

Proposal Handbook

This guide is for Adviser use only and is not intended for general distribution.

It has been prepared by Tokio Marine Life Insurance Singapore Ltd. as a reference and guide for Advisers. The product information contained in this guide should be read in conjunction with the Product Information and the applicable Policy Documents.

Last updated 03 June 2022



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1. Medical Requirements

1.1. Routine Medical Requirements

The routine medical requirements for a new business application are set out in the following pages.

Routine medical evidence required depends on the Life Assured's **actual** age next birthday and the aggregated Sum at Risk on Life, Total and Permanent Disability (TPD) and Critical Illness (CI) coverage. Aggregated Sum at Risk includes all current proposals and all other in-force policies taken up with Tokio Marine Life Insurance Singapore Ltd. (TMLS) **within the last 12 months**.

To determine the routine medical evidence required,

- a) Calculate the aggregate Sum at Risk using the formula in Section 1.1.1, then
- b) Refer to the Medical Requirement Table in Section 1.2 for the requirements based on the proposed plan, Life Assured's **actual** age next birthday and aggregate Sum at Risk and Nationality.

This guide provides the minimum medical requirements and the underwriters reserve the right to request for further medical / financial requirements.

1.1.1. Calculation for Sum at Risk

- a) Single Premium Plans
 - Sum at Risk = Sum Assured - Single Premium
- b) Regular Premium Plans
 - Sum at Risk = Sum Assured
 - For Guaranteed Issue policies e.g. TM Retirement GIO Plus (II), Sum At Risk = 0
- c) Waiver of premium riders (regardless if it is upon Death, TPD or CI)
 - Sum at Risk is $80\% \times \text{annualized premium to be waived} \times \text{premium term of this rider}$
 - E.g.: Waiver rider waives \$356.30 monthly premium and this rider's premium term is 20 years.
Hence, the Waiver's Sum at Risk = $80\% \times (\$356.30 \times 12) \times 20$
= \$68,000 (round to nearest \$'000)
- d) Monthly benefit type of riders (regardless if benefit is payable upon Death, TPD or CI)
 - Sum at Risk is $80\% \times \text{monthly benefit} \times 12 \text{ months} \times \text{premium term of this rider}$
 - E.g.: Benefit rider pays \$300 monthly benefit and this rider's premium term is 15 years.
Hence, the Rider's Sum at Risk = $80\% \times (\$300.00 \times 12) \times 15$
= \$43,000 (round to nearest \$'000)
- e) All other riders which pay a Sum Assured upon Death, TPD or CI
 - Sum at Risk = Sum Assured
- f) TM Multicare
 - Sum at Risk = 325% of the basic sum assured

1.2. Medical Requirements Table

1.2.1 Medical Limit Table for Life & CI Plans (Excluding Passers-by)

Please refer to the following medical limit table for Singapore Residents ONLY:

- Singaporeans and Singapore Permanent Residents
- Foreigners with valid passes and residing in Singapore

Sum Assured	Age Next Birthday								
	1 to 16	17 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65	> 65
Up to S\$150,000	NM	NM	NM	NM	NM	NM	NM	NM	ME
S\$150,001 - S\$200,000	NM	NM	NM	NM	NM	NM	NM	ME	ME
S\$200,001 - S\$350,000	NM	NM	NM	NM	NM	NM	ME	ME	ME
S\$350,001 - S\$500,000	NM	NM	NM	NM	NM	NM	ME, ECG		
S\$500,001 - S\$750,000	NM	NM	NM	NM	NM	ME, MU, ECG		ME, MU, BPA, ECG	
S\$750,001 - S\$1,000,000	ME	NM	NM	NM	NM	ME, MU, BPA, ECG			
S\$1,000,001 - S\$1,500,000	IC	NM	NM	NM	NM	ME, MU, BPA, TMX	ME, MU, BPA, TMX, APS		
S\$1,500,001 - S\$2,000,000	IC	NM	NM	NM	NM				
S\$2,000,001 - S\$2,500,000	IC	ME, MU, BPA		ME, MU, BPA, ECG		ME, MU, BPA, TMX, APS			
S\$2,500,001 - S\$3,000,000	IC								
S\$3,000,001 - S\$5,000,000	IC	ME, MU, BPA, ECG							
Above S\$5,000,000	IC	ME, MU, BPA, ECG, APS	ME, MU, BPA, TMX, APS	ME, MU, BPA, TMX, APS					

Legend			
APS	Attending Physician Statement (Report from the Life Assured's personal physician)	NM	Non-Medical
BPA	Blood Profile A (Fasting of at least 10 hours is required)	ME	Medical Examination
ECG	Resting Electrocardiogram	MU	Microscopic Urinalysis
IC	Individual Consideration - If sum assured can be considered, ME will be required. If there are health abnormalities, ME + APS will be required	TMX	Stress ECG / Treadmill ECG

1.2.2 Medical Limit Table for Life & CI Plans (For Passers-by)

Please refer to the following table for:

- Passers-by from Brunei, Indonesia and Malaysia buying Non-Term Assure II Plans (e.g. TM MultiCare, TM EarlyCover)
- Passers-by from Eligible Countries buying Term Assure II (refer Section 3.10)

Note: Passers-by will be considered only if they are working adults (non-income earners / unemployed / retirees are not eligible).

Sum Assured	Age Next Birthday								
		21 to 35	36 to 40	41 to 45	46 to 50	51 to	56 to 60	61 to 65	> 65
Up to S\$50,000		NM	NM	NM	ME	ME	ME, ECG	ME, ECG	ME, ECG
S\$50,001 - S\$100,000		NM	NM	ME	ME	ME	ME, ECG	ME, ECG	ME, ECG
S\$100,001 - S\$150,000		NM	ME	ME	ME	ME	ME, ECG	ME, ECG	ME, ECG
S\$150,001 - S\$200,000		ME	ME	ME	ME, MU, ECG		ME, MU, BPA, ECG		
S\$200,001 - S\$350,000		ME	ME	ME, HIV	ME, HIV, MU, ECG		ME, MU, BPA, ECG		
S\$350,001- S\$500,000		ME, HIV	ME, HIV, ECG		ME, MU, BPA, TMX				
S\$500,001 - S\$750,000		ME, HIV	ME, MU, BPA, ECG		ME, MU, BPA, TMX, APS				
S\$750,001- S\$1,000,000		ME, MU, HIV	ME, MU, BPA, ECG		ME, MU, BPA, TMX, APS				
S\$1,000,001- S\$2,000,000		ME, MU, ECG, BPA		ME, MU, BPA, TMX, CXR, APS					
S\$2,000,001- S\$3,000,000		ME, MU, BPA, TMX, CXR, APS							

Legend			
APS	Attending Physician Statement (Report from the Life Assured's personal physician)	NM	Non-Medical
BPA	Blood Profile A (Fasting of at least 10 hours is required)	ME	Medical Examination
ECG	Resting Electrocardiogram	MU	Microscopic Urinalysis
HIV	HIV Antibody Test (Also known as Blood Profile H)	TMX	Stress ECG / Treadmill ECG
NA	Not Applicable		

1.3. Panel of Blood Tests

Note: If fasting is required, please advise the client not to drink or eat anything except water for at least 10 hours before the blood / urine test.

Blood Profile A (Full Blood Profile Test)			FASTING REQUIRED
Haemoglobin	Total Red Blood Cell Count	Total White Blood Cell Count	Differential Count
Red Cell Indices (MCV, MCH, MCHC)	Platelets	Peripheral Blood Film	ESR
Total Cholesterol	HDL-cholesterol	LDL-cholesterol	TC/HDL Cholesterol Ratio
Triglycerides	Glucose (Fasting)	Urea	Creatinine
Uric Acid	Bilirubin	Protein	Albumin
Globulin	A/G Ratio	ALT/SGPT	AST/SGOT
Alkaline Phosphatase	GGT	HBsAg	HBsAb
HBeAg (Auto-trigger if HBsAg is positive)	Free T4 (FT4)	TSH (Auto-trigger if FT4 is abnormal)	Alpha Fetoprotein (AFP)
CEA	VDRL (titre if reactive)	TPHA (if VDRL is reactive)	HIV Antibody
Urine FEME			
Blood Profile B (Lipid Profile Test)			FASTING REQUIRED
Total Cholesterol	HDL-cholesterol	LDL-cholesterol	TC/HDL Cholesterol Ratio
Triglycerides			
Blood Profile C (Renal Function Test)			
Urea	Creatinine	Sodium	Potassium
Chloride	Urine FEME		
Blood Profile D (Thyroid Function Test)			
Free T4	TSH		
Blood Profile E (Liver Function Test)			
Total Bilirubin	Protein	Albumin	Globulin
A/G Ratio	ALT/SGPT	AST/SGOT	Alkaline Phosphatase
GGT	HBsAg	HBsAb	Hep A IgG Antibody
HBeAg (Auto-trigger if HBsAg is positive)	Alpha Fetoprotein (AFP)		
Blood Profile F (Liver Function Test without HBsAg)			
Total Bilirubin	Protein	Albumin	Globulin
A/G Ratio	ALT/SGPT	AST/SGOT	Alkaline Phosphatase
GGT	HBeAg (Auto-trigger if HBsAg is positive)	Alpha Fetoprotein (AFP)	
Blood Profile G (Haematology)			

Haemoglobin	Total RBC - Red Cell Indices (PCV, MCV, MCH, MCHC)	Total WBC & Differential Count	Platelets Count
Peripheral Blood Film			
Blood Profile H (HIV Profile)			
HIV-Antibody			
Blood Profile I			<u>FASTING REQUIRED</u>
Blood Profile B	Blood Profile E	Uric Acid	MCV
Blood Profile K (Diabetes Mellitus Profile)			<u>FASTING REQUIRED</u>
Fasting Blood Glucose	HbA1c		
Blood Profile L (Lifestyle Profile)			
HIV-Antibody	VDRL (titre if reactive)	TPHA (if VDRL is reactive)	

1.4. Medical Examination

A routine Medical Examination consists of the following:

- Personal Statement where the life assured is required to complete the questions on his/her health history, details of regular doctor, medications, any surgical operation and/or tests done and the results, lifestyle habits (smoking, drinking), family history, avocations etc.
- Physical examination including measurement of the build, blood pressure, pulse rate, visual acuity, examination of the head, eyes, neck, respiratory system, heart, abdomen, musculoskeletal system such as hands, wrists, legs, spine etc.
- Breast examination for ladies. Do check with the clinic in advance on the availability, if there is a request for female doctor.
- Urine dipstick test.
- Underwriters may request for the doctor to pay attention to certain medical conditions.

1.5. Procedures for Medical Arrangement and Retrieval of Medical Reports

1.5.1. Medical Services

Advisers can fix the medical arrangement for their clients at any of the clinics under our TMLS panel by visiting our Tokio Marine website. Please refer to the following steps to locate a service provider under TMLS panel:

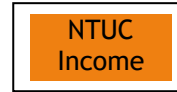
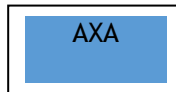
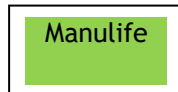
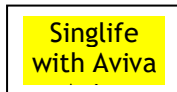


Please notify the clinic that it's for Insurance medical check-up for TMLS client and to forward a copy of the medical memorandum to the clinic in advance, so that the clinic staff will be aware of the tests required to be done on the day of the appointment. The invoices will be mailed to TMLS directly, hence, no payment is required by the client if the clinic visited is under our panel.

All medical examination reports will be mailed to TMLS directly. Please do not collect the medical examination report on behalf of TMLS. We **will not** reimburse the medical fee if the medical reports are received from client or adviser.

1.5.2. Co-sharing of Medical Reports

- We have existing arrangement to co-share medical examination and laboratory test results with the following insurers:



- If the adviser is aware that the client has done some medical tests with the above insurer within the last 12 months, please submit a duly signed and dated "Authorization to Release Medical Report or Tests to TMLS" Form. (Refer to Section 11 on how to download the form) We will liaise with the insurer to obtain the required medical reports.
- Please note that Attending Physician Statement (APS) cannot be co-shared.
- The underwriters reserve the right to call for a current medical examination or blood / urine test, if deemed necessary, even when the medical reports submitted are within the validity period.

