



TOKIO MARINE  
INSURANCE GROUP

## TM Nest Egg (II) (CashBack 8/10)

---

Fast track your retirement savings with guaranteed payout after 2 years



Tokio Marine  
Life Insurance Singapore Ltd.

---

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



## Benefit Snapshot

1. Save for just 2 years and enjoy guaranteed yearly payout for 8 or 10 years
2. Receive the first guaranteed yearly payout on the 2nd policy anniversary
3. Be protected as you save
4. Guaranteed issuance — no medical underwriting required



## About the Plan

### Save for two years and enjoy yearly payout

You can now fast track your retirement savings and even the payout with TM Nest Egg (II) (CashBack 8/10). By saving for just 2 years, you will enjoy a stream of guaranteed yearly payout for the next 8 or 10 years. Plus, you will also receive a guaranteed benefit and a non-guaranteed bonus upon maturity. With TM Nest Egg (II) (CashBack 8/10), retirement savings plan doesn't have to always come with a long savings period before you can start seeing your returns.



## Benefits of the Plan

### Take care of tomorrow and today

TM Nest Egg (II) (CashBack 8/10) is a 2-year savings commitment plan which recognises that the faster you can save for your goal, the sooner you can move on to achieving even more. With an attractive return of up to 2.72%<sup>1,2,3</sup> per annum, you and your family can continue to enjoy your current lifestyle with the assurance that your retirement needs are taken care of.

The above illustrated return of up to 2.72% p.a. is based on an illustrated investment rate of return of 4.25% p.a. At an illustrated investment rate of return of 3.00% p.a., the illustrated return is up to 1.45% p.a.

## Regular payout to supplement your income

You will enjoy a steady stream of guaranteed yearly payout that will help you realise your dreams, year after year. The first payout will be made to you starting from the 2<sup>nd</sup> policy anniversary:

Plan	Guaranteed Yearly Payout	Number of Guaranteed Yearly Payout
TM Nest Egg (II) (CashBack 8)	8% of the Sum Assured	8
TM Nest Egg (II) (CashBack 10)	10% of the Sum Assured	10

You can either withdraw your yearly payout to use it where you value it most or simply reinvest it with us to earn interest<sup>3</sup>. The choice is yours.

## Assurance that your money is safe and growing

Upon maturity, you will be rewarded with a guaranteed benefit of up to 140% of the Sum Assured, plus a non-guaranteed bonus. That's assurance that you can rely on for your loved one's future well-being.

## Be protected as you save

Even as you are enjoying the steady stream of payout, you are protected. The plan provides a death benefit equivalent to 101% of the total annual premiums paid<sup>4</sup>, regardless of the number of payouts you have received. This is our way to ensure continuous protection, should the unexpected happen.

## Hassle-free application

With TM Nest Egg (II) (CashBack 8/10), no medical underwriting is required. This means that you are not required to undergo any medical checks as long as you are aged 70 years and below. It's that easy and hassle-free.



## Illustration

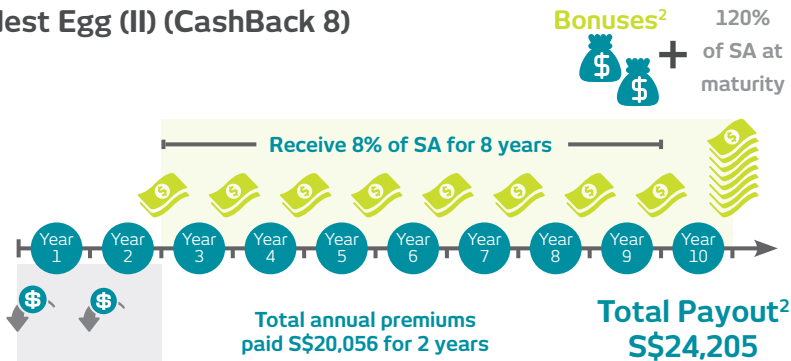
This is what Dennis (age 40, non-smoker) will receive if he purchased a TM Nest Egg (II) (CashBack 8) or TM Nest Egg (II) (CashBack 10).

