

TM Retirement GIO Plus (II)



TOKIO MARINE
INSURANCE GROUP

Secure a lifetime of retirement income after 5 years



Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty

Make the most out of your golden years

After a lifetime of hard work, you might be looking forward to taking a step back and enjoying the next stage of life. Whether you wish to see the world or take up a new hobby, let **TM Retirement GIO Plus (II)** fund your new experiences in your golden years with a yearly retirement income for life.



About the Plan

TM Retirement GIO Plus (II) is a participating whole life plan that pays out a yearly retirement income for life, **starting from the 5th policy anniversary**. Each annual payout¹ consists of a non-guaranteed annual dividend.



Benefits of the Plan

- **Short 5-year premium payment term**
No long-term commitment. Save for only 5 years.
- **Retirement income for life**
Receive a non-guaranteed annual dividend for life from the 5th policy anniversary.
- **Capital preservation**
Starting from the 5th policy anniversary, 100% of the total annual premiums paid³ is guaranteed.
- **Guaranteed acceptance**
Application is simple and hassle-free. No medical examination is required.
- **Peace of mind**
Receive death and terminal illness protection throughout the policy term.

¹The annual payout consists of a non-guaranteed annual dividend equivalent to 5.00% of sum assured² based on an illustrated investment rate of return of 4.00% p.a. on the Participating Fund. In comparison, at an illustrated investment rate of return of 2.75% p.a., the non-guaranteed annual dividend is expected to be adjusted downwards depending on the future outlook of the Participating Fund. Please refer to the policy illustration for the dividend amount at the illustrated investment rate of return of 2.75% p.a. and 4.00% p.a. respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund. As these annual dividends are not guaranteed, the actual amount payable may vary according to the future performance of the Participating Fund.

²The sum assured is a notional value and is used purely for determining the dividends. It does not represent the amount payable on the insured events.

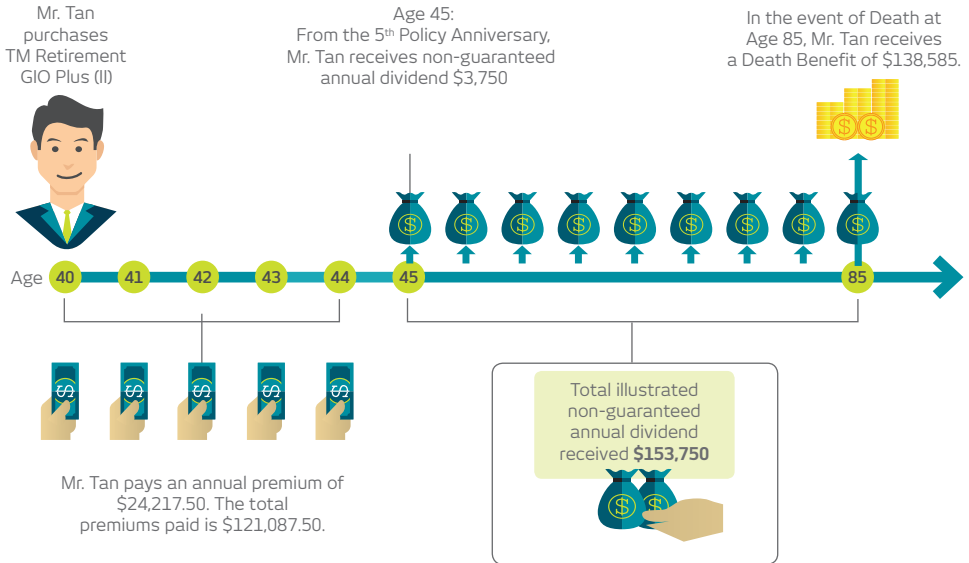
³It means the total annual premiums paid for the basic plan, even if the premium mode is monthly, quarterly or half-yearly, excluding any premium loadings and interest paid for loans and reinstatement (if applicable) under the policy.



Illustration

Illustration is based on an illustrated investment rate of return of 4.00% on the Participating Fund.

Life assured	Mr. Tan
Profile	Age 40, male and non-smoker
Sum Assured	\$75,000
Annual Premium	\$24,217.50
Premium Payment Term	5 years
Policy Term	Whole Life



In the event of death at age 85, for an illustrated investment rate of return of 2.75%, Mr. Tan receives a Death Benefit of \$132,482.

At an illustrated investment rate of return of 2.75% on the Participating Fund, the non-guaranteed annual dividend is \$2,062.50.

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

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

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 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 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
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