1.5.3. Paramedical Examinations

- Please refer to the Paramedical Service Request Form for eligibility criteria for paramedical services. (Refer to Section 11 on how to download the form.)

1.5.4. Retrieval of Attending Physician Statement (APS)

- If APS is required, the Underwriter will send a "Request for APS on Life Assured" letter to the clinic / hospital. The clinic / hospital will bill and send this report directly to TMLS.
- The adviser or client should not collect the report from the clinic / hospital.
- If the medical report is to be obtained from Singapore Armed Force (SAF) or National Healthcare Group Polyclinics (NHGP), another request form is required. The New Business Department will release the relevant Consent Form for client's completion.
- If the Life Assured is under aged 21, the parent or legal guardian must provide the written consent or sign on the consent form before TMLS can retrieve the reports.

1.5.5. Validity of Medical Reports

- The validity period for Medical Examination, Blood Tests, Resting ECG, Stress ECG / Treadmill and Chest X-Ray is 1 year. Tests with abnormal results are only valid for 6 months.
- Executive Health Screening Report is valid for 1 year if the applicant is in good health.
- The Underwriters reserve the right to call for current medical requirements as and when necessary, even if the medical reports submitted are within the validity period.

2. Financial Requirements

2.1. Personal Insurance

Financial requirements evidence is determined based on the total sum assured proposed on the Life Assured, his / her existing insurance cover and his/her employment status.

As a guideline, the total eligible personal cover for a **gainfully employed individual** will be calculated based on his / her annual income multiplied by the relevant multiplier shown in the table below.

The total eligible personal cover includes all proposed applications (including concurrent applications), existing policies and riders with TMLS and other insurers.

Financial Multiple Table Guide			
Age Next Birthday	Life & TPD	CI	ADB
20 - 40	30x	20x	30x
41 - 50	25x	15x	25x
51 - 60	15x	8x	15x
61 - 70	10x	5x	10x

- For TPD, the above limit is subjected to a maximum of S\$4,500,000 per life within TMLS and S\$6,500,000 per life within the industry for Singapore Residents.
- For CI / Early CI, the above limit is subjected to a maximum of S\$2,500,000 per life within TMLS and S\$5,000,000 per life within the industry for Singapore Residents.
- For Accidental Death Benefit (ADB), the above limit is subjected to a maximum of S\$1,000,000 per life within TMLS for TM PA, and S\$2,000,000 per life within TMLS for TM Protect PA for Singapore Residents.

The total ADB is capped at S\$2,000,000 per life within all TMLS personal accident policies.

2.1.1. Juvenile / Student / Homemaker (for Singaporeans & Singapore PRs)

Guidelines	Description
Max Sum Assured <i>(The amount includes existing policies as well as concurrent proposals with TMLS and all other insurers except for Group Insurance)</i>	<ul style="list-style-type: none">Life / TPD / CI: Up to S\$750,000 If both parents / working spouse do not have any in-force policies or have lower insurance coverage than that applied for the child/spouse.Life / TPD: S\$2,000,000; CI S\$1,500,000 Financial justification shall be based on working parent / spouse's coverage or annual earned income. We will consider up to 50% of working parent / spouse's eligible cover or actual insurance coverage.

- For Juvenile applications
 - Life Assured must be at least 30 days old as at proposal signed date.
 - All siblings must have the same sum assured unless there are valid reasons such as sub-standard / poor risks.
 - Insurable interest must be established between Life Assured and Proposer i.e. only legal parents and legal guardians are allowed.
 - Documents to submit:
 - For all applications, a copy of the Life Assured's Birth Certificate must be submitted.
 - For applications proposed by legal guardian, proof of legal guardianship must be submitted.
 - For applications proposed by stepparents, a copy of the parents' Marriage Certificate must be submitted.
- For individuals who have attained 18 years of age (i.e. ANB 19 to ANB 24) but are financially dependent, the above juvenile limits will apply. The Life Assured must submit the insurance application in his / her own name.
- Personal Cover Questionnaire of the working parent / spouse may be required for sum assured above S\$750,000.

2.1.2. Regular Premium Plans (For Singaporeans, Singapore PRs and Foreigners with valid passes)

The financial requirement table below serves as a guide only. The underwriters reserve the right to call for further requirements as and when necessary.

The total sum assured of all proposed applications (including concurrent applications), existing policies and riders with TMLS and other insurers will be taken into consideration.

Total Sum Assured (All concurrent applications and existing in-force cover including all term riders)	Requirements
Up to S\$3,000,000	<ul style="list-style-type: none">• Nil
Above S\$3,000,000	<ul style="list-style-type: none">• Personal Cover Questionnaire;• Income Tax Return / Notice of Assessment last 2 years;• Reports and Accounts of Company for the last 2 years (applicable to business owners); and• Intermediary Background Report

Note:

- The above is applicable for Singaporeans, Singapore PRs and Foreigners with valid passes and residing in Singapore. **Please refer to Sect 3.4 for Financial Requirements & Documentation for Passers-by.**
- For TM MultiCare and TM EarlyCover, 10% of the proposed sum assured will be aggregated.

Affordability Check

- If the total annual premium for policies with TMLS and other insurers is more than 30% of Proposer's or Life Assured's (if applicable) annual income, we will need financial adviser to provide information on financial background and premium sustainability or to complete an Intermediary Background Report.

Details to be provided in the Intermediary Background Report:

- Purpose of insurance.
- How Sum Assured (if applicable) is calculated.
- Provide financial information of the Proposer/ Life Assured including employment (if applicable), source of wealth, any business interests and estimated Net Worth.
- Provide general background of the Proposer/ Life Assured including education, lifestyle, family and any other relevant information.

2.1.3. Single Premium (SP) Plans

For SP Plans, financial requirement evidence are determined based on the single premium amount proposed and the country where the source of fund will be remitted from.

Country of Source of Funds	Guidelines	
	Single Premium Amount	Financial Requirements
Singapore Australia Belgium Denmark Finland Lithuania New Zealand Norway Slovenia Spain Sweden Greece Uruguay Czech Republic Iceland **Ireland Israel Portugal Slovakia Taiwan United Kingdom Austria Bahrain Italy Peru	Regardless of amount	Nil**

Hong Kong Armenia Brunei Colombia Cyprus Jordan Korea, South Latvia Malta Albania Bangladesh Botswana Canada Costa Rica Dominican Republic Georgia Guatemala Honduras Hungary Indonesia Jamaica **Japan Kyrgyzstan Malawi Malaysia Mauritius Mexico Moldova Mongolia Morocco Nicaragua Pakistan Philippines Russia Saudi Arabia Serbia Senegal **Switzerland Thailand Tunisia Turkey **United States of America United Arab Emirates Ukraine China	(a) Less than or equal to USD\$200,00	(a) Nil**
	(b) More than USD\$200,000	(b) Submit Proof of Transfer that the account belongs to the policyholder. If the payer is a third party, identification documents and reasons for paying on behalf. Note: If third party is unable to provide the requirements, we will not accept the funds.
Countries not listed above	Regardless of Single Premium Amount	Decline

Note:

Financial requirements are determined by the country of source of funds.

** Underwriters reserve the right to obtain further financial evidence as and when necessary.

2.1.4. Bankruptcy

The following applies to all first party and third-party policies (excluding company owned policies) if the Life Assured is an undischarged bankrupt.

Type of Coverage	Requirements
Plans with no cash / surrender value or investment component (e.g. Term Plan, DPI Term, standalone MultiCare, A & H policies)	Official Assignee's consent is not required.
Plans with cash/surrender value or investment component (FlexiAssurance, Retirement GIO Plus (II), Nest Egg etc)	Official Assignee's consent is required.
Maximum sum assured allowed (within TMLS) for Life, TPD, CI/ Early CI and ADB	S\$100,000.

2.2. Product Eligibility Guidelines and Benefit Limits Per Life within TMLS

The table below summarized the maximum total Sum at Risk limits per life. However, the limits may be reduced based on the nationality of the Life Assured. For foreigners, please refer to the Foreigner's Underwriting Guideline in Section 3.

Type of Coverage	Maximum Benefit Per Life Limits within TMLS	Maximum Benefit Per Life Limits within the Industry
Life	Sum Assured limit is subjected to financial underwriting	Sum Assured limit is subjected to financial underwriting
TPD	Up to S\$4,500,000 per life	Up to S\$6,500,000 per life for Singapore Residents
CI / Early CI	Up to S\$2,500,000 per life	Up to S\$5,000,000 per life (for Singapore Residents)
Accidental Death Benefit (ADB)	<p><u>For Income Earners:</u> Up to S\$1,000,000 per life within TMLS for TM PA Up to S\$2,000,000 per life within TMLS for TM Protect PA</p> <p><u>For Non-Income Earners:</u> Up to Plan B (S\$200,000) per life for TM PA Up to Plan B (S\$250,000) per life for TM Protect PA</p> <p>Note: The total ADB is capped at S\$250,000 per life within all TMLS personal accident policies for non-income earners</p>	<p><u>For Income Earners:</u> ADB beyond > S\$2,000,000 may be considered, if the total ADB (new + existing covers) within industry is not more than 10x - 15x (15x for age below 50) of the Life Assured's annual income</p>

Cancer Waiver Rider (GIO)	Up to S\$300,000 per life, subject to S\$2,500,000 CI limit per life within TMLS	Not applicable
Cancer Income Rider (GIO)	Up to S\$20,000 per life	Not applicable
TM Protect Cancer	Up to S\$150,000 per life	Not applicable
TM Protect 1 (disability)	Up to S\$5,000 monthly benefit per life within TMLS for Protect 1 & Protect 1 Lite Rider (Refer to Sect 2.3.2 for criteria and requirements for monthly benefit > \$5,000)	Not applicable
#goLP Secure	Up to S\$500,000 per life (total committed premiums payable)	Not applicable
#goElite	Up to S\$1,000,000 per life	Not applicable.

2.3. Underwriting Guide to Existing Product Portfolio

2.3.1. TM PA and TM Protect PA

- Simplified Issuance plan (TM PA) and Guaranteed Issuance Offer (TM Protect PA)
- To complete TM PA proposal form or TM Protect PA proposal form depending on plan proposed. Refer to Section 11 on how to download the respective proposal form.
- Refer to the Occupation Classification Guide for the correct occupation class and premium rates.
- Nationality guidelines
 - Only allowed for Singaporeans, Singapore Permanent Residents (PRs), Employment Pass holders, Dependant Pass holders, S Pass holders, and work permit holders under Occupation Class 1 and 2 (excluding domestic helpers).
 - All passers-by, including Malaysians, Indonesians and Bruneians are not eligible.

2.3.2. TM Protect 1 & TM Protect 1 Lite Rider

- Simplified Issuance Offer with only 5 health questions to be answered.
- To complete the TM Protect 1 proposal form for standalone plan or complete the TM Protect 1 Lite Rider Declaration Form if rider is proposed. Refer to Section 11 on how to download the respective proposal form / form.
- Nationality Guidelines
 - Singaporeans / PRs / Valid Work pass holders
 - All passers-by, including Malaysians, Indonesians and Bruneians are not eligible.
- Protect 1 Lite Rider can only be attached to Flexi Assurance and Term Assure II.
- Maximum Sum Assured for Income Earners: S\$5,000 monthly benefit **
- Maximum Sum Assured for Non-Income Earners (eg. homemakers, retirees, students & unemployed): S\$2,000 monthly benefit.

** If the maximum monthly benefit exceeds S\$5,000, besides the 5 SIO health questions, we will require the following questions to be answered via Amendment Form:

Occupation Questions:

1. Do you hold more than one occupation? If yes, for each occupation, state nature of work duties, number of hours worked per week, and your monthly salary.
2. Do you have any intention of changing your current occupation? If yes, what could be your new occupation? When is that likely to happen?
3. For salaried person - what is your monthly gross salary (before CPF deduction)?
4. For self-employed persons: How long have you been self-employed? What is your annual taxable income as reported in your income tax returns for the last 2 years?

