



TOKIOMARINE  
INSURANCE GROUP

# TM Well Being

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Life may be full of uncertainties, your financial security need not be.



Tokio Marine  
Life Insurance Singapore Ltd.

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[tokiomarine.com](https://tokiomarine.com)  
Life & Health | Property & Casualty



## Benefit Snapshot

1. Comprehensive Protection with Critical Illness
2. Highly Affordable
3. Guaranteed Renewability
4. Guaranteed Convertibility



## About the Plan

The road ahead may be full of uncertainties. A new addition to the family or a new business venture may signal exciting times ahead, but they are not without challenges. Why not lighten your load with TM Well Being as a safety net? Comprehensive protection to cover those 'what ifs' is now well within your reach!



## Benefits of the Plan

### **Comprehensive Protection with Critical Illness**

You may be the financial pillar at home; working hard to let your loved ones enjoy the current lifestyle you have created for them. It can be stressful being that lone pillar. Let TM Well Being support you in securing a financial shelter for your loved ones.

### **Highly Affordable**

TM Well Being is a highly affordable and comprehensive term insurance plan that provides financial protection in the event of Death, Total & Permanent Disability (TPD)<sup>1</sup>, Critical Illness (CI) and Terminal Illness (TI).

TM Well Being will step in as the family's financial pillar when you step out from that responsibility, should the unfortunate occur.

### **Guaranteed Renewability<sup>2</sup>**

You cannot predict when your additional responsibilities will be lifted from your shoulders. TM Well Being can go that extra distance with you. Our Guaranteed Renewability feature allows you to extend your protection period without the need for new medical evidence.

### Guaranteed Convertibility<sup>3</sup>

Have the additional assurance that your financial security is not compromised. You have the option to convert this term plan into a permanent plan maintaining the comprehensive financial protection against death, TPD and CI; with no further need for evidence of good health.

### Coverage Term to suit your needs

This plan is available in 5 and 10 year terms, and also up to ages 60, 65, 70 and 75. You can choose the one that best suits you.



## Illustration

Jason has just celebrated the arrival of his first child. Being a responsible father and husband, he sees the need to secure for his family a financial shelter for the next 10 years, in the event of his death, TPD or CI. Jason has the following options to choose from:

#### 10 Year Policy Term

Jason's Profile	Coverage Amount	Annual Premium
Male 30 years old non-smoker	\$150,000	\$316.50
	\$200,000	\$368.00
	\$250,000	\$460.00
	\$500,000	\$895.00

Premium rates for TM Well Being are not guaranteed. The Company reserves the right to change the premium rates by giving 30 days written notice.

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

All benefits and features are subject to terms and conditions.

<sup>1</sup> TPD coverage is until the policy anniversary preceding age 65.

<sup>2</sup> Guaranteed renewability option is available for policy terms 5 and 10 years only. Maximum expiry for renewal is age 75, subject to availability at the time of renewal. Other terms and conditions apply.

<sup>3</sup> Guaranteed convertibility option is available for all policy terms. Conversion needs to be exercised before age 60.

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. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be 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.

Information shown in this marketing material is for reference only and is correct as at 7 March 2018.

## About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Group which has over 130 years of history. As at March 2016, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$25 billion and total assets of around US\$194 billion. With its presence spreading over 483 cities in 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  
or visit [www.tokiomarine.com](http://www.tokiomarine.com)

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