



Product Name(s)

AXA First

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| Product Type | Personal Lines general insurance product suitable for individuals living in a private residential property which they own or rent for their own habitation |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 18 or over at the time of sale who: <ul style="list-style-type: none"> ✓ Have no unspent (non-motoring) criminal convictions, or prosecutions pending ✓ Have not been declared bankrupt, subject to CCJs or IVAs, and have minimal insurance loss history ✓ Live in a property of standard construction with no more than 3 bedrooms, which is not listed and was built no earlier than 1850 |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who don't live in the UK; ✗ Who are not aged 18 or over; ✗ Who have unspent criminal convictions; ✗ Who have been declared bankrupt, or subject to CCJs or IVAs; ✗ Who use the property for non-clerical business purposes (without referral); ✗ Who let the property to more than one Lodger or Tenant; ✗ Whose property is unoccupied; ✗ Who live in a property which either has more than 3 bedrooms; is of non-standard construction; is listed; was built before 1850; ✗ Who live in a property, built since 2009, which has flooded or is at high risk of flooding; ✗ Who wish to insure Buildings where the property has suffered damage from subsidence, heave or landslip; ✗ Who have suffered Buildings or Contents theft loss(es) in the 12 months prior to inception; ✗ IHP Only - Who have suffered Buildings or Contents theft, Escape of water/oil, Malicious Damage, Riot/Civil Commotion, Underground Pipes (only where buildings is selected) loss(es) in the 12 months prior to inception; ✗ Who have suffered any claim in excess of £10,000 in the last 5 years. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Buildings and/or Contents • Occupiers and Public Liability (Contents) • Property Owners Liability (Buildings) |
| Does the product include optional covers? | The following optional covers can be added: <ul style="list-style-type: none"> • Accidental Damage • Personal Possessions • Home Emergency • Legal Expenses |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |



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| Product Name(s) | AXA Extra |
| Product Type | Personal Lines general insurance product suitable for individuals living in a private residential property which they own or rent for their own habitation |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 18 or over at the time of sale who: <ul style="list-style-type: none"> ✓ Have no unspent (non-motoring) criminal convictions, or prosecutions pending ✓ Have not been declared bankrupt, subject to CCJs or IVAs, and have minimal insurance loss history ✓ Live in a property of standard construction with no more than 5 bedrooms, which is not listed and was built no earlier than 1850 |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who don't live in the UK; ✗ Who are not aged 18 or over; ✗ Who have unspent criminal convictions; ✗ Who have been declared bankrupt, or subject to CCJs or IVAs; ✗ Who use the property for non-clerical business purposes (without referral); ✗ Who let the property to more than one Lodger or Tenant; ✗ Whose property is unoccupied; ✗ Who live in a property which either has more than 5 bedrooms; is of non-standard construction; is listed; was built before 1850; ✗ Who live in a property, built since 2009, which has flooded or is at high risk of flooding; ✗ Who wish to insure Buildings where the property has suffered damage from subsidence, heave or landslip; ✗ Who have suffered Buildings or Contents theft loss(es) in the 12 months prior to inception; ✗ IHP Only - Who have suffered Buildings or Contents theft, Escape of water/oil, Malicious Damage, Riot/Civil Commotion, Underground Pipes (only where buildings is selected) loss(es) in the 12 months prior to inception; ✗ Who have suffered any claim in excess of £10,000 in the last 5 years. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Buildings and/or Contents • Occupiers and Public Liability (Contents) • Property Owners Liability (Buildings) |
| Does the product include optional covers? | The following optional covers can be added: <ul style="list-style-type: none"> • Accidental Damage • Personal Possessions • Home Emergency • Legal Expenses |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
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Product Name(s)

AXA Advanced

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| Product Type | Personal Lines general insurance product suitable for individuals living in a high value private residential property which they own or rent for their own habitation |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 18 or over at the time of sale who: <ul style="list-style-type: none"> ✓ Have no unspent (non-motoring) criminal convictions, or prosecutions pending ✓ Have not been declared bankrupt, subject to CCJs or IVAs, and have minimal insurance loss history ✓ Live in a property of standard construction with no more than 6 bedrooms (for Buildings cover), which is not listed and was built no earlier than 1850 |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who don't live in the UK; ✗ Who are not aged 18 or over; ✗ Who have unspent criminal convictions, have been declared bankrupt, or subject to CCJs or IVAs; ✗ With more than £300,000 Contents ✗ Whose Valuables > 40% of the Contents Sum Insured ✗ Who use the property for non-clerical business purposes (without referral); ✗ Who let the property to more than one Lodger or Tenant; ✗ Whose property is unoccupied; ✗ Who live in a property which either has more than 6 bedrooms (unless Contents only); is of non-standard construction; is listed; was built before 1850; ✗ Who live in a property, built since 2009, which has flooded or is at high risk of flooding; ✗ Who wish to insure Buildings where the property has suffered damage from subsidence, heave or landslip; ✗ Who have suffered Buildings or Contents theft loss(es) in the 12 months prior to inception; ✗ Who have suffered any claim in excess of £10,000 in the last 5 years; ✗ Who have suffered 2 or more claims (any type) in the last 5 years. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Buildings and/or Contents • Occupiers and Public Liability (Contents) • Property Owners Liability (Buildings) • Accidental damage • Personal Possessions cover outside the home • Health at Hand • Identity Theft (Contents) |
| Does the product include optional covers? | The following optional covers can be added: <ul style="list-style-type: none"> • Home Emergency • Legal Expenses |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |



Product Name(s)

AXA Residential Let

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| Product Type | Personal Lines general insurance product suitable for individuals renting out to tenants a private residential property |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for individuals aged 18 or over at the time of sale who: <ul style="list-style-type: none"> ✓ Have no unspent (non-motoring) criminal convictions, or prosecutions pending ✓ Have not been declared bankrupt, subject to CCJs or IVAs, and have minimal insurance loss history ✓ Own a property of standard construction with no more than 5 bedrooms. |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who are not aged 18 or over; ✗ Whose rental property has Contents over £60,000; ✗ Who have unspent criminal convictions; ✗ Who have been declared bankrupt or subject to CCJs or IVAs; ✗ Whose property is used by tenants for non-clerical business purposes (without referral); ✗ Who don't have a tenancy agreement in place; ✗ Whose tenancy agreement is for less than 6 months (other than in Scotland); ✗ Whose property is let as a holiday home; ✗ Whose property is predominantly unoccupied; ✗ Who rent out a property which is of non-standard construction; ✗ Whose property has flooded or is at high risk of flooding; ✗ Who wish to insure Buildings where the property has suffered damage from subsidence, heave or landslip; ✗ Who have suffered Buildings or Contents theft loss(es) in the 12 months prior to inception; ✗ Who have suffered any claim in excess of £10,000 in the last 5 years; ✗ Who have suffered 2 or more claims (any type) in the last 5 years. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Landlord's Buildings and/or Contents • Public Liability (Contents) • Property Owners Liability (Buildings) |
| Does the product include optional covers? | The following optional covers can be added: <ul style="list-style-type: none"> • Accidental Damage • Theft or attempted theft loss or damage by tenants (with Contents AD) • Malicious Damage by tenants (with Contents AD) • Employers liability (with Buildings or Contents AD) |
| How should this product be distributed? | This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |



Product Name(s)

AXA Buy to Let

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| Product Type | Personal Lines general insurance product suitable for individuals renting out to tenants a private residential property |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for individuals aged 18 or over at the time of sale who: <ul style="list-style-type: none"> ✓ Have no unspent (non-motoring) criminal convictions, or prosecutions pending ✓ Have not been declared bankrupt, subject to CCJs or IVAs, and have minimal insurance loss history ✓ Own a property of standard construction with no more than 5 bedrooms. |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who are not aged 18 or over; ✗ Whose rental property has Contents over £60,000; ✗ Who have unspent criminal convictions; ✗ Who have been declared bankrupt or subject to CCJs or IVAs; ✗ Whose property is used by tenants for non-clerical business purposes (without referral); ✗ Who don't have a tenancy agreement in place; ✗ Whose tenancy agreement is for less than 6 months (other than in Scotland); ✗ Whose property is let as a holiday home; ✗ Whose property is predominantly unoccupied; ✗ Who rent out a property which is of non-standard construction; ✗ Whose property has flooded or is at high risk of flooding; ✗ Who wish to insure Buildings where the property has suffered damage from subsidence, heave or landslip; ✗ Who have suffered Buildings or Contents theft loss(es) in the 12 months prior to inception; ✗ Who have suffered any claim in excess of £10,000 in the last 5 years; ✗ Who have suffered 2 or more claims (any type) in the last 5 years. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Landlord's Buildings and/or Contents • Public Liability (Contents) • Property Owners Liability (Buildings) • Employers liability |
| Does the product include optional covers? | The following optional covers can be added: <ul style="list-style-type: none"> • Accidental Damage • Legal Expenses |
| How should this product be distributed? | This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |



Product Name(s)

AXA Car

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| Product Type | Personal Lines general insurance product suitable for individuals seeking to insure their private motor car |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 25 to 79 at the time of sale who: <ul style="list-style-type: none"> ✓ Hold a Full UK/EU or provisional driving licence and with a low number of minor motoring convictions and claims in the last 3 years, driving up to 15000 miles annually; and ✓ Own a standard manufactured car which is valued at less than £75000 and is only used for SDP&C and class 1 or 2 business use. |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who don't live in the UK; ✗ Who are aged under the age of 25 or over the age of 79; ✗ Who own a vehicle which is worth more than £75000, is of a non-standard specification or a high-performance vehicle; ✗ Who drive more than 15000 miles per year; ✗ Who have more than 1 motoring convictions in the last 5 years, more than 2 fault motoring claims in the last 3 years or any unspent criminal convictions; |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Loss and Damage • Liability to others • Personal belongings |
| Does the product include optional covers? | The following optional cover can be added: <ul style="list-style-type: none"> • Protected No Claims Discount |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |



Product Name(s)

AXA Car Plus

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| Product Type | Personal Lines general insurance product suitable for individuals seeking to insure their private motor car |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 25 to 79 at the time of sale who: <ul style="list-style-type: none"> ✓ Hold a Full UK/EU or provisional driving licence and with a low number of minor motoring convictions and claims in the last 3 years, driving up to 15000 miles annually; and ✓ Own a standard manufactured car which is valued at less than £75000 and is only used for SDP&C and class 1 or 2 business use. |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who don't live in the UK; ✗ Who are aged under the age of 25 or over the age of 79; ✗ Who own a vehicle which is worth more than £75000, is of a non-standard specification or a high-performance vehicle; ✗ Who drive more than 15000 miles per year; ✗ Who have more than 1 motoring convictions in the last 5 years, more than 2 fault motoring claims in the last 3 years or any unspent criminal convictions; or ✗ Who are unable to afford the insurance for the vehicle or the excess chargeable in the event of a fault claim. ✗ Who already have Breakdown cover in place. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Loss and Damage • Liability to others • Personal belongings • Breakdown Cover |
| Does the product include optional covers? | The following optional cover can be added: <ul style="list-style-type: none"> • Protected No Claims Discount |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |



Product Name(s)

AXA Goods Carrying Vehicle

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| Product Type | Personal Lines general insurance product suitable for individuals seeking to insure their van |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 25 to 99 at the time of sale who: <ul style="list-style-type: none"> ✓ Hold a Full UK/EU or provisional driving licence and with a low number of minor motoring convictions and claims in the last 3 years, driving up to 50000 miles annually; ✓ Own a van which less than 30 years old, is valued at less than £50000 and is only used for SDP&C and carriage of own goods. |
| Who is the product not appropriate for? | This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who require cover for haulage (carriage of goods for hire and reward) or general hire and reward purposes ✗ Who don't live in the UK; ✗ Who are aged under the age of 25 or over the age of 99; ✗ Who own a vehicle which is worth more than £50000 and require comprehensive cover; ✗ Who own a vehicle which is worth more than £7,499 and require Third Party Fire & Theft cover; ✗ Who drive more than 50000 miles per year and require comprehensive cover; ✗ Who own a vehicle which is over 30 years old. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Legal liability to third parties • Loss of or damage to vehicle • Broken windows and windscreens • Trailers and towing • Personal belongings • AXA UK Assistance Accident Recovery |
| Does the product include optional covers? | The following optional cover can be added: <ul style="list-style-type: none"> • Protected No Claims Discount |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |

**Product Name(s)****AXA Motorcycle**

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| Product Type | Personal Lines general insurance product suitable for individuals seeking to insure their private motorcycle |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 17 to 75 at the time of sale who: ✓ Hold a Full UK/EU or provisional driving license and with a low number of minor motoring convictions and claims in the last 3 years, riding up to 15000 miles annually; ✓ Own a standard manufactured motorcycle which is valued at less than £15000 and is only used for SDP&C and class 1 business use. |
| Who is the product not appropriate for? | This product is not designed for individuals: ✗ Who don't live in the UK; ✗ Who are aged under the age of 17 or over the age of 75; ✗ Who own a vehicle which is worth more than £15000 or which is of a non-standard specification ✗ Who ride more than 15000 miles per year. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: • Loss and Damage • Liability to others |
| Does the product include optional covers? | The following optional cover can be added: • Protected No Claims Discount |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |

**Product Name(s)****AXA Motorhome**

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| Product Type | Personal Lines general insurance product suitable for individuals seeking to insure their private motorcaravan |
| Product Status | This product is open to new and renewal business |
| Who is the product designed for? | This product is designed for UK based individuals aged 25 to 79 at the time of sale who: ✓ Hold a Full UK/EU or provisional driving license and with a low number of minor motoring convictions and claims in the last 3 years, driving up to 15000 miles annually; and ✓ Own a motor-caravan which is valued at less than £75000 and is only used for SDP&C and class 1 business use. |
| Who is the product not appropriate for? | This product is not designed for individuals: ✗ Who don't live in the UK; ✗ Who are aged under the age of 25 or over the age of 79; ✗ Who own a vehicle which is worth more than £75000; ✗ Who drive more than 15000 miles per year; ✗ Who have more than 1 motoring convictions in the last 5 years, more than 2 fault motoring claims in the last 3 years or any unspent criminal convictions. |
| What are mandatory product features that will meet the needs, characteristics and goals of the target market? | This product provides the following cover, up to agreed specified limits: • Loss and Damage • Liability to others • Injury benefits • Personal belongings |
| Does the product include optional covers? | The following optional cover can be added: • Protected No Claims Discount |
| How should this product be distributed? | The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey. |
| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal. |