

TM Term Assure (II)

The essence of love:
Protecting your family's hopes and dreams.



TOKIO MARINE
INSURANCE GROUP



Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty

Show how much you really care.

There are so many ways to show your love. One of the most heartwarming expressions is to provide financial security for your loved ones, ensuring that neither you, nor them, need worry about what the future may bring. Because no matter what life has in store, you want to continue to fulfil their hopes and dreams. Today. And tomorrow.



Quick facts

Protection needs have risen

25%
since 2012.

Are your policies up to date?

Average mortality protection coverage in Singapore should be **9 to 10x annual income.**

Are your loved ones adequately protected?

Having the right plan can help protect your family from the unexpected.

Introducing TM Term Assure (II)

TM Term Assure (II) is a regular-premium term insurance plan that protects your loved ones against life's uncertainties.

You would give everything to protect those whom you love. With TM Term Assure (II), you have a plan that helps take care of your protection needs.

FLEXIBLE

TM Term Assure (II) caters to your changing needs and circumstances by giving you the flexibility to adjust your coverage. We make it simple for you to increase your cover, renew or convert your plan – so you enjoy uninterrupted peace of mind throughout different stages of life.

AFFORDABLE

TM Term Assure (II) is designed to provide a high level of protection at an affordable price. For as little as S\$2.20 a day¹, you can protect your loved ones and safeguard their hopes and dreams.

COMPREHENSIVE

For added protection against critical illness and disability, you have the option to enhance your **TM Term Assure (II)** plan with a selection of riders.

Benefits of the Plan

COVERAGE BENEFITS

TM Term Assure (II) provides a lump sum payout in the event of death, total and permanent disability (TPD) or terminal illness. **Stay protected against TPD until age 85** - beyond what is commonly offered in the market - or the end of the policy term, whichever is sooner.

GUARANTEED INSURABILITY WITHOUT ANY HEALTH CHECKS

As your priorities and protection needs change at different life stages, you can make adjustments to your plan without the need to take further health checks.

A) Guaranteed Insurability for Additional Insurance

At important life milestones, you can choose to increase your coverage in line with growing responsibilities:

- Marriage or divorce
- Parenthood (newborn or legally adopted child)
- Graduation from tertiary education
- Property purchase

B) Guaranteed Conversion Privilege

You have the flexibility to convert your term policy into either a regular premium whole life or endowment plan.

C) Guaranteed Renewal Privilege

Enjoy peace of mind knowing that you can simply renew your coverage term after the original coverage term has ended².

WIDE RANGE OF COVERAGE TERMS

Choose a 5 or 10-year renewable policy term² depending on your protection needs. For even greater flexibility and assurance, pick a coverage term from 11 years up to age 85. Your premium will remain the same throughout the policy term.

CHOICE OF CURRENCY

You can select a TM Term Assure (II) plan in your preferred currency (SGD, USD, GBP or AUD).

Optional Riders you can add on to TM Term Assure (II)

Choose from a selection of riders (supplementary benefits) to enhance your protection:

CRITICAL ILLNESS

- **Critical Illness (CI) Accelerator Rider** provides a payout upon diagnosis of Major Stage CIs
- **Early Critical Illness (ECI) Accelerator Rider** covers Juvenile Conditions and Special Conditions, in addition to Early, Intermediate, and Major Stages of CIs



Average critical illness cover should be about 3.9x annual income

Are you adequately covered if critical illness occurs?

Source: 2017 Life Insurance Association Singapore Protection Gap Study, 26 April 2018

DISABILITY

- **Protect 1 Lite Rider** pays out a monthly disability benefit should you lose your ability to perform just **one of the six Activities of Daily Living (ADL)**



Washing



Dressing



Feeding



Toileting



Mobility



Transferring to/
from wheelchair

- Monthly disability benefit will be provided for a continuous period of up to 72 months



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.

Have you thought of protecting your income?