Note:

- i) The monthly benefit is capped at 50% of the monthly salary for monthly benefit > S\$5,000.
- ii) Life Assured will be subject to routine medical and financial requirements.

Medical Underwriting Requirements for TM Protect 1 & Protect 1 Lite Rider for Monthly Benefit > S\$5,000

Monthly Benefit (SGD)	Age Next Birthday			
	18 to 35	36 to 45	46 to 50	51 to 60
5,001 to 7,500	NM	ME	ME	ME, MU, BPA
7,501 to 10,000	ME	ME, BPB, BPK	ME, MU, BPA	ME, MU, BPA, APS
10, 001 to 20, 000	ME, MU, BPA	ME, MU, BPA, ECG	ME, MU, BPA, TMX, APS	

- Note: i) Target group - working adults residing in Singapore preferably Singaporeans and Singapore PRs.
ii) Aggregation rule - To include all existing disability income and long-term care products to calculate the maximum monthly benefit.

Financial Underwriting Requirements for TM Protect 1 & Protect 1 Lite Rider and for Monthly Benefit > S\$5,000

Monthly Benefit (SGD)	Questionnaires		Document Evidences	
	Salaried	Self-Employed	Salaried	Self-Employed
5,001 to 7,500	Financial Questionnaire	Financial Questionnaire	Nil	Nil
7,501 to 10,000	Financial Questionnaire	Financial Questionnaire	Latest Pay Slip	Income Tax Return for last 2 years
10, 001 to 20, 000	Financial Questionnaire	Financial Questionnaire	Latest Pay Slip and Income Tax Return for last 2 years	Income Tax Return for last 2 years

2.3.3. TM Retirement GIO Plus (II) / TM Nest Egg (II) (Cashback 8) / (Cash Back 10), and TM Nest Egg (II) (FlexiSaver)

- Plans are available to tied agency only.
- Guaranteed issuance plans with no medical underwriting. Financial underwriting applies.
- To complete the Regular Premium Proposal Form. Refer to Section 11 on how to download the proposal form.

- Available for foreigners on valid passes and passers-by (refer to Section 3.11) except for Swiss Nationals / Residents and Japanese*.
- Full medical underwriting will be required if any of the premium waiver riders is attached (refer to Product Factsheets), except for Cancer Waiver Rider and Cancer Income Rider.
- Nationalities or Residency from OFAC sanctioned list will be subject to enhanced due diligence check.

2.3.4. TM Atlas Wealth, #goClassic, #goTreasures, #goUltra & #goInvest

- Guaranteed issuance plans with no medical underwriting. Financial underwriting applies.
- To complete the Regular Premium Proposal Form. Refer to Section 11 on how to download the proposal form.
- Available for foreigners on valid passes and passers-by (refer to Sect 3.11) except for Nationalities and Residents of Canada, Switzerland[^], Ireland, United States of America and Japan*. Irish Nationals may be considered if they are not residing in Ireland.
- Nationalities or Residency from OFAC sanctioned list will be subject to enhanced due diligence checks.
- Full medical underwriting will be required if any of the premium waiver riders is attached attached (refer to Product Factsheets).
- #goInvest is available to TMLS tied agency & #goUltra to FA channel only.

2.3.5. #goClassic Secure , #goTreasures Secure, #goUltra Secure & #goInvest Secure

- Guaranteed issuance plans with no medical underwriting. Financial underwriting applies.
- To complete the Regular Premium Proposal Form. Refer to Section 11 on how to download the proposal form.
- Available for Singapore Residents (Singaporeans, Singapore PRs and foreigners on valid passes) except for Nationalities of Canada, Switzerland[^], United States of America and Japan*.
- Not available for passers-by.
- Full medical underwriting will be required if any of the premium waiver riders is attached (refer to Product Factsheets) or if there's an addition or change of life assured after policy inception.
- Total premiums payable for these policies including #goElite Secure cannot exceed SGD \$500,000 per life.
- #goInvest Secure is available to TMLS tied agency & #goUltra to FA channel only.

2.3.6. TM Wealth Enhancer, TM Wealth Aspire, #goElite, #goElite Secure

- Guaranteed issuance plans with no medical underwriting. Financial underwriting applies.
- To complete the Single Premium Proposal Form. Refer to Section 11 on how to download the proposal form.
- TM Wealth Enhancer, #goElite and #goElite Secure are available for Singapore Residents (Singaporeans, Singapore PRs and foreigners on valid passes) only, except for Nationalities of Canada, Switzerland[^], United States of America and Japan*.
- TM Enhancer, #goElite and #goEliteSecure are not available for Passers-by.
- TM Wealth Aspire is available for Singapore Residents and passers-by from Brunei, Malaysia and Indonesia only.
- Nationalities or Residency from OFAC sanctioned list will be subject to enhanced due diligence checks.

[^] We can only allow Swiss Nationals who are Singapore PRs and residing in Singapore to purchase insurance products. Refer to Section 3.6

* Subject to the product eligibility, we can allow Japanese to purchase insurance products only if they are not residing in Japan and have surrendered their Juminhyo (residency status).

2.3.7. TM Term Assure II

- Full medical underwriting.
- To complete the Regular Premium Proposal Form. Refer to Section 11 on how to download the proposal form.
- Covers Death, TI, TPD (compulsory rider unless it's declined by underwriters).
- CI, Early CI, Early CI Waiver of Premium and Waiver of Premium benefit riders are optional.
- Early CI Waiver of Premium rider must be attached with Waiver of Premium benefit riders.
- For Juvenile (up to 18 ANB), **CI and Early CI riders are compulsory**. If CI is declined, the whole application will be declined.
- To refer to Sect 1.2 for Medical Limits Tables for routine medical requirements.
- The Life Assured's residency must be from the approved Residency Listing (refer to Sect 3.10).
- Guaranteed Insurability for Additional Insurance Option (GIAI): In the event of any of the following events, the Life Assured has the option to purchase additional insurance of Death / TPD / CI without evidence of health (provided that the TPD / CI were offered for the original Term Assure II).
 - The life events are: Any change of marital status of the Life Assured, such as the Life Assured marries or divorces;
 - ✚ Life Assured becomes a parent by having a newborn child, or legally adopted a child;
 - ✚ Life Assured graduated from tertiary education;
 - ✚ Life Assured purchases a property.
 - The Life Assured can exercise the GIAI up to a maximum of two times per life time; before the policy anniversary when the Life Assured attains 50 ANB; and if there are no previous admitted claims or currently not applying for a claim.
 - If the Life Assured exercises GIAI to purchase a new policy, and subsequently free-looks the policy, it will be counted as 1 X GIAI exercise. He will be left with one last chance to purchase another policy via GIAI exercise
 - ✚ The maximum assured of GIAI allowed is S\$500,000 per life time.
 - ✚ Documentary proof for life events will be required i.e marriage certificate, birth certificate, graduation certificate or sales and purchase of property agreement/housing loan agreement.
 - ✚ There is no additional form designed for GIAI option. Health Sections in the proposal form can be left blank. Please indicate in the proposal form or ACR that client is exercising the GIAI option.

3. Foreigner Underwriting Guidelines

3.1. Eligible Foreign Nationals for Cover

- Singapore Permanent Residents (PRs).
- All foreigners holding valid Employment Pass / Personalized Employment Pass / S Pass, Work Permit (Occupational class 1 & 2 excluding domestic helpers), Long Term Visit Pass / Dependant's Pass or Student Pass, except for those that have been excluded due to regulatory reasons (e.g. Swiss Nationals).
- Passers-by from Brunei, Indonesia and Malaysia.
- Passers-by from other nationalities / residency for Term Assure II ONLY (refer to Sect 3.10).
- Passers-by from other nationalities / residency for GIO Plans (refer to Sect 3.11).

3.2. Documents & Residential Loading

- All foreigner applications are to be accompanied with:
 - Copy of valid pass
 - Copy of birth certificate for juvenile
 - Copy of Passport including immigration entry stamp / electronic visit pass (e-pass) for passers-by
 - Proof of Address dated within the last 6 months for residential address. A tenancy agreement can be accepted as Proof of Address (POA), even though the agreement was signed more than 6 months ago. The application must be submitted within the tenancy period.
- No residential loading will be imposed for foreigners on valid pass, and Passers-by from Brunei, Indonesia and Malaysia.

3.3. Maximum Limits Allowed

Foreigners with Valid Passes

- The maximum sum assured allowed per life (including existing cover with other insurers) would be based on the financial justification by income multiples.
- The maximum sum assured for TPD / TI is S\$4,500,000 per life within TMLS.
- The maximum sum assured for CI is S\$2,500,000 per life within TMLS.

Dependents of foreigners with valid passes (e.g. child / non-working spouse)

- The maximum sum assured allowed per life (including existing cover with other insurers) for Life / TPD / CI S\$750,000.

Passers-by from Brunei / Indonesia* / Malaysia

- The maximum sum assured allowed per life (including existing cover with other insurers) would be based on the financial justification by income multiples.
- The maximum sum assured for TPD / TI is S\$2,500,000 per life within TMLS.
- The maximum sum assured for CI is S\$750,000 per life within TMLS.
- Higher sum assured for TPD / CI may be considered for Term Assure II.
- Non-working / non-income earners (unemployed, retirees, juveniles, and housewives) are not eligible.

* For Passers-by from Indonesia, the following cities are excluded as these are conflict areas: Central Sulawesi, Maluku, Papua and West Papua.

Passers-by from Acceptable List of Countries for Term Assure II.

- Please refer to Sect 3.10
- Non-working / non-income earners (unemployed, retirees, juveniles, and housewives) are not eligible.

3.4. Financial Requirements & Documentation for Passers-By

Besides obtaining a copy of passport and immigration stamp / Electronic Visit pass (e-pass) for verification of identity and as a proof of entry to Singapore, the following documents are to be furnished for all passers-by who are applying for fully underwritten plans (e.g Term Assure II, MultiCare etc).

- Foreigner Declaration Form / Residential Questionnaire;
- Personal Cover Questionnaire;
- Income tax statements for last 2 years;
- Intermediary Background Report to be completed by the adviser;
- Supplementary Questionnaire on Genetic Testing
- COVID-19 Questionnaire (if there was history of COVID infection).
- Note: Non-working / non-income earners (unemployed, retirees, housewives, juveniles) are not eligible.

Further financial evidence may be required.

3.5. Japanese National / Resident

This guide applies to all types of product including Life plans and Accident and Health plans.

Residency	Guideline of when plans can be offered
Japanese residing in Japan	Strictly not allowed
Japanese who are Singaporeans or Singapore Permanent Residents (PRs)	Not allowed to purchase, unless Life Assured or Proposer has surrendered his / her residency status (Juminhyo) in Japan.
Japanese residing in Singapore and on Employment Pass (EP) / S Pass / Dependant's Pass	To submit: <ul style="list-style-type: none">i. Amendment Form to provide a declaration of the Proposer and Life Assured's Juminhyo (residency); andii. Copy of any supporting documents, if available.
Japanese residing outside Japan and on Long Term Visit Pass / Short Term Visit Pass or Entry Visa in Singapore (Individual Consideration)	
Singaporeans, Singapore PRs or Non-Japanese residing in Japan and/or has a residential /mailing address in Japan	Not allowed unless they have given up their resident card issued by Japanese authorities. To submit Amendment form and copy of supporting documents, if available.
Non-Japanese with a Singapore address at the time of application but later move to Japan and change to a mailing address	No issue

Note:

- The above regulation is applicable to both Life Assured and the Proposer.
- The Proposal Form must be signed in Singapore. TMLS will not accept any Japanese residential / mailing / business address written in the Proposal Form at application stage.

3.6. Myanmar National

Eligibility	Maximum sum at risk
Singapore PR / Singapore Residents / Employment Pass / S Pass / Work Permit (occupation class 1 & 2 excluding domestic helpers)	Sum assured would be subject to benefit cap or income multiples.
Dependant's Pass / Student Pass (Non-income earners)	Up to S\$750,000 per life within industry.

3.7. Swiss National / Resident

This guide applies to all types of products including Life plans and Accident and Health plans.

