is the fastest and simplest way for you to keep track of the progress of your applications.

Password-protection ensures only you or your staff can access information. As well as viewing application and claims progress, you can access forms and view in-force policy alterations.

Application Status Report

An innovative way to quickly and easily pinpoint the progress of your clients' insurance applications, the Application Status Report shows you at a glance exactly what stage an application has reached.

The report is accessible via AXA Online. It highlights all new applications and increases or additions to AXA's individual insurance plans and insurance components on platforms including Summit, Generations, iAccess and Monitor Money.

Adverse and alternative decisions

AXA is serious about providing real insurance answers for everyday Australians. We will thoroughly review each application and provide a decision that is consistent with our risk management philosophy. Before an application is declined, underwriters will present it to a forum of their experienced peers.

Alternative offers will be discussed and, if appropriate, made available to clients. This may include loadings, exclusions, adjustment of benefit periods, increased waiting periods, revised terms of contract and other types of cover. We will also seek the guidance of our medical consultants and reinsurers where appropriate.

This service is standard, and highlights AXA's commitment to offering quality insurance solutions.

Medical evidence Unified Healthcare Group

Our preferred medical requirements supplier, Unified Healthcare Group (UHG), gathers medical reports such as Personal Medical Attendant Reports (PMARs) and arranges

medical examinations and pathology tests. UHG is Australia's leader in the retrieval of quality medical reports and has managed more than half a million reports.

The benefits of using UHG include:

- efficient collection of quality reports, which saves you valuable time
- collection and distribution of all medical evidence which is centralised
- publication of real-time status information online for easy tracking of medical requirements, and
- ease of use, a better experience for your clients and faster completion of policies.

Importantly, if you choose to do so, you retain the option to organise your own collection of medical requirements.

How are medical requirements arranged?

AXA will arrange for any required pathology tests and mobile paramedical exams with UHG.

In addition, UHG can arrange any required general practitioner or specialist exams, ECGs and exercise stress tests.

In cases where a client has to undertake multiple medical examinations and a PMAR, we can efficiently arrange all medical requirements. This will ensure the client is not inconvenienced by being contacted many times, or by multiple parties, to arrange different requirements.

Importantly, you retain the option to organise your own collection of medical requirements if you choose to do so. Remember if you do arrange these requirements yourself, please ensure our administration area is notified clearly in the Application form under the Adviser Commission details. This ensures that we do not inconvenience your clients by duplicating arrangements and requirements.

To organise a requirement yourself with UHG, you can use their Quick Internet Referral Service by logging onto <http://client.uhg.com.au/lifedata>. There is a help button to assist you with filling in the request form.

