



Make living well your legacy

ASSET MASTER

An insurance-investment plan that helps you secure the lifestyle your family deserves for generations to come.

You've worked hard to secure your family's future and ensure that their needs are met. You've built a solid foundation that you aim to share with generations to come. It's time to prepare for what lies ahead.

Why should you plan your estate today?

- ✓ Ensure that your estate is transferred according to your wishes
- ✓ Keep estate intact by minimizing unnecessary liquidation of assets for tax settlement
- ✓ Have peace of mind knowing that your legacy will be secured for your loved ones

You can consider several avenues in managing and planning your estate. The important thing is to ensure that your assets are properly managed and have the potential to grow. Plan your estate today so you can secure your family's lifestyle, now and in the future.

Asset Master



Investment and
insurance in one



Available in peso
and dollar



No medical test needed
for 300M below*



Issue age up to 75

**aggregate single premium amount for ages 26-75; subject to submission of routine financial underwriting requirements*

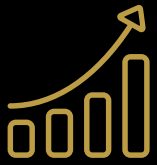
Choose from the different tiers of Asset Master

	Tier 1	Tier 2	Tier 3
Minimum investment	₱100,000/US\$2,000	₱1,000,000/US\$20,000	₱5,000,000/US\$100,000
*Guaranteed loyalty bonus	2%	2%	3%
Premium charge	5%	3.5%	0%

**percentage of the average account value for the last 5 years; paid every 10th and 20th year*

THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT.

Choose Asset Master



Grow your estate instantly

Because of the guaranteed death benefit feature, your estate can grow immediately by 25% upon claiming of the payout.* You may also continuously build your estate with a wide variety of investment funds that are tailor-fitted to your risk profile and give your portfolio a more global exposure.

**based on the 125% guaranteed death benefit if no prior partial withdrawals were made*



Some of our more popular funds are:

PHP - Local Funds	
Philippine Wealth Equity Fund	<ul style="list-style-type: none">Top corporations listed in Philippine Stock ExchangeTop holdings include SM, Ayala Land, Ayala Corporation
Chinese Tycoon Fund	<ul style="list-style-type: none">Consumer and retail growth companies ran by top taipansTop holdings include SM, BDO, JG Summit, Metrobank
USD - Offshore Funds	
Global Advantage Fund	<ul style="list-style-type: none">Technology-focused US companies included in NASDAQ 100Top holdings include Apple, Microsoft, Amazon, Facebook
Global Dynamic Allocation Fund	<ul style="list-style-type: none">Various markets, asset classes and fund managers across the globePortfolio is automatically re-balanced to adjust to extreme market conditions

The top holdings may vary, please refer to the latest fund statistics at axa.com.ph/fund-prices.

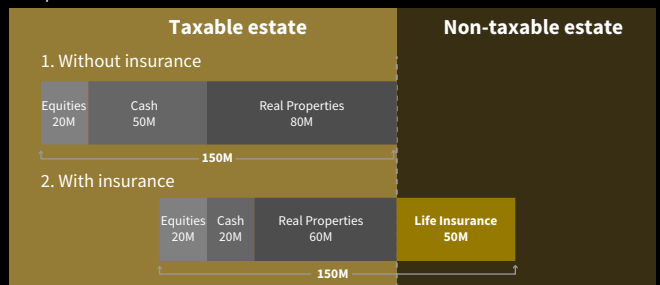


Preserve your estate effectively

Proceeds from insurance payout of irrevocable beneficiaries* are tax-exempt and reduce your taxable estate so your heirs may be able to retain their inheritance.

**Exemption applies to irrevocable beneficiaries other than the estate, executor or administrator.*

Sample: 150M estate



Transfer your estate seamlessly

Set aside a fund for estate tax settlement so that your estate is kept intact. Death benefit provided by Asset Master is released immediately upon death so your heirs won't have to worry about sourcing or liquidating assets.

With the passage of the T.R.A.I.N. law, currently the most efficient way of transferring wealth is through inheritance.

Mode of Asset Transfer	Sale	Donation	Inheritance
Tax rate	6% + 1.5% DST*	6% + 1.5% DST	6%
Allowed tax deductions	None	₱250,000 p.a.	₱15,000,000**
Ownership and control of estate	Passed on to heirs while the estate owner is still alive		Remains with estate owner throughout his/her life

**Documentary stamp tax only applicable for real property*

***5M standard deductions + 10M family home deduction*

To know more about estate planning and Asset Master, talk to an AXA Financial Partner by visiting the nearest Metrobank, PSBank, or AXA branch, or email customer.service@axa.com.ph

AXA Philippines

GT Tower International | 6813 Ayala Avenue cor. H.V. dela Costa st., Makati City, Philippines | (+632) 5551 AXA 292 | www.axa.com.ph

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