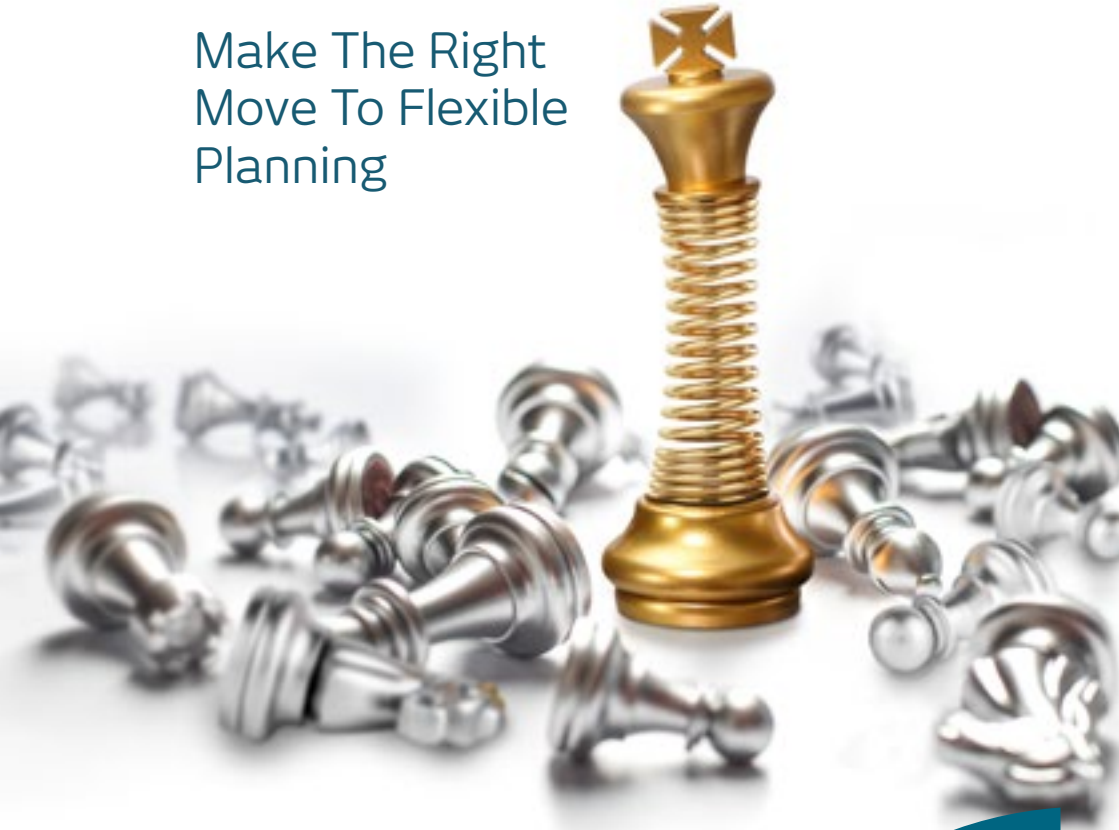




# Make The Right Move To Flexible Planning



#g Classic





## Plan Ahead And Be Rewarded

Plan Well. Live Well. With #GOClassic! Manage your investment to maximise rewards with bonuses.

Your needs and financial goals will evolve over time. Make the right move – plan ahead and take advantage of flexible and rewarding opportunities to tailor your investments according to your ever-changing needs.

# #gOClassic Advantage



## Flexible

Invest in a well-diversified portfolio and capture different market opportunities with your preferred plan currency. Customise your plan according to your needs.



## Rewarding

Boost your investments with multiple bonuses.

### Initial Bonus

Up to



paid over the first 3 years

### Yearly Loyalty Bonus

Up to



from 4<sup>th</sup> year onwards

### Yearly Additional Bonus

Up to



from 4<sup>th</sup> year until end of premium term



Grow your wealth with  
the flexibility you need  
with #gOClassic.



# #gOClassic

## Benefits



### Your Choice of Financial Flexibility

Flexibility to make premium top-ups, withdrawals and free fund switches to capitalise on market opportunities.



### Your Choice of Premium Term and Plan Currency

Choose your premium term (between 5 and 25 years) and preferred plan currency.



SGD



AUD



GBP



USD



EUR



### Your Choice of Life Cover

#### Advanced Death Benefit

Safeguard your life cover against market downturns. During the premium term, receive the higher of either 101% of your policy value or net premiums paid.

#### Basic Death Benefit

Receive 101% of your policy value.



## Your Choice of Funds

Access to a suite of curated ILP sub-funds to build a portfolio that meets your needs and risk profile. Additionally, enjoy cost-savings as there is no bid-offer spread.



