



TOKIO MARINE
INSURANCE GROUP

TM Atlas Wealth

A global, multi-currency
investment-linked
insurance policy

Tokio Marine
Life Insurance Singapore Ltd

tokiomarine.com
Life & Health | Property & Casualty

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

– Warren Buffett



Your life. Your terms.

You are used to living life on your terms, so why should it be any different when it comes to structuring your investments to grow your wealth!

What could be better than having an investment plan that helps you meet your financial goals, rewards you for your loyalty as you continue to invest, and gives you flexibility to adapt as your needs evolve?

Introducing TM Atlas Wealth

TM Atlas Wealth is a limited-pay, whole of life, investment-linked insurance policy (ILP) that lets you live life on your terms.



REWARDING

TM Atlas Wealth allows you to increase your investment potential with bonuses. Your investment grows larger with an initial bonus of up to 97.5% of annualised regular premium, paid over the first 5 years. Plus, as you continue to invest, you will be rewarded with a yearly loyalty bonus of up to 0.3% per annum of the accumulated units account¹ value thereafter.

FLEXIBLE

TM Atlas Wealth empowers you to diversify your investment portfolio to customise the plan for your individual needs, grow your wealth and/or provide for life's important milestone events such as getting married, starting a family, saving for your children's education and planning for retirement.

GLOBAL

TM Atlas Wealth is available in five major currencies (SGD, AUD, GBP, USD and EUR) so your investment does not have to come to a standstill as you pursue your career outside your country of domicile. You can choose to invest in either the currency you are currently earning or plan for your longer term needs. Designed for the mobile professional, TM Atlas Wealth gives you more flexibility to manage your wealth with applicable tax planning opportunities.

TM Atlas Wealth is best optimised for medium- to long-term regular savings. For a full understanding of how to optimise this plan to meet your individual financial goals, you should refer to the Product Summary for the features and conditions that apply to this plan or speak with your financial adviser.

TM Atlas Wealth is an investment-linked insurance policy that grows with you.

ACCELERATE YOUR WEALTH

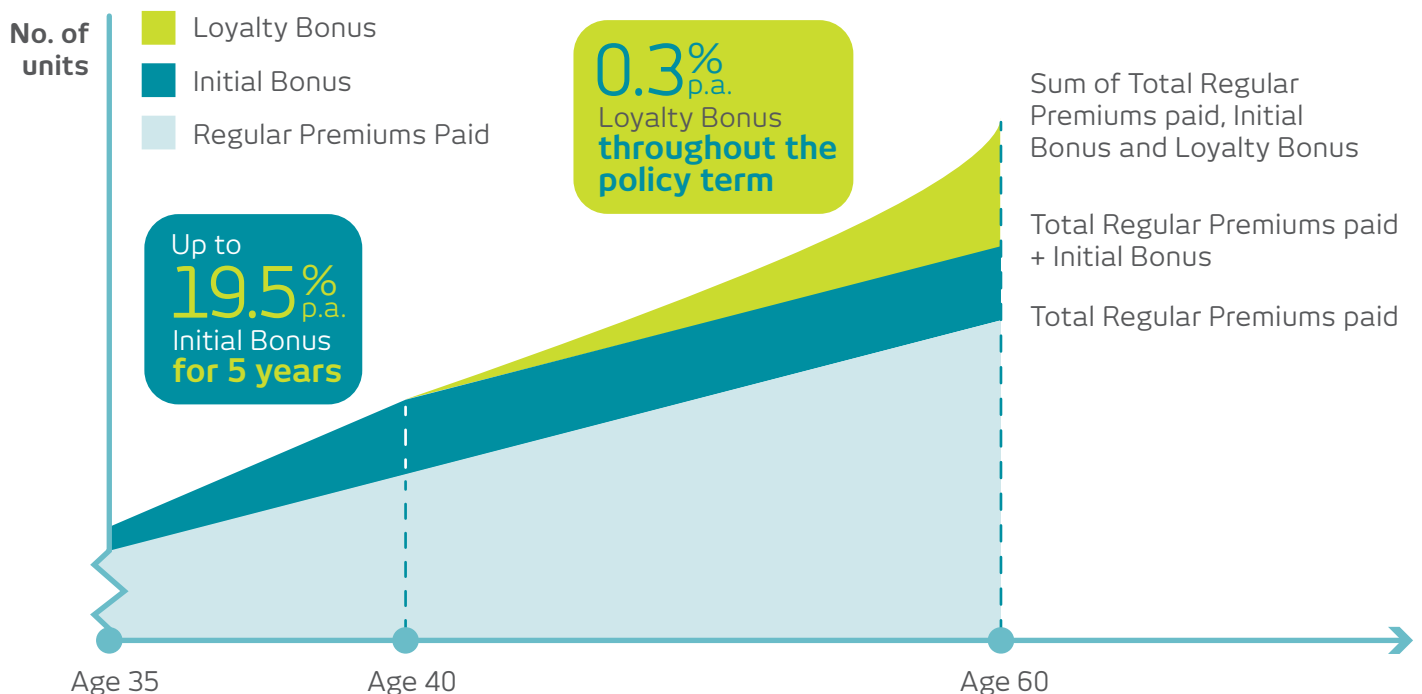
Grow your investment from Day 1 with 100% of the regular premium allocated for units purchase. Your investment is then enhanced with bonuses up to 19.5% per annum for the first 5 years to accelerate your wealth.

