

TM FlexiCover



TOKIO MARINE
INSURANCE GROUP

An investment-linked plan that adapts
to your lifestyle changes

Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty



Benefit Snapshot

1. Stay protected while you accumulate your wealth
2. Flexibility to adjust your coverage to meet life's changing priorities
3. Flexibility to increase or reduce your regular premium anytime
4. Access to a range of professionally managed investment-linked sub-funds
5. Enhance your protection cover with a wide range of optional riders



About the Plan

We understand that your financial priorities change as you go through different stages of life. Whether you have just started your first job, getting ready for marriage, starting a family or planning your retirement, you need a versatile protection and investment plan that gives you the flexibility to make changes as your needs and focus shift.

TM FlexiCover is a regular premium whole life investment-linked plan (ILP) designed to adapt to your changing lifestyle needs. It also takes care of your loved ones by providing protection cover for death.



Life Stages Of An Individual

Retirement Planning

Reduce your protection cover and maximise your investment



Building a comfortable nest egg

Young and Carefree

Strike a balance between protection and investment



Protecting and investing for your future



Achieving your milestones with TM FlexiCover



Higher protection needs for your family

Further increase protection cover

Starting a Family



Enhancing your financial security

Increase protection cover while staying invested

Getting Married



Benefits of the Plan

Stay protected while you accumulate your wealth

With TM FlexiCover, all you need is a minimum monthly premium of S\$125 to start your investments while being covered for death.

Flexibility to adjust your coverage to meet life's changing priorities

TM FlexiCover recognises that different life stages come with different priorities and responsibilities. When new priorities emerge, it helps to have a plan that allows you to make adjustments to accommodate these shifts. This enables you to take charge of your life and address your needs.

For instance, when you get married or start a family, you may consider increasing your protection cover¹ while you continue to accumulate your wealth. As you approach retirement age, you have the flexibility of reducing your protection cover to zero² and directing most of your premiums into maximising your investments. This allows you to focus on investment opportunities and build your retirement nest egg.

Enjoy fund switching, ad-hoc top-ups, withdrawals and premium holidays



Fund switching benefit empowers you to take advantage of market movements and potentially maximise the returns.



Ad-hoc top ups³ and partial withdrawals⁴ are available at any time.



In the event of unforeseen circumstances, premium holidays⁵ allow you to take a break from your financial commitments without compromising your insurance coverage. The plan, including all premium-paying riders, will continue with the coverage as long as the policy has sufficient units to pay for the applicable fees and charges.

Flexibility to increase or reduce your regular premium anytime

If you receive a salary increment and wish to invest a larger sum regularly by increasing⁶ your regular premium contribution, you can do so with TM FlexiCover. Similarly, if you are faced with other urgent financial commitments, you can reduce⁷ your regular premium anytime too.

Access to a range of professionally managed investment-linked sub-funds⁸

TM FlexiCover lets you optimise your investments through building your financial portfolio with a range of professionally managed investment-linked sub-funds. Tap on the expertise of fund managers to maximise potential investment returns in the long-run to meet your goal of either preparing for a rainy day or simply using it for life's pleasures.

Enhance your protection cover with a wide range of optional riders

You can customise your plan to address your protection needs with additional optional riders. Our range of optional unit-deducting riders provides additional coverage for early, intermediate and advanced critical illness, total and permanent disability, terminal illness or death. Upon a claim from these riders, the coverage and investment values from your basic plan will remain unaffected, allowing you to focus on recovery and growing your investments.

You can also add optional premium-paying riders to have your future premiums waived, should the unfortunate happen.

Gift your policy to your family members

If you desire to gift the policy to your family member, you can simply change the life assured under the Life Replacement Option⁹.

