

TM Term Assure

A flexible term plan that caters to
your individual needs



TOKIO MARINE
INSURANCE GROUP



Tokio Marine
Life Insurance Singapore Ltd.

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Life & Health | Property & Casualty

Singaporeans are underinsured

Based on a Life Insurance Association (LIA) research, one should aim to have approximately 9 - 10 times of their annual earnings as basic life cover.



Protection needs of an average working adult:

S\$739,000



Source: <https://www.businesstimes.com.sg/banking-finance/working-adults-in-spore-have-inadequate-cover-if-critical-illness-strikes-study>, The Business Times, 26 Apr 2018.



Benefit Snapshot

1. Affordable term coverage
2. Coverage against 37 Critical Illnesses
3. Wide range of coverage terms



About the Plan

TM Term Assure is a regular premium, non-participating term plan designed as a solution to income replacement or legacy planning needs by providing coverage against death, terminal illness (TI) and total and permanent disability (TPD)¹.



Benefits of the Plan

Financial security for life's uncertainties

Life's uncertainties can be unsettling when they happen. In the event of death, TPD and TI, TM Term Assure provides a lump sum payout to help ease the financial burden on your loved ones.

Coverage against 37 Critical Illnesses (CI)

To enjoy a more comprehensive coverage against 37 CIs² (including TI from the basic plan), simply add on our CI Accelerator Rider³ which covers a total of 36 CIs.

Conversion privilege

With TM Term Assure, you have the flexibility to convert⁴ your term plan into either a regular premium whole life or an endowment plan up to the coverage amount⁵ of your policy. There is no need to provide further health evidence if you choose to convert your plan.

Wide range of coverage terms

Choose the coverage term that best suits your financial needs – this plan is available for a 5 or 10 year renewable policy term⁶. Alternatively, you have the flexibility to choose your coverage terms from 11 years up to age 85.

Guaranteed renewal privilege

Enjoy peace of mind knowing that you can renew your coverage term without any medical underwriting, even after your original coverage term has ended⁶.

Customised coverage to suit your needs

The coverage amount for riders such as TPD Rider and CI Accelerator Rider can vary from the basic plan. This gives you the flexibility to choose the coverage that you need to fill up the protection gap in your financial plan.

Premium Table

Male, non-smoker

Sum Assured : S\$500,000

Policy Term	Annual Premiums (S\$)		
	Age 25	Age 35	Age 45
5 Years	325	335	555
10 Years	330	345	695
To Age 65	480	700	1,100
To Age 70	515	865	1,485
To Age 75*	625	1,075	1,940
To Age 80*	755	1,345	2,435
To Age 85*	950	1,610	2,645

*The premium for TPD Rider is payable up to age 70.

Female, non-smoker

Sum Assured : S\$500,000

Policy Term	Annual Premiums (S\$)		
	Age 25	Age 35	Age 45
5 Years	180	250	490
10 Years	180	260	560
To Age 65	325	505	810
To Age 70	365	595	1,020
To Age 75*	440	745	1,255
To Age 80*	540	965	1,640
To Age 85*	710	1,160	2,210

*The premium for TPD Rider is payable up to age 70.

¹ TPD Rider is a compulsory rider to TM Term Assure.

² The 37 CIs include TI which is covered under the basic plan and the remaining 36 CIs are covered if the optional CI Accelerator Rider is attached.

³ Premium rates for CI Accelerator Rider are non-guaranteed. Tokio Marine Life Insurance Singapore Ltd. (TMLS) reserves the right to change the premium rate by giving 30 days' written notice.

⁴ Conversion privilege must be exercised before age 60. Other terms and conditions apply. Refer to Product Summary for details.

⁵ In the event where the total death benefit of the new plan exceeds the sum assured of the basic plan, the amount in excess will be subject to underwriting.

⁶ Guaranteed renewal privilege is available for policy term of 5 or 10 years and the last renewal age is 80 and 75 years old respectively. Premiums at each renewal are non-guaranteed and are based on the life assured's attained age. Other terms and conditions apply. Refer to Product Summary for details.

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

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

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 1 February 2019.

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Group which has over 130 years of history. As at March 2017, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$32 billion and total assets of around US\$204 billion. With its presence spreading across 38 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.

We are committed to bring meaningful product solutions to meet your individual and corporate insurance needs.

Driven by Customer-focus, Integrity and Excellence as our core values, we endeavour to be your preferred insurance partner for life.

Speak to your preferred Adviser
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