



TOKIO MARINE  
INSURANCE GROUP

# TM Atlas Wealth

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Information on Initial Bonus, Loyalty Bonus  
and Break-even Yield



Tokio Marine  
Life Insurance Singapore Ltd.

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# Initial Bonus

Let TM Atlas Wealth increase your investment potential with bonuses the moment you come on-board. Enjoy up to **97.5%** of annualised regular premium, paid over the first 5 years.

See the initial bonus allocation rate table below for full details of the offers available.

TM Atlas Wealth					
Total Initial Bonus Over 5 Years (% of annualised premium)					
Monthly Premium SGD	Premium Payment Term				
	5 - 9	10 - 14	15 - 19	20 - 24	25
630 - 999	4.5%	12.5%	25.0%	30.0%	37.5%
1,000 - 1,999	7.5%	22.5%	32.5%	40.0%	50.0%
2,000 - 2,999	12.5%	30.0%	47.5%	55.0%	60.0%
3,000 - 3,999	15.0%	40.0%	57.5%	65.0%	70.0%
4,000 and above	17.5%	45.0%	65.0%	85.0%	97.5%

Note: Initial bonus is only payable upon each premium received.

## Example of a new application for TM Atlas Wealth

Alex takes up a 25-year term with a monthly premium of SGD2,000. He would receive an initial bonus of SGD240 monthly, which adds up to SGD14,400 total initial bonus over 5 years (provided all premiums due are paid).

Monthly Premium	Initial Bonus	Total Initial Bonus Over 5 Years
SGD2,000	SGD240	SGD14,400

This means that a sum of SGD134,400 will be allocated to Alex's TM Atlas Wealth policy over 5 years instead of SGD120,000.

“Someone is sitting  
in the shade today  
because someone  
planted a tree a  
long time ago.”

– Warren Buffett



# Loyalty Bonus

That is not all. In addition to the initial bonus, TM Atlas Wealth continues to reward you with yearly loyalty bonus of up to 0.3% per annum of the accumulated units account value.

Assuming a monthly premium of SGD2,000 for 25 years, your investment will increase as much as **S\$52,100** at the end of Year 25 based on an illustrated investment rate of return of 8% (or **S\$27,080** based on an illustrated investment rate of return of 4%).



