

**CAMPAIGN PERIOD**

**1 Apr – 30 Jun 2025**  
(both dates inclusive)



**TOKIO MARINE**  
INSURANCE GROUP

# **PREMIUM CASHBACK**

**Receive Cashback for your premium payments for purchase of selected plans\* with Tokio Marine.**

**Speak to your Financial Representative to find out more.**

## **Eligible Plans**

**Cashback – 0.5% of Single Premium**  
Min. Premium: \$30,000

- #goElite
- #goElite Secure
- #goWealth Enrich

**Cashback – 5% of 1<sup>st</sup> Year Premium**  
Min. Premium: \$12,000

- Wealth@Future

**Cashback – Up to 8% of 1<sup>st</sup> Year Premium**  
Min. Premium: \$12,000

- Wealth Builder@Future
- Wealth Flexi\*\*

**Cashback – 3% of 1<sup>st</sup> Year Premium**  
Min. Premium: \$20,000

- Harvest Builder@Future
- Harvest Flexi

\* • All cases must be issued by 30 June 2025.

\*\* • Wealth Flexi - Policies issued between 5 May 2025 and 30 June 2025 (both dates inclusive).

• Terms and Conditions apply.

## **Terms and Conditions for Premium Cashback Campaign (the "Promotion")**

This Promotion is offered by Tokio Marine Life Insurance Singapore 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 Products**

**(A) #goElite/#goElite Secure (Cash & SRS monies) / #goWealth Enrich (Cash)**

- (i) The Promotion is applicable to
  - Eligible policy currencies offered for Single Premium (Cash) - SGD, AUD, GBP, USD and EUR.
  - Eligible policy currencies offered for Single Premium (SRS) – SGD only
- (ii) The single premium of the policy must be at least \$30,000 (based on the policy currency of the respective policy).
- (iii) Rider premiums (if any) and/or reinstated policies will not be taken into account for and are not eligible for the Promotion.

**(B) Wealth@Future**

- (i) The Promotion is applicable to
  - Wealth@Future - policy currencies offered in SGD, AUD, GBP, USD and EUR.
- (ii) The annualised premium of the policy must be at least \$12,000 (based on the policy currency of the respective policy).
- (iii) Rider premiums (if any), Recurring Single Premium (if any), and Top-Up Premiums (if any) and/or reinstated policies will not be taken into account for and are not eligible for the Promotion.

**(C) Wealth Builder@Future / Harvest Builder@Future / Harvest Flexi / Wealth Flexi**

- (i) The Promotion is applicable to
  - Wealth Builder@Future / Harvest Builder@Future - policy currencies offered in SGD, AUD, GBP, USD and EUR.
  - Harvest Flexi / Wealth Flexi - policy currencies offered in SGD and USD.
- (ii) Rider premiums (if any), Recurring Single Premiums (if any), and Top-Up Premiums (if any) and/or reinstated policies will not be taken into account for, and are not eligible for the Promotion.

3. **Promotion Period** – For all Eligible Products except Wealth Flexi, policies issued between 1 April 2025 and 30 June 2025 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion.

For Wealth Flexi policies issued between 5 May 2025 and 30 June 2025 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion.

4. **Premium Cashback**

**(A) #goElite/#goElite Secure (Cash & SRS monies) / #goWealth Enrich (Cash)**

Eligible Customers are entitled to receive cashback on the single premium ("Premium Cashback") paid on an Eligible Product subject to the following conditions:

- (i) The application for the Eligible Product is accepted by TMLS and the policy is issued by TMLS within the Promotion Period.
- (ii) The application is for a new policy.
- (iii) There is no cancellation of the policy during the fourteen (14) days freelook period. The policy must be in force for at least 90 days from the policy issued date and as of the issuance date of the Premium Cashback.

- (iv) if there is any alteration of the policy, the single premium may be adjusted to take into account such alteration and the Premium Cashback value would be in accordance with the adjusted single premium as of the date 90 days after the date of inception of the policy.
- (v) Subject to sub-paragraph (vi) below, the total Premium Cashback value per policy is 0.5% of the single premium of the policy.
- (vi) The Premium Cashback value will be paid in the currency in which policy is denominated and rounded down to the nearest \$10.

