

TOKIO MARINE  
INSURANCE GROUP

# Retirement is a Life Makeover You Deserve

Be excited about the future; be proud of how you got there.

*Que Sera, Sera*

**As the song goes, "Whatever will be, will be."**

Don't let this be the soundtrack of your golden years.

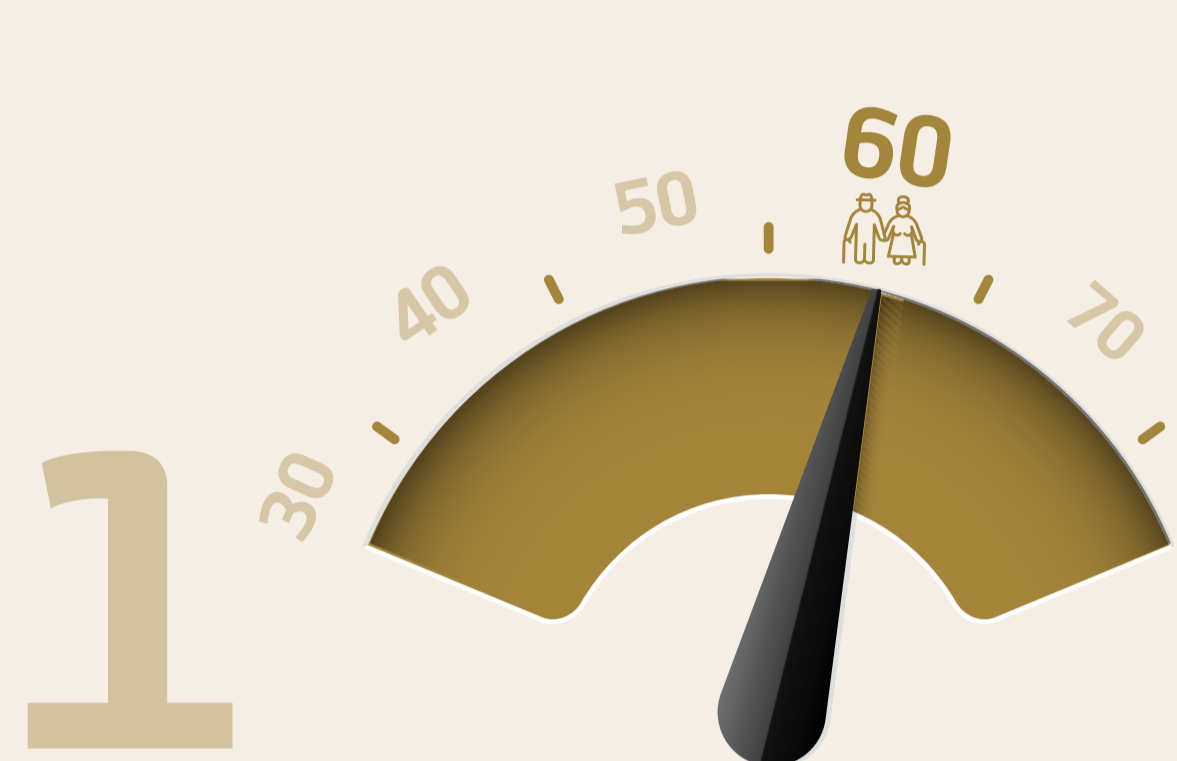
Be well-prepared for life's uncertainties. Start building your nest egg now so you'll be adequately provided for in your retirement years.

## #RetiringWellLivingBetter

When is the best time to start planning for your retirement? Should you start at 30, 40, 50 or 60?

It's never too early and never too late to seriously start thinking about your retirement goals. The best time to do it is today.