Get a Quit Smoking Discount (applicable to smokers)

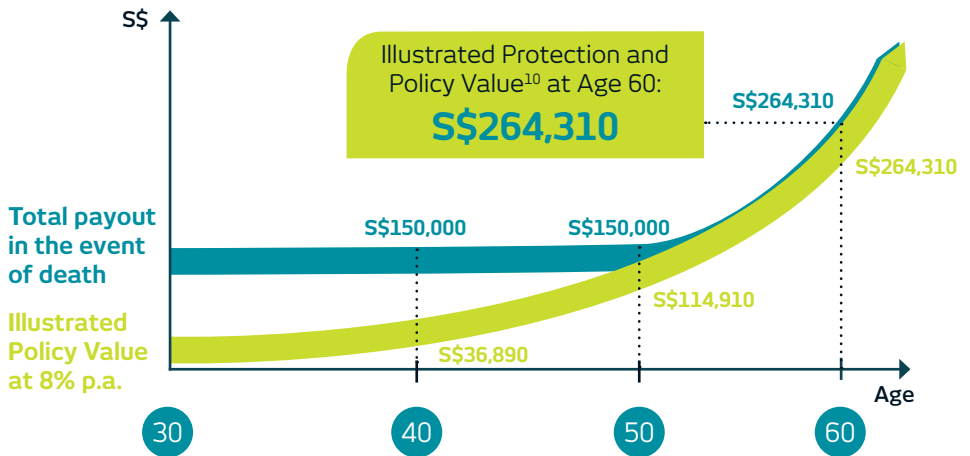
If you are currently a smoker, you may enjoy the same insurance charge rates as non-smokers for the first two policy years. If you successfully quit smoking within the first two policy years, you can enjoy the non-smoker insurance charge rates (applies to the basic plan and unit-deducting riders, if any) for the rest of the policy term. To qualify, simply submit the relevant documents to us at least two months before the second anniversary of your policy.



Life Assured Mr Richard Lim
Profile Age 30, Male and Non-smoker
Basic Sum Assured S\$150,000
Monthly Premium S\$300
Fund Allocation 100% TMLS Income and Growth Fund (TICG)
Fund Management Fee 1.25% p.a.

Illustrated values of Richard's plan

Age	Basic Premium Paid-to-Date	Illustrated Values ¹⁰			
		Policy Value (Non-guaranteed)		Protection Value (Total payout in the event of death)	
		4%	8%	4%	8%
40	S\$36,000	S\$30,450	S\$36,890	S\$150,000	S\$150,000
50	S\$72,000	S\$75,920	S\$114,910	S\$150,000	S\$150,000
60	S\$108,000	S\$135,800	S\$264,310	S\$150,000	S\$264,310



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

- 1 Subject to sum assured limits and medical underwriting.
- 2 Reduction of insurance coverage to zero can be allowed once the life assured reaches age 55 and at least 10 years' premiums have been paid for the basic policy.
- 3 Minimum ad-hoc top-up premium is S\$1,200. Ad-hoc top-up premium can be paid at any time after the policy inception and it does not increase the basic sum assured.
- 4 Minimum partial withdrawal amount is S\$1,000. Partial withdrawals of regular premium units may reduce the basic sum assured.
- 5 Allowed after premiums have been paid for the first two policy years. Non-payment of premiums during the first two policy years will terminate the policy automatically.
- 6 Regular premium can be increased at any time after policy inception. The minimum increase in regular premium amount for monthly premium payment mode is S\$50, for quarterly is S\$150, for semi-annual is S\$300 and for annual is S\$600.
- 7 Allowed only after the first two years' regular premiums have been paid subject to meeting the minimum premium requirement.
- 8 Refer to Product Summary and Product Highlights Sheet for funds information. A copy of the Product Highlights Sheet for the respective investment-linked sub-funds can be found on our website.
- 9 Life Replacement Option is available from second policy year onwards if policyholder provides proof of insurable interest on the new life assured at the point of application for such replacement and will be subject to underwriting.
- 10 The policy values are based on illustrated investment rate of return of 4% p.a. or 8% p.a. and are used purely for illustrative purposes. An annual fund management charge of 1.25% is assumed and all fees and charges have been taken into account in the computation of the illustrated values. The fees and charges are not guaranteed and may be revised in the future at the discretion of Tokio Marine Life Insurance Singapore Ltd. The actual benefits payable will depend on the actual performance of the underlying assets of the fund(s) invested. The performance of the fund(s) is not guaranteed and the policy value may be less than the capital invested. The illustration assumes no withdrawals, no ad-hoc top-up premiums and no premium holiday.

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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