Retire in style with a lifetime of paydays and yearly bonuses
Benefit Snapshot

1. Lifetime guaranteed retirement paychecks
2. Buy it as a single or a couple
3. Choose your retirement age and premium payment terms
4. Capital guaranteed

About the Plan

TM Retirement PaycheckLife is a limited pay, participating whole life plan that provides you - or together with your spouse - a lifetime retirement income through guaranteed monthly paychecks and non-guaranteed yearly bonuses.

This plan offers a choice of your preferred retirement age so that you can enjoy a steady stream of income to fulfil your life’s pursuits and a comfortable retirement.

Benefits of the Plan

Lifetime guaranteed retirement paychecks

Look forward to receiving guaranteed monthly paychecks\(^1\) and non-guaranteed yearly bonuses, starting from your selected retirement age! Based on an illustrated investment rate of return of 4.75% p.a., the non-guaranteed yearly bonuses are up to 12 times\(^2\) the guaranteed monthly paychecks. At an illustrated investment rate of return of 3.25% p.a., the non-guaranteed yearly bonuses are up to 6 times\(^2\). With a lifetime of retirement income, you can enjoy your retirement in style.
Buy it as a single or a couple

Retirement is a time you would not want to worry about finances. In the event you pass away earlier than your spouse, you would want to ensure that your surviving spouse still has a source of income.

With the joint life option, the plan will continue to pay out the guaranteed monthly paychecks and non-guaranteed yearly bonuses for life, up till the last surviving spouse, thereby providing the lifetime security you both deserve.

The same benefits are applicable if you purchase the plan as an individual.

Choose your retirement age and premium payment terms

TM Retirement PaycheckLife allows you to select the desired retirement age that best suits your retirement plans. Retirement age options available are 55, 60 or 65. Enjoying lifetime financial security does not mean endless premium payments. Based on your financial comfort, you can choose to pay your premiums over 5, 10 or 15 years.

Capital guaranteed

Once you reach your selected retirement age, be assured that you will receive at least 100% of your total annual premiums in the form of a guaranteed surrender value plus guaranteed monthly paychecks.

Guaranteed acceptance with no medical underwriting

Without the need for a medical check-up, you can start your retirement plan almost immediately.

Added security

In the event of any unforeseen circumstances, the surviving spouse will continue to be covered by a death benefit. You may also enjoy enhanced protection with our optional riders available.
Cancer remains the No.1 killer in Singapore

Every day in Singapore, 35 people are diagnosed with cancer and 15 people pass away from cancer.

(On average from 2011–2015)

Cancer is becoming increasingly common: “Lifestyle cancers” such as prostate, lung, breast and colo-rectum cancers are contributing to the rise.

Breast Cancer

Increased By 2X

(Over the past 40 years)

Prostate Cancer

Increased By 5X
Women have a higher chance of surviving cancer than men.

Women and men have a 57.1% and 48.5% chance of survival respectively*.

Breast cancer, which is the most common cancer in women, has an overall survival rate of above 90%**.

(Received appropriate treatment at Stage 0 & Stage 1)

Although the occurrence of cancer is common in Singapore, the chances of survival can also be substantially higher with the advancement of medical technology and change in lifestyle.

The last thing you would want is for your retirement plan to be derailed if you are diagnosed with cancer. Opt for our Cancer Waiver Rider, which is available from as low as 1%7 of your basic plan’s premiums.

How will this rider help you: If you are diagnosed with any of the Major Cancers5 while you are still paying your premiums, all your future premiums will be waived, should you attach this rider. What’s more, despite this waiver of premium, you will still receive the guaranteed monthly paychecks and non-guaranteed yearly bonuses when you reach your selected retirement age.

Source:
^ https://www.healthhub.sg/live-healthy/1486/4-key-facts-about-cancer-in-singapores-context
* https://www.straitstimes.com/singapore/health/more-in-singapore-getting-cancer-but-survival-rates-also-up
**https://www.singhealth.com.sg/PatientCare/ConditionsAndTreatments/Pages/Breast-Cancer-Surgery.aspx
1. The first guaranteed monthly paycheck will commence on the policy anniversary on which the life assured reaches the selected retirement age. Refer to Product Summary for details.

2. The yearly bonus is an annual dividend and is non-guaranteed. The yearly bonuses and dividends are based on the illustrated investment rates of return of 4.75% p.a. and 3.25% p.a. on the Participating Fund. As these bonuses are not guaranteed, the actual amount payable may vary according to the future performance of the Participating Fund.

3. The retirement age is based on the older life assured.

4. Applicable to annual premium payment mode only. It refers to the total annual premiums paid for the basic plan, even if the premium mode is monthly, quarterly or half-yearly, excluding any premium loadings and interest paid for loans and reinstatement (if applicable) under the policy. Refer to Product Summary for details.

5. Refer to Product Summary for details.

6. Riders are available for single life applications, except for Cancer Waiver Rider, which is available to both single and joint life applications. Riders may be subject to full underwriting. Refer to Product Summary for details.

7. Based on the profile of a 40-year-old male, non-smoker and premium payment term of 5 years.

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### Illustration

**Lives Assured**

- Mr and Mrs Lim
  - Age 40, male and non-smoker
  - Age 35, female and non-smoker

**Annual Premium**

- S$39,571

**Guaranteed Monthly Paycheck**

- S$1,000

**Premium Payment Term**

- 5 years

**Retirement Age**

- 65

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### Paychecks received

Based on an illustrated investment rate of return of 4.75% p.a.

<table>
<thead>
<tr>
<th>Age</th>
<th>Total retirement income Mr and Mrs Lim receive</th>
<th>Total yearly bonuses received over 25 years</th>
<th>Total guaranteed monthly paychecks received over 300 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>S$450,000*</td>
<td>S$150,000</td>
<td>S$300,000</td>
</tr>
<tr>
<td>45</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Illustrated Investment Rates of Return of 3.25% p.a.**

<table>
<thead>
<tr>
<th>Age</th>
<th>Total retirement income Mr and Mrs Lim receive</th>
<th>Total yearly bonuses received for the rest of Mrs Lim’s life over 25 years</th>
<th>Total guaranteed monthly paychecks received over 60 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>90</td>
<td>S$90,000*</td>
<td>S$30,000</td>
<td>S$60,000</td>
</tr>
<tr>
<td>85</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Death benefit when Mrs Lim passes away at age 90**

- S$84,342*

**Total benefits received from TM Retirement PaycheckLife**

- S$624,342*

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*Figures include non-guaranteed values and are for illustrative purposes only.

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6. Riders are available for single life applications, except for Cancer Waiver Rider, which is available to both single and joint life applications. Riders may be subject to full underwriting. Refer to Product Summary for details.

7. Based on the profile of a 40-year-old male, non-smoker and premium payment term of 5 years.

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*All ages in this marketing material are based on age next birthday. All mentions of guaranteed monthly paycheck and retirement age in this marketing material refer to “guaranteed monthly cash benefit” and “payout age” respectively in the Product Summary and the Policy Contract.

**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 1 June 2019.
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 preferred Adviser or visit www.tokiomarine.com

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