

Want to build an income stream?



TOKIO MARINE
INSURANCE GROUP

TMLS Asia Pacific Income Fund

An investment-linked policy sub-fund that aims to provide income and long-term capital growth



Plan today to enjoy more of what you love tomorrow.

Amid rising inflation and an uncertain global economy, having an additional income source ensures your lifestyle need not be compromised, even as your life goals change over time.

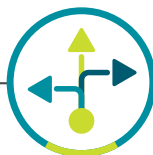
Designed to meet your investment needs, TMLS Asia Pacific Income Fund (the "Fund") aims to provide you with a regular income stream and capital growth opportunities. In addition, it comes with the added assurance of life protection as it is purchased with a selected Tokio Marine Life Insurance Investment-Linked Policy (ILP)¹.



Multi-Asset fund that invests primarily in Asia Pacific region (excluding Japan)



Actively managed by professional investment managers



Well-diversified and adapts to changing market conditions



With potential for capital growth



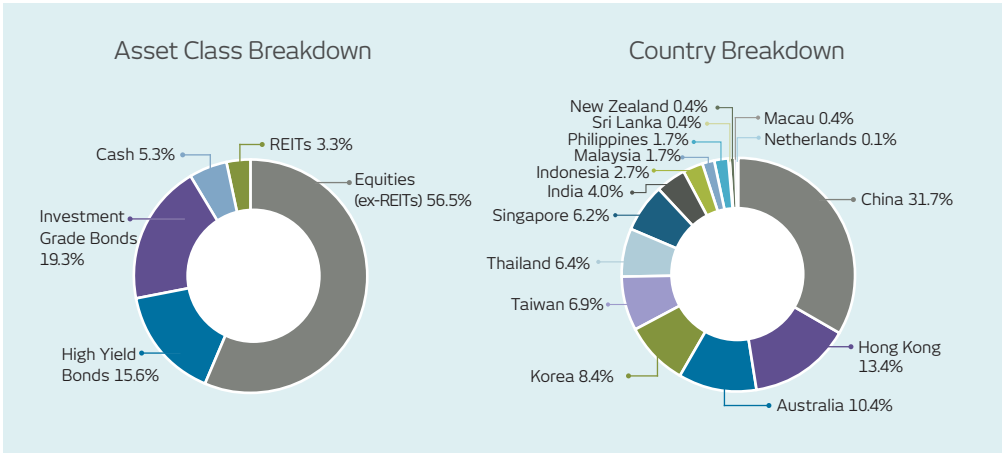
Up to 4% p.a. in regular quarterly dividend distribution

¹ TM Wealth Enhancer, TM FlexiAssurance, or TM FlexiCover.

Key Benefits

An Asian Multi-Asset portfolio

The Fund will invest in a wide range of asset classes through a dynamic and flexible approach.



Source: J.P. Morgan Asset Management, as at 31 July 2017. The Fund feeds substantially into the Underlying Fund which is an actively managed portfolio, holdings, sector weights, allocations and leverage, as applicable, are subject to change at the discretion of the Underlying Fund Investment Manager without notice.

Successful track record

The Underlying Fund has a return of 8.2% p.a. since inception.

Performance summary	Year-to-date 2017	1 year	3 years (Annualised)	Since Inception (Annualised)
JPM Asia Pacific Income A (Mth) – SGD Class	4.2%	10.1%	7.1%	8.2%
Morningstar Ratings™			★★★★ ²	

Source: J.P. Morgan Asset Management as at 31 July 2017. A (mth) – SGD Class was inceptioned on 19 September 2012.

² Awarded to JPM Asia Pacific Income A (dist) - USD, A (mth) - USD, A (acc) - USD and A (mth) - SGD, as at 31 July 2017.

Source of star rating: Morningstar, Inc.

Award-winning fund manager

★
Fund House of the Year - Singapore
 AsianInvestor Asset Management Awards 2017

★
Best Fund Provider - Multi-asset Solutions
 2017 Asian Private Banker Asset Management Awards For Excellence³

★
Regional Awards - Leadership in Fund Management - Best Asset Management House
 Best Of The Best Awards 2016
 Asia Asset Management

★
Asset Management Company of the year - Singapore
 Asset Asian Awards 2017

³ 'Asian Private Banker Asset Management Awards For Excellence 2017' is issued by Asian Private Banker in the year specified, reflecting performance as at the previous calendar year end.

Attractive income opportunities

JPM Asia Pacific Income A (Mth) – SGD

Dividend Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Annualised Yield 2016	5.23%	5.79%	5.47%	5.54%	4.62%	4.62%	4.68%	4.56%	4.58%	4.52%	4.64%	4.55%
Annualised Yield 2017	4.51%	4.51%	4.48%	4.44%	4.31%	4.34%	4.35%					

Disclaimer: Past payout yields and payments do not represent future payout yields and payments. Dividend is not guaranteed. Distributions may be paid out of capital which represents a return or withdrawal of part of the amount an investor originally invested or from any capital gains attributable to that original investment. Any payments of distributions by the Underlying Fund may result in an immediate decrease in the net asset value per share. Calculation of historical annualised dividend yields is based on J.P. Morgan Asset Management's internal calculation methodology.

TMLS Asia Pacific Income Fund aims to provide quarterly dividend distribution of up to 4% per annum.

Projected Dividend Distribution from TMLS Asia Pacific Income Fund

Amy is 30 years old and wants to supplement her income. She purchases TM Wealth Enhancer, a single premium ILP, for \$50,000. For the ILP sub-fund, she chooses TMLS Asia Pacific Income Fund which aims to provide her with a regular quarterly dividend distribution of up to 4% per annum.

With this steady income stream, Amy enjoys greater freedom to pursue her interests, and is also able to ease her living expenses.

Spend and indulge



Weekend getaway



Take a course



Spa

Spend and pay



Transportation



Insurance premiums



Utilities

\$50,000

investment with up to **4%** per annum dividend distribution

\$S\$1,900* per year

Reinvest and save



Retirement



Education



Emergency Fund

* The payout is based on S\$47,500, after 5% bid-offer spread on S\$50,000. Assuming net asset value of the fund remains unchanged.

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TMLS Asia Pacific Income Fund

Fund Details

Fund Objective

The Fund is a feeder ILP Sub-Fund which invests substantially into JPM Asia Pacific Income A (div) – SGD Class (the “Underlying Fund”), a sub-fund of JPMorgan Funds, managed by JPMorgan Asset Management (Europe) S.A.R.L. (the “Underlying Fund Manager”).

The investment objective is to provide income and long-term capital growth by investing primarily in income-generating securities of countries in the Asia Pacific region (excluding Japan).

Underlying Fund JPM Asia Pacific Income A (div) – SGD Class

Underlying Fund Manager JPMorgan Asset Management (Europe) S.A.R.L.

Underlying Fund Investment Manager JF Asset Management Limited

Fund Currency Singapore Dollar

Subscription Cash / SRS

Fund Management Fee 1.50% p.a.

Applicable Investment-Linked Policies TM Wealth Enhancer
TM FlexiAssurance
TM FlexiCover

Important notes:

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. Kindly obtain the required fund information from a financial adviser before making a commitment to invest in this fund. Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units may rise as well as fall. Past performance is not necessarily indicative of future performance and the performance of the ILP sub-fund(s) is non-guaranteed. A potential investor should read the Product Summary and Product Highlights Sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

For policies distributed in Singapore:

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information shown in this marketing material is for reference only and is correct as at 17 October 2017.

To find out more, speak to your preferred Adviser or visit www.tokiomarine.com

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