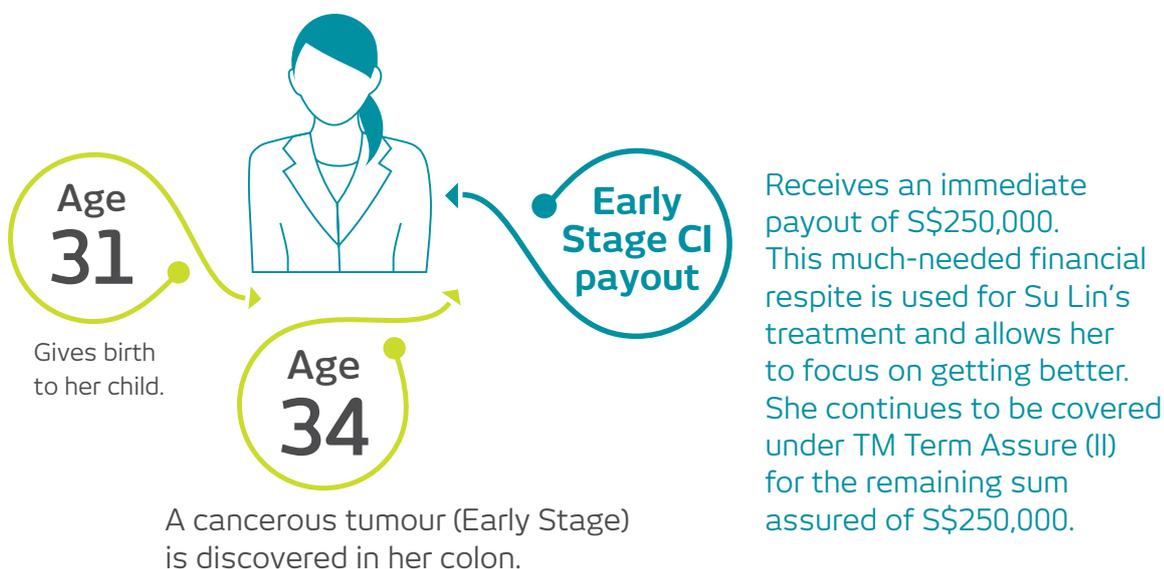
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Protecting your family

No matter what stage of life you're in right now, TM Term Assure (II) offers you an affordable and flexible solution to safeguard your hopes and dreams.

Marketing manager Su Lin, aged 29, is married. She purchases a TM Term Assure (II) plan with an Early Critical Illness Accelerator Rider to take care of her growing protection needs.

Plan	Policy Term	Sum Assured	Total Monthly Premium
TM Term Assure (II)	41 years	S\$500,000	S\$169.40
Early Critical Illness Accelerator Rider	41 years	S\$250,000	



¹ Based on an annual premium for a 35-year old male, non-smoker with policy term of 40 years and S\$500,000 sum assured.

² 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.

Terms and conditions apply for each benefit. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the product summary and policy contract.

Premiums for riders (supplementary benefits) are not guaranteed. TMLS reserves the right to revise the premium based on future experience by giving 30 days' written notice.

All illustrations in this marketing material are not drawn to scale.

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

All premiums mentioned in this marketing material are based on a non-smoker profile.

Protecting your business

TM Term Assure (II) helps to safeguard your business interests by mitigating the financial risks that arise from the loss of a business partner, shareholder or key executive.

Steven is the founder of a successful startup.

He takes up a TM Term Assure (II) plan to safeguard his business against the sudden loss of his key employee, Charles, who is 45 years old. Charles is named as the life assured in the policy.

Plan	Policy Term	Sum Assured	Total Monthly Premium
TM Term Assure (II)	5 years	S\$2 million	S\$119.55



Unfortunately, Charles suffers a heart attack and passes away. A lump sum payout of S\$2 million is made to Steven's company to help sustain the business. This gives Steven time to make important business decisions without undue financial pressure.

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 15 July 2019.

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Holdings Inc. which has 140 years of history. As of 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 in 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 preferred Adviser
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