Residency	Guideline of when plans can be offered
Swiss National who is a Singaporean or Singapore Permanent Resident (PR).	Accept Application.
Swiss National who has a valid pass in Singapore.	Reject Application on the basis that a Swiss will return to Switzerland eventually.
Swiss National / Swiss Permanent Resident (regardless of country of residence at application).	Reject Application on the basis that applicant is likely to be deemed domiciled** in Switzerland by definition.
Non-Swiss National (including Singaporean and Singapore PR) working in Switzerland, declares that he / she is not domiciled or does not plan to have permanent residence in Switzerland, and does not state any Swiss address in the Proposal Form.	Accept Application.
Non-Swiss National (including Singaporean and Singapore PR) working in Switzerland, declares that he / she is not domiciled or has no plan to have permanent residence in Switzerland BUT states Swiss address in the Proposal Form.	Reject Application on the basis that a Swiss address is used.

** Domiciled means treating a specific country) as his / her permanent home.

Important Note:

For applications that may have connections / links to Switzerland, the following needs to be adhered to:

- The Proposal Form is signed in Singapore and that no Swiss address is stated in the Proposal Form. TMLS will not accept any residential or correspondence address in Switzerland.
- If the Proposer or Life Assured is a Non-Swiss National but working in Switzerland, a declaration via Amendment Form that he / she does not intend to be domiciled or plan to have his / her permanent place of residence in Switzerland is required.

3.8. U.S. National / U.S. Indicia

- Includes the following U.S territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico and Virgin Islands.
- Proposals from U.S. Nationals must be accompanied with:
 - W9 Form is required for a U.S. Person, **OR** W8 BEN / W9 Form for a U.S. Indicia, **and**
 - Tax Identification no (TIN).
- U.S. Tax Declaration under Foreign Account Tax Compliance Act (FATCA) is mandatory.

Note: Please visit the Internal Revenue Service (IRS) website to print out the forms as the versions may constantly be revised by US IRS.

3.9. Prohibition of Sale of ILP Plans to Citizens and Residents of Canada / Ireland / U.S.

- ILP applications (e.g. TM Atlas, #go Investment-Linked series, Flexi Assurance and Wealth Enhancer) will be rejected if the applicant is a citizen or resident of Canada, Ireland and U.S. This also applies to Singaporeans or Singapore PRs who are residing in Canada, Ireland or U.S.
Note: Irish Nationals may be considered if they are not residing in Ireland.

3.10. Eligible Foreigners for Term Assure II

- Foreigners on valid passes or Passers-by will be accepted for **TM Term Assure II** if their **Residency** are from these approved countries.
- Singaporeans and Singapore Permanent Residents who are residing outside Singapore, may be subject to residential loading.
- Please refer to Sect 3.4 for the additional financial requirements and documentation for passers-by.

Residency Group A+: No loading on Life / TPD / CI / Early CI / Early CI Prem Waiver / Waiver of Premium

Singapore	Brunei	Indonesia *	Malaysia
Australia	Austria	Canada	Belgium
Iceland	Italy	Denmark	United States
Ireland	Finland	France	Portugal
Netherlands	Norway	Spain	Sweden
South Korea	Macau	United Kingdom	Luxembourg
Germany	Hong Kong	New Zealand	Taiwan
Greece			

Residency Group A: +20% loading on Life / TPD / CI / Early CI / Early CI Prem Waiver / Waiver of Premium

All of British Isles	Canary Islands	Guyana	Poland
Albania	Cayman Islands	Liechtenstein	Puerto Rico
Andorra	Chile	Macedonia	San Marino
Anguilla	China *	Malta	Serbia
Argentina	Cook Islands	Marshall Islands	Slovakia
Aruba	Costa Rica	Mexico	Slovenia
Bahamas	Croatia	Monaco	Thailand *
Barbados	Cyprus (The Republic of Cyprus)	Mongolia	Turks & Caicos Islands
Bermuda	Czech Republic	Montenegro	United Arab Emirates
Bosnia-Herzegovina	French Polynesia	Montserrat	Vatican City
Botswana	Georgia	Philippines *	

Residency Group B: +60% loading on Life / TPD / CI / Early CI / Early CI Prem Waiver / Waiver of Premium

Algeria	El Salvador	Malawi	Rwanda
Angola	Estonia	Maldives	Russia
Antigua and Barbuda	Fiji	Martinique	Saudi Arabia
Armenia	Gambia	Mauritius	Senegal
Azerbaijan	Greenland	Moldova	South Africa
Bahrain	Grenada	Morocco	St Kitts & Nevis
Bangladesh	Guatemala	Myanmar (only covers Yangon)	St Lucia
Bolivia	Honduras	Namibia	St Vincent & Grenadines
Brazil	Hungary	Netherlands Antilles	Tonga
Bulgaria	India *	Nicaragua	Trinidad & Tobago
Cape Verde Island	Israel *	Northern Mariana Islands	Tunisia
Colombia (Only covers Bogota)	Jamaica	Oman	Turkey
Cote D'ivoire	Jordan	Panama	Uruguay
Curacao	Kazakhstan	Papua New Guinea	Uzbekistan
Dominica	Kuwait	Paraguay	Vietnam
Dominican Republic	Kyrgyzstan	Peru	Virgin Islands
East Timor (Only covers Dili)	Latvia	Qatar	Western Samoa
Ecuador	Lithuania	Romania	Venezuela

Note: The residential loading will be reflected in the Policy Illustration for Term Assure II.

***Following regions are excluded:**

China	India	Israel	Philippines	Thailand	Indonesia
Tibet	States of Jammu & Kashmir	West Bank	Central Mindanao	Yala	Central Sulawesi
Xinjiang	North-Eastern States of Assam	Gaza Strip	Western Mindanao	Pattani	Maluku
	Nagaland		Eastern Mindanao (except Davao City)	Narathiwat	Papua
	Tripura		Zamboanga Peninsula	Songkhla	West Papua
	Manipur		Sulu Archipelago		

Maximum Capacity Limit

Risk Type	Residency Group A+/A	Residency Group B
Life	SGD 25 mil (or equivalent) per life within industry	SGD 10 mil (or equivalent) per life within industry
TPD	SGD 4.5mil (or equivalent) per life within TMLS AND SGD 6.5 mil (or equivalent) per life within industry	SGD 3 mil (or equivalent) per life within industry
CI	SGD 2.5mil (or equivalent) per life within TMLS AND SGD 5 mil (or equivalent) per life within industry	SGD 2.5 mil (or equivalent) per life within TMLS AND SGD 3 mil (or equivalent) per life within industry

3.11. Eligible Foreigners for GIO Plans

- Foreigners on valid passes or Passers-by can be accepted for selected regular premium GIO products (refer to product factsheet) if both nationality and residency are from the following countries.

Singapore	Georgia	Oman
Armenia	Germany	Panama
Australia	Greece	Paraguay
Azerbaijan	Grenada	Pakistan
Albania	Greenland	Papua New Guinea
Algeria	Guatemala	Peru
All of British Isles	Guyana	Philippines
Angola	Honduras	Poland
Antigua & Barbuda	Hungary	Portugal
Argentina	Hong Kong	Puerto Rico
Austria	Iceland	Qatar
Bahamas	Ireland	Romania
Barbados	Israel	Russia
Belgium	India	Rwanda
Bermuda	Indonesia	San Marino
Brunei	Italy	Saudi Arabia
Bolivia	Jordan	Senegal
Bulgaria	Jamaica	Serbia
Bahrain	Japan **	Slovakia
Bangladesh	Kuwait	Slovenia
Bosnia-Herzegovina	Kyrgyzstan	South Africa
Botswana	Kazakhstan	South Korea
Brazil	Latvia	Spain
Canary Islands	Liechtenstein	Sri Lanka
Cape Verde Island	Lithuania	St. Lucia
Cayman Islands	Luxembourg	St Kitts & Nevis
Cambodia	Macau	St Vincent & The Grenadines
Canada	Macedonia	Sweden
Chile	Maldives	Taiwan
China	Malta	Thailand
Coasta Rica	Martinique	Timor-Leste (East Timor)
Colombia	Malawi	Tonga
Cooks Islands	Malaysia	Trinidad & Tobago
Cote D'Ivoire (Ivory Coast)	Marshall Islands	Tunisia
Croatia	Mauritius	Turks & Caicos Islands
Cyprus	Mexico	Turkey
Czech Republic	Moldova	United Kingdom
Curacao	Monaco	United States
Denmark	Montenegro	Ukraine
Dominica	Montserrat	United Arab Emirates
Dominican Republic	Mongolia	Uruguay
Estonia	Morocco	Uzbekistan
Ecuador	Myanmar	Vatican City
Egypt	Netherlands Antilles	Venezuela
El Salvador	Netherlands	Vatican City
Finland	New Zealand	Vietnam
Fiji	Northern Mariana Islands	Virgin Islands
France	Nicaragua	Western Samoa
French Polynesia	Norway	
Gambia	Namibia	

- ** Japanese residing in Japan is strictly not allowed to take up any insurance plan with us.
- ** A Passer-by from Japan who is residing outside Japan can take up GIO Plans, if he has surrendered his Juminhyo.
- Swiss National is not allowed to take up any insurance plan with us due to FINMA regulations.

- National and Permanent Resident of Canada, Ireland and U.S. will not be accepted for ILP Plans. Irish Nationals may be considered if they are not residing in Ireland.
- Nationalities or Residency from OFAC sanctioned list will be subject to enhanced due diligence checks. Whether case can be accepted or rejected depends.

List of GIO Products available

GIO Products (Non-ILP)	GIO Products (ILP)
<ul style="list-style-type: none"> ○ TM Retirement GIO Plus (II) ○ TM Nest Egg (II) Cashback 8 / Cashback 10 ○ TM Nest Egg (II) FlexiSaver 	<ul style="list-style-type: none"> ○ TM Atlas Wealth ○ #goClassic & #goClassic Secure ○ #goInvest & #goInvest Secure (for tied agency only) ○ #goTreasures & #goTreasures Secure ○ #goUltra & #goUltra Secure ○ TM Wealth Aspire (SP) ○ TM Wealth Enhancer (SP) ○ #goElite & #goElite Secure (SP)

Note:

- TM Wealth Enhancer, #goElite and #goElite Secure are Single Premium (SP) plans which are not available for Passers-by.
- TM Wealth Aspire (SP) is available for passers-by from Brunei, Malaysia and Indonesia only.
- #goClassic Secure, #goInvest Secure, #goTreasure Secure, #goUltra Secure (RP) plans are not available for Passers-by.
- Waiver of Premium riders may be attached to GIO plans (refer to Product Factsheets).

4. Keyman Insurance/ Business Insurance

4.1. Keyman Insurance

- Allowed for Singapore-registered companies only.
- Only application for Life / TPD / CI cover is allowed.
- **Purpose of Keyman Cover**
 - The purchase of the cover is to protect a business from financial hardship caused by the loss of services (through death or disability) of an individual who is vital to that business.
 - To fund recruitment and/or short-term cost which would be generated in the event of keyman's death or disability e.g. costs of headhunter search, training, relocation etc.
 - A keyman must be someone who has special skills, knowledge or contacts which are essentials to the success of a business.
- **Justification of Sum Assured**
 - The recommended sum assured is up to 3x the average of gross profits for the past 2 years, or up to 6x the average of net profit before tax for the past 2 years.
 - If there are more than one keyman with each having shareholding within the company, the recommended sum assured shall be divided among keymen according to their shareholding.
 - Sum Assured may also be based on a multiple of salary (up to 10x annual salary) where cover is required to replace skills and expertise of a key employee.
 - For a new business set up, individual consideration will be given based on the business nature and industry, business plans, evidence of contracts etc.

- **Documents Required for Keyman Cover**

Total Sum Assured (All concurrent applications and existing in-force covers including all term riders)	Requirements
Up to S\$1,000,000	<ul style="list-style-type: none"> • Business Cover Questionnaire (BCQ) • Copy of ACRA Search dated within last 3 months. • Copy of the Keyman's NRIC. • Board/Director's Resolution approving the purchase of the insurance plan. • List of Company's authorized signatories for executing the insurance purchase and future transactions (this can be in the Board/Director's Resolution) • Copy of the NRICs of all the authorized signatories. • Life Assured and authorized signatory to sign on the Proposal Form and all mandatory documents.
Above S\$1,000,000	<ul style="list-style-type: none"> • All items listed above and the following: <ul style="list-style-type: none"> ◦ Audited Company accounts for the last 2 years ◦ Intermediary Background report.

