

CAMPAIGN PERIOD

**1 Jul – 30 Sep 2025**  
(both dates inclusive)



**TOKIO MARINE**  
INSURANCE GROUP



# Building Your **WEALTH JOURNEY** WITH TOKIO MARINE **MADE EASY**

**Additional  
Startup  
Bonus**

**20%**

**when you take up a #goAffluence Plan**

Terms and Conditions apply.

## Wealth Campaign Terms and Conditions

The Wealth Campaign (the “**Campaign**”) is carried out by Tokio Marine Life Insurance Singapore Ltd. (“**TMLS**”) and is subject to the Terms and Conditions (“**Terms**”) set out below.

1. **Eligible Products**

- a) #goAffluence

2. **Campaign Period**

For the Eligible Product, policies issued between 1 July 2025 and 30 September 2025 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion.

**Qualifying Criteria**

3. The policy must be issued within the Campaign Period.
4. The application is for a new policy of the Eligible Product and is not an application to Top-Up Premium or to pay a Recurring Single Premium to an existing policy.
5. The policy is issued and registered in Singapore.
6. There is no cancellation of the policy during the free-look period.
7. 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.
8. The policy must not be terminated due to any misrepresentation or non-disclosure of material facts.

**Terms and Conditions**

9. 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.
10. **For #goAffluence policies issued within the Campaign Period:**
  - a) **Campaign Benefits:** An additional Startup Bonus will be paid on top of the Initial Bonus (which is inclusive of the Welcome Bonus). The Startup Bonus is equivalent to 20% of each regular premium paid in only the first Policy Year and will be computed and automatically credited to the policy in the form of additional units.
  - b) Any recurring Single Premium and/or Top-Up Premiums are not eligible for the additional Startup Bonus.
  - c) In the event that the Startup 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.
  - d) The Startup Bonus is not exchangeable and/ or refundable for cash, credit, or any other items in whole or in part.
11. 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.
12. TMLS's decision on all matters relating to this Campaign shall be final and binding. TMLS reserves the right and 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.
13. TMLS reserves the right to disqualify any participant in the Campaign and/or pursue legal action against any person it believes has undertaken fraudulent activities or other activities harmful or prejudicial to TMLS or this Campaign.

14. In addition to the terms and conditions 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 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 (available at <https://www.tokiomarine.com/sg/en/life/about-us/corporate-policies/fair-dealing/personal-data-protection.html>).
15. 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.
16. 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.
17. 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.
18. 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.
19. No third party shall have any right under the Contract (Rights of Third Parties) Act 2001 to enforce these Terms.
20. 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 #goAffluence plan is underwritten by Tokio Marine Life Insurance Singapore 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 marketing material is for reference only and is correct as at 1 July 2025.

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