



TOKIO MARINE
INSURANCE GROUP

Earn up to
27% Welcome
Bonus
to accelerate your wealth building journey

Eligible Plans

- Wealth Flexi-Link 3.12
- Harvest Max
- Harvest Pro
- Wealth Flexi-Link 5.10
- Wealth Max (II)
- Wealth Pro (II)

QUALIFYING PERIOD

8 Jan – 31 Mar 2026
(both dates inclusive)

The “Special Bonus (Harvest/Wealth)” campaign (the “**Campaign**”) is carried out by Tokio Marine Life Insurance Singapore Pte. Ltd. (“**TMLS**”) and is subject to the terms and conditions set out below (these “**Terms**”).

Special Bonus (Harvest/Wealth)

Eligibility

1. Eligible Products: Harvest Max, Harvest Pro, Wealth Max (II), Wealth Pro (II), Wealth Flexi-Link 3.12, Wealth Flexi-Link 5.10.
2. Customers are entitled to the Welcome Bonus with every purchase of a new Eligible Product during the Qualifying Period.
3. Subject to the Qualifying Criteria below, customers will receive the Welcome Bonus on top of the Initial Bonus for each Regular Premium paid in the first policy year of each Eligible Product policy submitted during the Qualifying Period.
4. The Welcome Bonus under this Campaign is calculated by multiplying the applicable Welcome Bonus Rate below with the Regular Premium paid in the first policy year for the Eligible Product.
5. The Welcome Bonus will be credited on top of the Initial Bonus, as soon as the Regular Premium is received in full by TMLS. The allocation of the Welcome Bonus will follow the same allocation as the Initial Bonus.
6. Qualifying Criteria:
 - i. The policy must be submitted within the Qualifying Period;
 - ii. The application is for a new policy and is not an application to Top-Up Premiums or to pay a Recurring Single Premium to an existing policy;
 - iii. The policy is issued and registered in Singapore;
 - iv. There is no cancellation of the policy during the free look period;
 - v. The Life Assured must not die by suicide or due to any Pre-Existing Condition, whether sane or otherwise, within one (1) year following the later of the Issue Date of the policy, the last Reinstatement Date of the policy or the effective date of Change of Life Assured; and
 - vi. The policy must not be terminated due to any misrepresentation or non-disclosure of material facts.

For Harvest Max, Harvest Pro, Wealth Max (II), Wealth Pro (II), Wealth Flexi-Link 3.12

Welcome Bonus Rates

Plan	Annualised Regular Premium / Welcome Bonus Rates					
	SGD (\$)	< 12,000	12,000 to < 24,000	24,000 to < 36,000	36,000 to < 48,000	>= 48,000
	USD (\$)	< 7,938	7,938 to < 15,876	15,876 to < 23,811	23,811 to < 31,749	>= 31,749
	GBP (£)	< 7,239	7,239 to < 14,478	14,478 to < 21,717	21,717 to < 28,953	>= 28,953
	AUD (\$)	< 12,573	12,573 to < 25,143	25,143 to < 37,716	37,716 to < 50,286	>= 50,286
	EUR (€)	< 8,691	8,691 to < 17,382	17,382 to < 26,073	26,073 to < 34,764	>= 34,764
Harvest Max		5%	13%	13%	15%	15%
Harvest Pro		2%	10%	10%	13%	13%
Wealth Max (II)		8%	22%	22%	27%	27%
Wealth Pro (II)		4%	17%	17%	20%	20%
Wealth Flexi-Link 3.12		4%	8%			

Total Initial Bonus Rates (inclusive of Welcome Bonus)

Plan	Annualised Regular Premium / Total Initial Bonus Rates (inclusive of Welcome Bonus)					
	SGD (\$)	< 12,000	12,000 to < 24,000	24,000 to < 36,000	36,000 to < 48,000	>= 48,000
	USD (\$)	< 7,938	7,938 to < 15,876	15,876 to < 23,811	23,811 to < 31,749	>= 31,749
	GBP (£)	< 7,239	7,239 to < 14,478	14,478 to < 21,717	21,717 to < 28,953	>= 28,953
	AUD (\$)	< 12,573	12,573 to < 25,143	25,143 to < 37,716	37,716 to < 50,286	>= 50,286
	EUR (€)	< 8,691	8,691 to < 17,382	17,382 to < 26,073	26,073 to < 34,764	>= 34,764
Harvest Max		28%	40%	41%	44%	45%
Harvest Pro		14%	25%	27%	31%	33%
Wealth Max (II)		33%	52%	53%	59%	60%
Wealth Pro (II)		17%	35%	37%	41%	43%
Wealth Flexi-Link 3.12		16%	30%			

