



TOKIO MARINE
INSURANCE GROUP

TM Protect Cancer

Always be ready when cancer strikes



Tokio Marine
Life Insurance Singapore Pte. Ltd.

tokiomarine.com
Life & Health | Property & Casualty



Benefit Snapshot

1. Comprehensive cancer coverage
2. 50% benefit payout on early detection of cancer
3. 100% benefit payout on advanced stage cancer diagnosis
4. Simplified application, just answer 7 health questions
5. Guaranteed renewable



About the Plan

TM Protect Cancer is a non-participating term plan that provides financial aid when diagnosed with early or advanced stage cancer, so you can stay 100% focused on recovery. This yearly renewable plan provides up to S\$150,000 insurance coverage for cancer and is specially designed for adults between the ages of 30 and 65, with coverage extending until the age of 85.



Benefits of the Plan

Comprehensive cancer coverage

A cancer diagnosis can change your life as well as your loved ones. Take charge and protect yourself and your family today with TM Protect Cancer's insurance coverage against cancer. You can choose a coverage level that best suits your needs — from as low as S\$50,000 up to a maximum of S\$150,000.

Early stage cancer payout

Upon diagnosis of early stage cancer, TM Protect Cancer pays you 50% of the sum assured in a lump sum, enabling you to explore other options for medicine and treatments that may not be covered by regular medical insurance plans. Despite the payout, your policy will continue to remain in force¹ with a reduction in both your premiums and sum assured.

Advanced stage lump sum payout

If the diagnosis results are positive for advanced stage cancer, TM Protect Cancer will pay 100% of the sum assured in a single lump sum². This means that you and your family have the flexibility to use the payout to settle immediate out-of-pocket medical and non-medical expenses; it does not have to be used specifically for cancer treatment.

Simplified application, just answer 7 health questions

Typical critical illness life insurance plans involve lengthy health declaration and document submissions. Not with TM Protect Cancer — we keep it simple with just 7 health-related questions. No medical examination and no supplementary questionnaires.

Guaranteed renewable

TM Protect Cancer offers guaranteed renewability, which means despite any future changes to your health condition; you will still be covered — guaranteed³.



Illustration

Annual Premium Rate per \$1,000 Sum Assured by Age Band:

Age Next Birthday	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
30 – 34	1.56	2.13	2.58	3.90
35 – 39	1.92	2.85	3.59	5.90
40 – 44	2.63	4.24	5.15	9.02
45 – 49	3.70	6.39	6.85	12.46
50 – 54	5.99	10.86	8.16	15.16
55 – 58	8.94	16.52	9.38	17.64
59 – 61	11.94	22.31	10.00	18.93
62 – 64	16.12	30.37	11.11	21.14
65 – 67	21.85	41.50	12.77	24.50
68 – 70	27.62	52.75	14.52	28.02
71 – 73	34.18	65.74	16.65	32.29
74 – 76	40.98	78.75	19.83	37.89
77 – 79	47.82	87.11	23.33	42.07
80 – 82	53.35	91.02	27.02	45.75
83 - 85	54.41	91.02	27.60	45.75

- ¹ The sum assured will be reduced by the amount paid under the claim. Subsequent premiums will be paid on the reduced sum assured.
- ² If the life assured has made a claim on early stage cancer and is subsequently diagnosed with advanced stage cancer, we will pay the remaining sum assured.
- ³ While renewability is guaranteed, premiums can be changed by TMLS by giving 30 days' written notice in advance. Premium rates are age-banded, non-guaranteed and will vary by age, gender and smoking status.

Be sure

Call us today to find out more about TM Protect Cancer and safeguard your family against cancer!

All ages mentioned in this marketing material are based on age next birthday.

Important Notes

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. This 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.

For policies distributed in Singapore:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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 June 2019.

About Us

Tokio Marine Life Insurance Singapore Pte. Ltd. is part of Tokio Marine Group which has over 130 years of history. As at March 2018, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$32 billion and total assets of around US\$216 billion. With its presence spreading across 38 countries, Tokio Marine is indisputably one of the largest insurance groups in the world.

Our reputation in Singapore as a leading life insurer has been gained through our strong historical investment returns, disciplined underwriting and careful expense management.

We are committed to bring meaningful product solutions to meet your individual and corporate insurance needs.

Driven by Customer-focus, Integrity and Excellence as our core values, we endeavour to be your preferred insurance partner for life.

Speak to your preferred Adviser
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