



**TOKIO MARINE**  
INSURANCE GROUP

Tokio Marine  
Life Insurance Singapore Ltd.

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

# Harvest *Max*



## Harvest Series

Our Wealth Management solutions deliver the promise to attain your future financial aspirations.

The Promise の未来

Within life's intricate tapestry, the future unfolds with different connotations for each individual. For some, it embodies success, financial freedom, and to others, it signifies being able to stand resilient when faced with challenges, embracing a new goal or achieving individual breakthroughs.

Whatever significance the future holds for you, we are committed to delivering you a promising future. This commitment extends beyond financial security; it is a pledge to nurture and safeguard the diverse futures that lie ahead with our distinct wealth management solutions.

**"We stand ready to fulfill the promise of shaping your envisioned future into reality."**

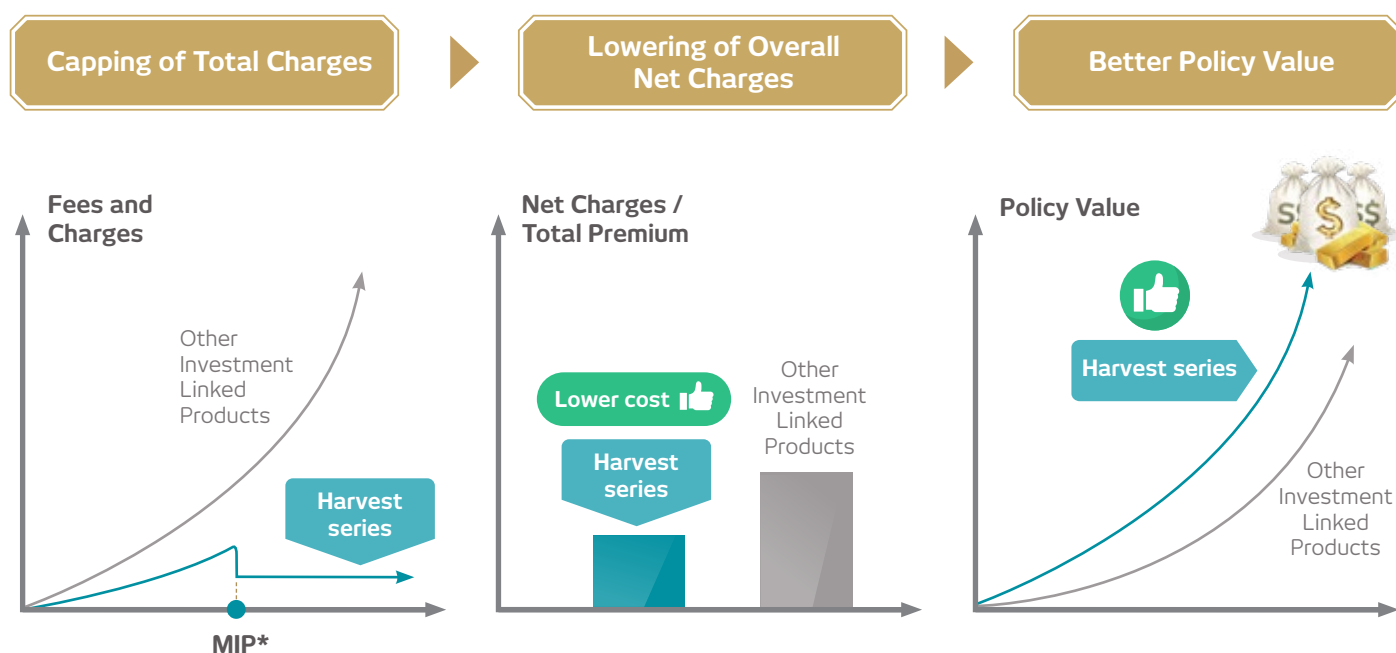
**"Our suite of wealth management solutions is tailored to help you attain your future financial aspirations."**



# The Promiseのfuture



# The Promiseの未来

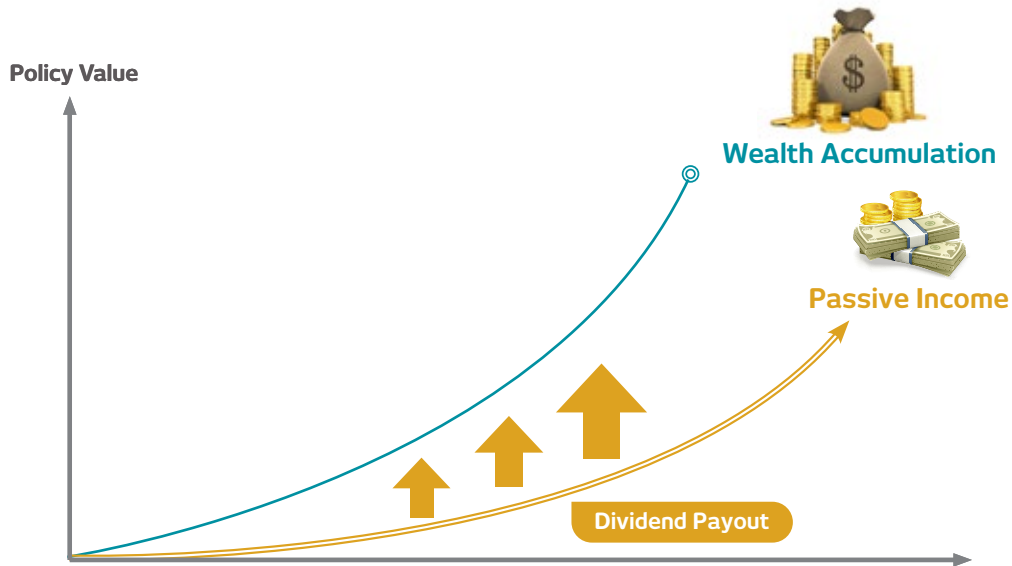


\* Minimum Investment Period.