**#RetiringWellLivingBetter starts with these 3 key questions:**



**1**  
At what age do you plan to retire?



**2**  
How many years do you foresee yourself enjoying your retirement?



**3**  
What is your desired monthly Retirement Income?

## Retirement in Numbers

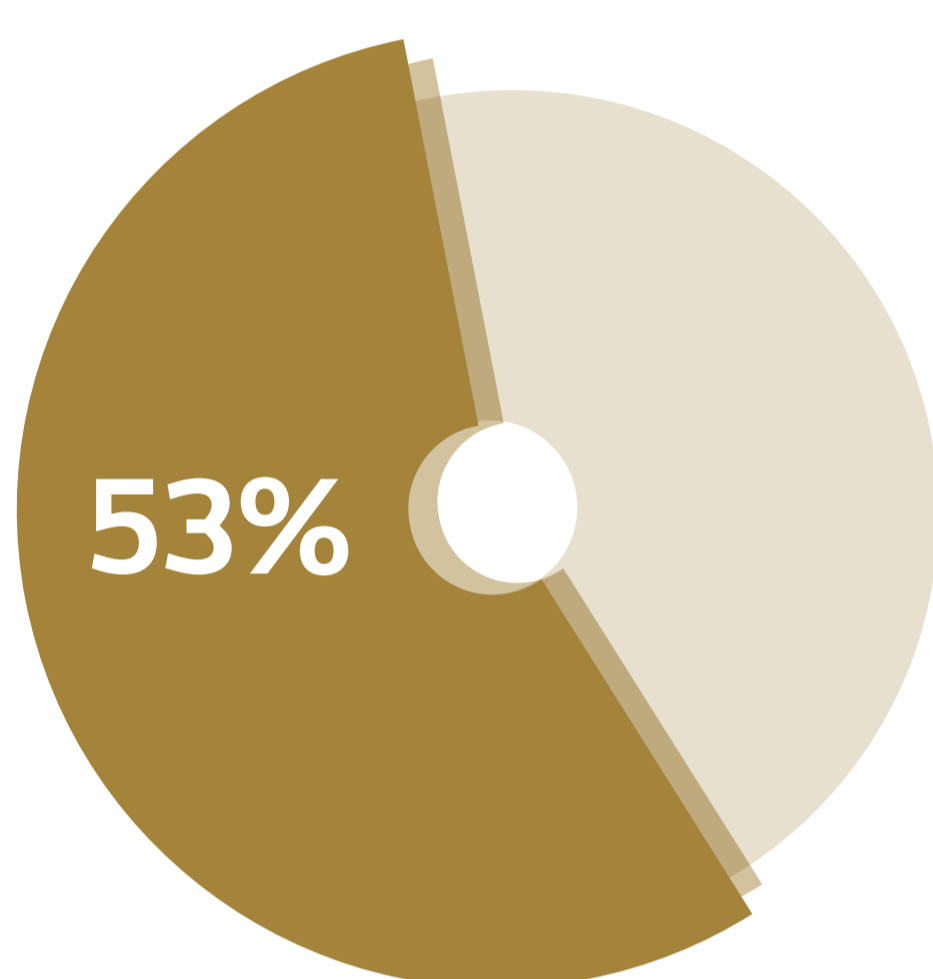
Singaporeans aged 65 and above can meet the basic standard of living\* with at least:



**S\$1,379/month**  
for a single senior adult



**S\$2,351/month**  
for a couple



**\*\*About 53% of active CPF members met their Full Retirement Sum in cash and pledge at age 55 in 2016.**

\* This includes other needs such as expenses for holidays and social activities.

(Source: Straits Times, 22 May 2019 - <https://www.straitstimes.com/singapore/study-finds-1379-a-month-needed-to-meet-basic-living-standard-for-single-elderly>)

\*\* Source: MOM (<https://www.mom.gov.sg/newsroom/parliament-questions-and-replies/2018/0710-written-answer-by-mrs-josephine-teo-minister-for-manpower-to-parliamentary-question-on-cpf-withdrawals-at-age-55>)

## The future is yours to see with Tokio Marine's Retirement Planning solutions

You deserve a standard of living that goes beyond the "basic." When you have a supplemental source of income throughout your retirement years, you can enjoy peace of mind, maintain your preferred lifestyle, and pursue your passions.

As your **#GoToPartner** in financial planning, **Tokio Marine** delivers well-informed advice and innovative solutions so that you can enjoy financial freedom when you retire. Achieve your retirement goals and look forward to **#RetiringWellLivingBetter** with the aid of an investment-linked plan (ILP) that is flexible, transparent, and rewarding. With an ILP sub-fund, you can expect regular dividend payouts regardless of fluctuations in the market.

An ILP sub-fund offers a suitable retirement solution in three ways:

- Providing a steady stream of passive income
- Offering competitive interest rates
- Cushioning your investment against market downturns

## The early bird gets the worm; start early to maximise your earning potential.

The sooner you start, the easier it will be to build a big enough nest egg for a more comfortable future. If you want to know how long it will take to double your investment, simply follow the **Rule of 72**:

### THE RULE OF 72

Divide 72 by the annual interest rate and you'll get an estimate of how many years you'll need to invest to grow your initial investment to twice its amount.

$$72 \div \text{Annual Interest Rate (\%)} = \text{Years to Double}$$

With an annualised average return of 10%, for example, you can double your initial investment every seven years.

$$72 \div 10\% \text{ Annual Interest Rate} = 7.2 \text{ years to Double}$$

This is why timing is key to maximising the power of compound interest; the longer you invest, the bigger your initial investment can grow. Start investing today!

## Your Financial #GoToPartner Today for a Secure Tomorrow

Hindsight is 20/20; foresight can be, as well. Keep your eye on the prize - **#RetiringWellLivingBetter** the way you want! Contact a TM Financial Representative to find out more.

*Que Sera, Sera*

**Whatever will be, begins today. It's time to change the music.**

**Whatever will be, will be as good as you plan for it.**

### Important Notes:

This electronic direct mailer (EDM) 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 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.

The insurance plans are protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information shown in this EDM is for reference only and is correct as at 12 July 2021.

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