

✓ How does Retire Smart work?

Take a look at this sample illustration: Jake is a 42-year old sales manager who is passionate about baking and dreams of opening a bakery upon his retirement when he turns 60.

Based on his research, he needs two million pesos to cover the costs of putting up a bakeshop from scratch and operating expenses for the first year. However, he has not started setting money aside but knows he can afford to allocate around Php75,000 annually for his retirement.

To make his dreams of opening “Jake’s Bakes” happen, he purchases Retire Smart 2035.

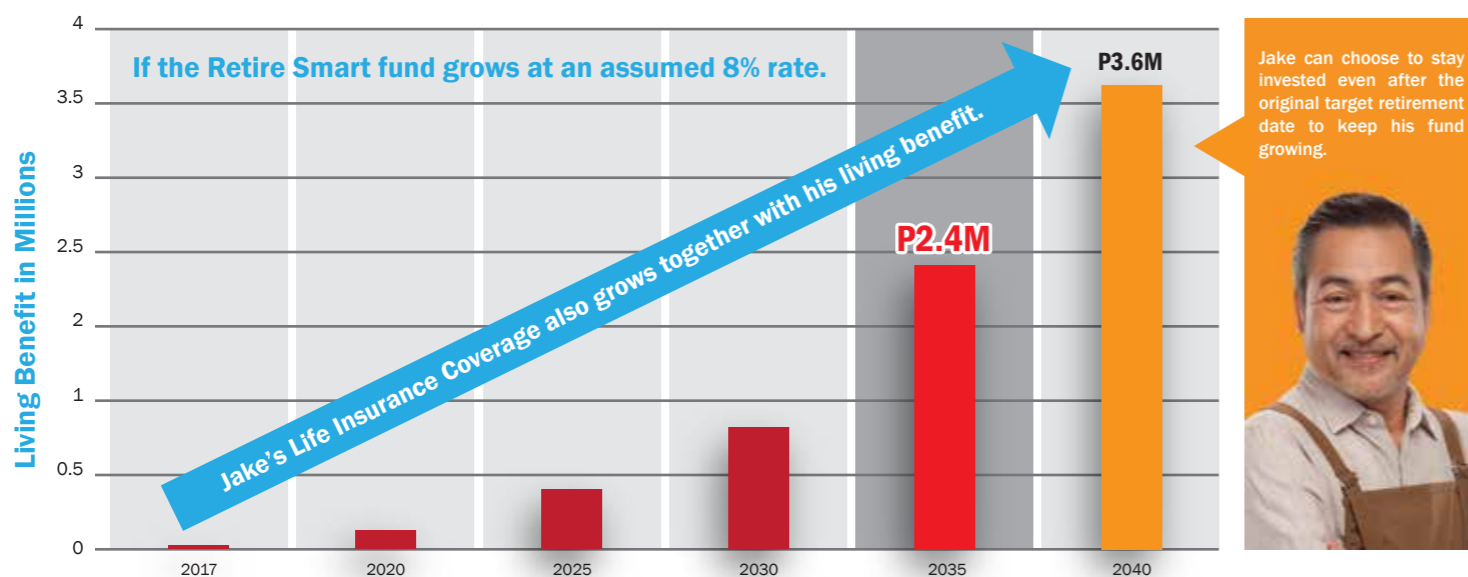
Current Age: **42**
Retirement Age: **60**
Years to Retire: **18**

Chosen Target
Date Fund:



Life Insurance Coverage
Php350,000.00

He invests Php74,707.50 annually in Retire Smart - Php70,000 for basic premium and Php4,707.50 for waiver of premium coverage. Here’s how Jake’s retirement fund is expected to grow:



Let’s take a look at some “what-if” scenarios:

- Scenario 1:** By 2035 (Jake’s target retirement date), his fund would grow to about **P2.4 million** with an assumed 8% rate of return and he will have enough money to open his bakery.
- Scenario 2:** If Jake passes away before 2035, his family will receive his life insurance coverage **equal to 5x** his annual payments or his total living benefit, whichever is higher.
- Scenario 3:** If Jake becomes Totally and Permanently Disabled before the age of 60, there will be no need for him to continue with premium payments throughout the duration of his plan, even beyond 2035, and still enjoy all the same benefits of his plan.

The rates of return shown above are for illustration purposes only and they do not guarantee future performance. Actual returns may differ.

KNOW MORE ABOUT RETIRE SMART

Talk to an **AXA Financial Partner** by visiting the nearest Metrobank, PSBank or AXA Branch, or email customer.service@axa.com.ph.

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Make the smart choice today and

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✓ How to Retire Smart?

Top three things you need to do to become retirement ready:



1. Visualize your Future

People imagine retirement as a time to start their own businesses, travel the world, spend quality family time, or work full time on that special project they've always wanted to. Choose what you want to do and start your plan with this goal in mind. A clear vision helps you formulate the steps needed to get there.



2. Set your Goals

Find out how much you need and by when. Consider these important numbers:

- **Your target retirement date**
Time is an ally. Start preparing earlier, so you have more time to build your retirement reserves.
- **Your future retirement fund**
Traditionally, having 50-80% of your current income should allow you to live a comfortable retirement. However, you also need to factor in the costs of your future goals and other unexpected expenses like healthcare and medication.
- **Your investment plan**
You need to draw up a sound investment plan to reach your retirement fund goal. Here are some of the figures you need to consider: amount you can regularly set aside, expected investment rate of return, and your current savings.



