

# Protect 1 Lite Rider



TOKIO MARINE  
INSURANCE GROUP

Essential care right from the beginning



**Protect 1 Lite Rider** is a regular premium disability rider, designed to provide you with financial protection upon the loss of ability to perform any one of the Activities of Daily Living (ADL)! This rider pays out a monthly disability benefit for 72 months should the policyowner suffer disability to manage potential loss of income or rehabilitation.



## Benefit Snapshot

1. Pays upon the inability to perform just one Activities of Daily Living (ADL) - first in Singapore!
2. Easy application - answer 5 health questions!
3. Affordable premium – for as low as 4 cents a day<sup>1</sup>.

<sup>1</sup>Based on an annual premium for a 20-year-old with Monthly Disability Benefit of \$1,000 with a coverage term of 11 years. Premium rates for the cash paying version are level and non-guaranteed. Premium rates vary by entry age and coverage term. TMLS reserves the right to change the premium rates by giving 30 days' written notice in advance.

**Protect 1 Lite Rider** pays out upon the inability to perform any one of the 6 ADLs. A monthly disability benefit will be payable for 72 months, immediately after the Deferment Period<sup>2</sup>. We understand that losing just one such ability is challenging enough. Therefore, **Protect 1 Lite Rider** provides an added protection during the initial years of disability, when help is needed the most.

Performing ADLs is a standard way to measure the extent of personal disability. The 6 ADLs are:



**Transferring**

The ability to move from a bed to an upright chair or wheelchair and vice versa



**Mobility**

The ability to move indoors from room to room on level surfaces



**Toileting**

The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a reasonable level of personal hygiene



**Dressing**

The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances



**Washing**

The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means



**Feeding**

The ability to feed oneself once food has been prepared and made available. For inability to perform "Feeding", feeding tube is required



## Premiums

Coverage Term<sup>3</sup> of the rider follows the basic plan's coverage term. The premiums for **Protect 1 Lite Rider** are as low as 4 cents per day<sup>4</sup>!

Annual Premium (\$) - for both Male and Female based on Monthly Disability Benefit of \$1,000				
Coverage Term	Age 20	Age 30	Age 40	Age 50
11	12.70	14.70	31.20	103.70
20	13.10	18.60	52.70	173.90
30	15.10	31.30	95.70	-
40	21.60	55.30	-	-
50	35.10	-	-	-

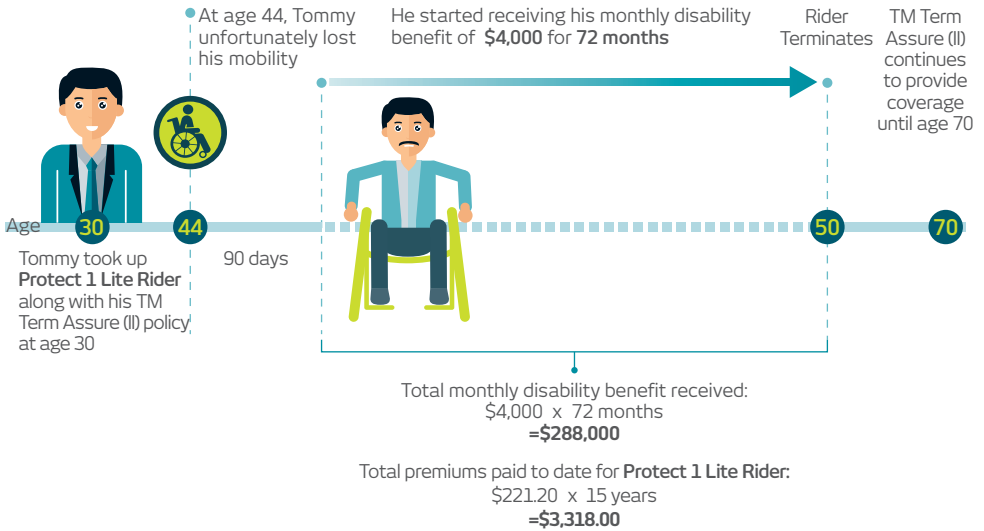
<sup>2</sup> The Deferment Period refers to a continuous period of 90 days where no Monthly Disability Benefit is payable. This 90 days period commences from the first day the policyowner is certified by TMLS' appointed medical practitioner to fulfil the definition of ADL Disability. Please refer to product summary for more details.

<sup>3</sup> Coverage Term of the rider is subject to a minimum of 11 years, and maximum expiry at age 70.



# Illustration

**Policyowner** : Tommy, age 30, male  
**Policy** : TM Term Assure (I) with Protect 1 Lite Rider  
**Coverage Term** : 40 years (till age 70)  
**Protect 1 Lite Rider Monthly Disability Benefit** : \$4,000  
**Premium for Protect 1 Lite Rider** : \$221.20 annually



## Want more benefits?

A standalone version, **TM Protect 1** is also available for a more comprehensive disability cover. For more information, please visit [tokiomarine.com/tmprotect1](http://tokiomarine.com/tmprotect1).

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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. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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 1 June 2019.

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or visit [www.tokiomarine.com](http://www.tokiomarine.com)

(Company Reg. No.: 194800055D)

20 McCallum Street,  
#07-01 Tokio Marine Centre,  
Singapore 069046  
T: (65) 6592 6100  
F: (65) 6223 9120

E&OE  
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