Note:

- The underwriter reserves the right to call for further requirements e.g. Company's minutes of meeting as and when necessary.
- For company-owned policy, beneficial owner section can be left blank (Beneficial owner is only applicable to a natural person).
- There is no standard template or format for Company / Director's Resolution, but it should contain the following information:
 - The company approves the purchase of the insurance plan for <Full Name of Life Assured>, who is the <Designation of the Life Assured>;
 - Name of Plan (Basic and Supplementary Riders) and Sum Assured;
 - Details of authorized officer(s) with the authority to execute the purchase, and completion of the relevant forms and documentations;
 - Details and Signatories of Director and Authorized Officer(s) and
 - Board / Director's Resolution must be printed out on the company's letterhead, accompanied with authorized signatures.

4.2. Employee Benefits Scheme

- Allowed for Singapore-registered companies only.

Total Sum Assured (All concurrent applications and existing in-force cover including all term riders)	Requirements
Up to S\$1,000,000	<ul style="list-style-type: none">• Copy of ACRA Search dated within last 3 months.• Board/Director's Resolution approving the purchase of the insurance plan.• List of Company's authorized signatories for executing the insurance purchase and future transactions (this can be in the Board/Director's Resolution)• Letter from Company's Human Resource Department, stating the list of employees who are given this benefit, and to whom will the proceeds be paid in the event of a claim.• Copy of the Life Assured's and authorized signatory's NRICs.• Life Assured and authorized signatory to sign on all mandatory documents.
Above S\$1,000,000	<ul style="list-style-type: none">• All items listed above and the following:<ul style="list-style-type: none">○ Intermediary Background report

5. Guide for Trust Applications

Note: The underwriter reserves the right to call for further requirements as and when necessary, in addition to the ones mentioned in following table.

Structure	Acceptable Jurisdictions	Forms & Supporting Documents required
Trust	<u>Trustee</u> Singapore Bahamas BVI Cayman Guernsey Hong Kong Jersey	<ol style="list-style-type: none"> 1. Verification of Trust Agreement Form 2. Trust Deed containing pages that show date of Trust is effected, settlor's and trustee's information as well as page that shows the settlor's signature (joint or single), witness signature and seal. 3. Trust Certificate of Incumbency / Good Standing (< 3 months old) <i>(only applicable to Overseas Trust)</i> 4. Business registration of Trust 5. Trust authorized signatories list & identification documents 6. Trustee resolution 7. Beneficiary relationship letter (issued by the Trustee) - relationship between the settlor and the Life Assured (and that the Life Assured is a named beneficiary in the Trust) 8. Parental Consent (to serve as a consent by the parent to the effecting of the insurance policy on the life of his child, if applicable) reference Sect 57 2(B)(d) 9. Copy of the child's birth certificate & parent's NRIC (for juvenile case) <p>** Signing of applications must be in Singapore, regardless if it's a SG Trust or Overseas Trust as our company is incorporated and licensed in Singapore.</p>
Private Investment Company (PIC) Accompanied with Trust	<u>Trustee</u> Singapore only <u>PIC Jurisdictions</u> Singapore Bahamas BVI Cayman Guernsey Hong Kong Jersey <u>Trustee</u> Bahamas BVI	<ol style="list-style-type: none"> 1. PIC Certificate of Incorporation 2. PIC Memorandum and Articles of Association (M&A) 3. PIC Board resolution on authorized signatories 4. PIC Certificate of Incumbency or Good standing (< 3 months old) <i>(only applicable to Overseas PIC)</i> 5. PIC Warranty Form 6. Trust Deed containing pages that show date of Trust is effected, settlor's and trustee's information as well as page that shows the settlor's signature (joint or single), witness signature and seal. 7. Trust Certificate of Incumbency / Good Standing (< 3 months old) <i>(only applicable to Overseas Trust)</i> 8. Business registration of trust 9. Trust authorized signatory list & identification documents 10. AML letter / Beneficial ownership letter (issued by the Trustee) This letter is to give confirmation on the following: <ol style="list-style-type: none"> a. Relationship between the nominee companies and the Trust company b. Relationship between the PIC and the Trust c. Relationship between the PIC authorized signatories and the Trust

	Cayman	d. Relationship between the settlor and the life insured (and that the life insured is a named beneficiary in the Trust)
	Guernsey	e. Confirmation on AML checks being done on all parties connected to the PIC & the Trust, and all beneficiaries (mandatory)
	Hong Kong	11. Parental Consent (to serve as a consent by the parent to the effecting of the insurance policy on the life of his child, if applicable) reference Sect 57 2(B)(d)
	Jersey	12. Copy of the child's birth certificate & parent's NRIC (for juvenile case)
	<u>PIC Jurisdiction</u>	
	Singapore	** Signing of applications must be in Singapore, regardless if it's a SG Trust or Overseas Trust as our company is incorporated and licensed in Singapore.

6. Submission of Requirements

6.1. Proposal Form

- The Proposal Form must be completed and signed personally in Singapore by the Proposer / Life Assured in the presence of the Adviser. The Proposer must be at least 19 Age Next Birthday (ANB).
- Supplementary Proposal Form must be submitted if Proposer wishes to attach a Spouse Rider / Enhanced Spouse Rider.
- Ensure that all questions are completed in the Proposal Form and Supplementary Proposal Form (if any). All declarations must be answered in first person.
- A duly signed Proposal Form must be submitted to the Company within **14 days** from the Proposal Date. Otherwise, FA will have to provide the reason for late submission. In addition, we reserve the right to call for a Health Warranty Form to be completed.
- All amendments made, to be counter-signed by the Proposer and/or Life Assured (ANB 19 and above).
- For health declarations, please provide as much details as possible in the Proposal Form, such as:
 - Specific diagnosis / illness / medical condition;
 - Name and address of the Doctor consulted or name of the Clinic / Hospital where treatment was received;
 - Date of onset / diagnosis;
 - Duration of illness / medical condition;
 - Type of treatment e.g. name and dosage of medication, any surgical history;
 - Details of investigation and diagnostic tests done e.g. MRI, CT scan, Ultrasound, when was it done, results and submit a copy of report; and
 - If illness / medical condition is of a recurring nature, please provide details of frequency of attacks / recurrences, date of last attack / recurrence.
 - Life Assured may complete the relevant questionnaire available in our intranet under “Online Documents -> Individual Business -> New Business -> Questionnaire”. Please refer to Section 11 for information.

6.2. Premium Payment

- If premium is to be paid using a company's cheque, to accompany with company's ACRA dated within last 3 months.
- If premium is paid by a Third Party (who is not a party to the insurance contract) via AXS machine, PayNow, bank transfer or other means, to provide the full name of payer, relationship to Proposer and NRIC number of payer for third party payment under the Details of Payer Section in the application form.
- We allow Adviser to pay premium on behalf of the Proposer **ONLY** if the Adviser is an immediate family member of the Proposer with a direct relationship (i.e spouse, parents, children, siblings and grandparents). Otherwise, we will refund the premium to the source.

6.3. Policy Illustration and Product Summary

- Ensure that all pages of the Policy Illustration are duly signed and dated by both the Proposer and Adviser. Validity of the Policy Illustration generated is 1 month.
- For Product Summary, signatures of both the Proposer and Adviser are required only on the last page. However, the full set must be submitted.
- Note: Printer settings: We can accept double sided printing but do set as one page per sheet.

6.4. Adviser's Confidential Report (ACR)

- Mandatory form to be completed by TMLS tied-advisers. For Banks, International Brokers and Local FA firms, completion of ACR is optional unless its specifically requested by the underwriter.

6.5. Mandatory Documents (For Singaporean / Singapore PR)

- For Singaporean / Singapore PR, a copy of NRIC is required for all submissions. A copy of birth certificate is required for juvenile.
- Proof of Address issued within the last 6 months, such as utility bills, bank statements etc. is required if Residential Address is different from address reflected on NRIC.
- Residential Address cannot be a P.O Box Address.
- If the Proposer / Life Assured is / are residing / working overseas, underwriters reserve the right to seek further clarification or request for the Foreigner Declaration Form to be submitted, if the details provided in the Proposal Form is insufficient.

6.6. Mandatory Documents (For Foreigner)

- Identification Documents
 - For foreigner with valid employment pass / dependant pass / student pass, a copy of the valid pass is required.
 - For passer-by, a copy of the passport with proof of immigration entry (e-pass) is required.
 - Copy of marriage certificate / birth certificate is required for foreigner proposing on the life of their spouse / child.
- Proof of address issued within the last 6 months, such as utility bills, bank statements is required.
- Underwriters reserve the right to seek further clarification or request for other Questionnaires / Forms to be submitted, if the details provided in the Proposal Form is insufficient.

6.7. U.S. National / U.S. Indicia

- Form W9 is required for a U.S. Person.
- Form W8 BEN/W9 is required for a U.S. Indicia. For entities, to submit W8-BEN-E.
- Proposer can obtain the Form W9/W8 BEN/W-8BEN-E from the U.S. IRS website.

6.8. Nomination of Beneficiaries

- Nomination of Beneficiaries is allowed for Single Life policy only.
- There are two types of Nomination: Revocable and Irrevocable/Trust Nomination. Note: Irrevocable/Trust Nomination is not applicable to policies funded by CPF Investment Scheme (CPFIS) and Supplementary Retirement Scheme (SRS).
- The policy owner must have attained the age of 18 years to make a nomination.
- The policy owner must sign this Form in the presence of 2 witnesses. Both witnesses must meet the requirements as stated on the Nomination of Beneficiaries Form.
- Ensure all fields are completed and information on the form is correct.
- Ensure that the proportion of benefits for all nominees add up to 100%.
- No amendment is allowed on the Nomination Form.

6.9. Common Reporting Standard

The Common Reporting Standard (CRS) is the single global standard on automatic exchange of information (AEOI) which is aimed at addressing perceived offshore tax evasion. CRS is a regulatory requirement that has been implemented with effect from 1st January 2017.

Tokio Marine Life Insurance Singapore Ltd (TMLS) is obliged to collect certain tax-related information and/or documents from clients, pursuant to the CRS, Foreign Account Tax Compliance Act (FATCA) and any applicable bilateral or multilateral agreements entered between jurisdictions in relation to the AEOI for tax matters.

3. DECLARATION OF COMMON REPORTING STANDARD (CRS)				
Please provide information on your Tax Residency (This will usually be where you are liable to pay income taxes).				
	Country of Tax Residence	Taxpayer Identification Number (TIN) <u>In Singapore, TIN for Individuals would be your NRIC/FIN.</u>	If no TIN available, enter Reason A, B or C	Please state reason(s) if Reason B is selected
Proposer				
Joint Proposer				

If you are a tax resident in more than two countries, please use a separate Individual Tax Residency Self-Certification Form.

If a Taxpayer Identification Number (TIN) is unavailable, please provide the appropriate reason A, B or C:

Reason A The country where you are liable to pay tax does not issue TINs to its residents.

Reason B You are otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason).

Reason C No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require a TIN to be disclosed).

- All insurance applicants are required to complete the Declaration of Common Reporting Standard (CRS) section.
 - For Singaporeans & Permanent Residents (PR) of Singapore, the TIN shall be the individual's National Registration Identity Card (NRIC) number.
 - For foreigners on valid work passes, the TIN shall be the individual's Foreign Identification number (FIN).
 - For 3rd party application, only the Proposer is required to complete this section. If there are joint-Proposers, both Main Proposer and Joint Proposer are required to complete the section.
 - If the section is incomplete or with errors, we will request for an Amendment Form to provide the correct information. Alternatively, a standalone self-certification form to be completed.
- The following plans have been excluded from CRS
 - All Accident and Health products (e.g. TM Protect Mosbite, TM Protect Cancer, TM PA, TM Protect PA, TM Protect 1 etc).
 - All CPF-funded policies
 - Term policies with no cash values (e.g TM Term Assure II)
- Types of Standalone Self-Certification Forms (Forms can be retrieved from TMLS intranet)
 - **Individual Tax Residency Self-Certification Form**
 - ✓ For individual policy owner, including a sole proprietor.

