TOKIO MARINE
INSURANCE GROUP

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 Premium Discount 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 **Promotion Period** – The promotion period, unless extended or withdrawn by TMLS at its sole discretion, for TM Term Assure (II) is from 1 July to 30 September 2026 (both dates inclusive).

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 30 November 2026;
   - (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 deducting from 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, only the actual premium amount paid excluding the amount on the discount will be considered for the refund;
   - (vi) the Premium Discount is not applicable to existing TMLS policyholders who have terminated or are in the midst of terminating an existing Eligible Plan policy on the Life Assured at the time of application for the same plan during the Promotion Period;
   - (vii) in the event of termination of any existing Eligible Plan policy on the Life Assured following the successful issuance of the application of the same plan, the policyholder will not enjoy the Premium Discount.
   - (viii) the Premium Discount will immediately cease when the policy is at any time terminated;
   - (ix) the Premium Discount is not transferable or exchangeable for cash, credit, or any other goods and services.

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.

7. TMLS reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.

8. TMLS is not 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's decision on all matters relating to this Promotion shall be final and binding. TMLS reserves the right to vary the terms and conditions at any time without prior notice or reason or liability.

11. TMLS reserves the right to disqualify any participant 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/about-us/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. TMLS and its affiliates and merchants are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates. By entering this Promotion, each participant agrees that TMLS, its respective affiliates, subsidiaries, advertising and promotion agencies, and their respective officers, directors, and employees (the "**Relevant Organisers**") shall not be liable for injury, loss, claims or damage of any kind arising out of or in connection with the participants' acts, omissions, or negligence. Each participant in this Promotion agrees to waive and release the Relevant Organisers from the above-mentioned claims and liabilities.

15. To the maximum extent permitted by law, each participant agrees to indemnify and hold TMLS harmless against any losses, damages, costs, expenses, claims or liabilities of any kind arising in connection with his or her participation in this Promotion.

16. No third party shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms.

Important Notes:

These terms and conditions are not intended as an offer or recommendation to the purchase of any insurance plan. TM Term Assure (II) plans are underwritten by Tokio Marine Life Insurance Singapore Pte. Ltd. and are 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 them. 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.

Information shown in this promotional material is for reference only and is correct as at 1 July 2026.

EDM-076-JUL2026 E&OE