For Wealth Flexi-Link 5.10

Welcome Bonus Rates

Plan	Annualised Regular Premium / Welcome Bonus Rates			
	SGD (\$)	< 12,000	12,000 to < 40,000	>= 40,000
	USD (\$)	< 7,938	7,938 to < 26,460	>= 26,460
	GBP (£)	< 7,239	7,239 to < 24,130	>= 24,130
	AUD (\$)	< 12,573	12,573 to < 41,905	>= 41,905
	EUR (€)	< 8,691	8,691 to < 28,970	>= 28,970
Wealth Flexi-Link 5.10		4%	8%	8%

Total Initial Bonus Rates (inclusive of Welcome Bonus)

Plan	Annualised Regular Premium / Total Initial Bonus Rates (inclusive of Welcome Bonus)			
	SGD (\$)	< 12,000	12,000 to < 40,000	>= 40,000
	USD (\$)	< 7,938	7,938 to < 26,460	>= 26,460
	GBP (£)	< 7,239	7,239 to < 24,130	>= 24,130
	AUD (\$)	< 12,573	12,573 to < 41,905	>= 41,905
	EUR (€)	< 8,691	8,691 to < 28,970	>= 28,970
Wealth Flexi-Link 5.10		16%	36%	38%

Example: Based on Wealth Max (II), annual premium S\$48,000

Welcome Bonus 27%
Initial Bonus 33%

**Total Initial Bonus
60%**

(60% x S\$48,000 = S\$28,800)

Receive a total of **S\$28,800** worth of Initial Bonus units in the 1st year to accelerate your wealth accumulation!

Terms & Conditions

1. Unless otherwise defined, capitalized terms used in these Terms shall have the same meanings given to them in the product provisions of the Eligible Product.
2. Recurring Single Premiums and/or Top-up Premiums are not eligible for the Welcome Bonus.
3. In the event that the Welcome Bonus has been credited and TMLS discovers that any of the Qualifying Criteria have not been met, TMLS reserves the right to recover an amount equivalent to the credited bonuses (including any Units purchased using such bonuses) in any manner at its sole discretion, including but not limited to setting off equivalent amounts against any sums due to the participant of this Campaign.
4. The Welcome Bonus is not exchangeable and/or refundable for cash, credit or for any other items in whole or in part.
5. The Campaign 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.
6. TMLS's decision on all matters relating to this Campaign shall be final and binding. TMLS reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign or vary these Terms at any time without notice, reason or liability.
7. TMLS reserves the right to disqualify any customer and/or pursue legal action against any person which it believes has undertaken fraudulent activities or other activities harmful or prejudicial to TMLS or this Campaign.
8. In addition to the terms and conditions of and consents provided under the Eligible Product policies, the customer consents to the collection, use and disclosure by TMLS, its affiliates, service providers, vendors and/or subcontractors, of the personal data furnished in connection with the application for Eligible Products and their associated riders (including proposal forms) for the purposes of administering the Campaign, such consent or consents being given in accordance with the provisions of the Personal Data Protection Act 2012 and TMLS's Data Protection Policy (at <https://www.tokiomarine.com/sg/en/about-us/fair-dealing/personal-data-protection.html>).
9. Any trademarks, graphic symbols, logos, or intellectual property contained in any material used in connection with this Campaign 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.
10. To the maximum extent permitted by law, each participant of this Campaign 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 his or her participation in this Campaign, including but not limited to the participants' acts, omissions or negligence and/or the use / misuse of any Campaign benefits awarded. Each participant of this Campaign further agrees to indemnify and hold the Relevant Organisers harmless against any losses, damages, costs, expenses, claims, or liabilities of any kind arising in connection with his or her participation in this Campaign.
11. These Terms shall be governed by and construed in accordance to the laws of Singapore and parties agree to submit to the exclusive jurisdiction of the courts of Singapore.
12. This Campaign cannot be used in conjunction with other promotions, discounts, offers, vouchers, rebates or other campaigns unless otherwise permitted in writing by TMLS in its sole and absolute discretion.
13. No third party shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms.
14. In the event of any inconsistency between the terms and conditions in the brochure and/or marketing or promotional materials relating to the Campaign 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 insurance 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 the qualifying product(s). 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 8 January 2026.

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