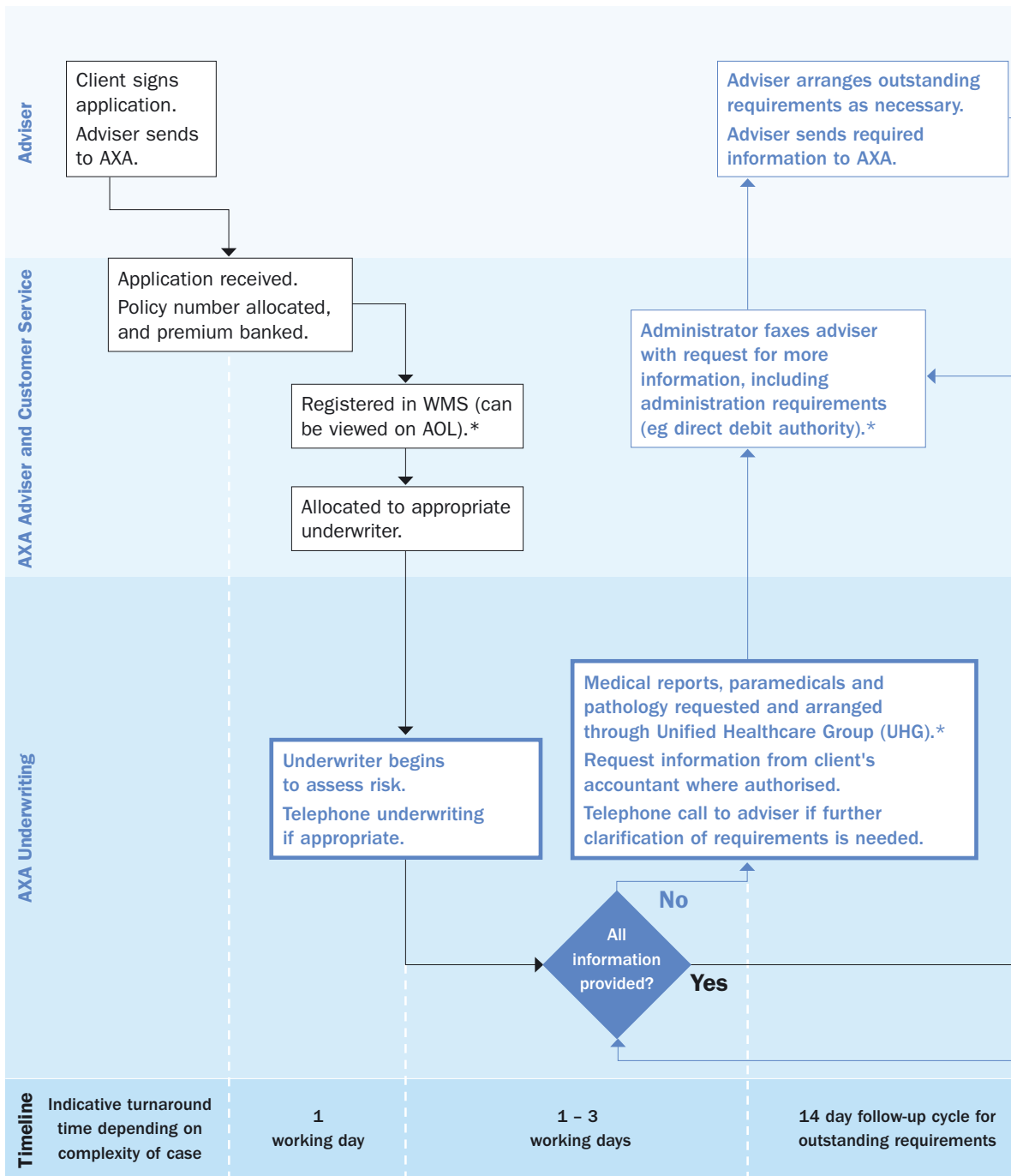
You can also make a referral to UHG by fax to 1800 707 697.

To track the real-time status of medical tests arranged through UHG, use UHG's LifeTrack service.

If you have further enquiries UHG can be contacted via email at advisor.relations@uhg.com.au or by phone on 1800 101 984.

