



TOKIO MARINE
INSURANCE GROUP

TM Wealth Aspire

(Cash/SRS)

An investment-linked plan designed to grow and protect your future goals and the next generation



Tokio Marine
Life Insurance Singapore Ltd.

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



Benefit Snapshot

1. Kickstart your investment from as low as S\$5,000
2. At least 105% of Net Premium¹ is payable upon death
3. Choose to invest with:
 - Cash; or
 - Supplementary Retirement Scheme (SRS)
4. Flexibilities for top-ups, fund switching and withdrawals



About the Plan

An investment opportunity that stretches your hard-earned money and keeps up with your changing needs.

TM Wealth Aspire is a single premium whole life, investment-linked plan (ILP) that not only offers potential growth to your wealth but also provides insurance coverage. To suit your changing life stage, you can make top-ups, fund switches and withdrawals from our range of diversified funds. In the unfortunate event that results in death, at least 105% of your Net Premium¹ is payable.



Benefits of the Plan

Guaranteed acceptance with no medical underwriting

With no medical underwriting² required, it is so much easier to start investing in TM Wealth Aspire today!

Kickstart your investment from as low as S\$5,000

You choose how you want to kick-start your investment today from S\$5,000, conveniently payable through:

- Cash³
- Supplementary Retirement Scheme (SRS)

Flexibilities for top-ups⁴, fund switching and withdrawals

Upon policy inception, you can do ad-hoc top-ups⁵ for your investment amount at any time to capitalise on market's opportunities. Alternatively, you can also choose to set aside funds for recurring single premium (RSP) top-ups⁵, by arranging for regular contributions to be made from your funds, into your investment pool!

We understand that your investment goals may change along the way, thus, TM Wealth Aspire provides you with the flexibility to switch your fund holdings within the funds choices at no additional charges! You can even make partial withdrawals at any time! This means you have access to your monies when you need them.

At least 105% of Net Premium¹ will be payable upon death

TM Wealth Aspire offers a death benefit which pays the higher of either 105% of your Net Premium¹ or 100% of your policy value.

Our diverse funds selection

From high-risk and high-yield to slow and steady ones - you can choose from our range of funds⁶ dependent on your investment preferences. Please visit our website for the list of available fund choices.

¹ Net Premium means the sum of single premium and all top-up premiums, less all amounts withdrawn.

² Financial underwriting is required.

³ Available in Singapore Dollars only.

⁴ For any top-up (ad-hoc or RSP), the source of fund for the top-up premium must always be the same as the source of fund for TM Wealth Aspire. The minimum ad-hoc top-up amount is S\$1,200 and the minimum RSP top-up amount for monthly and quarterly is S\$300, semi-annually is S\$600 and annually is S\$1,200.

⁵ Refer to Product Summary for details.

⁶ Refer to Product Summary and Product Highlights Sheet for funds information. A copy of the Product Highlights Sheet can be found on our website.

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 LLP 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 LLP 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 8 October 2021.

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

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EN-032-OCT2021 E&OE