- ✓ For joint or multiple policyowner, each individual is required to complete a separate Self-Certification Form.
- **Entity Tax Residency Self-Certification Form**
 - ✓ For entity policy owner, such as Business Insurance or Trust application.
- **Controlling Person Tax Residency Self-Certification Form**
 - ✓ For the natural person who exercises control over an account holder (referred to as “Controlling Person(s)”), who is a Passive NFE or an Investment Entity, located in a Non-Participating Jurisdiction managed by another Financial Institution.
 - ✓ For all parties, i.e. settlor, trustee(s), beneficiary(ies) & authorized signatories, of a Trust application, each individual is required to complete a Controlling Person Self-Certification Form.

6.10. Premium Payment Method

Please refer to the following steps for any updates or information on the various types of payment methods: Visit our Tokio Marine Website > Resources > FAQs > Payment Methods

- PayNow is available for premium payment. Details as follows:

Type of Plan	Unique Entity Number (UEN)
SGD Life Insurance Plans <exclude Investment Link Plans (ILP)>	194800055DP01
Investment Link Plans (ILP)	194800055DL33

When you are prompted for your UEN/Bill Reference No/Reference, please indicate your full Policy Number, including the zeros in front, if any.

- AXS (eAXS) is available via Tokio Marine website > Pay Online > Proceed to AXS e-Station
- Internet Banking: OCBC/DBS/POSB Bill Payment (For OCBC/DBS/POSB Internet Banking Users)
 - Select TM Life Insurance and enter your Policy Number (including the zeros in front, if any) in the Bill Reference field for Life Policy.
 - Select TM Life Insurance to as Billing Organization and enter your Policy Number (including the zeros in front, if any) in the Bill Reference field and submit.
- Credit Card
 - For premium payment by credit card, please ensure that all information under the Credit Card Authorization Section in the Proposal Form or a separate Credit Card Authorization Form is duly completed and signed by the Cardholder.
 - Credit card number must be written legibly.
 - Only Mastercard & VISA are allowed.
 - Both Singapore and Overseas issued cards are acceptable.
 - For premium charged in foreign currency, TMLS will not be liable or responsible for any fluctuations in the foreign exchange rate.
 - Only the required premium amount (including any applicable premium loading) to incept the policy will be charged to the credit card. No partial deduction or deduction using multiple cards are allowed. Deduction will take place only after TMLS has approved the application and upon issuing the policy.
 - Credit card payment method for subsequent premium is available for new plans launched in and after 2019 i.e TM Term Assure II, TM Atlas/#go Series, TM Nest Egg (II) (FlexiSaver), subject to a credit card charge of 1.6% of the premium amount.

- Subsequent premiums for other plans must be paid via other e-payment modes , cash, cheque or via GIRO.
 - Any refund of the premiums paid through Credit Card will be made to the same Credit Card from which the initial premium has been deducted.
- Interbank Fund Transfer to TMLS bank account
- Cash payment is only available via DBS / POSB Cash Deposit machine, by depositing it into TMLS's DBS bank account. Client must complete a Cash Payment Declaration Form and email the completed form and bank transaction slip to Customecare@tokiomarine-life.sg. The Cash Payment Declaration Form is available under "Forms" in the TMLS website, and under "Policy Servicing - Forms" in the intermediary portal. Client does not have to be an existing DBS / POSB account holder. The details of TMLS bank account number can be found in the TMLS website.
- Cheque should be made payable to TMLS, with the Proposal No. (if known), Proposer's name and NRIC / Passport No. indicated on the reverse side of the cheque.
- Telegraphic transfer
 - Please visit the Tokio Marine Website > Resources > FAQs > Payment Methods.
- GIRO Form (For SGD policies only)
 - Only renewal premium can be paid via GIRO. Initial premium must be paid with cash, cheque, Cashier's Order, credit card or other e-payment methods as listed above.
 - For monthly pay mode cases, GIRO Form is a mandatory document. We will not incept the case if GIRO Form is outstanding (Note: for exceptional handling where we issue the case before Giro Form is received, please follow-up closely with the client on the outstanding GIRO Form. No premium notice / reminder notice will be sent for monthly pay mode cases).
 - The banks may take up to 2 months to approve the application for InterBank GIRO Services. Hence, for monthly mode applications, the first 2 months' premium must be paid in advance (if no backdating of policy is required).
 - For bank accounts operated with thumbprints, the InterBank GIRO Form must be verified at the bank branch before submission.
 - A separate Application for InterBank GIRO Form must be completed for each application.
 - Clients who are DBS/POSB account holders can apply for a GIRO facility to pay their insurance policies by setting up a GIRO arrangement with TMLS via DBS / POSB internet banking portal.
- For applications using CPF / SRS funds, we will liaise with Central Provident Fund Board (CPFB) or the Assured's agent bank for the full payment. Premium deduction may take up to 3-5 working days.
- If the payer is a third party, please provide the details of the payer under the relevant sections in the Proposal Form. Third party payer includes different or multiple drawers for credit card facilities, cheques, bank accounts for application for InterBank GIRO and Cashier's Order applications. A copy of the payer's identification document(s) or Evidence of Incorporation (for entities) may be required for verification.

6.11. Fact Find Form

- For Investment Linked Products, CKA Form is mandatory for TMLS tied advisers.
- For Financial Advisers from FA Firms, please submit relevant pages / sections of the Fact Find Form, duly completed, signed and dated by the Client, Representative and Representative's supervisor. Sections required include:
 - Declaration by Representative;
 - Acknowledgement by Client; and
 - Supervisor's Review.

6.12. Acceptance of Softcopies of Documents

- The following are the list of forms / documents that we can accept softcopies if they are sent to TMLS via adviser's company email address.
- Please ensure that the forms are properly scanned with clear images (in PDF file with 300 dpi resolution recommended). Unclear, slanted, or missing pages will be rejected.
- Once the softcopies are submitted, original documents need not be forwarded to us.

Forms that can be accepted in softcopies	
Proposal Form (for Non-Face-To-Face sales process)	Form W9 / W8 BEN / W8-BEN-E
Policy Illustration & Product Summary (for Non-Face-To-Face sales process)	Dividend Distribution Option (for Investment-Linked Plan Only) Form
Amendment Form	Optional Advisory Service Fee Form (ILP)
Declaration Form (Cancer Waiver & Cancer Income)	Revised Policy Illustration & Product Summary pages
Declaration Form for Non Face-To-Face Sales Process	Loose Proposal Form pages with additional declarations or amendments (to be countersigned and dated by Proposer and adviser)
Declaration Form (Protect 1 Lite Rider)	Letter of Undertaking to terminate existing policy(ies) upon inception of the new policy
Declaration Form for Proof of Survivorship - Single & Joint Life	Indemnity Form for Loss/Non-Receipt of Policy Document
Health Warranty Form	Credit Card Authorization Form
Questionnaires (both Medical & Non-Medical)	Agent's Confidential Report
Authorization to Release Medical Report or Tests to TMLS	Fact Find Form/ Personal Financial Priorities
Intermediary Background Report	Request for Release of Medical Reports
Common Reporting Standard Form	

- The following are the list of forms / documents that are to be submitted in original ink/wet signatures. Softcopies are strictly not allowed.

Forms that <u>cannot</u> be accepted in softcopies	
Proposal Form (for Face-To-Face sales process)	Director or Trustee's Resolution
First set of Policy Illustration & Product Summary pages (for Face-To-Face sales process)	Verification of Trust Agreement Form
Signed Conditional Letter of Acceptance *	Interbank Giro Application Form
List of Authorized Signatories of executing purchase of Business Insurance/Trust	Nomination of Beneficiary Form

* *We are temporarily accepting Signed Conditional Letter of Acceptance in softcopy in view of the COVID-19 situation.*

7. Other Underwriting Guidelines

7.1. Lifestyle and Avocation Risks

7.1.1. Smoking

- Non-smoker rate is applicable to an applicant who is a non-smoker or a smoker who has quit smoking and has not smoked at all in the last 12 months prior to the Proposal signed date.
- For Life Assured who smokes one cigar or less per month, non-smoker rate may apply, subject to negative Urine Cotinine test.

7.1.2. Avocations

- Certain avocations carry a higher risk for insurance and may warrant a loading and/or exclusion e.g. recreational flying activities, scuba diving, motor racing, mountaineering or other competitive sports.
- Please submit the relevant questionnaires for the activities involved.
- To expedite the underwriting process, please provide as much details of the avocation as possible e.g. type of activities involved, if Life Assured is on a professional or amateur level, any certification obtained and when it was obtained, if activities are solely recreational or competitive, the time spent on these activities.
- The underwriters reserve the right to call for more requirements.

7.2. Occupational Risks

- Certain occupations which involve physical hazards or are suggestive of moral hazards may require additional underwriting requirements.

Occupation	Requirements
Occupations	<ul style="list-style-type: none">• Lifestyle Questionnaire and Blood Profile H due to occupation will not be required unless the applicant declares to have high lifestyle risk or has medical history of STD (sexual transmitted disease).
Military Regulars	<ul style="list-style-type: none">• Military Questionnaire
Military Pilots (RSAF)	<ul style="list-style-type: none">• Military Questionnaire
Other occupations involving great heights, underground, underwater, working with explosive or great voltages, working offshore etc.	<ul style="list-style-type: none">• General Occupation Questionnaire• Provide as much details to exact job nature as possible in the Proposal Form.

- Special terms e.g. occupational loading and/or exclusions may be imposed, if necessary.
- For TM PA or TM Protect PA application, please refer to the Occupation Guide published in the intranet.

7.3. Medical Risks

7.3.1. Advanced Stage Pregnancy

- Gynaecologist report is not necessary if > 8 months pregnant and if:
 - i) there are no adverse health declarations / pregnancy complications in Proposal Form or previous pregnancy complications;
 - ii) Life Assured's age is < age 40; and
 - iii) singleton pregnancy.

7.3.2. Anticipated / Planned Surgery

- Application will be postponed till surgery is completed, Life Assured has fully recovered and a copy of the medical report (e.g. histology report) is available.

8. Other Administrative Guidelines

8.1. Backdating

- Backdating for Traditional Regular Premium plans is allowed only 1 day before the Life Assured's Date of Birth and up to a maximum of 180 days before the proposal date.
- Backdating is not allowed for all Investment Linked Products and Single Premium Plans.
- Please refer to the Product Fact Sheets under the intermediary portal for the respective products' backdating rules. (Refer to Section 11).
- Backdated premiums are required to commence cover.
- To generate a backdated policy illustration on TM Fast, select the Yes button under the Process Backdate.

Personal Detail					
Salutation	Surname		Given Name		
Mr	Tan				
Date Of Birth	ANB	Gender	Smoker	Occupation	
02/12/1976	44	Male	Yes	Director	
Assured Type			Process Backdate		
Proposer			Yes		
Life Assured			No		
Proposer & Life Assured					

8.2. Request to Withdraw / Cancel Applications

- Requests to withdraw / cancel pending applications can be made in writing by the Proposer or Adviser via email before an underwriting decision is made. Please provide the name of the Proposer and the Proposal No. when making the email request on behalf of the client.
- If a standard underwriting decision has been offered, we may recover the medical fees and other underwriting expenses incurred.

8.3. Reopen of Withdrawal Cases

- Validity of a Proposal Form is 3 months. Underwriters reserve the right to call for a Health Warranty Form to be completed if the Proposal Form was signed and dated more than 3 months ago.
- For withdrawn cases, client or adviser can write in with the request to re-open the case within 6 months from the proposal signed date (subject to the product availability). Health Warranty Form and submission of all outstanding requirements are needed.
- For multiple lives insurance applications, all lives must complete the Health Warranty Form.
- For withdrawn cases with proposal signed date more than 6 months, fresh application is required.
- Re-opening is not allowed, if the product has already been withdrawn.

