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Life protection & savings  
Wealth Advance Savings Series II - Classic

**Ride your wealth  
further**



Product brochure

Getting on the right track towards financial freedom can be simple, as long as you choose a savings solution that can help you reach your goals. On top of potential returns on your long-term savings, **Wealth Advance Savings Series II – Classic** also provides guaranteed cash value for your wealth accumulation journey. With **Wealth Advance Savings Series II – Classic**, you can journey ahead with confidence for a future worth dreaming about.



# Wealth Advance Savings Series II – Classic

**Wealth Advance Savings Series II – Classic** (“**Classic**”) is a participating life insurance plan that helps you achieve wealth accumulation by offering potential returns on your long-term savings in the form of bonuses and guaranteed cash value. Flexible access to your savings allows you to stay on top of your evolving financial needs or even pass down your wealth to future generations, while life protection helps provide additional security for your loved ones.

## Highlights

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## Boost your wealth accumulation

With **Classic**, you can enjoy the growth potential of your savings with 2 types of non-guaranteed bonuses - reversionary bonus and terminal bonus after the policy has been in-force for 3 years.

	Reversionary bonus	Terminal bonus
Bonus allocation	On annual basis	On a one-off basis
Face value of the bonus	<ul style="list-style-type: none"> <li>Non-guaranteed, but once declared it will be guaranteed</li> <li>Payable on the death of the insured</li> </ul>	<ul style="list-style-type: none"> <li>Non-guaranteed</li> <li>Payable on the death of the insured</li> <li>The actual amount will only be determined when it is paid</li> </ul>
Cash value of the bonus	<ul style="list-style-type: none"> <li>Non-guaranteed</li> <li>Payable upon policy surrender or at maturity</li> <li>The actual amounts will only be determined when they are paid</li> </ul>	

Any indebtedness will be deducted from reversionary bonus and / or terminal bonus when payable.

In addition to reversionary bonus and terminal bonus, the guaranteed cash value will be offered by **Classic** and is payable upon policy surrender or at maturity.



## Manage and access your savings flexibly

### Short premium payment term with fixed premium

**Classic** offers you a premium payment term of 5 years or 10 years during which your premium will remain unchanged so as to ease your financial planning.

### Easy access to your savings

To meet your financial needs at different life stages, you may withdraw the cash value of the declared reversionary bonus<sup>1</sup>, together with the cash value of the corresponding terminal bonus, from the policy.

You may also apply for a policy loan<sup>2</sup> from the guaranteed cash value and the cash value of the declared reversionary bonus to cope with your financial challenges.

Furthermore, you may reduce the notional amount<sup>3</sup> of the policy. The guaranteed cash value, the cash value of reversionary bonus (if any) and the cash value of terminal bonus (if any), attributable to the reduced portion of the notional amount, as determined by the Company, less any indebtedness, will be paid to you.



## Pass on a legacy to future generations

After the end of the 1<sup>st</sup> policy year, you may change the insured of the policy subject to the prevailing administrative rules of the Company<sup>4,5</sup>, enabling you to manage your wealth with extra flexibility in the long run.

Changing the insured will not affect the policy values under your policy, while the benefit period will be changed to up to age 100<sup>6</sup> of the latest insured, allowing you to pass your legacy of love to future generations.



## Protect yourself and your loved ones against the unforeseen

### Life protection to care for your family

**Classic** provides life protection to care for your loved ones. In the occurrence of an unfortunate event, the designated beneficiary will receive a death benefit which is equal to:

the higher of

- (i) 100% of the total standard premiums paid<sup>7</sup>, plus extra 30% of the total standard premiums paid<sup>7,8</sup> if the insured passes away at the initial insured's age of 60 or below and the policy has been in-force for 3 years; and
- (ii) guaranteed cash value

+ face value of reversionary bonus (if any)

+ face value of terminal bonus (if any)

– any indebtedness and outstanding premiums (if applicable)

To allow greater flexibility in your legacy planning, you may choose between the following two Death Benefit Settlement Options for the payment of the death proceeds. Details are as follows:

