

TM Protect 1



TOKIO MARINE
INSURANCE GROUP

Essential care, when you need it the most



Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty



Benefit Snapshot

1. Pays upon the very first Activities of Daily Living (ADL) - a market first
2. Complements existing insurance, for greater reassurance
3. Affordable, with guaranteed renewal and no medical examinations



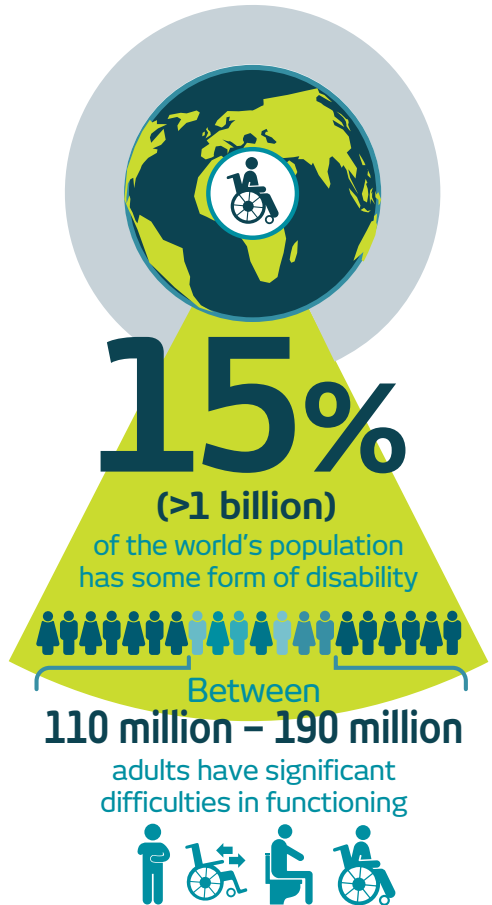
About the Plan

According to the Council for Disability Awareness, just over 1 in 4 of today's 20-year-olds will become disabled before they retire. What's more, it can happen to anyone at anytime - young or old.

With today's medical advancements in technology and science, our lifespans have increased markedly: for women in Singapore, to just under 85 years; for men, just over 80 years*. While we celebrate longevity, it also increases the chance of getting an illness or some form of impairment, which can heighten the risk of disabilities. The financial strain of such an occurrence can be very taxing, particularly in the early stages.

Should you become disabled, we can help to provide essential income support - for up to 72 months - which will help you to readjust your lifestyle.

TM Protect 1 is a regular premium, non-participating disability plan designed to protect you during the critical stages when you need essential support. The plan pays out a monthly benefit up to your chosen period of coverage.



* Source: www.who.int/mediacentre/factsheets/fs352/en/



Benefits of the Plan

Pays upon the very first ADL - a market first

TM Protect 1 is the first plan of its kind in Singapore. It pays out upon the loss of ability to perform at least one of the **6 Activities of Daily Living (ADL)**. A monthly benefit payment (after the Deferment Period¹) is made continuously to the life assured up to 72 months (depending on the choice of plan), or until the ability to perform the ADL(s) returns, whichever happens earlier. We understand that losing just one such ability is challenging enough. Our simple claims process on one ADL provides essential support during the initial years of disability, when help is needed the most.

Performing Activities of Daily Living (ADLs) is a standard way to measure the extent of personal disability. The 6 ADLs are:



Transferring

The ability to move from a bed to an upright chair or wheelchair and vice versa



Mobility

The ability to move indoors from room to room on level surfaces



Toileting

The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene



Dressing

The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances



Washing

The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means



Feeding

The ability to feed oneself once food has been prepared and made available.

Complements existing insurance, for greater reassurance

Designed to supplement your existing cover, **TM Protect 1** pays over and above any of your existing Total Permanent Disability insurance plans, helping you to take care of additional out-of-pocket expenses². In addition to the large medical bills, your usual monthly bills will continue. All the combined payouts from your insurance plans can provide greater peace of mind, for you and your loved ones, so you can focus on adjusting to a new way of life.

Affordable, with guaranteed renewal and no medical examinations

We make protecting yourself as simple as possible, asking you only 5 health questions. As well as keeping premiums as low as 22 cents² a day, we offer easy sign-up and the option to renew at the end of the term – all without the need for a medical examination.

TM Protect 1 offers more benefits for maximum support on your journey to recovery.

Care Giver Benefit

A lump sum equivalent to 1-month's monthly benefit is payable when a caregiver leaves their job to care for the disabled life assured.

Disability Due to Heart Attack of Specified Severity⁵ or Stroke with Permanent Neurological Deficit⁵ Benefit

A lump sum equivalent to 2-months' monthly benefit is payable if the loss of ADL is caused by Heart Attack of Specified Severity or Stroke with Permanent Neurological Deficit.