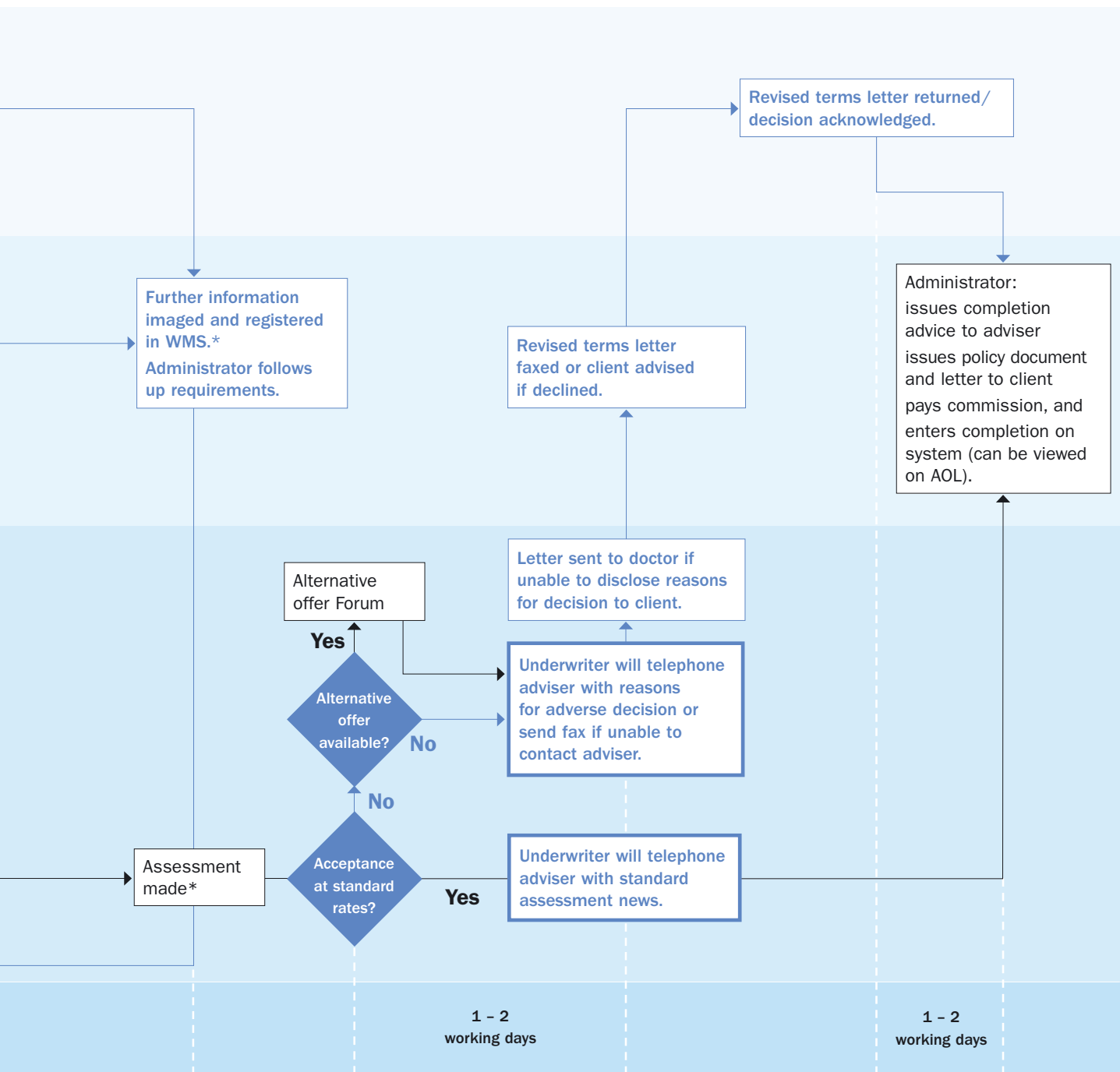
Underwriting process

Key steps



KEY WMS – Work Management System UHG – Unified Healthcare Group AOL – AXA Online PMAR – Personal Medical Attendant’s Report

* Can be viewed through the Application Status Report accessible on www.axaonline.com.au