Above graphs are NOT indicative of future performance and are intended for illustration purposes only.

## Future is Freedom - Our Promise to ensure your peace of mind

Gain access to a wide array of best-in-class curated investment funds for diversification, including dividend-paying funds to generate a passive income stream, or reinvest to enhance your wealth portfolio.



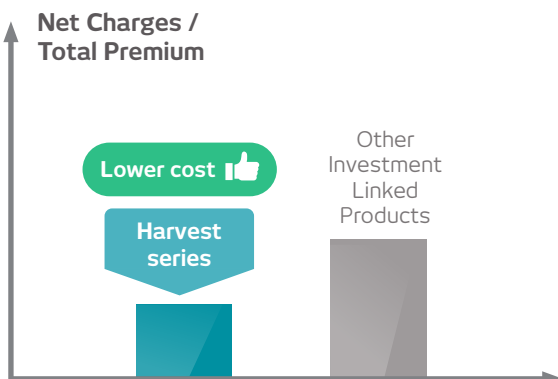
The plan’s financial flexibility, which includes partial withdrawals, fund switches or top-ups to your investment, allows you to take charge of your finances as you journey through evolving life stages.

## Future is Resilience - Our Promise to withstand the challenges of time

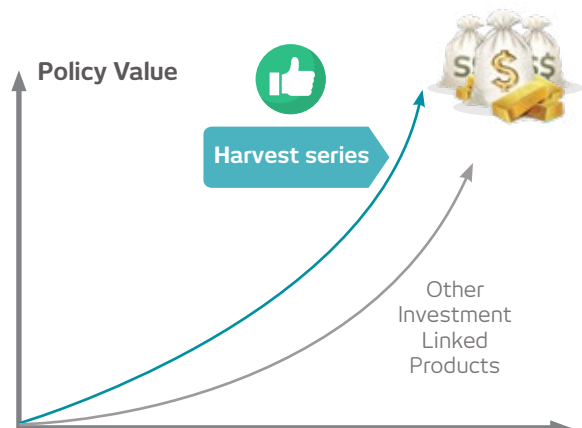
Stay resilient over time as you invest over a long term.

By reducing our net charges to maximise your policy value, and limit some of the investment charges, your investments over time will not be eroded by increasing costs.

### Lowering of Overall Net Charges



### Better Policy Value



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## Future is Evolution - Our Promise to evolve and embrace change

With your financial growth as our top priority, 100% of your regular premium is invested into the investment fund(s) of your choice. Additionally, receive multiple bonus payouts at different stages of your investment journey to boost your wealth growth.

**Kick Start** Attractive Initial Bonus in Year 1 to boost your initial investment.

**Accelerate** Accelerate your investment growth with our first-in-the-market Performance Investment Bonus payout from as early as Year 4.

**Realise your Goals** In your investment journey with us, unlock more bonuses as a reward for your long-term commitment. Enjoy these bonuses without compromising the flexibility of the plan.



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## Future is Breakthrough - Our Promise to deliver optimal results

Our shared objective is to boost your investment growth through optimal performance for maximum returns. To accomplish this, we continually innovate to achieve your financial aspirations. We proudly introduce the first-in-the-market Performance Investment Bonus by reducing our fee income to celebrate your investment success.

## Future is Success - Our Promise to define Success

Collectively, with capped investment charges, exceptional flexibility, strategically positioned multiple bonus payouts, we stand by our promise to deliver your financial success in your investment journey with us.

# Harvest *Max* Benefits

Get ready to strum the tunes of financial abundance with Harvest Max for your medium to long-term investment.

## Let your investments work harder for you

James, age 32



We limit the policy investment charges that you pay to optimise your policy value as your investment flourishes.



Introducing a market-first, the Performance Investment Bonus\* celebrates your investment success, with rewards starting from Year 4.

Should the need arise to pause premium payments or initiate withdrawals, you may still be eligible to receive Performance Investment Bonus\*.

\* Subject to applicable Terms & Conditions and meeting Performance Growth Measure of at least 102% per annum.

## Enjoy ILP Flexibility



We have assembled a dedicated suite of premier funds to meet your unique financial goals.



For your investment in dividend-paying funds, you may opt to receive dividend payouts starting from the first year to generate a passive income stream, or reinvest to boost your investment growth.



Experience seamless flexibility with unlimited top-ups, fund switches and partial withdrawals.



Transfer your wealth to your loved ones and create a lasting legacy, with the option to enrol up to 4 life assureds.



You have a choice of 5 currencies to invest in (SGD, USD, GBP, AUD and EUR).

## Protection for you and your loved ones



Protect against market downturns and capital guarantee with Advanced Death Benefit\*\* to protect your loved ones.

\*\* Advanced Death Benefit is applicable during the Minimum Investment Period.



Optional riders to enhance your protection against unexpected circumstances.



No medical underwriting is required.



**Harvest Max** 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.

### 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 24 January 2024.

## 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 with our Tokio Marine Representative  
or visit [www.tokiomarine.com](http://www.tokiomarine.com)

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