About Us

Tokio Marine Life Insurance Singapore Pte. Ltd. is part of the 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 or visit www.tokiomarine.com

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E&OE
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TM Mortgage Protection

Let us protect your house, so you can build your home

TOKIO MARINE
INSURANCE GROUP

Tokio Marine
Life Insurance Singapore Pte. Ltd.

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Life & Health | Property & Casualty

About the Plan

TM Mortgage Protection is a regular premium mortgage reducing term assurance plan. This plan is specially designed to ensure that your mortgage loan is taken care of in the event of death, Total and Permanent Disability[1] (TPD) and/or when a covered Critical Illness[2] (CI) strikes.

Benefits of the Plan

Comprehensive cover option

You have the option to choose between a basic plan that provides death and TPD benefits or a comprehensive plan that also provides CI benefits. Whichever way, you can be assured that your home is secured.

Joint life cover[3]

TM Mortgage Protection can adapt to your mortgage loan arrangements. For added ease, you have the option of purchasing a joint life plan to enjoy our umbrella of protection if your home is under joint-ownership.

The remaining sum assured[4] will be paid at the first occurrence of the insured events on the life of any one of the joint policy owners.

Lump sum benefit

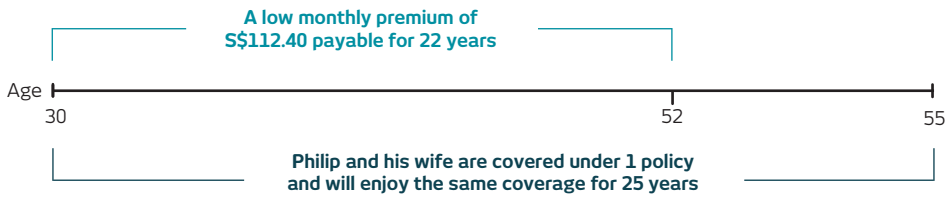
The remaining sum assured is payable in one lump sum on death, TPD and/or CI, so that the outstanding mortgage loan can be paid off as soon as possible.

Limited premium payment term

TM Mortgage Protection offers policy term options from 10 to 30 years. There is no need to pay premiums for the entire duration of the policy term. Premium payment term is 3 years shorter than the policy term. For example, if your loan duration is 20 years, you only pay premiums for 17 years.

Illustration

Life Assured	Philip & Wife
Profile	Both at age 30 and non-smokers
Sum Assured	S$800,000
Monthly Premium	S$112.40
Premium Payment Term	22 years
Policy Term	25 years



The illustration assumes an interest rate of 1.5% p.a.

[1] TPD benefit is provided until the policy anniversary on which the life assured is age 65.

[2] Covers 36 CIs and is available for single life applications only. Premium rates for CI are non-guaranteed. Tokio Marine Life Insurance Singapore Pte. Ltd. reserves the right to change the premium rate by giving 30 days' written notice.

[3] The joint life feature is available for basic plans covering death and TPD benefits only. Insurable interest is required for joint life policies.

[4] The sum assured reduces at a rate based on the mortgage interest rate and policy term choosen.

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

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

This plan is underwritten by Tokio Marine Life Insurance Singapore Pte. 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 webpage is for reference only and is correct as at 1 February 2019.