Death Benefit Settlement Option	How the death proceeds will be paid
1. Lump sum payment	<ul style="list-style-type: none"> <li>In a lump sum</li> </ul>
2. Payment by instalments	<ul style="list-style-type: none"> <li>The death proceeds will be paid by instalments at such regular intervals over a specified period of time to be agreed by the Company <ul style="list-style-type: none"> <li>Settlement term: 10 / 20 / 30 years</li> <li>Mode of settlement: annually / monthly</li> </ul> </li> <li>Interest will accrue on the balance of the death proceeds which is yet to be paid at an interest rate to be determined by us from time to time at the Company's sole discretion. This interest rate is not guaranteed until payment of the first instalment of the death proceeds has been made, after which it will become guaranteed. The interest rate is currently 2% per annum.</li> </ul>

### Optional extra protection

You can also combine **Classic** with a wide range of optional supplements such as critical illness, medical, accident and disability protection to meet your personal needs.

## Wealth Advance Savings Series II – Classic at a glance

Premium payment term	5 years or 10 years
Benefit period	Up to age 100 <sup>6</sup>
Issue age	Age 0 – 60
Premium <sup>9</sup>	Fixed and guaranteed
Minimum notional amount	USD15,000
Guaranteed cash value	Payable upon policy surrender or at maturity
Non-guaranteed benefits	<p>May be provided after the policy has been in-force for 3 years</p> <p><b>Reversionary bonus</b></p> <ul style="list-style-type: none"> <li>■ Annual bonus</li> <li>■ Face value is non-guaranteed, but once declared it will be guaranteed. It will be payable on the death of the insured</li> <li>■ Cash value is non-guaranteed and payable upon policy surrender or at maturity. The actual amount will only be determined when it is paid</li> </ul> <p><b>Terminal bonus</b></p> <ul style="list-style-type: none"> <li>■ A one-off bonus</li> <li>■ Face value is non-guaranteed and payable on the death of the insured</li> <li>■ Cash value is non-guaranteed and payable upon policy surrender or at maturity</li> <li>■ The actual amount will only be determined when it is paid</li> </ul>
Surrender value / Maturity benefit	<p>Guaranteed cash value</p> <p>⊕ cash value of reversionary bonus (if any)</p> <p>⊕ cash value of terminal bonus (if any)</p> <p>⊖ any indebtedness and outstanding premiums (if applicable)</p>
Life protection	<p>Death benefit is equal to the higher of:</p> <p>(i) 100% of the total standard premiums paid<sup>7</sup>, plus extra 30% of the total standard premiums paid<sup>7,8</sup> if the insured passes away at the initial insured's age of 60 or below and the policy has been in-force for 3 years; and</p> <p>(ii) guaranteed cash value</p> <p>⊕ face value of reversionary bonus (if any)</p> <p>⊕ face value of terminal bonus (if any)</p> <p>⊖ any indebtedness and outstanding premiums (if applicable)</p>
Underwriting	<p>No medical underwriting is required if the total aggregate annual premiums<sup>10</sup> of all policies of Wealth Advance Savings Series II and designated participating life insurance plans in respect of the insured is USD400,000 or below<sup>11</sup></p> <p>Subject to the Company's prevailing rules and approval, you may apply for <b>Classic</b> which does not include extra 30% of the total standard premiums paid<sup>7,8</sup> in the calculation of death benefit. For this version of <b>Classic</b>, medical underwriting will not be required even if the total aggregate annual premiums<sup>10</sup> of all policies of Wealth Advance Savings Series II and designated participating life insurance plans in respect of the insured exceed USD400,000<sup>11</sup></p> <p>For details, please contact your financial consultant</p>

## Important information

### Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel it by returning the policy and giving written request. Such letter of request must be signed by you and received directly by our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong / Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within 21 days after the delivery of the policy or issue of the notice (informing about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you on the condition that no claim has been admitted.

### Non-guaranteed benefits

#### Bonus philosophy

The plan is designed to provide both life insurance protection and growth potential for savings through a combination of:

- (a) guaranteed benefits, such as cash value and death benefit; and
- (b) non-guaranteed reversionary bonus and terminal bonus (collectively “bonuses”).

#### How do we determine your bonuses?

The premiums from you and the owners of other policies pooled together will form a participating fund and will be invested. We will make deductions for expenses, surrenders, claims, charges and profit sharing from this participating fund, while it earns investment returns. The value of this participating fund is called the “asset share”. It is an important reference to help us determine your bonuses.