How bonuses can boost your investment



Alex, 35

purchases TM Atlas Wealth
for 25 years



The above illustration is not drawn to scale and does not take into consideration the fees and charges associated with this product. It assumes that all premiums due are paid until the end of the premium payment term without any partial withdrawals on the policy.

Initial Bonus is based on a percentage of regular premium paid during the first 5 years. It is allocated to the policy in the form of additional units. The applicable initial bonus rates vary according to the annualised regular premium amount and the premium payment term.

Loyalty Bonus is based on a percentage of the accumulation units account value and is payable on the 6th policy anniversary onwards for the rest of the policy term.

ENJOY MULTIPLE DEGREES OF FLEXIBILITY

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

GET COVERAGE AS YOU INVEST

Safeguard your investment against market downturns in the unfortunate event of death with Advanced Death Benefit option, which pays, during the premium payment term, the higher of either:

- 101% of the policy value, or
- the total premiums paid less total amount of withdrawals.

Alternatively, you can stay with the Basic Death Benefit option, which pays 101% of policy value in the event of a claim.

Regardless of the option chosen, there is no need for medical underwriting, which means you don't need to provide your medical history or undergo a medical examination.

CUSTOMISE YOUR PLAN

Choose your preferred currency (SGD, AUD, GBP, USD and EUR) and premium payment term (between 5 and 25 years).

PREFERRED FUND OPPORTUNITIES

Open a new world of opportunities with curated ILP sub-funds made accessible to build towards your ideal investment portfolio.

ADD ON 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 [^]
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

[^] Future premiums will be waived for 5 years, up to 2 times.












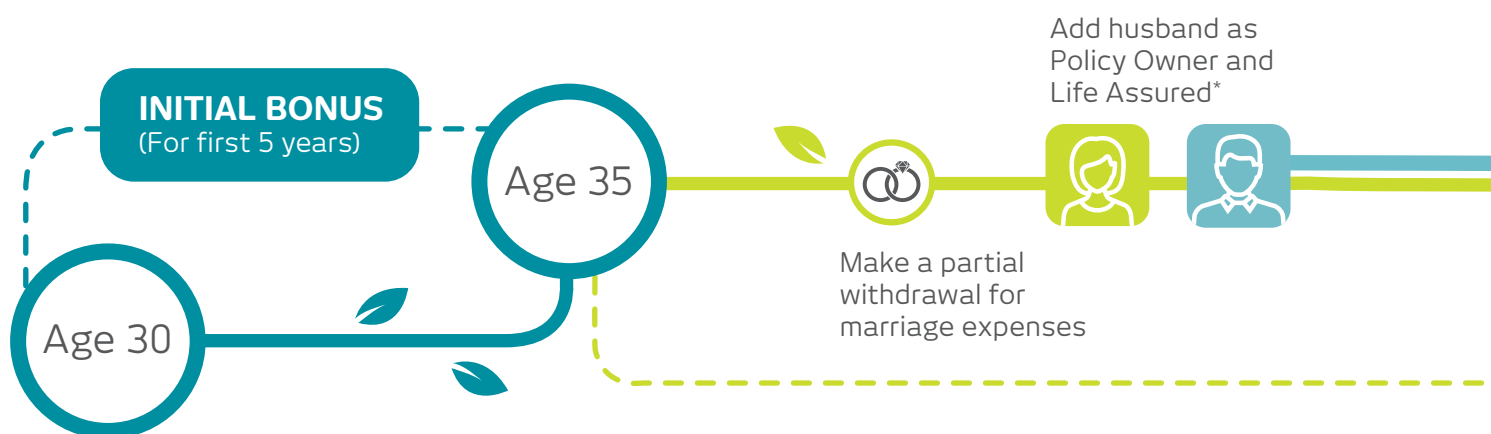
ILLUSTRATION ON THE EVERGREEN, FLEXIBLE™ ATLAS WEALTH

Joan, age 30, signs up for TM Atlas Wealth, investing monthly for a period of 20 years.