→ Straight-through processing, no underwriting requirements path

□ Contact trigger

Efficient and understanding claims process

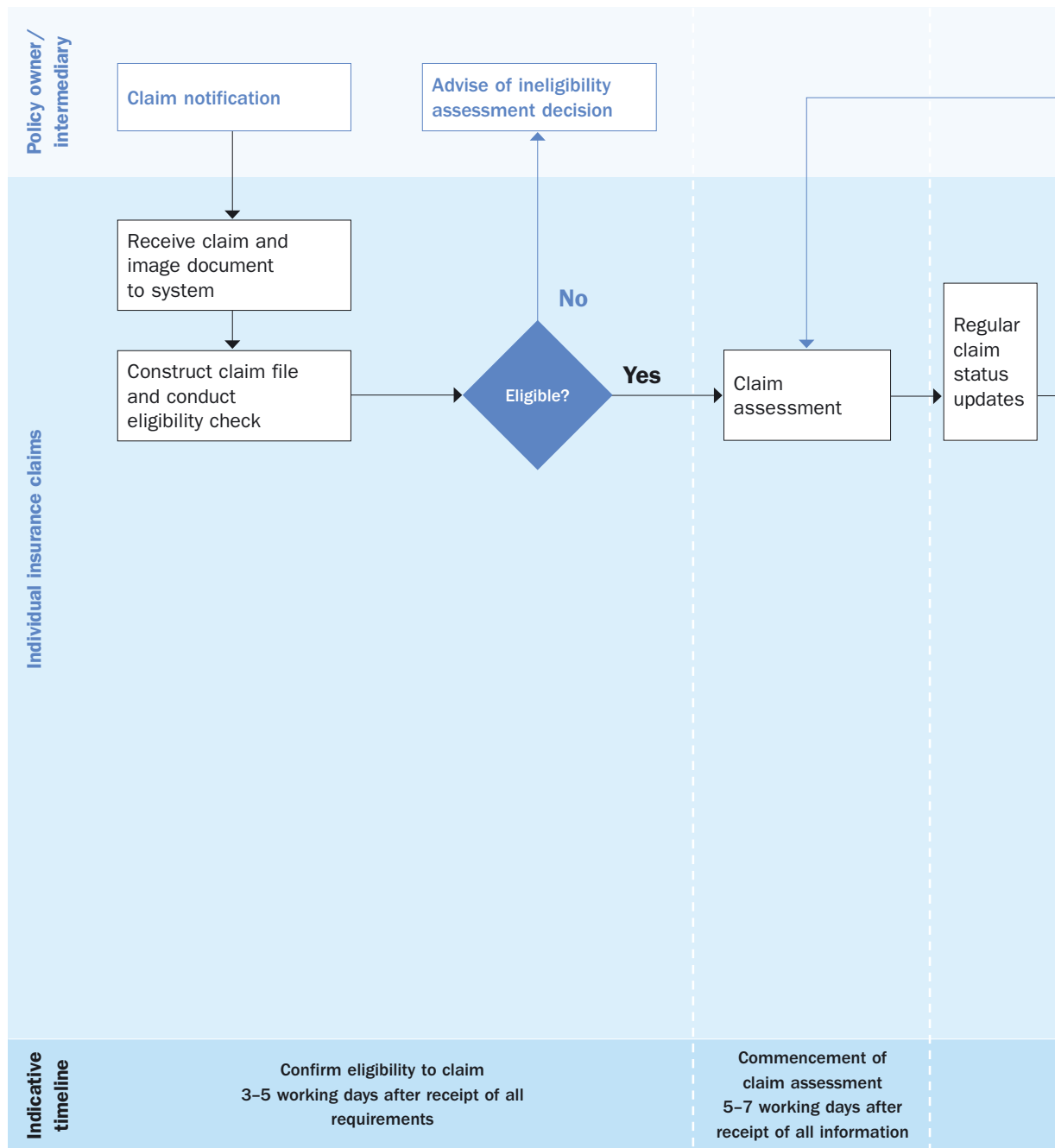
Our claims philosophy

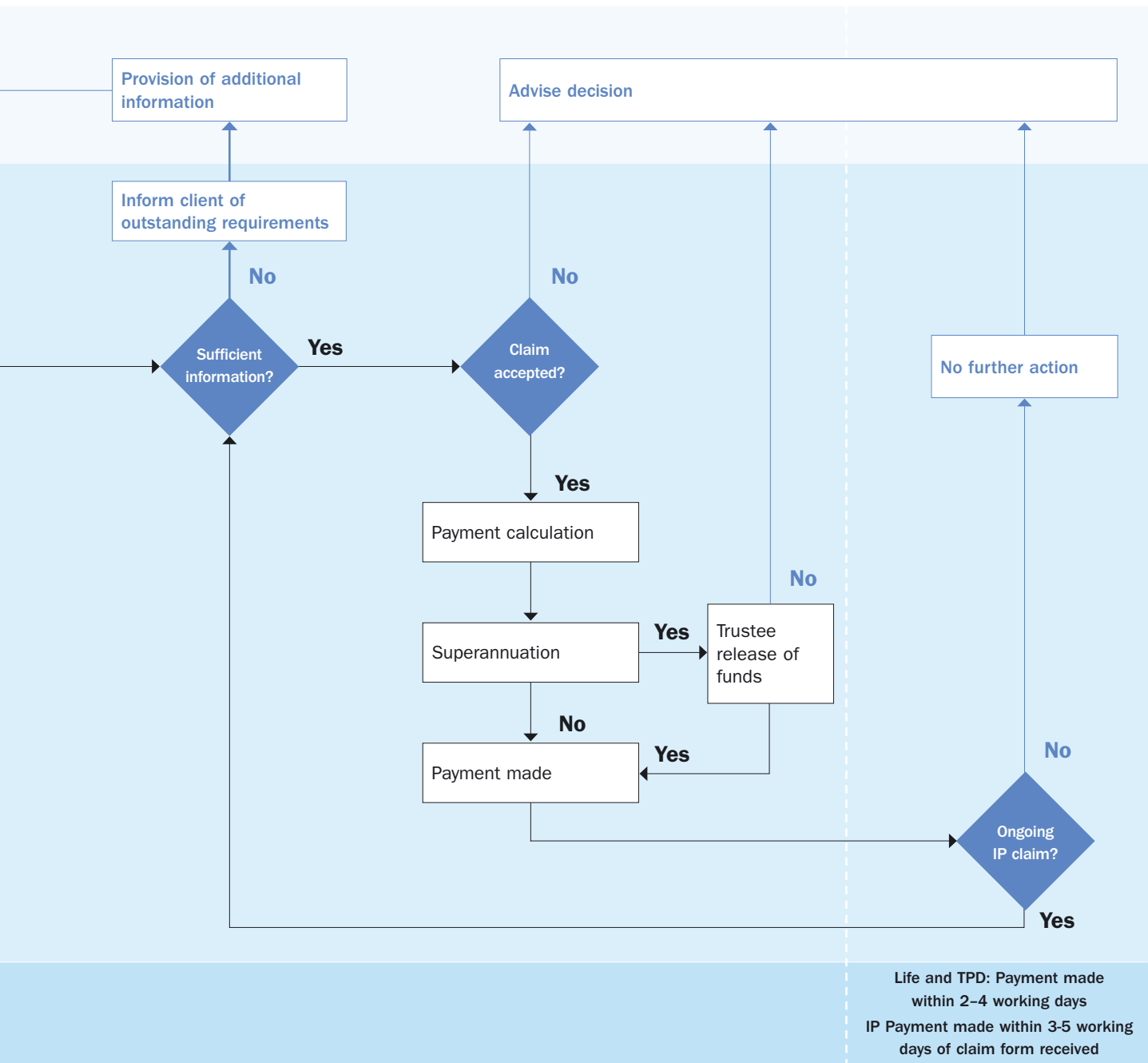
AXA is committed to providing an efficient claims service that meets the individual needs of your clients. It is our business to pay genuine claims that satisfy a reasonable interpretation of the terms and conditions of the relevant policy.

