



TOKIO MARINE
INSURANCE GROUP



Building Your WEALTH JOURNEY WITH TOKIO MARINE MADE EASY

with our suite of specially curated
Investment-Linked Plans!

Wealth Campaign - #goAffluence

Campaign Period: 1 Jan - 31 Mar 2025
(both dates inclusive)

Additional Startup
Bonus **20%**

Wealth Campaign - Harvest Flexi

Campaign Period: 1 Jan - 28 Feb 2025
(both dates inclusive)

Enjoy the Performance Investment Bonus
unconditionally!¹

~~Performance Growth Measure~~

plus

Premium Cashback **8%**

Wealth Campaign - Wealth Max

Campaign Period: 1 Jan - 31 Mar 2025
(both dates inclusive)

Enjoy the Performance Investment Bonus
unconditionally!²

~~Performance Growth Measure~~

Wealth Campaign - Wealth Pro

Campaign Period: 1 Jan - 31 Mar 2025
(both dates inclusive)

Save **20%** on Admin Charge³
plus

Enjoy the Performance Investment Bonus
unconditionally!²

~~Performance Growth Measure~~

- ¹ This means as long as policy is in force, it will enjoy the Performance Investment Bonus unconditionally throughout the policy term without the need to meet the performance growth measure.
- ² This means as long as policy is in force, it will enjoy the Performance Investment Bonus unconditionally throughout the Minimum Investment Period without the need to meet the performance growth measure.
- ³ The Admin Charge of 2% p.a. of regular premium is removed during the Minimum Investment Period. Total Admin charges of 20% of regular premium saved over 10 years.

Wealth Campaign Terms and Conditions

The Wealth Campaign (the “**Campaign**”) is carried out by Tokio Marine Life Insurance Singapore Ltd. (“**TMLS**”) and is subject to the Terms and Conditions (“**Terms**”) set out below.

1. **Eligible Product**

- a) #goAffluence
- b) Wealth Pro
- c) Wealth Max
- d) Harvest Flexi

2. **Campaign Period**

For #goAffluence, Wealth Pro and Wealth Max policies issued between 1 January 2025 and 31 March 2025 (both dates inclusive); and
For Harvest Flexi policies issued between 1 January 2025 and 28 February 2025 only (both dates inclusive);

Qualifying Criteria

- 3. The policy must be issued within the Campaign Period.
- 4. The application is for a new policy of the Eligible Product and is not an application to Top-Up Premium or to pay a Recurring Single Premium to an existing policy.
- 5. The policy is issued and registered in Singapore.
- 6. There is no cancellation of the policy during the free-look period.
- 7. The Life Assured must not die by suicide or due to any Pre-Existing Condition, whether sane or otherwise, within one (1) year following the later of the Issue Date of the policy, the last Reinstatement Date of the policy or the effective date of Change of Life Assured.
- 8. The policy must not be terminated due to any misrepresentation or non-disclosure of material facts.

Terms and Conditions

- 9. Unless otherwise defined, capitalized terms used in these Terms shall have the same meanings given to them in the product provisions of the Eligible Product.
- 10. **For #goAffluence policies issued within the Campaign Period:**
 - a) **Campaign Benefits:** An additional Startup Bonus will be paid on top of the Initial Bonus (which is inclusive of the Welcome Bonus). The Startup Bonus is equivalent to 20% of each regular premium paid in only the first Policy Year and will be computed and automatically credited to the policy in the form of additional units.
 - b) Any recurring Single Premium and/or Top-Up Premiums are not eligible for the additional Startup Bonus.
 - c) In the event that the Startup Bonus has been credited and TMLS discovers that any of the Qualifying Criteria have not been met, TMLS reserves the right to recover an amount equivalent to the credited bonuses (including any Units purchased using such bonuses) in any manner at its sole discretion, including but not limited to setting off equivalent amounts against any sums due to the participant of this Campaign.
 - d) The Startup Bonus is not exchangeable and/ or refundable for cash, credit, or any other items in whole or in part.
- 11. **For Wealth Pro policies issued within the Campaign Period:**
 - a) **Campaign Benefits:**
 - i. Admin Charge of 2% per annum of regular premium will be removed and shall not apply throughout the Minimum Investment Period.
 - ii. The Performance Investment Bonus will not be subject to the requirement to meet the performance growth measure throughout the Minimum Investment Period.
- 12. **For Wealth Max policies issued within the Campaign Period:**
 - a) **Campaign Benefits:**
 - i. The Performance Investment Bonus will not be subject to the requirement to meet the performance growth measure throughout the Minimum Investment Period.

