tokiomarine.com Life & Health | Property & Casualty





You hold the key to a wealth of opportunities

#90 Treasures Secure is your key to unlock the doors to diverse wealth-building opportunities. Reap the rewards of your investments with flexible wealth solutions that maximise your long-term earning potential and stay protected against untimely death during market downturn.



Uncover your trove of wealth with #90 Treasures Secure

WEALTH ACCUMULATION



Be rewarded with Initial Bonus up to 186% over the first 3 years



Earn a high Loyalty Bonus of up to 1.2%* p.a.



Make your money work harder for you, 100% of paid premiums are invested in funds



Build your income stream through payouts from dividend-paying funds



Change Life Assured according to your needs

* 0.55% p.a. from end of policy years 4 -10; 1.05% / 1.2% p.a. from end of policy years 11 onwards, depending on premium payment term



#90 Treasures Secure endows you with the privilege of financial flexibility

FINANCIAL FLEXIBILITY



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



Up to 5 currencies to choose from



Select your preferred premium term option (10 to 30 years)



Your investments are safely tethered with #90Treasures Secure

PROTECTION



With Locked-in Policy Value, preserve your wealth at its highest monthly policy value to deliver maximum protection.



No medical underwriting

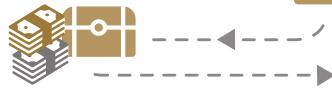


#90 Treasures Secure grants you financial flexibility to keep you in control of your wealth-building journey throughout various life stages and events.





Need to temporarily restructure your finances? You may take a premium reduction to free up some of your funds.



How to maximise your windfall or your year-end bonus? Reinvest it through a one-time premium top-up to increase your policy value.



Ride the waves to capture market opportunities; switch funds to give your investment an added boost.



Just started a family? Modify your family cover to add your wife and newborns as Lives Assured.



Have your eyes on a big purchase item, want to take a sabbatical leave or need the extra funds for your children's education plan? Access your monies whenever you need them through partial withdrawals and regular withdrawals.



Exploring efficient and effortless ways to magnify your passive income stream? Invest in dividend-paying ILP sub-funds, and have the option to reinvest your dividends to keep them growing.

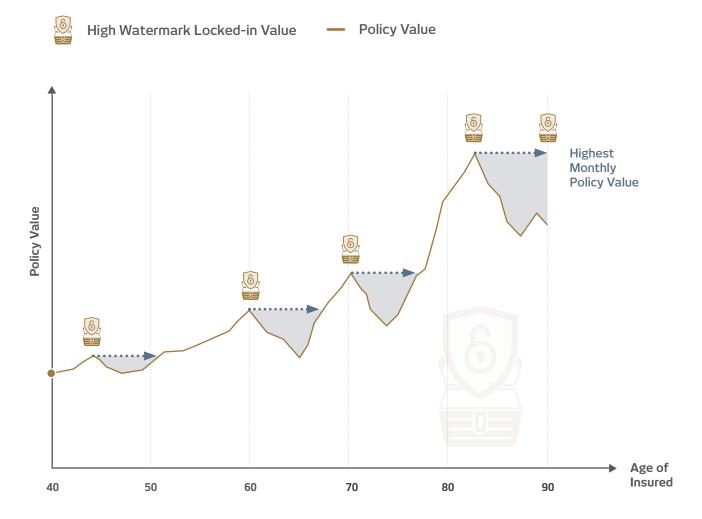


Treasured legacy planning for your loved ones. Transfer your policy to your children.



High Watermark Locked-in Value

Illustration: Locked-in Peak Value During Volatile Market Conditions



The peak policy value at every monthiversary is Locked-in to protect against volatile market trends. The highest monthly watermark recorded throughout the Policy is Locked-in* to deliver maximum protection.

^{*} The Locked-in Policy Value will be adjusted when there are changes in benefits such as a partial withdrawal or a reduction in Locked-in Policy Value.

#goTreasures Secure is an ideal wealth-building solution for medium- to long-term regular investments. For more information on the applicable features and conditions, you may refer to the Product Summary or speak with our Tokio Marine Representative today.



Plan Well. Live Well.

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 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.