TM Nest Egg (II)	CashBack 8	CashBack 10
Sum Assured (SA)	S\$10,300	S\$8,000
Annual Premium	S\$10,028	S\$10,000
Total Guaranteed Yearly Payout (A)	S\$6,592	S\$8,000
Guaranteed Maturity Benefit	S\$12,360	S\$11,200
Non-Guaranteed Bonus <sup>2</sup>	S\$5,253	S\$6,480
Total Maturity Benefit (B)	S\$17,613	S\$17,680
Total Payout (A) + (B)	S\$24,205	S\$25,680

The above illustration is based on an illustrated investment rate of return of 4.25% p.a.

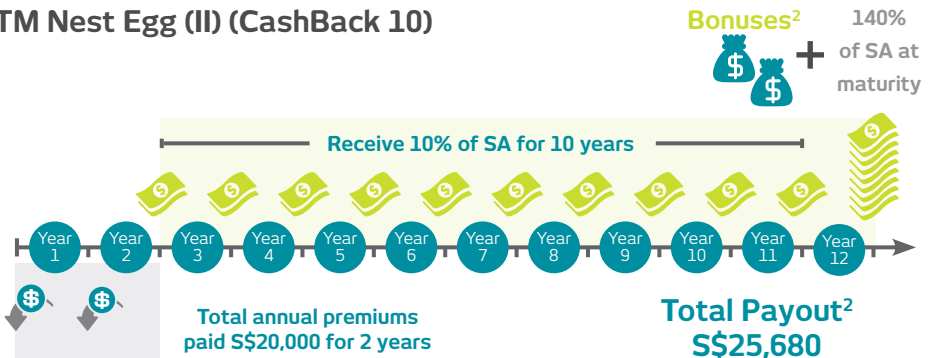
At an illustrated investment rate of return of 3.00% p.a., the Non-Guaranteed Bonus<sup>2</sup> for CashBack 8 and CashBack 10 is S\$3,152 and S\$3,480 respectively, and the Total Maturity Benefit (B) for CashBack 8 and CashBack 10 is S\$15,512 and S\$14,680 respectively. In this scenario, the Total Payout (A) + (B) is S\$22,104 for CashBack 8 and S\$22,680 for CashBack 10.

### TM Nest Egg (II) (CashBack 8)



The above illustration is based on an illustrated investment rate of return of 4.25% p.a.

### TM Nest Egg (II) (CashBack 10)



The above illustration is based on an illustrated investment rate of return of 4.25% p.a.

# Be sure

Call us today and find out more about how TM Nest Egg (II) (CashBack 8/10) secures you a rewarding retirement for your golden years.

<sup>1</sup> Based on the profile of a 40-year old male, non-smoker, TM Nest Egg (II) (CashBack 10), accumulated option and sum assured of S\$8,000.

<sup>2</sup> The illustrated maturity benefit includes a guaranteed benefit and non-guaranteed bonuses. Bonuses are based on an illustrated investment rate of return of 4.25% p.a. and 3.00% p.a. on the Participating Fund. As these bonuses are not guaranteed, the actual amount payable may vary according to the future performance of the Participating Fund.

<sup>3</sup> The option to deposit the guaranteed yearly payout is provided at Tokio Marine Life Insurance Singapore Ltd.'s (TMLS) discretion and may be withdrawn at anytime.

The prevailing non-guaranteed interest rate is subject to change with 30 days' written notice.

The non-guaranteed interest rate is 3.25% p.a. and 2.00% p.a. when the illustrated investment rate of return is 4.25% p.a. and 3.00% p.a. respectively.

<sup>4</sup> It refers to the total annual premiums paid for the basic plan, even if the premium mode is monthly, quarterly or half-yearly, excluding any premium loadings and interest paid for loans and reinstatement (if applicable) under the policy.

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

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

The sum assured of this plan is only a notional value and is used purely for the purpose of determining the guaranteed yearly payout, maturity benefit and terminal bonus.

## 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 July 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 45 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](http://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-021-JULY2021 E&OE

