

TM FlexiAssurance



TOKIO MARINE
INSURANCE GROUP

One plan that offers you the ideal balance
between protection and growing your investments



Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty



Benefit Snapshot

1. Coverage of up to 300 times of your annual premium
 2. No lapse guarantee privilege
 3. Lifetime investment savings even after a claim
 4. Loyalty bonus
 5. Level insurance charges¹
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About the Plan

Your career is on track and you are ready to start a family. You would like to purchase insurance for yourself and your loved ones to guard against unexpected events. But you also want to invest your money in a disciplined way so that your savings can grow over time.

TM FlexiAssurance is a regular premium whole life, investment-linked plan (ILP) which offers insurance coverage terms of up to age 70 or 99. Not only does it provide you with an insurance safety net, it also gives you the flexibility to manage and potentially grow your savings.



Benefits of the Plan

Coverage of up to 300 times of your annual premium

TM FlexiAssurance provides you with coverage against death, Total and Permanent Disability² (TPD) and Terminal Illness (TI), which can be as high as 300 times of your annual premium. When a TPD or TI claim is made, TM FlexiAssurance will pay out the basic sum assured and the policy continues to stay in force with the remaining policy values, if any, thereby providing potential growth in your savings.

No Lapse Guarantee³ (NLG) privilege

In the event of severe economic conditions where the policy value may be insufficient for the monthly deduction of fees and charges, you can be assured that your insurance coverage will still continue⁴.

Loyalty bonus³

You are rewarded with additional units for your loyalty every five years.

Affordable monthly premiums from S\$125

Starting your investment early is now easier than ever with TM FlexiAssurance, which has a low entry premium amount of S\$125 per month. Your money will work hard earlier to generate returns for you.

Flexibility: Ad-hoc top-ups, Withdrawals and Premium Holidays

If you receive a windfall or have extra cash, you may choose to add on to your investments with an ad-hoc top-up premium⁵ as often as you want! You may also make withdrawals⁶ from your policy, if needed.

In the event of an unforeseen financial crisis, you may consider taking a temporary break from your commitments after the first two years of premiums have been paid^{3, 7}.

Added security

For enhanced protection, you may opt to add on riders⁸ which provide coverage for:

- Waiver of premiums
- Different stages of severity of critical illnesses

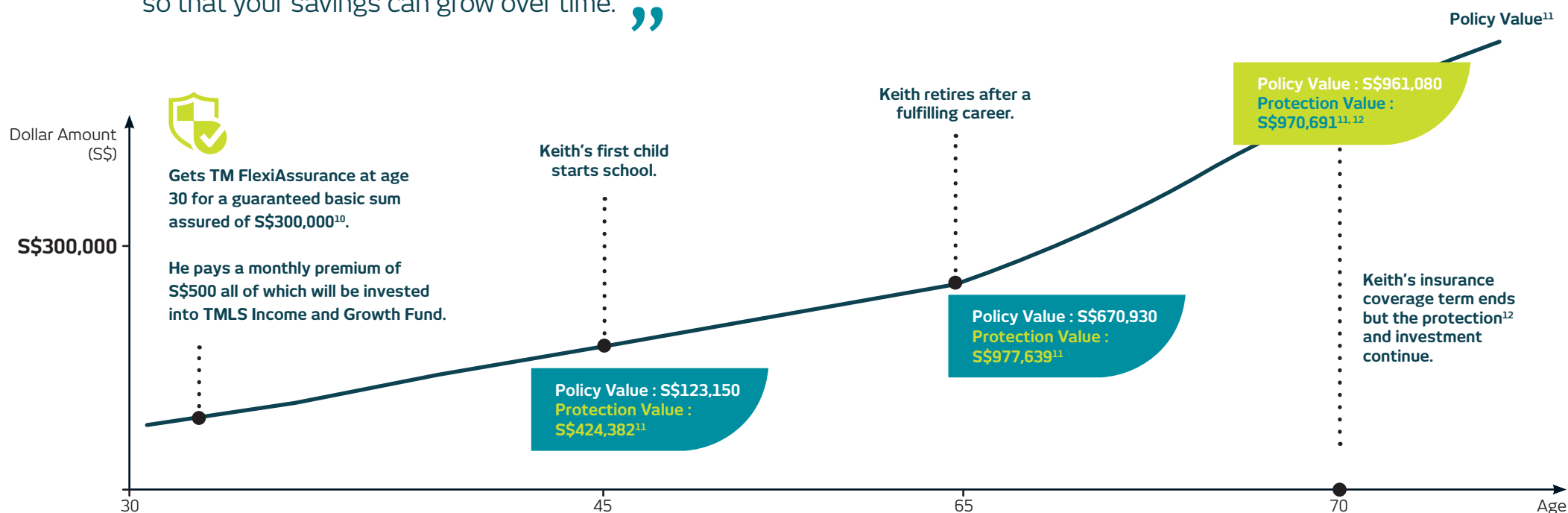




Life Assured	Keith
Profile	Age 30, male and non-smoker
Basic Sum Assured	S\$300,000
Monthly Premium	S\$500
Insurance Coverage Term	To age 70
Fund Allocation	100% TMLS Income and Growth Fund (TICG) ⁹
Fund Management Fee	1.25% p.a.

