

QUALIFYING PERIOD

1 Oct – 31 Dec 2026
(both dates inclusive)



TOKIO MARINE
INSURANCE GROUP

#goProtect

A Wise Spender's Secret Tip to Scoring The Best Protection Plan



Eligible Plans	Coverage Term	Premium Discount for the first 3 Years	Promotion Period
TM Term Assure (II) & Total and Permanent Disability Rider only (Level & Convertible)	11 years to age 85	30% 40%	1 Oct to 31 Dec 2026
TM Term Assure (II) & Total and Permanent Disability Rider only (Renewable & Convertible)	5 or 10 years	20% 30%	

*Terms and Conditions apply



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Terms and Conditions for #goProtect Campaign Promotion (the "Promotion")

This Promotion is offered by Tokio Marine Life Insurance Singapore Pte. Ltd. ("TMLS") and is subject to these Terms and Conditions ("Terms"). By registering or taking part in this Promotion, all participants shall agree to be bound by the following Terms:

1. **Eligible Customer** - This Promotion is open to all new and existing TMLS policyholders, including employees and insurance representatives of TMLS.
2. **Eligible Plans** – Eligible Plans for the Promotion offered by TMLS:
 - a. TM Term Assure (II) & Total and Permanent Disability Rider only – Level and Convertible
 - b. TM Term Assure (II) & Total and Permanent Disability Rider only – Renewable and Convertible (5 or 10 years)

Subject to meeting the Qualifying Criteria set out at Paragraph 4 below, Eligible Customers are entitled to receive a Premium Discount in accordance with the table below for the purchase of the following Eligible Plans during the Promotion:

Eligible Plans	Coverage Term	Premium Discount for the first 3 Years
TM Term Assure (II) & Total and Permanent Disability Rider only (Level & Convertible)	11 years to age 85	40%
TM Term Assure (II) & Total and Permanent Disability Rider only (Renewable & Convertible)	5 or 10 years	30%

3. **Promotion Period** – The promotion period, unless extended or withdrawn by TMLS at its sole discretion, is from 1 October 2026 to 31 December 2026 (both dates inclusive).



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4. **Qualifying Criteria** – Eligible Customers will enjoy the Premium Discount, subject to the following Conditions:
 - (i) the application for the Eligible Plan is submitted and received by TMLS within the Promotion Period and the policy must be issued on or before 28 February 2027;
 - (ii) the application is for a new policy and is not an application to increase the sum assured of the policy (including its riders) or to add riders to any existing policy;
 - (iii) the Premium Discount will automatically be applied to all Eligible Plans, including premium for extra loadings, by reducing the premium amount due during the first, second and third policy year. No Premium Discount will be applicable from policy year four and onwards;
 - (iv) the Premium Discount is applicable to all premium payment modes (monthly, quarterly, semi-annual, annual);
 - (v) in the event of any termination of the policy where refund is applicable, the refund will be calculated based only on premiums actually paid by the policyholder, excluding any Premium Discount applied under this Promotion;
 - (vi) If any existing TM Term Assure (II) policy on the same Life Assured is terminated on or after 1 March 2022, whether before, on or after the date of application or the issuance of the new TM Term Assure (II) policy, the application shall be deemed ineligible for the Promotion.
 - (vii) the Premium Discount shall apply only while the policy remains in force and shall cease upon termination of the policy;
 - (viii) the Premium Discount is not transferable or exchangeable for cash, credit, or any other goods and services unless otherwise permitted by TMLS in its sole and absolute discretion.
5. Premium Discount is given on a per policy basis. There is no limit to the number of TMLS policy(ies) purchased; provided each new TMLS policy purchased meets the conditions set out in these Terms.
6. This Promotion does not affect nor change any term or condition of the policy issued to the policyowner by TMLS. Please refer to your policy contract for all other Terms governing your insurance policy.
7. Where TMLS determines that a Premium Discount has been granted as a result of fraud, misrepresentation, mistake, or in respect of a policy that is not eligible for the Promotion, TMLS reserves the right to recover the value of the Premium Discount from the policyholder, including by offsetting such amount against any sums owing or payable by TMLS to the policyholder.
8. To the maximum extent permitted by law, TMLS shall not be liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount.
9. This Promotion can be used in conjunction with any other ongoing promotions, discounts, offers, vouchers, rebates, or any other privileges unless otherwise stated in writing by TMLS in its sole and absolute discretion.
10. TMLS reserves the right to vary these Terms, or suspend, withdraw or terminate the Promotion:
 - (i) To comply with any applicable law, regulation, regulatory requirement, direction or order;
 - (ii) To correct any error, omission or inconsistency in these Terms; or
 - (iii) Where necessary to address any technical, operational or administrative issue that materially affects the proper administration of the Promotion.



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TMLS will provide reasonable notice of any such variation, suspension, withdrawal or termination by such means as it may reasonably determine.

11. TMLS reserves the right to disqualify any participant from the Promotion and/or pursue legal action against any person whom it believes has undertaken fraudulent activities or other activities harmful or prejudicial to this Promotion or its entry submission process.
12. The Terms under this Promotion shall be governed by the laws of Singapore and each participant agrees to submit any claim, dispute, or controversy to the exclusive jurisdiction of the courts of the Republic of Singapore.
13. By participating in this Promotion, the participant agrees and consents that TMLS, its related corporations as well as its authorised service providers and relevant third parties (collectively, the “**Companies**”), may collect, use and/or disclose the participant’s personal data for purposes as may be reasonably required by the Companies to administer this Promotion in accordance with TMLS’s Data Protection Policy. For more information on TMLS’s data protection policy (including information on withdrawal of consent, access or correction of personal data), please refer to TMLS’s Data Protection Policy (available at <https://www.tokiomarine.com/sg/en/life/about-us/corporate-policies/fair-dealing/personal-data-protection.html>).
14. Any trademarks, graphic symbols, logos, or intellectual property contained in any material used in connection with this Promotion, are the property of their respective owners.
15. No third party shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms.
16. In the event of any inconsistency between the Terms in the brochure and/or marketing or promotional materials relating to the Promotion and these Terms, the Terms indicated herein will prevail.

Important Notes:

This promotional material is not intended as an offer or recommendation to the purchase of any insurance plan. The TM Term Assure (II) 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.

Protected up to specified limits by SDIC.

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

Policy terms and conditions apply. Information shown in this promotional material is for reference only and is correct as at 1 October 2026.

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