8.4. Request for Alteration

- **Application at proposal stage**
 - For change of plan or sum assured, please submit:
 - I. Amendment form to indicate the details of the revised basic plan and riders proposed;
 - II. Revised Policy Illustration and Product Summary; and
 - III. Revised Fact Find Form if the plan or sum assured was not originally recommended (for submission by tied advisers).

Proposal Form may be required for change of plan in certain circumstances e.g. from Guaranteed issued (GIO) plan to full underwritten (Non-GIO) plan or from Single Premium plan to Regular Premium plan.
 - For change in premium payment mode or method, please submit:
 - I. Amendment form to indicate the preferred mode or method.
 - II. If Credit Card is opted for initial premium payment, please submit a Credit Card Authorization Form.
 - III. If monthly mode is opted or GIRO is opted for renewal premium payment, please submit Application for InterBank GIRO Form.
- **Policy has been issued and within freelook period**
 - **For reduction in sum assured / premium**, the change will take effect from the policy commencement date, and excess premium paid will be refunded. To submit:
 - I. Amendment form to indicate the details of the revised basic plan and riders proposed;
 - II. Revised Policy Illustration and Product Summary;
 - III. Revised Fact Find Form (for submission by TMLS tied advisers)

- **Policy has been issued within the last 6 months**
 - **For increase in sum assured / premium or addition of riders (if allowed, to refer to specific rules in Product Fact Sheets), please submit:**
 - I. Amendment form to indicate the details of the revised basic plan and riders proposed;
 - II. Revised Policy Illustration and Product Summary;
 - III. Health Warranty Form.
 - IV. Revised Fact Find Form (for submission by tied advisers);

New Business Department will re-underwrite the application and the application may be subject to additional underwriting requirements.

- **For reduction in sum assured / premium**, if the request is received after the freelook period, the change will take effect from the next policy anniversary if the premium payment mode is annual, or from the next premium due date if the payment mode is other than annual.
- **Alteration (Increase or Decrease in Sum Assured / Premium, Change in Premium Term etc) is NOT allowed for ILP plans once inception.**

8.5. Replacement of Policy

- Replacement of policy is defined as an existing policy being lapsed or terminated prior to or after the purchase of a new policy.
- It applies to policies with cash and/or surrender values i.e Whole Life, Endowment and Investment Linked plans.
- Where there is a case of replacement or an intention for a replacement indicated in the proposal form, a Replacement of Policy (ROP) letter will be sent to the client, cc the adviser.

Existing Plan	New Plan	ROP letters to be sent?
Whole Life / Endowment / ILP	Whole Life / Endowment / ILP	Yes
Whole Life / Endowment / ILP	Term	Yes
Whole Life / Endowment / ILP	A & H	No
*Term	Whole Life / Endowment / ILP	No
*Term	Term	No
^A & H	A & H	No
A & H	Term	No
A & H	Whole Life / Endowment / ILP	No

* Term plans would include plans without surrender/cash values e.g TM MultiCare

^ A & H plans would include plans like TM Personal Accident, TM Protect 1 (Disability Income), TM Protect Cancer

8.6. Request for Release of Medical Reports

- Allowed for in-force policies after free-look period, postponed applications and declined applications, subject to submission of completed “Request for Release of Medical Reports” form. (Refer to Section 11 for download of form).
- Email the completed form to:
For TMLS tied advisers: agent@tokiomarine-life.sg
For financial advisers: ineedhelp@tokiomarine-life.sg
For banks: Bancassurance@tokiomarine-life.sg
For international brokers: Bancassurance_VIP@tokiomarine-life.sg
- Only Medical Examination report (Personal Statement only), Laboratory test reports (blood and urine test), Resting ECG and/or Stress / Treadmill ECG may be released to the Proposer or their preferred doctor.
- Attending Physician Statement will strictly not be released as they may contain confidential comments from the attending physician to TMLS for the purpose of risk assessment.

9. Interim Guidelines Due to COVID-19

9.1. Underwriting Approach

- The COVID-19 situation remains fluid.
- COVID-19 Questionnaire is required for those who have served Stay Home Notice (SHN), Quarantine Order (QO) or been diagnosed to have COVID-19.
- COVID-19 Questionnaire is also required for those healthcare workers working in the frontline e.g doctors, nurses, health professionals in hospitals who have close contact with COVID positive patients.

9.2.Non-Face-to-Face Sales Advisory Process

- We have introduced Non-Face-To-Face (NF2F) Sales Advisory Process and editable forms for ease of business since the start of circuit breaker.
- The NF2F process will continue indefinitely.
- The following forms can be downloaded from the intermediary portal (Refer to Section 11).

Editable Forms	Non- Face-To-Face Sales Advisory Process
Regular Premium Proposal Form	Forms can be filled digitally except for Giro Form. Signatures are not required if submitted together with the Declaration Form for Non-Face-To-Face Sales Advisory Process.
Single Premium Proposal Form	
Supplementary Proposal Form (for Enhanced Spouse Rider / Spouse Rider)	
Declaration Form for Non-Face-To-Face Sales Advisory Process	Signatures are required .
Amendment Form	

- For new clients who do not have any existing (inforced) policies with TMLS, 2 photo identification documents are required. Acceptable forms of second photo identification include:
 - a) NRIC, valid passport, driving license, valid pass etc.
 - b) Club Membership Card with “Photo” and “Full Name” (if there’s an expiry date, please ensure that it’s not an expired card).
 - c) Staff Pass with “Photo” and “Full Name” and “Company Name”
 - d) A snapshot of the client holding a copy of his/her NRIC with details of the NRIC clearly shown.
- Type written name as digital signature will not be accepted. Proposer and Life Assured (if applicable) need to sign his/her actual signature digitally on the Declaration Form for Non-F2F Sales Advisory Process.
- For credit card as initial payment, there are 2 methods to complete the credit card details (see next page).

Items	Method 1	Method 2
Regular Premium Proposal Form	Fill up proposal form except for credit card authorization section. Credit cardholder’s signature is not required.	Complete all fields in the proposal form including credit card authorization section. Credit cardholder’s signature is required.
Standalone Credit Card Authorization Form	Form to be completed with credit cardholder’s signature.	Not applicable.

- For adviser’s own case, we can accept submission via email. Declaration of Non-Face-to-Face Sales Advisory Form is not required. However, all forms, including the Proposal Form, all pages of the Policy Illustration, Policy Summary, Fact Find Form, Amendment and Declaration Forms etc are to be signed. 2 Photo IDs are to be submitted if adviser does not have any existing policies with TMLS.

10. Moratorium on Genetic Testing & Insurance

10.1. The Agreement

It has been developed by MOH (Ministry of Health) and LIA (Life Insurance Association). It was signed on 26 Jan 2021 and will be implemented on 27 Oct 2021. It applies to all LIA members who carry out direct business and medically underwrite Life, TPD, Critical Illness, Disability Income and Long-Term Care products.

- It restricts insurers on the use of genetic test results in insurance underwriting.
- It does not cover Diagnostic Genetic Tests (refer to Section 10.2 for definition). Such tests results **MUST** be declared to insurer at proposal stage) regardless of proposed coverage.
- For applications above prescribed financial limits, insurer may only request for results of MOH-approved list of highly Predictive Genetic Tests (refer to Section 10.2 for definition).

10.2. Two Phases

- Phase 1 (effective from 27 Jan 2021). It bans the use of genetic test from Biomedical Research (refer to Section 10.2 for definition) in insurance underwriting, regardless of where and when the research was conducted.
- Phase 2 (effective from 27 Oct 2021): It controls the use of Predictive Genetic Test results from clinical care in insurance underwriting.

10.3. Types of Genetic Tests

Type of Genetic Test	Purpose	Can the results be used for underwriting?
Diagnostic Genetic Test	It is done to confirm or rule out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results which indicate the condition in question may be present (i.e. testing in symptomatic individuals).	Yes The results of Diagnostic Genetic Tests must be declared & submitted regardless of sum assured or monthly benefit and form part of medical information for underwriting
Genetic Test done in the context of Biomedical Research	It is done as a systematic investigation with the intention of developing or contributing to generalizable knowledge.	No
Predictive Genetic Test	It is done to predict a future risk of disease in individuals without symptoms or signs of a genetic disorder (i.e. testing in asymptomatic individuals).	Yes & No The results of the Predictive Genetic Tests can only be used for underwriting subject to the terms of the Moratorium in Section 10.5
Direct to Consumer Genetic Test	It is provided directly to consumers by the manufacturer or supplier of the test.	No

Note: Passers-by / Non Residents are to complete the Supplementary Questionnaire on Genetic Testing and furnish a copy of the report (if applicable) regardless of the Financial Limits.

Financial limits refer to the total sum assured including the new application, concurrent or pending application(s) and all existing policies with TMLS and other insurance company(ies) in Singapore.

10.4. MOH-Approved Highly Predictive Genetic Tests

- HTT (Huntington's Disease)
- BRCA 1 and BRCA 2 (Breast Cancer)

10.5. Double Key Model (DKM)

The Moratorium uses the Double Key Model to determine whether the 2 approved predictive genetic tests must be disclosed to insurers. If both keys are satisfied, insurer can use the results for risk assessment.

Insurance Products	Key #1: Financial Limit	Key #2: MOH-Approved Predictive Genetic Test	Requirements for Residents
Life Insurance	>S\$2million sum assured	Huntington’s Disease (HTT)	Complete the Supplementary Questionnaire on Genetic Testing and submit a copy of the report (if applicable).
Total and Permanent Disability (TPD)			
Critical Illness	>S\$500,000 sum assured	Huntington’s Disease (HTT) BRCA 1 and 2	
Disability Income	>S\$10,000 monthly benefit		
Note: Passers-by / Non Residents are to complete the Supplementary Questionnaire on Genetic Testing and furnish a copy of the report (if applicable) regardless of the Financial Limits. Financial limits refer to the total sum assured including the new application, concurrent or pending application(s) and all existing policies with TMLS and other insurance company(ies) in Singapore.			

DKM applies to only "Resident" as defined in the Moratorium.

Resident means any individual (an adult or child) who is:

- (a) a Singapore citizen;
- (b) a Singapore permanent resident or
- (c) residing in Singapore with a valid pass.

Exceptions to DMK:

- Non-Singapore Residents (i.e passers-by) are excluded. They need to declare predictive genetic test results regardless of proposed coverage.
- Results from Biomedical Research or Direct to Consumer Test.
- Group Insurance Scheme.
- Health Insurance (including Integrated Shield Plans).
- General Insurance.

Note: Detailed and latest information on Genetic Moratorium can be found under the Underwriting Guidelines in the intermediary portal.

11.Proposal Forms, Questionnaires And Other Forms

Advisers may log in to the Intermediary Portal to download proposal forms, questionnaires and other forms.

Step 1: Click on Intermediaries Login Services

Welcome to eApplication Portal

Tokio Marine Life Insurance Singapore eApplication portal has online service capabilities that can save you time and effort in managing your portfolio. It makes portfolio management easier and more convenient for you with innovative new technologies that offer several advantages. We can reduce your workload and you will gain more time to grow your business and deal with other important issues.

Quick Links

Intermediaries
Login Services

Policyholders
Login Services

Employees
Login Services

Step 2: Login in using adviser's User ID and Password

User ID

XXXX

Password

...

☒ I have read and accept the [Terms of Use](#) in using the provided facilities.

Login

Forgot Password?

Step 3: Click on Online Documents

My Home Page

General

Intranet Services

» [Online Documents](#)

» [EDI File Mapper](#)

» [FATCA Mapper](#)

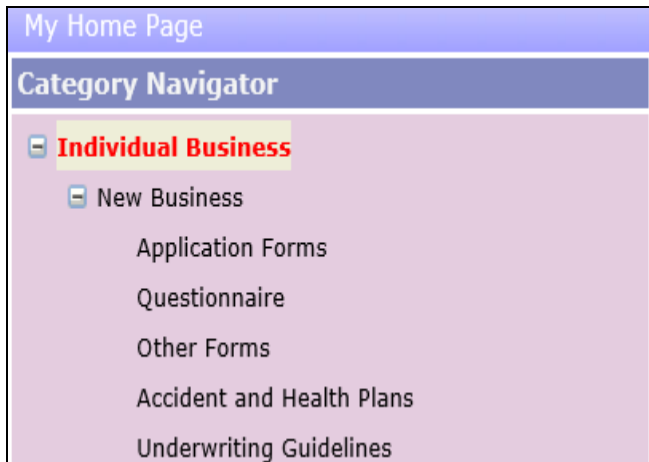
Intranet Resources

» [ILP Fund Pricing](#)

My Account

» [Account Information](#)

Step 4: Click on Individual Business



11.1. Proposal Forms

Click on the Application Forms. All our regular/single premium proposal forms, supplementary proposal form for Enhanced Spouse Rider/ Spouse Rider etc will be displayed.