Age	Basic Premium Paid-to-Date	Illustrated Values			
		Policy Value ¹⁰ (Non-guaranteed)		Protection Value ¹¹ (Total payout in the event of death, TPD or TI)	
		4%	8%	4%	8%
45	S\$90,000	S\$88,310	S\$123,150	S\$389,193	S\$424,382
65	S\$210,000	S\$287,950	S\$670,930	S\$590,830	S\$977,639
70	S\$240,000	S\$357,210	S\$961,080	S\$360,782	S\$970,691

“Invest your money in a disciplined way so that your savings can grow over time.”



The above illustration is based on an illustrated investment rate of return of 8% p.a.

¹ The rates for the monthly protection charge are level and non-guaranteed.

² TPD benefit is provided until the policy anniversary on which the life assured is age 70.

³ Refer to Product Summary for details.

⁴ Applies to insurance coverage determined as at policy inception and subject to the conditions stated in the Product Summary.

⁵ Minimum ad-hoc top-up premium is S\$1,200. Ad-hoc top-up premium does not increase the basic sum assured and the top-up premium units purchased are not subject to surrender charge.

⁶ Surrender charge is applicable for withdrawal of regular premium units.

⁷ Non-payment of premiums during the first two policy years will terminate the policy automatically. During premium holiday, regular premium payments may be resumed at any time to increase the policy value.

⁸ Riders may either be unit deducting or premium paying.

⁹ Refer to Product Summary and Product Highlights Sheet for funds information. A copy of the Product Highlights Sheet can be found on our website.

¹⁰ The policy values are based on illustrated investment rate of returns of 4% p.a. or 8% p.a. and are used purely for illustrative purposes. Actual policy values will depend on the performance of the selected fund(s). The illustration assumes no withdrawals, no ad-hoc top-up premiums, and is inclusive of loyalty bonuses, fees and charges.

¹¹ Total protection value during insurance coverage term is determined by the sum of the basic sum assured, 101% of the value of regular premium units, and 100% of the value of top-up premium units.

¹² Insurance coverage term ends at age 70 and thereafter the protection value is determined by the sum of 101% of the value of regular premium units and 100% of the value of top-up premium units.



Frequently Asked Questions

1. How is TM FlexiAssurance different from buying unit trusts?

TM FlexiAssurance not only provides you with insurance coverage but also helps you invest your premiums. On the other hand, unit trusts are purely investment products with no insurance coverage.

2. How will TM FlexiAssurance's "No Lapse Guarantee Privilege" benefit me?

The "No Lapse Guarantee Privilege" ensures that your insurance coverage will still be in place even if the value of your policy is insufficient to cover the fees and charges required. In the event of an economic downturn, this privilege will provide you with the assurance that your insurance coverage will continue, as long as the relevant terms and conditions³ are met. This way, you need not worry about your policy lapsing.

3. How does the Loyalty Bonus³ work?

Every five years, you will receive additional units straight into your pool of investments. The value of the bonus units is equivalent to 10% of the total regular premium paid during each loyalty bonus period, divided by five years. This means that your portfolio will have more units without you having to pay additional premiums. It is our way of saying thank you.

All illustrations in this marketing material are not drawn to scale.

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 Ltd. and is only available through our authorised distributors. It does not have regard to your financial situation, specific investment objectives and any of your particular needs. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units may rise as well as fall. Past performance is not necessarily indicative of future performance and the performance of the ILP sub-fund(s) is non-guaranteed. A potential investor should read the Product Summary and Product Highlights Sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(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.

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 8 October 2021.

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of the Tokio Marine Holdings, Inc. which was established as the first insurance company in Japan more than 140 years ago. Today, Tokio Marine is one of the world's largest insurance groups, with a robust network that spans across 46 countries and regions operated by high-performing teams of more than 40,000 employees.

Our alignment of strategy to drive a strong performance and people-centric culture has advanced our standing in Singapore as a leading life insurer. Our values and vision define and guide us in everything that we do. A firm commitment to the traits of customer centricity, integrity and excellence underpins our promise to be the go-to partner for all financial planning needs.

**Speak to your Tokio Marine Representative
or visit www.tokiomarine.com**

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