## How bonuses can boost your investment

Purchase TM Atlas Wealth at SGD2,000/month for 25 years

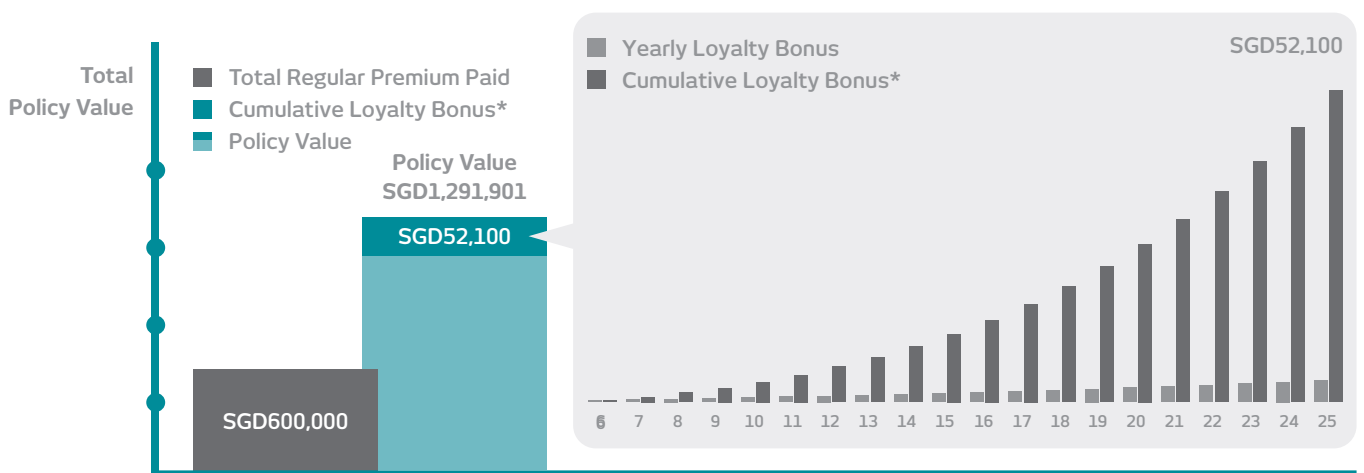


Chart 1 - 8% investment return rate

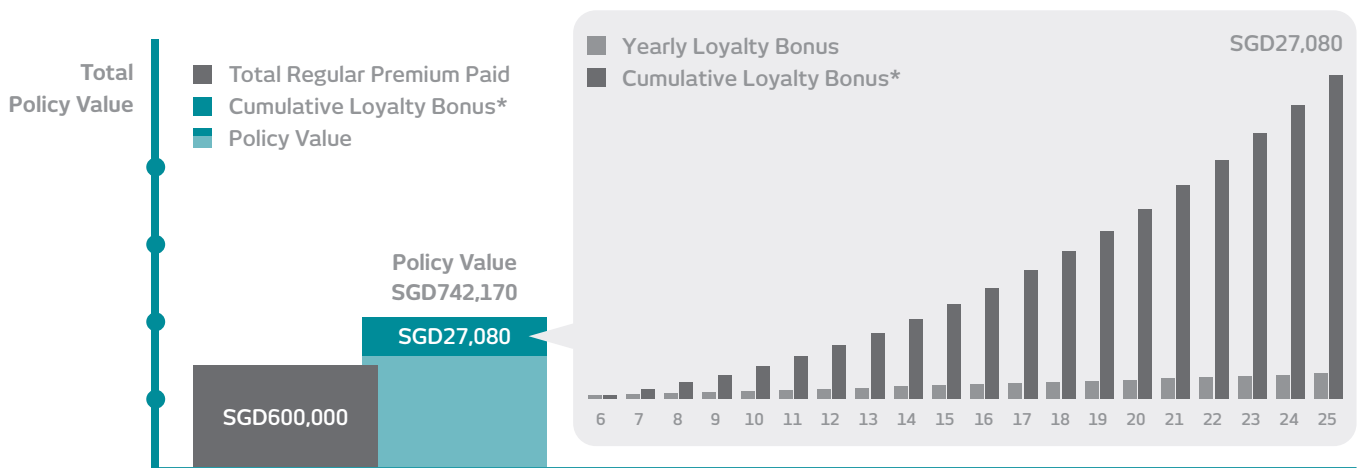


Chart 2 - 4% investment return rate

The above illustrations are based on illustrated investment rates of return of 4% and 8% p.a., assuming annual premium payment mode. The policy value figure (inclusive of both initial and cumulative loyalty bonus) is the amount at the end of premium payment term (in this example, at the end of 25 years). The figures are not guaranteed and assume a fund management charge of 1% p.a. The actual charge applicable will depend upon the selection of funds you invest in.

\* Cumulative Loyalty Bonus is inclusive of the investment return on the loyalty bonuses credited.

# Break-even Yield

Here are some examples which illustrate the level of annual fund growth required to start reaping the returns.

TM Atlas Wealth					
Annual growth required to cover the product charges					
Monthly Premium SGD	Premium Payment Term				
	5 years	10 years	15 years	20 years	25 years
750	2.51%	1.77%	1.53%	1.44%	1.39%
1,500	2.32%	1.63%	1.49%	1.42%	1.37%
2,500	2.01%	1.52%	1.41%	1.38%	1.36%
3,500	1.85%	1.39%	1.36%	1.36%	1.35%
5,000	1.69%	1.32%	1.32%	1.31%	1.31%

In a nutshell, if you invest SGD2,500 a month with a premium payment term of 20 years, your investment only needs to grow more than 1.38% a year to cover the product charges before you reap the returns on your investment.

The above figures do not take into account any fund management charge. The actual charge applicable will depend upon the selection of funds you invest in.

It is further assumed that the premium payment is on annual mode, all premiums due are paid until the end of the premium payment term without any partial withdrawals on the policy and the policy is kept in-force.

## Important Notes

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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  
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