TM Atlas Wealth offers Joan the flexibility to adapt the plan to her evolving needs.

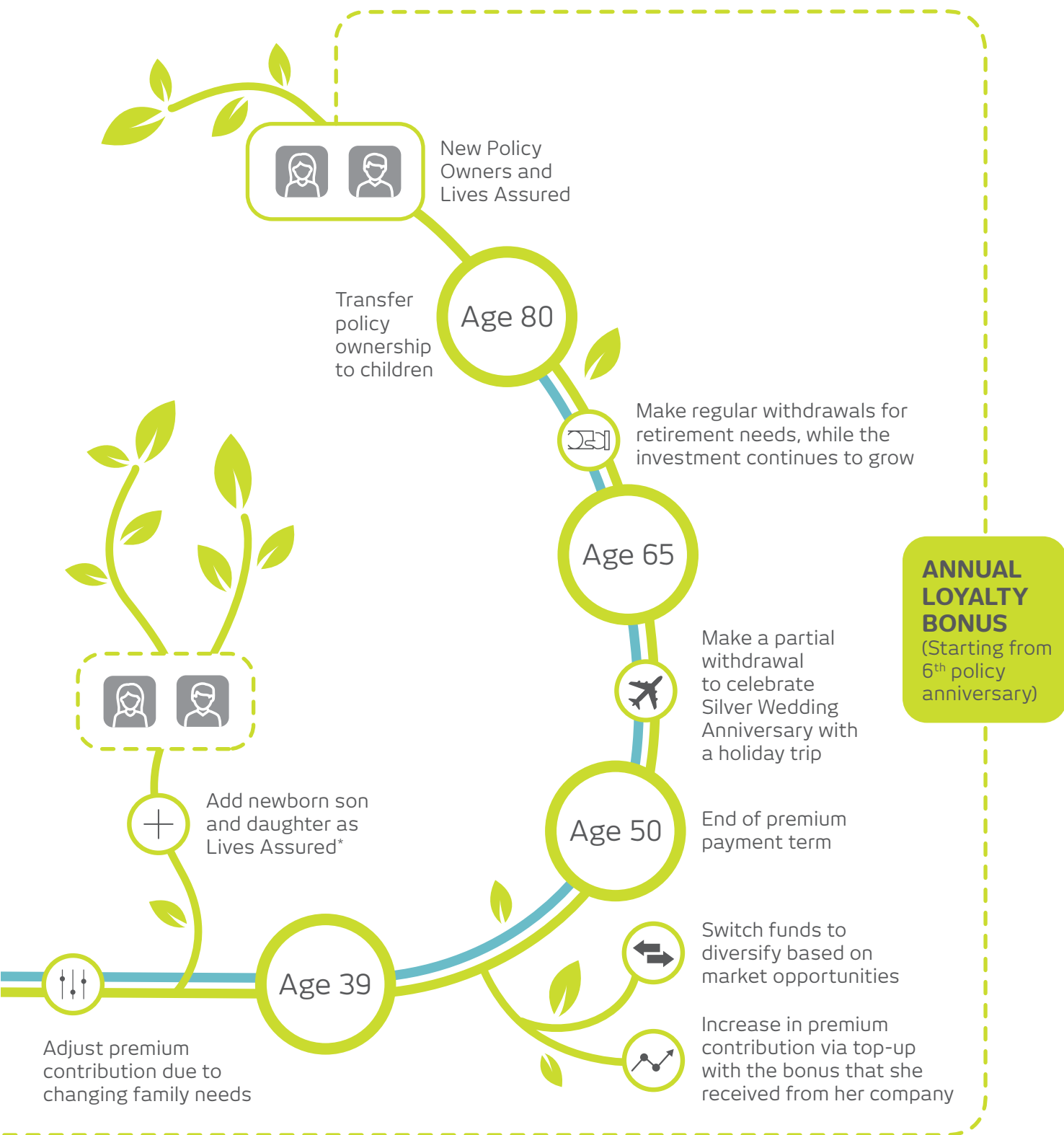
-  Increase in premium contribution via top-up and/or Recurring Single Premium (RSP) for faster accumulation
-  Fund switching to diversify for good market opportunities
-  Add, remove or change Life Assured (up to 4 lives)
-  Adjust premium contribution[^]
-  Make partial withdrawals[^]
-  Provide for important milestones (e.g. marriage, education, retirement)[^]
-  Fulfil dreams (e.g. purchase a car, go on a well-deserved holiday)[^]