13. **For Harvest Flexi policies issued under the Wealth Campaign within the Campaign Period:**

a) **Campaign Benefits:**

- i. The Performance Investment Bonus will not be subject to the requirement to meet the performance growth measure throughout the policy term.
- ii. During the first three (3) Policy Years, any cash dividends from the Accumulation Units Account will be automatically re-invested back to the policy. Customer can opt to receive cash dividend payout from the underlying fund(s) after the first 3 Policy Years.
- iii. Premium Cashback of 8% of first-year premium received ("Premium Cashback"), subject to the Premium Cashback Terms and Conditions below.

b) **Premium Cashback Terms and Conditions:**

- i. The Premium Cashback is applicable to policies with policy currencies offered in SGD and USD.
- ii. The annualised premium of the policy must be at least SGD \$12,000 or USD \$12,000 (based on the policy currency of the respective policy).
- iii. Rider premiums (if any) and/or reinstated policies will not be taken into account for and are not eligible for the Premium Cashback.
- iv. The policy must be in force for at least 90 days from the policy issued date and as of the issuance date of the Premium Cashback.
- v. The Premium Cashback value will be paid in SGD irrespective of the currency in which the policy is denominated and rounded down to the nearest SGD \$10. Where the policy currency is USD, the Premium Cashback value will be the numerical equivalent of 8% of the first-year premium SGD rounded down to the nearest SGD \$10 without factoring in the differences in exchange rates between the respective policy currencies.

Illustration 1

The first-year premium of a Wealth Campaign – Harvest Flexi Eligible Product with policy currency in SGD purchased by a customer eligible for the Premium Cashback ("Eligible Customer") is SGD \$30,000.

8% of SGD \$30,000 = SGD \$2,400. The Premium Cashback which the Eligible Customer will be entitled to receive based on this policy will be SGD \$2,400.

- vi. The Premium Cashback will only apply to first-year premium.
- vii. For joint owner policies, the Premium Cashback shall only be paid to the first Assured named in the Policy Schedule.
- viii. The Premium Cashback will be issued according to the premium payment mode below:

Premium Payment Mode		Annual	Semi-Annual	Quarterly	Monthly
Premium Cashback Frequency		1 time	2 times	4 times	10 times*
Premium Cashback Value	Wealth Campaign – Harvest Flexi	Annual Premium x 8%	Semi-Annual Premium x 8%	Quarterly Premium x 8%	Monthly Premium x 8%

* For Monthly Premium Cashback Frequency, the first 3 months' Premium Cashback will be accrued and paid in one lump sum after 90 days from the policy issued date. Thereafter, the Premium Cashback will be paid on a monthly basis until the end of the first policy year.

- ix. Premium Cashback will be given on a per policy basis.
- x. The Premium Cashback will be given after 90 days from the policy issued date and may be issued via any of the following payment methods at TMLS' sole discretion:
 - a) **For Eligible Customers who reside in Singapore:**
The Premium Cashback will be credited either to the Eligible Customer's PayNow account (registered via NRIC/FIN) or to the Eligible Customer's bank account registered with TMLS.
 - b) **For Eligible Customers who do not reside in Singapore:**
The Premium Cashback will be issued via cheque and mailed to the Eligible Customer's registered correspondence address.