When we determine the amount of reversionary bonus and terminal bonus of your policy, we will take into account the following:

- (a) the asset share;
- (b) both the current and the expected future amount of guarantees; and
- (c) the returns we expect the participating fund to earn in the future.

In the plan, profit and loss arising from investment, claims and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you 90% of the profit and loss while the remaining 10% goes to us.

Your participating policy is designed to be held for long term. When we determine your bonuses, we also take into account the policy duration, and they are adjusted downward in the early policy years to reflect this.

#### What will affect your bonuses?

We consider the past performance and future outlook of the following factors when determining your bonuses and they may significantly affect your bonuses.

##### Investment return

This includes changes in interest rates that will cause changes in interest earnings, as well as changes in market value of the assets in the participating fund due to changes in financial markets and economic conditions. These may result from risks or changes in factors, such as interest rates, currency risk, liquidity risk, credit / default risk, volatility risk and also general investment conditions.

##### Claims

These include the cost of providing death benefit and other insurance benefits. If the amount of benefit claims turns out to be higher, your bonuses will be lower.

##### Policy persistency

If policies lapse, or are surrendered (whether in full or partially), profits or losses arise when the benefits paid out differ from the asset share of the terminated policies. Such profits or losses will be added to the asset share of the remaining policies.

We may also apply smoothing when determining the bonuses. The value of the participating fund may go up and down sharply within days. Instead of sharing with you the gains or losses immediately, we may even out some short-term fluctuations.

As your policy will be grouped together with other similar policies, the bonuses of your policy may also vary if the characteristics of policies in your group change.

Based on these, we conduct a detailed analysis of the participating business and determine the bonuses to be declared at least annually.

#### Investment objective and strategy

##### Investment objective

The overall objective of investing the participating fund is to ensure that the guarantees we committed to the policies are met, while seeking competitive and stable returns over a medium to long term.

## **Investment strategy**

We employ a rigorous and disciplined approach in determining strategic asset allocations which defines the nature of assets and how much we invest in. We monitor market positions carefully and frequently, and update our allocations when appropriate. In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to manage liquidity and achieve an efficient portfolio management and effective risk management. For Wealth Advance, the strategic asset allocation will be determined dynamically over a wider range, and with reference to factors including but not limited to the prevailing market condition and surplus of the fund.

From time to time we will review the investment strategies and asset allocations, and will modify them if necessary. We aim to ensure all guarantees are met while maintaining non-guaranteed return potential for the bonuses. We also assess factors such as risk tolerance, changes in market conditions and economic outlook in order to maintain an optimal portfolio.

## **Selection of assets**

We maintain a robust asset portfolio for the participating funds by investing in a wide range of investments, primarily with exposure to the U.S. and Asia (including Hong Kong and China). Generally, we aim to match the currency of the fixed income investments and the underlying policy currency denomination to the extent appropriate investments are available and acceptable. However, taking into consideration the aforementioned market constraints, we also invest in assets that are not denominated in the same currency as the underlying policies ("currency mismatch"). In such case, we may consider using derivatives to hedge the currency risk, and more broadly to ensure a proper matching between the assets and the policies. Some specific strategies may embed a currency mismatch as it may bring additional returns or be a source of diversification. We also aim at maintaining adequate liquidity with respect to the policies and an appropriate level of risk diversification.

## **Asset allocations**

You can find the current target asset allocations below:

Assets <sup>^</sup>	Allocations <sup>*</sup>
Government bonds, corporate bonds and other similar instruments	40% - 100%
Growth assets	0% - 60% (primarily Hong Kong and emerging market equities)

<sup>^</sup> The bond allocation includes (i) developed market government bonds, (ii) developed market investment-grade corporate bonds, (iii) emerging market investment-grade bonds, and (iv) high yield bonds. The growth assets allocation includes (i) listed equities, and may include (ii) private equities, (iii) real estate, and (iv) hedge funds.

<sup>\*</sup> The total actual allocation will be equal to 100%, and there may be some holdings in cash. In addition, we may accept certain degree of deviation from the above targets in order to manage the portfolio efficiently or to optimise the portfolio based on the prevailing market condition and views.