Rehabilitation Benefit

If the life assured requires rehabilitation treatment, we will reimburse the cost, including Traditional Chinese Medicine (TCM), of up to 100% of monthly benefit per policy year.



Mobility Aids Reimbursement Benefit³

If the Life Assured requires the use of Mobility Aids, we will reimburse the expenses incurred up to 50% of monthly benefit per policy year.

Get-Well Benefit⁴

Upon making a full recovery from disability, a lump sum Get-Well Benefit of up to 3 times the monthly benefit will be paid.

Transport Benefit

We will reimburse the cost of specially adapted transportation for outpatient consultation, up to 20% of monthly benefit per policy year. This benefit excludes ambulance cost.

Home Improvement Benefit³

We will reimburse the cost of necessary home modification up to 300% of monthly benefit per policy lifetime.

Death Benefit – In the unfortunate instance of an event that results in death, a lump sum benefit of S\$5,000 is payable.

Entry Age (Age Next Birthday)	Plan A	Plan B
19 – 60 [^]	36 months payout period	72 months payout period

[^] Policy Term is renewable up to age 70. Premiums do not remain level and will increase with age.

¹ This is a continuous period of 90 days where no Monthly Disability Benefit is payable. This 90 days period commences from the first day of the life assured is being certified by our appointed medical practitioner to fulfill the definition of ADL Disability.

² Based on Plan A, with a S\$1,000 monthly benefit of a Life Assured's whose age is between 19 and 24, both ages inclusive.

³ No reimbursement will be paid under Mobility Aids and Home Improvement for any part of the expenses that are payable under any government programme, or under any other insurance policy.

⁴ The maximum amount of Get Well Benefit must not exceed the total Monthly Disability Benefit payable within the benefit pay out period. Policy terminates upon successful claim of this benefit.

⁵ The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). You may refer to www.lia.org.sg for the standard Definitions (Version 2019).



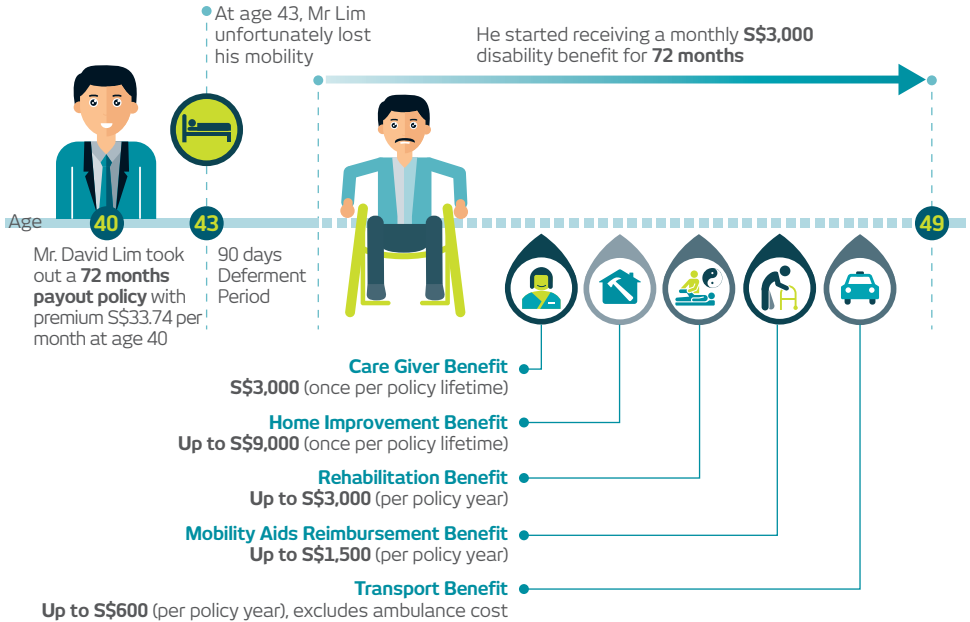
Illustration

Policyowner : Mr David Lim

Policy : 72 months payout

Sum Assured Amount : S\$3,000

Premium : S\$33.74 per month



All ages mentioned in this marketing material are based on age next birthday.

Important Notes

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. This plan is underwritten by Tokio Marine Life Insurance Singapore Ltd. and is only available through our authorised distributors. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or 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).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information shown in this marketing material is for reference only and is correct as at 26 August 2020.

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Holdings Inc. which has 140 years of history. As at March 2019, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$34 billion and total assets of around US\$203 billion. With its presence spreading over 45 countries, Tokio Marine is indisputably one of the largest insurance groups in the world.

Our reputation in Singapore as a leading life insurer has been gained through our strong historical investment returns, disciplined underwriting and careful expense management.

Driven by Customer-centricity, Integrity and Excellence as our core values, we endeavour to be a trusted partner in protection, savings and investments.

Speak to your Tokio Marine Representative
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