With all claims we strive to deliver a fair, ethical and transparent service to advisers and their clients.

Claims process

Key steps





Fair assessment and prompt payment

Each claim will be assessed fairly and sensibly:

- based on medical and other relevant evidence
- using consistent guidelines and procedures, and
- according to policy terms and conditions.

Claims that meet policy terms and conditions will be paid promptly when all the necessary information has been received and assessed.

Keeping you and your clients informed

We understand that making a claim can be physically, socially and financially distressing for your clients and/or their beneficiaries, and it is a time when they need us most.

With this in mind, we will:

- deal with all claims with compassion and empathy
- individually manage each claim
- maintain regular contact with you and your clients, as appropriate, either by phone, letter, facsimile or in person through an AXA representative
- make sure claims are dealt with efficiently and promptly, in confidence and in utmost good faith
- keep you fully informed, as appropriate, throughout the course of a claim, and
- comply with legislation affecting claims management.

When a claim application is lodged, a claims assessor is appointed and will be available by telephone and email.

Updates on the assessment status and explanations of decisions will be provided by the claims assessor throughout a claim.

AXA also assists in the smooth handling of claims payments, which can be made via electronic funds transfer as soon as the claim is approved.

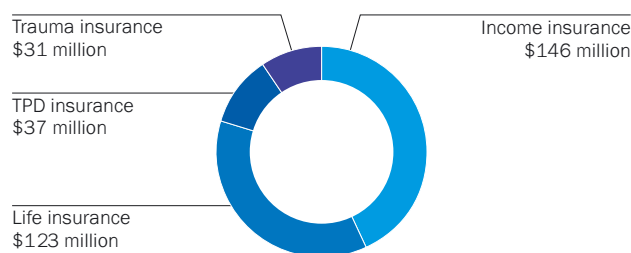
Claims are proactively managed and we work with your client, their doctors and rehabilitation providers to help your client return to good health and to work.

Committed to the long term

You and your clients can feel secure that AXA is able to pay claims and is committed to its position as a leading insurance provider in the Australian financial services market.

Our record of claims payments illustrates our commitment to meet claims across a broad range of needs.

Claims paid for the calendar year 2007 Individual and group insurance claims



AXA paid more than \$1.2 billion to Australian residents in individual and group insurance claims between 2004 and 2007.

Practical sales support

To help grow your business and assist with the provision of quality insurance advice, we have developed a range of tools that can help with business development, sales support and administration.

We also conduct regular seminars and learning programmes throughout the year to keep you up to date with industry news, consumer trends and client research. Marketing material and dedicated client engagement tools complement AXA's insurance experience.