For more details, please refer to the relevant participating policy fact sheet which can be found at our website <https://www.axa.com.hk/participating-policy-fact-sheets> (for policies issued in Hong Kong) or <https://www.axa.com.mo/en/participating-policy-fact-sheets> (for policies issued in Macau).

For the fulfilment ratios and total value ratios of our participating life insurance plans, please refer to our website at <https://www.axa.com.hk/fulfilment-ratios-and-total-value-ratios> (for policies issued in Hong Kong) or <https://www.axa.com.mo/en/fulfilment-ratios-and-total-value-ratios> (for policies issued in Macau).

## **Policy currency**

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

## **Non-payment of premium**

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of your policy. You may lose the insurance protection offered by the policy and the policy value (if any) to be received may be considerably less than your premiums paid.

## **Early surrender**

The policy is designed to be held for long term. Early surrender of the policy may result in a significant loss where you may get back considerably less than your premiums paid.

## **Inflation**

The cost of living in the future is likely to be higher than it is today due to inflation. In case the actual rate of inflation is higher than expected, the purchasing power of the amounts you receive under the policy may be lower than expected.

## **Termination**

The policy will automatically terminate upon the earliest occurrence of any of the following:

- (a) on the death of the insured; or
- (b) when the policy lapses, is cancelled or surrendered; or
- (c) when the indebtedness equals to or exceeds the guaranteed cash value of the basic plan and the cash value of the reversionary bonus (if any) of the policy; or
- (d) when the right of policy termination is exercised pursuant to the cross-border provision of the policy; or
- (e) on the maturity date (i.e. the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday).



## Suicide exclusion

If the insured commits suicide within 1 year from (i) the policy date or (ii) any date of reinstatement of the policy or (iii) the effective date of the change of insured under the change of insured option provision (whichever is latest), whether sane or insane, the death proceeds will be limited to a refund of the premiums paid (without interest). The amount of premiums to be refunded will be calculated from (i) the policy date or (ii) any date of reinstatement of the policy (whichever is later).

If the insured commits suicide within 1 year from the date of any increase in the notional amount and / or supplement amount(s), whether sane or insane, such increase shall be deemed not to have taken effect entirely in determining the death proceeds payable. The additional premium paid for the increase in the notional amount and / or supplement amount(s) will be refunded (without interest).

Any indebtedness, cash value(s) of the basic plan and reversionary bonus (if any) and terminal bonus (if any) previously withdrawn from the policy, and benefits paid or payable by us under the policy will be deducted from the death proceeds.

## Levy on insurance premium (Only applicable to the policies issued in Hong Kong)

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

## Rights of third parties

### Applicable to the policies issued in Hong Kong

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) ("TP Ordinance"). Any person or entity which is not a party to the policy shall have no rights under the TP Ordinance to enforce any terms of the policy.

### Applicable to the policies issued in Macau

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

## U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and / or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong / Macau have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong / Macau with FATCA and which creates a framework for Hong Kong / Macau FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong / Macau Government fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong / Macau and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