### **Illustration 1**

*The single premium of an Eligible Product with policy currency in USD purchased by an Eligible Customer is USD \$50,000.*

*0.5% of USD \$50,000 = USD \$250. The Premium Cashback which the Eligible Customer will be entitled to receive based on this policy will be USD \$250.*

- (vii) The Premium Cashback will only apply to the single premium.
- (viii) For joint owner policies, the Premium Cashback shall only be paid to the first Assured named in the Policy Schedule.

## **(B) Wealth@Future**

Eligible Customers are entitled to receive cashback on first-year Regular Premium ("Premium Cashback") on an Eligible Product subject to the following conditions:

- (i) The application for the Eligible Product is accepted by TMLS and the policy is issued by TMLS within the Promotion Period.
- (ii) The application is for a new policy.
- (iii) There is no cancellation of the policy during the fourteen (14) days free look period. The policy must be in force for at least 90 days from the policy issued date and as of the issuance date of the Premium Cashback.
- (iv) Subject to sub-paragraph (v) below, the total Premium Cashback value per policy is 5% of the first-year Regular Premium of the Eligible Policy.
- (v) The Premium Cashback value will be paid in the currency in which policy is denominated and rounded down to the nearest \$10.

### **Illustration 2**

*The first-year Regular Premium of an Eligible Product with policy currency in USD purchased by an Eligible Customer is USD \$12,000.*

*5% of USD \$12,000 = USD \$600. The Premium Cashback which the Eligible Customer will be entitled to receive based on this policy will be USD \$600.*

### **Illustration 3**

*The first-year Regular Premium of an Eligible Product with policy currency in SGD purchased by an Eligible Customer is SGD \$30,000.*

*5% of SGD 30,000 = SGD \$1,500. The Premium Cashback which the Eligible Customer will be entitled to receive based on this policy will be SGD \$1,500.*

- (vi) The Premium Cashback will only apply to first-year Regular Premium.
- (vii) For joint owner policies, the Premium Cashback shall only be paid to the first Assured named in the Policy Schedule.

(viii) The Premium Cashback will be issued according to the premium payment mode below:

Premium Payment Mode	Annual	Half-Yearly	Quarterly	Monthly
Premium Cashback Frequency	1 time	2 times	4 times	10 times*
Premium Cashback Amount	Annual Regular Premium x 5%	Half-Yearly Regular Premium x 5%	Quarterly Regular Premium x 5%	Monthly Regular Premium x 5%

\* For Monthly Premium Cashback Frequency, the first 3 months' Premium Cashback will be accrued and paid in one lump sum after 90 days from the policy issued date. Thereafter, the Premium Cashback will be paid on a monthly basis until the end of the first policy year.

**(C) Wealth Builder@Future / Harvest Builder@Future / Harvest Flexi / Wealth Flexi**

Eligible Customers are entitled to receive cashback on first-year Regular Premium ("Premium Cashback") on an Eligible Product subject to the following conditions:

- The application for the Eligible Product is accepted by TMLS and the policy is issued by TMLS within the Promotion Period.
- The application is for a new policy.
- There is no cancellation of the policy during the fourteen (14) days free look period. The policy must be in force for at least 90 days from the policy issued date and as of the issuance date of the Premium Cashback.
- Subject to sub-paragraph (v) below, the total Premium Cashback value per policy is based on the following formula, and the annualised Regular Premium of the Eligible Products as below.

Premium Cashback value	=	Applicable Premium Cashback Percentage	×	First-year Regular Premium
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Eligible Products	Annualised Regular Premium based on policy currency	Premium Cashback Percentage
Wealth Builder@Future / Wealth Flexi	< \$ 12,000	Not eligible for Premium Cashback
	\$ 12,000 to < \$ 15,000	3.0%
	\$ 15,000 to < \$ 20,000	5.0%
	\$ 20,000 or above	8.0%
Harvest Builder@Future / Harvest Flexi	< \$ 20,000	Not eligible for Premium Cashback
	\$ 20,000 or above	3.0%

- The Premium Cashback value will be paid in the currency in which the policy is denominated and rounded down to the nearest \$10.