The screenshot shows the 'My Home Page' interface with the 'Category Navigator' on the left and the 'Online Documents' section on the right. The 'Current Category' is 'Application Forms'. The 'Online Documents' section displays a table of proposal forms.

Document	Type	Last Modified
Regular Premium Proposal Form (Non-ILP)_Editable	Others	13/01/2021
Regular Premium Proposal Form_Editable	Others	01/06/2021
Single Premium Proposal Form_Editable	Others	24/07/2020
Supplementary Proposal Form (for Enhanced Spouse Rider / Spouse Rider)_Editable	Others	24/07/2020
Supplementary Proposal Form For Additional Life Assured (TM Atlas & #go ILP)_Editable	Others	22/07/2021

1

11.2. Accident and Health Plans

For Accident and Health Plans, click on “Accident and Health Plans”. All Accident and Health proposal forms will be displayed.

My Home Page

12/01/2021 10:47:29 (GMT+08:00)

Category Navigator

- Individual Business
 - New Business
 - Application Forms
 - Questionnaire
 - Other Forms
 - Accident and Health Plans**
 - Underwriting Guidelines
 - Nomination of Insurance Nominees
 - Policy Servicing
 - Memorandums
 - Marketing
 - Maturity Rewards
 - GIO TM Term Assure Campaign
 - Product Information

Online Documents

Current Category : Accident and Health Plans

Document	Type	Last Modified
TM PA Policy Illustration & Product Summary (Brunei)	Others	12/07/2018
TM PA Product Summary (Singapore)	Others	31/12/2019
TM PA Proposal Form_Editable	Others	24/07/2020
TM Protect 1 Proposal Form_Editable	Others	24/07/2020
TM Protect Cancer Proposal Form_Editable	Others	24/07/2020
TM Protect MosBite Product Summary	Others	17/11/2016
TM Protect MosBite Proposal Form_Editable	Others	24/07/2020
TM Protect PA Product Summary	Others	16/08/2018
TM Protect PA Proposal Form_Editable	Others	24/07/2020

1

11.3. Questionnaires

Specific Questionnaires are designed to provide additional information for risk assessment. Click on “Questionnaire” to download the relevant document.

My Home Page

12/01/2021 10:50:21 (GMT+08:00)

Category Navigator

- Individual Business
 - New Business
 - Application Forms
 - Questionnaire**
 - Other Forms
 - Accident and Health Plans
 - Underwriting Guidelines
 - Nomination of Insurance Nominees
 - Policy Servicing
 - Memorandums
 - Marketing
 - Maturity Rewards
 - GIO TM Term Assure Campaign
 - Product Information
 - Product Placemat
 - Training
 - Agency
 - Group Business
 - Claims
 - Other Tools

Online Documents

Current Category : Questionnaire

Document	Type	Last Modified
Alcohol Consumption Questionnaire (Sum Assured SGD 1 million and above)_Editable	Others	08/07/2020
Alcohol Consumption Questionnaire_Editable	Others	08/07/2020
Arthritis Questionnaire_Editable	Others	08/07/2020
Asthma Questionnaire_Editable	Others	08/07/2020
Aviation Questionnaire_Editable	Others	08/07/2020
Business Cover Questionnaire_Editable	Others	08/07/2020
Chest Pain Questionnaire_Editable	Others	08/07/2020
Cholesterol Questionnaire_Editable	Others	08/07/2020
COVID 19 Questionnaire_Editable	Others	10/09/2020
Diabetes Questionnaire_Editable	Others	08/07/2020
Diving Questionnaire_Editable	Others	08/07/2020
Drugs Questionnaire_Editable	Others	08/07/2020
Epilepsy Questionnaire_Editable	Others	08/07/2020
Financial Questionnaire_Editable	Others	08/07/2020
Foreigner's Declaration Form / Residential Questionnaire_Editable	Others	08/07/2020
Gastric Questionnaire_Editable	Others	08/07/2020
General Occupation Questionnaire_Editable	Others	08/07/2020
Gout Questionnaire_Editable	Others	08/07/2020
Growth, Cyst, Lumps and Tumour Questionnaire_Editable	Others	08/07/2020
Gynaecological Disorder Questionnaire_Editable	Others	08/07/2020

1 2

Help

1. Select a category to view files.
2. Click on + to expand or - to collapse.
3. Click on to open / download the file.

My Home Page

12/01/2021 10:52:27 (GMT+08:00)

Category Navigator

- Individual Business
 - New Business
 - Application Forms
 - Questionnaire**
 - Other Forms
 - Accident and Health Plans
 - Underwriting Guidelines
 - Nomination of Insurance Nominees
 - Policy Servicing
 - Memorandums
 - Marketing
 - Maturity Rewards
 - GIO TM Term Assure Campaign
 - Product Information
 - Product Placemat
 - Training
 - Agency
 - Group Business
 - Claims
 - Other Tools

Online Documents

Current Category : Questionnaire

Document	Type	Last Modified
Headache Questionnaire_Editable	Others	14/01/2021
Hepatitis B Questionnaire_Editable	Others	14/01/2021
High Blood Pressure Questionnaire_Editable	Others	14/01/2021
History of Illness Questionnaire_Editable	Others	14/01/2021
Kidney and Urinary Disorder Questionnaire_Editable	Others	14/01/2021
Lifestyle Questionnaire_Editable	Others	14/01/2021
Mental Health Questionnaire_Editable	Others	14/01/2021
Military Questionnaire_Editable	Others	14/01/2021
Personal Cover Questionnaire_Editable	Others	14/01/2021
Quit Smoking Questionnaire_Editable	Others	14/01/2021
Source Of Income_Editable	Others	14/01/2021
Spinal Disorder Questionnaire_Editable	Others	14/01/2021

1 2

Help

1. Select a category to view files.
2. Click on + to expand or - to collapse.
3. Click on to open / download the file.

11.4. Other Forms

For any other forms, click on “Other Forms”.

My Home Page

Category Navigator

Individual Business

New Business

Application Forms

Questionnaire

Other Forms

Accident and Health Plans

Underwriting Guidelines

Nomination of Insurance Nominees

Policy Servicing

Memorandums

Marketing

Maturity Rewards

GIO TM Term Assure Campaign

Product Information

Product Placemat

Training

Agency

Group Business

Claims

Other Tools

Help

1. Select a category to view files.
2. Click on + to expand or - to collapse.
3. Click on to open / download the file.

Online Documents

Current Category : Other Forms

Document	Type	Last Modified
Adviser's Confidential Report_Editable	Others	01/07/2020
Amendment Form - FATCA_Editable	Others	01/07/2020
Amendment Form_Editable	Others	03/06/2020
Authorisation to Release Medical report or Tests to TMLS_Editable	Others	01/07/2020
Consent Form for Medical Report_Editable	Others	01/07/2020
Credit Card Authorisation Form_Editable	Others	06/05/2020
CRS - Controlling Person Tax Residency Person Self-Certification Form (Appendix)	Others	27/12/2019
CRS - Controlling Person Tax Residency Person Self-Certification Form_Editable	Others	09/07/2020
CRS - Entity Tax Residency Self-Certification Form (Appendix)	Others	27/12/2019
CRS - Entity Tax Residency Self-Certification Form_Editable	Others	09/07/2020
CRS - Individual Tax Residency Self-Certification Form (Appendix)	Others	27/12/2019
CRS - Individual Tax Residency Self-Certification Form_Editable	Others	09/07/2020
Declaration Form (Cancer Waiver Rider Joint Life)_Editable	Others	01/07/2020
Declaration Form (Cancer Waiver Single Life and Cancer Income Rider)_Editable	Others	01/07/2020
Declaration Form (KidAssure GIO Rider)_Editable	Others	01/07/2020
Declaration Form (Protect 1 Lite Rider)_Editable	Others	01/07/2020
Declaration Form for Non-Face2Face Sales Process (FA&Bank Partners)_Editable	Others	01/07/2020
Declaration Form for Non-Face2Face Sales Process (Tied Agency)_Editable	Others	01/07/2020
Declaration Form for Proof of Survivorship - Single and Joint Life_Editable	Others	01/07/2020
Dividend Distribution Option Form (NB)_Editable	Others	01/07/2020

1 2

My Home Page

Category Navigator

Individual Business

New Business

Application Forms

Questionnaire

Other Forms

Accident and Health Plans

Underwriting Guidelines

Nomination of Insurance Nominees

Policy Servicing

Memorandums

Marketing

Maturity Rewards

GIO TM Term Assure Campaign

Product Information

Product Placemat

Training

Agency

Group Business

Claims

Other Tools

Online Documents

Current Category : Other Forms

Document	Type	Last Modified
Health Warranty Form_Editable	Others	06/05/2020
Incomeshield giro application	Others	07/11/2018
Indemnity Form For Loss Non Receipt of Policy Document by Adviser_Editable	Others	01/07/2020
Indemnity Form For Loss Non Receipt of Policy Document_Editable	Others	01/07/2020
Intermediary Background Report_Editable	Others	01/07/2020
Optional Advisory Service Fee Form - #goClassic_Editable	Others	01/07/2020
Optional Advisory Service Fee Form - TM Atlas Wealth_Editable	Others	01/07/2020
Paramedical Service Request Form (Medifast)_Editable	Others	09/07/2020
Preliminary Underwriting Request Form_Editable	Others	09/07/2020
Verification of Trust Agreement_Editable	Others	01/07/2020

1 2

11.5. Product Fact Sheets

For information on individual product, click on “Product Information”, followed by “Factsheets”.

E.g. For Terms plans, click on Term. All the Factsheet for Term plans will be displayed.

My Home Page

29/09/2021 14:45:30 (GMT+08:00)

Category Navigator

Individual Business

New Business

Nomination of Insurance Nominees

Policy Servicing

Memorandums

Marketing

Maturity Rewards

GIO TM Term Assure Campaign

Product Information

Factsheets

Accident & Health

Endowment

Investment-Linked Plans

Term

Whole Life

Riders

Withdrawn

FAQs

Online Documents

Current Category : Term

	Document	Type	Last Modified
	TM Mortgage Protection - Factsheet (Brunei)	Others	26/08/2020
	TM Peace of Mind (RP) - Factsheet (Brunei)	Others	01/10/2018
	TM Term Assure (II)(with TPD) - Factsheet	Others	26/09/2019
	TM Well Being (RP-CI) - Factsheet (Brunei)	Others	26/08/2020

1

11.6. Advance Premium Application Form

Click on “Other Tools, followed by ADF Application Form & Calculator (2-Pay only).

My Home Page29/09/2021 14:47:56 (GMT+08:00)

Category Navigator

Individual Business

New Business

Nomination of Insurance Nominees

Policy Servicing

Memorandums

Marketing

Maturity Rewards

GIO TM Term Assure Campaign

Product Information

Factsheets

Accident & Health

Endowment

Investment-Linked Plans

Term

Whole Life

Riders

Withdrawn

FAQs

Product Placemat

Training

Agency

Group Business


Claims

Other Tools

Help








1. Select a category to view files.

2. Click on + to expand or - to collapse.

3. Click on  to open / download the file.

Online Documents

Current Category : Other Tools

  Document	 Type	 Last Modified
 APF Application Form & Calculator (2-Pay only)	Others	31/01/2018
 Backdate Calculator	Excel	09/05/2013
 Yield Calculator	Excel	09/01/2017
1		

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Tokio Marine Life Insurance Singapore Ltd (Company Reg. No.: 194800055D)
20 McCallum Street, #07-01 Tokio Marine Centre, Singapore 069046
Tel: 6592 6100 Fax: 6223 9120 www.tokiomarine.com