Notwithstanding the aforesaid, TMLS reserves the right in its absolute discretion to decide which payment method to use for the issuance of Premium Cashback.

- xii. The Premium Cashback is not transferable or exchangeable for any other item in part or in whole and is not replaceable, unless otherwise permitted by TMLS in its sole and absolute discretion.
 - xiii. The Eligible Customer must ensure that accurate and valid particulars (including email address) are provided to TMLS. TMLS will not be liable for any Premium Cashback that was not received as a result of any inaccurate particulars provided by Eligible Customers.
 - xiv. Proof of credit into the Eligible Customer's PayNow account or proof of postage of the cheque (as the case may be) shall be deemed as conclusive evidence of delivery and receipt of the Premium Cashback.
 - xv. TMLS reserves the right to deduct an administrative fee of S\$20.00 from the Premium Cashback value for every cheque reissuance requested by the Eligible Customer and approved by TMLS. Notwithstanding anything in these terms and conditions, TMLS has the right to require such proof and conduct such investigations as TMLS may in its discretion deem fit before approving a request to reissue a cheque.
14. The Campaign does not affect nor change any term or condition of the policy issued to the policyowner by TMLS. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
 15. TMLS's decision on all matters relating to this Campaign shall be final and binding. TMLS reserves the right and sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel, or suspend this Campaign or vary these Terms at any time without notice, reason or liability.
 16. TMLS reserves the right to disqualify any participant in the Campaign and/or pursue legal action against any person it believes has undertaken fraudulent activities or other activities harmful or prejudicial to TMLS or this Campaign.
 17. In addition to the terms and conditions and consents provided under the Eligible Product policies, the customer consents to the collection, use and disclosure by TMLS, its affiliates, service providers, vendors and their associated riders (including proposal forms) for the purposes of administering the Campaign, such consent or consents being given in accordance with the provisions of the Personal Data Protection Act 2012 and TMLS's Data Protection Policy (available at <https://www.tokiomarine.com/sg/en/life/about-us/corporate-policies/fair-dealing/personal-data-protection.html>).
 18. Any trademarks, graphic symbols, logos, or intellectual property contained in any material used in connection with this Campaign are the property of their respective owners. TMLS and its affiliates and merchants are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
 19. To the maximum extent permitted by law, each participant of this Campaign agrees that TMLS, its respective affiliates, subsidiaries, advertising and promotion agencies, and their respective officers, directors and employees (the "Relevant Organisers") shall not be liable for injury, loss, claims or damage of any kind arising out of or in connection with his or her participation in this Campaign, including but not limited to the participants' acts, omissions or negligence and/or the use / misuse of any Campaign Benefits awarded. Each participant of this Campaign further agrees to indemnify and hold the Relevant Organisers harmless against any losses, damages, costs, expenses, claims, or liabilities of any kind arising in connection with his or her participation in this Campaign.
 20. These Terms shall be governed by and construed in accordance to the laws of Singapore and parties agree to submit to the exclusive jurisdiction of the courts of Singapore.
 21. This Campaign cannot be used in conjunction with other promotions, discounts, offers, vouchers, rebates, or other campaigns, unless otherwise permitted in writing by TMLS in its sole and absolute discretion.
 22. No third party shall have any right under the Contract (Rights of Third Parties) Act 2001 to enforce these Terms.
 23. In the event of any inconsistency between the terms and conditions in the brochure and/or marketing or promotional materials relating to the Campaign and these Terms, the Terms indicated herein will prevail.

Note:

This promotional material is not intended as an offer or recommendation to the purchase of any insurance plan. The #goAffluence, Wealth Pro, Wealth Max and Harvest Flexi plans are underwritten by Tokio Marine Life Insurance Singapore Ltd. and are only available through our authorised distributors. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase them. 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.

Protected up to specified limits by SDIC.

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 1 January 2025.

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