3. Be Ready for Uncertainty

Surprises may come even before you reach retirement. It's also a good idea to prepare for uncertainties such as accidents and disability, health problems, and untimely demise, so your retirement fund remains intact.

✓ What is Retire Smart?

Retire Smart is a regular-pay, investment-linked life insurance plan that helps you strategically build a future fund you can use when you retire.

Need help with the concepts? Let us explain it further for you:

What is Regular-Pay?

It is a disciplined savings approach to gradually build your future retirement fund without being heavy on the pocket. Continually pay for premiums until the plan's target date or choose to remain invested beyond the original target date and keep your funds growing.



What is Investment-Linked?

A portion of your premium payment is allocated to your investment fund to bring you closer to your retirement goal.



What is Life Insurance?

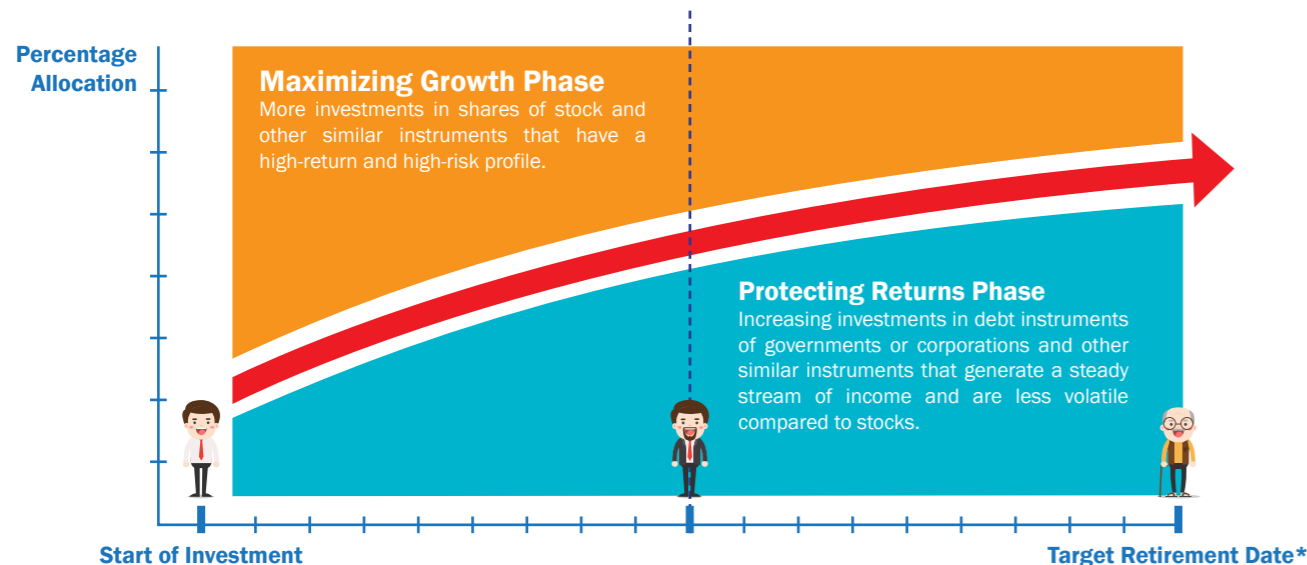
A lump-sum cash benefit is provided to your family in case of your untimely demise. This provides you peace of mind knowing that your family will be financially cared for even when you're no longer around.



✓ What are the benefits of Retire Smart?

1. Build Towards your Goal

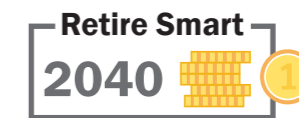
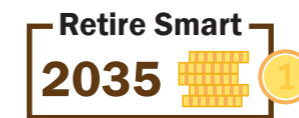
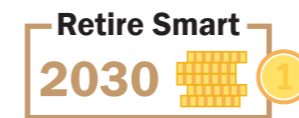
Get access to AXA's expertly-managed **Retire Smart** Target Date Funds, specifically designed to build your retirement reserves over time. AXA's professional fund managers maximize your money's growth potential at the onset, then transitions it towards less volatile investments to protect your money as your retirement approaches. Take a look at this graph to see how it works:



*Shares of growth-oriented investments is projected to comprise approximately 40-50% of your investment by your target retirement date.

Your plan automatically comes with the **Waiver of Premium** Rider to secure your retirement fund regardless of uncertainties. With this, there is no need to pay future premiums in case you become Totally and Permanently Disabled before the age of 60.

Just choose the fund closest to your target retirement year:



2. Enjoy Guaranteed Protection





Receive guaranteed life insurance coverage equivalent to 5x-25x of your annual basic premium from Day 1 of your policy. Your coverage can also increase based on your Living Benefit, so you can be sure that your family's needs will be taken care of should anything happen to you.



3. Maximize your Protection

For a nominal amount, enhance your plan with these supplementary protection coverage in case of uncertainties to avoid adding financial stress to your family:



 <p>CRITICAL CONDITIONS COVERAGE</p> <p>Receive lump sum cash benefit of at least Php200,000.00 in case you are diagnosed with any of the covered Critical Conditions such as Cancer, Heart Attack, and Stroke.</p>	 <p>CARE</p> <p>Get a cash benefit of as much as Php5,000.00 for each day of hospital confinement.</p>	 <p>PROTECTOR</p> <p>Get additional life insurance coverage. Coverage period may be 1, 5, or 10 years.</p>	 <p>SECURE</p> <p>Receive additional cash benefit of at least Php200,000.00 in case of Death, Dismemberment, Disablement, and/or Major Burns caused by accidents.</p>
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