## Your Choice of Optional Riders

Enhance your protection with a selection of premium waiver riders:

Optional Riders	Future premiums are waived:
Cancer Waiver	Upon diagnosis of Major Cancer
Early Critical Illness Premium Waiver	Upon diagnosis of any covered Early or Intermediate Stage Critical Illnesses <sup>^</sup>
Waiver of Premium	Upon diagnosis of any of the covered Major Stage Critical Illnesses
Payer Benefit Spouse Rider Enhanced Payer Benefit Enhanced Spouse Rider	In the event of death, total and permanent disability or upon diagnosis of any of the covered Major Stage Critical Illnesses of policyholder/spouse

<sup>^</sup> Future premiums will be waived for 5 years, up to 2 times.

# Flexible Planning

Mark, age 35  
signs up for  
**#gOClassic**



## Ad-hoc Top-up

Do a one-time premium top-up with the year-end bonus received.



## Partial Withdrawals

Make a partial withdrawal for marriage expenses.



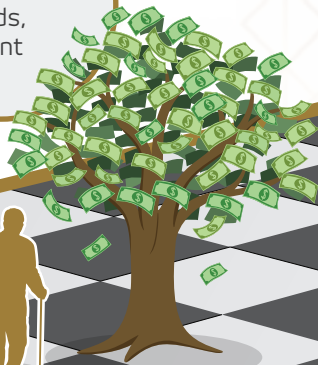


### Regular withdrawals

Make regular withdrawals for retirement needs, while the investment continues to grow.

### Policy Transfer

Transfer policy owner to children. Leave a legacy.



### Fund Switching

Switch funds to capture market opportunities.



### Change in Family Cover

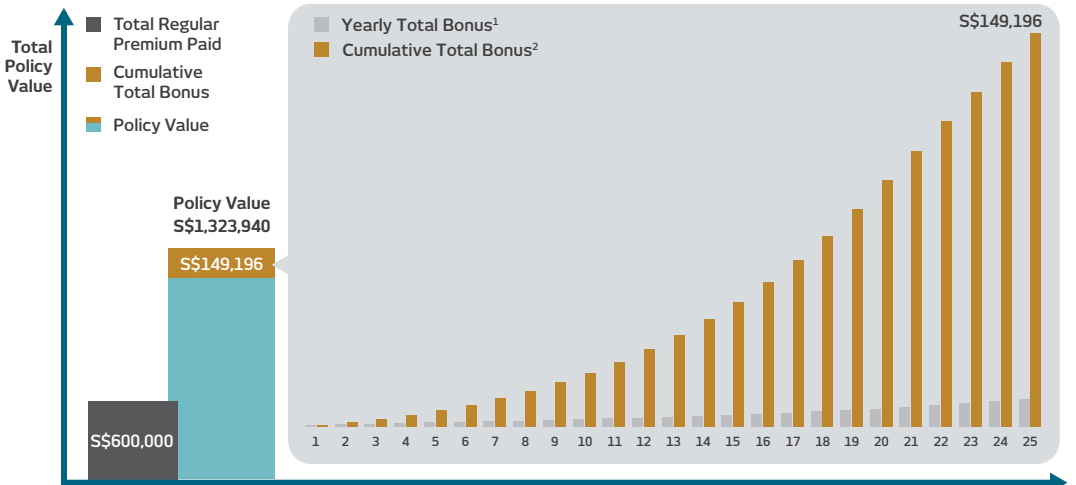
Add wife and newborn children as Lives Assured.  
Wife will also be the Policy Owner.

# Boost Your Investment with Bonuses



With a monthly premium of S\$2,000 over 25 years, Mark's investment will be enhanced with Initial Bonus by an additional 126% of annualised premium over the first 3 years. As he continues to invest, he will receive Loyalty and Additional Bonus payouts from Year 4. With these bonuses, his policy value will grow to S\$1,323,940 at the end of 25 years.

Total Initial Bonus over 3 years	Cumulative Total Bonus (Initial + Loyalty + Additional) from Year 1 to Year 25	Policy Value at end of Year 25
S\$30,240	S\$149,196	S\$1,323,940



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

The policy value figure at the end of the premium term of 25 years is inclusive of Initial, Loyalty and Additional bonuses. The figures are not guaranteed. All product charges and a fund management charge of 1% p.a. have been taken into consideration. The actual charge applicable will depend upon the selection of funds you invest in. It assumes that all premiums due are paid until the end of the premium term without any partial withdrawals on the policy.

Based on an illustrated investment rate of return of 4% p.a.:

Policy Value at end of Year 25 is S\$766,945.

Cumulative Total Bonus from Year 1 to Year 25 is S\$75,002.

<sup>1</sup> Yearly Total Bonus is the sum of Initial, Loyalty and Additional bonuses (where applicable) paid in the year.

<sup>2</sup> Cumulative Total Bonus is inclusive of the investment return on the Initial, Loyalty and Additional bonuses credited.

#gOClassic is best optimised for medium to long-term regular investments. Please refer to the Product Summary for the features and conditions that apply to this plan or speak to our Tokio Marine Representative today.

## Plan Well. Live Well.

Scan to  
find out more:



### 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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 13 October 2023.

# 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](http://www.tokiomarine.com)

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