To assist your business by providing specialised insurance resources, AXA has state-based Financial Protection Development Managers (FPDMs). Dedicated to serving your insurance needs, FPDMs can be accessed by contacting your business development representative.

Technical sales support

Our technical support team can provide information on:

- legislative and regulatory changes
- effective financial advice strategies for your clients
- superannuation, retirement income, insurance and managed investments, and
- their relationship to taxation, social security and estate planning.

AXA's Technical Insurance Guide for advisers can be downloaded from www.axaadvantage.com.au. This guide includes a range of technical articles and case studies.

You can contact AXA's Technical Support team on 1800 655 655 or email at axatechservices@axa.com.au.

Ordering AXA sales tools for your business

- 1 Log onto AXA Advantage www.axaadvantage.com.au> **Your business> Order sales materials.**
- 2 Click on **GEON (formerly known as Penfold Buscombe)> Enter**. You will be prompted to enter an ID and password. If you do not have an ID and password click on **'Register'**. You will be emailed confirmation of your self-selected username and password within two hours.
- 3 Go to Submit a **Stock Order> View Catalogue**. This will take you to the main stock-ordering screen.
- 4 Enter the applicable stock code and select **'Find'**, then type in the quantity you require in the QTY box. Click on the **'Close'** button to complete your order.
- 5 You will need to confirm where the stock is going to be delivered. If the delivery details are already saved, just select the correct one and submit your order. If they are not already saved, you need to click on the **'Add'** button. Once you have entered the details, click on the **'Submit'** button.

AXA's publications and online support

AXA produces a range of publications to help you develop client relationships and to grow your business:

AXA Advantage

Visit AXA Advantage at www.axaadvantage.com.au for access to the complete set of AXA's insurance reference materials.

Risk Rap

Published regularly, Risk Rap includes up-to-date information on important insurance topics. Included as part of the regular AXAinform e-newsletter and as a stand alone e-newsletter, Risk Rap can be located at www.axaadvantage.com.au. If you would like to be included on the mailing list, simply email axacommunications@axa.com.au.

Managing Life's Risks

Available as a scripted PowerPoint presentation, a workbook and an interactive CD-ROM, this publication provides you with a visually appealing way to discuss insurance issues with your clients. Copies can be ordered from www.axaadvantage.com.au.

AXA Online

Accessible via www.axaonline.com.au, AXA Online is a helpful website that allows you to monitor your clients' portfolios.

Contacting AXA /

Contact an AXA business development representative

If you have never sold AXA's products before or you don't know your AXA identity number, please call an AXA business development representative on 1800 655 655.

Contact AXA underwriting and new business

Online www.axaonline.com.au
Telephone 1800 655 655
Mail address AXA Australia
(for completed forms) Customer Service Centre
PO Box 14330
Melbourne VIC 8001

Contact AXA technical services

Online www.axaonline.com.au
Telephone 1800 655 655
Email axatechservices@axa.com.au

1 Dial **1800 655 655**

2 For information on: Press

- | | |
|----------------------------------|----------|
| ▪ AXA's insurance products | 1 |
| ▪ Existing AXA insurance clients | |
| ▪ Summit Adviser Assist | 2 |
| ▪ AXA Adviser Support Technology | 4 |
| ▪ Technical assistance | |
| ▪ Marketing queries | |
| ▪ BDMs | |

3 Enter your identity number or hold the line for assistance

axaadvantage.com.au

1800 655 655

Important information

This publication has been prepared for distribution to professional financial advisers only and is intended to provide factual information. It is not intended to be distributed or made available to existing or potential product holders. AXA Australia does not authorise the distribution of this publication to, or use by, existing or potential product holders. Existing or potential product holders should base their decision on the detailed information contained in the current Product Disclosure Statement (PDS) and should consult their financial adviser. Applications for purchase of AXA Australia products will only be accepted on receipt of an application form accompanying a current PDS. The National Mutual Life Association of Australasia Limited and its associates derive income from issuing interests in the products, full details of which are contained in the PDSs. This information is provided for persons in Australia only and is not being provided for the use of any person who is in any other country.

The National Mutual Life Association of Australasia Limited
ABN 72 004 020 437 AFS Licence No. 234649
Member of the Global AXA Group
Registered Office: 750 Collins Street Docklands Victoria 3008

06432210-085



redefining / insurance