#### **Illustration 4**

*The first-year Regular Premium of a **Wealth Builder@Future** Eligible Product with policy currency in AUD purchased by an Eligible Customer is AUD \$12,000.*

*3.0% of AUD \$12,000 = AUD \$360. The Premium Cashback which the Eligible Customer will be entitled to receive based on this policy will be AUD \$360.*

#### **Illustration 5**

*The first-year Regular Premium of a **Harvest Builder@Future** Eligible Product with policy currency in SGD purchased by an Eligible Customer is SGD \$30,000.*

*3.0% of SGD \$30,000 = SGD \$900. The Premium Cashback which the Eligible Customer will be entitled to receive based on this policy will be SGD \$900.*

- (vi) The Premium Cashback will only apply to first-year Regular Premium.
- (vii) For joint owner policies, the Premium Cashback shall only be paid to the first Assured named in the Policy Schedule.
- (viii) The Premium Cashback will be issued according to the premium payment mode below:

Premium Payment Mode	Annual	Half-Yearly	Quarterly	Monthly
Premium Cashback Frequency	1 time	2 times	4 times	10 times*
Premium Cashback value	Annual Regular Premium x Premium Cashback Percentage	Half-Yearly Regular Premium x Premium Cashback Percentage	Quarterly Regular Premium x Premium Cashback Percentage	Monthly Regular Premium x Premium Cashback Percentage

\* For Monthly Premium Cashback Frequency, the first 3 months' Premium Cashback will be accrued and paid in one lump sum after 90 days from the policy issued date. Thereafter, the Premium Cashback will be paid on a monthly basis until the end of the first policy year.

- 5. Premium Cashback will be given on a per policy basis.
- 6. The Premium Cashback will be given after 90 days from the policy issued date and may be issued via any of the following payment methods at TMLS' sole discretion:
  - (i) **For Eligible Customers who reside in Singapore and policy currency is SGD:**
    - a. The Premium Cashback will be credited either to the Eligible Customer's PayNow account (registered via NRIC/FIN) or to the Eligible Customer's bank account registered with TMLS.
  - (ii) **For Eligible Customers who do not reside in Singapore and/or policy currency is AUD, EUR, GBP or USD:**
    - a. The Premium Cashback will be issued via cheque and mailed to the Eligible Customer's registered correspondence address.

Notwithstanding the aforesaid, TMLS reserves the right in its absolute discretion to decide which payment method to use for the issuance of Premium Cashback.

- 7. The 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 and conditions governing your insurance policy.



8. The Premium Cashback is not transferable or exchangeable for any other item in part or in whole and is not replaceable, unless otherwise permitted by TMLS in its sole and absolute discretion.
9. This Promotion shall not apply 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 the Promotion will be final and binding. TMLS reserves the right to vary the terms and conditions or withdraw or replace the Premium Cashback with other items of equivalent value without prior notice.
11. TMLS reserves the right to disqualify any participant in 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. TMLS and its affiliates and merchants are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
15. By entering into 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 participants in this Promotion, the participants' acts, omissions or negligence and/or use/ misuse of the Premium Cashback awarded. Each participant agrees to waive and release the Relevant Organisers from the above-mentioned claims and liabilities to the maximum extent permitted by law.
16. 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.
17. No third party shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms.
18. The Eligible Customer must ensure that accurate and valid particulars (including email address) are provided to TMLS. TMLS will not be liable for any Premium Cashback that was not received as a result of any inaccurate particulars provided by Eligible Customers.

19. Proof of credit into the Eligible Customer's PayNow account or proof of postage of the cheque (as the case may be) shall be deemed as conclusive evidence of delivery and receipt of the Premium Cashback.
20. TMLS reserves the right to deduct an administrative fee of S\$20.00 from the Premium Cashback value for every cheque reissuance requested by the Eligible Customer and approved by TMLS. Notwithstanding anything in these terms and conditions, TMLS has the right to require such proof and conduct such investigations as TMLS may in its discretion deem fit before approving a request to reissue a cheque.
21. In the event of any inconsistency between the terms and conditions in the brochure and/or marketing or promotional materials relating to the Promotion and these Terms, the Terms indicated herein will prevail.

**Note:**

This promotional material is not intended as an offer or recommendation to the purchase of any insurance plan. The #goElite, #goElite Secure, #goWealth Enrich, Wealth@Future, Wealth Builder@Future, Harvest Flexi, Harvest Builder@Future and Wealth Flexi plans are 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 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 5 May 2025.

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