## Remarks

1. The request for withdrawing reversionary bonus is subject to the Company's approval. Upon withdrawal of reversionary bonus, the cash value of reversionary bonus and the cash value of its corresponding terminal bonus (which is derived from reversionary bonus) will be payable. The withdrawal of reversionary bonus reduces the value of the policy.
2. The request for taking policy loan is subject to a maximum amount determined by the Company from time to time and the Company's approval. Interest will be charged on policy loans. We shall have the absolute discretion to determine or change the interest rate from time to time. If any policy loans and interest are not repaid, they will be deducted from any benefits payable under the policy.
3. The notional amount is used for the calculation of premium and relevant policy values of this Plan; it is not equivalent to the death benefit of the insured and is only one of the factors in determining the death benefit payable. The request for reducing the notional amount is subject to the Company's approval. After reduction of the notional amount, the guaranteed cash value, reversionary bonus (if any), terminal bonus (if any), surrender value, maturity benefit and death benefit payable under the policy will be adjusted and reduced accordingly.
4. Written application should be made by you for the change of insured and such request is subject to the administrative rules, underwriting requirements and approval of the Company. Unless otherwise specified, the change of insured will not affect the terms and conditions of **Classic**. The new insured must be the policy owner himself / herself, or the policy owner's (a) spouse; (b) child under age 18; or (c) family member of a newer generation under age 18 (e.g. grandchild or great-grandchild), (subject to the juvenile trust policy arrangement acceptable to the Company if the policy is issued in Hong Kong). The new insured must be age 60 or below and the maximum age limit is 5-year older than the initial insured. The change of insured option can only be exercised up to a maximum of 3 times. The change of insured must be endorsed in writing by the latest insured (i.e. existing insured), new insured and assignee (if any). Only one individual person can be named as the insured at any one time. The Company reserves the right to seek satisfactory evidence of insurability from the new insured. Please refer to the policy contract for details.
5. After the change of insured, all supplement(s) (if any) attached to **Classic** will be terminated and no supplement(s) can be attached thereafter.
6. "Age 100" refers to the policy anniversary on or immediately following the latest insured's 100<sup>th</sup> birthday.
7. Total standard premiums paid is the total premiums due and paid from the policy date up to the date of death of the insured, in which any extra premiums due to underwriting requirements and / or supplements (if applicable) shall be excluded. In case of any change in the notional amount or premium payment mode, the total standard premiums paid shall be calculated based on the latest notional amount and the latest premium payment mode of the basic plan.
8. Extra 30% of the total standard premiums paid is not applicable if:
  - (1) the insured's death happens (a) during the policy year 1 to 3; or (b) when the age of the initial insured is above 60 (age of the initial insured will be continuously counted both during and after the initial insured's lifetime); or
  - (2) the customer applies for the **Classic** version which does not include extra 30% of the total standard premiums paid in the calculation of death benefit. After policy issuance, such exclusion remains unchanged throughout the policy term regardless of any changes under the policy.
9. Policy fee is imposed and included in the calculation of the premium.
10. Annual premiums refer to the amount of premiums calculated based on the annual premium payment mode. For the avoidance of doubt, (i) applications for all Wealth Advance Savings Series II and designated participating life insurance plans; and (ii) existing policies of all Wealth Advance Savings Series II and designated participating life insurance plans (whether or not such policies are already paid-up), in respect of the same insured, are included in the calculation of the total aggregate annual premiums. For details, please contact your financial consultant.
11. AXA reserves the final right to approve any application for **Classic** with no medical underwriting.

## Notes:

Unless otherwise specified, in this product brochure,

- the term "insured" refers to the "latest insured";
- all ages mentioned refer to the age of the initial / latest insured on his or her last birthday.

**Wealth Advance Savings Series II – Classic** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”, the “Company”, or “we”).

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This product brochure contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy contract, which will be made available by the Company upon request.

#### ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1.3 million customers<sup>1</sup> with our superior products and services. AXA is the top-tier life insurer in Hong Kong with the longest history<sup>2</sup>. In addition to being the No. 1 global Property & Casualty commercial lines insurer<sup>3</sup>, we are the No. 1 most considered insurance brand in Hong Kong<sup>4</sup>. We are also one of the largest health protection providers in Hong Kong and Macau.

AXA is one of the most diversified insurers, providing a full range of coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all of our customers’ insurance needs.

As an innovative insurer, we leverage Big Data and AI to transform the customer experience end-to-end, making insurance simpler and more personal. We continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities in which we operate. AXA Foundation is our flagship corporate social responsibility programme covering all our efforts in promoting holistic wellbeing and supporting the underprivileged to create a positive and lasting impact in the communities of Hong Kong and Macau.

<sup>1</sup> Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), and AXA General Insurance Hong Kong Limited

<sup>2</sup> Top tier insurers are defined based on the annualised premiums of Individual Direct New Business (Classes A to F) of Statistics on Hong Kong Long Term Insurance Business published by the Insurance Authority

<sup>3</sup> AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL’s insurance and reinsurance operations combined

<sup>4</sup> AXA Hong Kong Brand Preference Tracking Report 2019

AXA China Region Insurance Company (Bermuda) Limited  
(Incorporated in Bermuda with limited liability)



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**Product brochure**

June 2020

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