



TOKIOMARINE
INSURANCE GROUP

TM Wealth Enhancer

(CPFIS-OA/SA)

An investment-linked plan that works hard for you, the minute you invest



Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty



Benefit Snapshot

1. An investment-linked plan included in the CPF Investment Scheme
2. 100% premium allocation right from the start
3. Guaranteed acceptance with no medical underwriting
4. Flexibilities for top-ups, fund switching and withdrawals



About the Plan

An investment opportunity that will not only stretch your hard-earned money but also keep up with your changing needs.

TM Wealth Enhancer is a single premium whole life, investment-linked plan (ILP) that offers potential growth to your wealth while providing insurance coverage. It provides flexibility to conveniently make top-ups, fund switches and withdrawals to suit the volatile investment market and most importantly, your changing lifestyle needs.



Benefits of the Plan

Guaranteed acceptance with no medical underwriting

TM Wealth Enhancer makes it easier to start investing with no medical underwriting required.

Invest with your CPF monies

Kick-start your investment in TM Wealth Enhancer with a minimum single premium of S\$20,000 from either your CPFIS-Ordinary Account (CPFIS-OA) or CPFIS-Special Account (CPFIS-SA).

100% premium allocation right from the start

You can potentially achieve your investment goals faster with 100% of your premiums allocated to purchase units right from the start!

Flexibility: Top-ups¹, Fund switching and Withdrawals

After policy inception, you can do an ad-hoc top-up² for your investment amount at any time to take advantage of market opportunities. Alternatively, if you would like to invest diligently and set aside funds for regular top-ups², you may arrange for regular contributions to be made from your funds, into your investment pool. Here are the top-up option details:

Source of Fund for TM Wealth Enhancer	Regular Top-up Premium must be paid by:
CPFIS-OA	CPFIS-OA monies
CPFIS-SA	CPFIS-SA monies

To match your changing investment goals, you may also switch your fund holdings³ within the funds choices at no additional charge. If needed, you may also make withdrawals³ at any time.

Death benefit

While growing your investment, TM Wealth Enhancer also provides you the peace of mind by offering a death benefit⁴.

Choose from our diverse selection of funds⁵

From high-risk and high-yield to slow and steady ones – you can choose from a range of funds depending on your investment preferences. Please refer to our website for the fund choices available.

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

² Refer to Product Summary for details.

³ Fund switching and partial withdrawal are allowed at any time as long as the policy is in force.

⁴ The death benefit is determined by the sum of 105% of the value of single premium units and 100% of the value of top-up premium units.

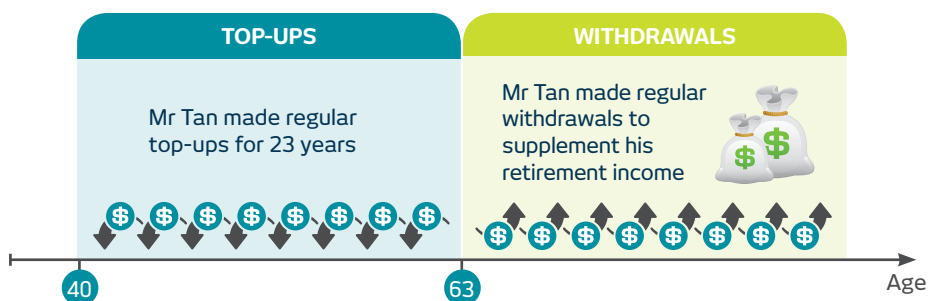
⁵ Refer to Product Summary and Product Highlights Sheet for funds information. A copy of the Product Highlights Sheet can be found on our website.



Illustration

ILP helps supplement retirement income and complements other existing insurance plans

Mr Tan is 40 years old and is looking for a lump-sum investment vehicle. He purchased TM Wealth Enhancer and opted for a mix of bond and equity funds available. To potentially grow his investments further, he arranged for a regular top-up to be made annually to his plan. Once he reached retirement age, Mr Tan makes regular withdrawals from TM Wealth Enhancer to supplement his retirement income, which consists of CPF LIFE payouts, rental income and savings.



Purchased TM Wealth Enhancer at age 40

All illustrations in this marketing material are not drawn to scale.

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 8 Oct 2021.



About ILPs

What is the advantage of an Investment-Linked Plan (ILP)?

1. Flexibility to make top-ups any time

An ILP can adapt to your changing needs. If you want to capitalise on an investment opportunity, you can make top-ups any time by using your extra monies.

2. Immediate liquidity

ILPs usually provide immediate liquidity, when needed.

3. Potential growth

With ILPs, you will get to enjoy the full benefit of any growth in the value of the units that have been allocated to you.

4. Transparent fund performance

Fund prices are updated daily on relevant websites. With this facility, it is easy for you to keep track of your investment.

5. Transparent charges

The amount used to purchase units or to deduct for charges are unbundled and transparent for ILPs.

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

EN-033-OCT2021 E&OE