After 20 years, when the premium payment term ends, Joan can continue to stay invested and have access to her funds to meet her retirement needs.



[^] Applicable after 1st year of policy inception.

* Based on 2 Joint Lives, Husband and Wife (Policy Owner and Life Assured) with newborn Son and Daughter (additional Lives Assured).



Adjust premium contribution due to changing family needs

Add newborn son and daughter as Lives Assured*

Age 39

Age 50

Age 65

Age 80

Transfer policy ownership to children

New Policy Owners and Lives Assured

Switch funds to diversify based on market opportunities

Increase in premium contribution via top-up with the bonus that she received from her company

End of premium payment term

Make a partial withdrawal to celebrate Silver Wedding Anniversary with a holiday trip

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

ANNUAL LOYALTY BONUS
(Starting from 6th policy anniversary)

TM Atlas Wealth at a Glance

Entry Age (age next birthday)

- Life Assured: 1 month old – up to age 70
- Policy Owner (Assured): Age 19 – 70

Multiple Lives Application

- Up to 2 Policy Owners (Assured) and 4 Lives Assured.

Underwriting

- No medical underwriting is required. Financial underwriting will be applicable.

Premium Payment Term

- 5 – 25 years

Note: Premium payment term plus issue age of oldest Life Assured cannot exceed 75 years.



Premium Payment Frequency and Size

Minimum Regular Premium					
Payment Mode	SGD	AUD	GBP	USD	EUR
Annual	7,560	7,920	4,560	5,040	5,520
Half-yearly	3,780	3,960	2,280	2,520	2,760
Quarterly	1,890	1,980	1,140	1,260	1,380
Monthly	630	660	380	420	460

Minimum Recurring Single Premium	
Payment Mode	SGD/AUD/GBP/USD/EUR
Annual	600
Half-yearly	300
Quarterly	150
Monthly	50

Minimum Top-Up Premium
3,000 (SGD/AUD/GBP/USD/EUR)

FEES & CHARGES

Initial Charge	4% p.a. of initial units account ² value
Policy Charge	1.50% p.a. of policy value
Premium Charge for Recurring Single Premium (RSP) and Top-Up Premium	5% of each RSP and/or top-up premium
Monthly Protection Charge	Applicable for Advanced Death Benefit option only. Calculated based on sum at risk ³ .
Withdrawal Charge	Nil
Change in Policy Currency Charge	Nil
Credit Card Charge	Waived for first premium payment. For subsequent premium payments via credit card, a 1.60% charge will be imposed on each premium paid.
Fund Management Charge	Depends on the chosen investment fund
Fund Switching Charge	Nil
Surrender Charge	Applicable at any time prior to the end of the premium payment term

¹ Accumulation units account refers to the account for units purchased using the regular premium due from the 13th month of the commencement date as well as any RSP, any top-up premiums and the loyalty bonus.

² Initial units account refers to the account for units purchased using the regular premium due from the first 12 months of the policy from the commencement date as well as the initial bonus.

³ Sum at risk = Total premiums paid (sum of regular premium, recurring single premium and top-up premium), less total partial withdrawals made and less 101% of total policy value.

All bank charges associated with the receipt of premiums and/or transfer of proceeds will be borne by the Policy Owner (Assured). Please refer to the product summary for more details on the fees and charges.

Tokio Marine Life Insurance Singapore Ltd. reserves the right to change the fees and charges by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

All illustrations in this marketing material are not drawn to scale. The figures shown are hypothetical and are for illustration purposes only.

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

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.

Speak to your Tokio Marine Representative
or visit www.tokiomarine.com

Tokio Marine Life Insurance Singapore Ltd.
(Reg. No.: 194800055D)
20 McCallum Street #07-01
Tokio Marine Centre S(069046)
T: (65) 6592 6100 F: (65) 6223 9120