



TOKIO MARINE
INSURANCE GROUP

Retirement Series

Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty

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Company Registration No: 194800055D



Retirement Series

TM Retirement Secure

TM Retirement GIO

TM Retirement Paychecklife

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Retirement Funding

TM Retirement Secure

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TM Retirement Secure

Introduction

- ✓ A limited payment participating endowment plan specially designed to meet retirement planning needs
- ✓ Provides a stream of guaranteed annual cash benefits starting from Payout Age for a fixed payout period, plus a lump sum non-guaranteed maturity benefit.
- ✓ 2 premium term option: 5 or 10 years
- ✓ 4 Payout Age option: Age **50**, 55, 60 or 65
- ✓ 2 Payout Period option: 10 or 20 years
- ✓ Guaranteed issuance plan with no medical underwriting

TM Retirement Secure

Product Features and Benefits

Bonuses

There are 2 types of bonuses - Reversionary Bonus and Terminal Bonus

Reversionary Bonus

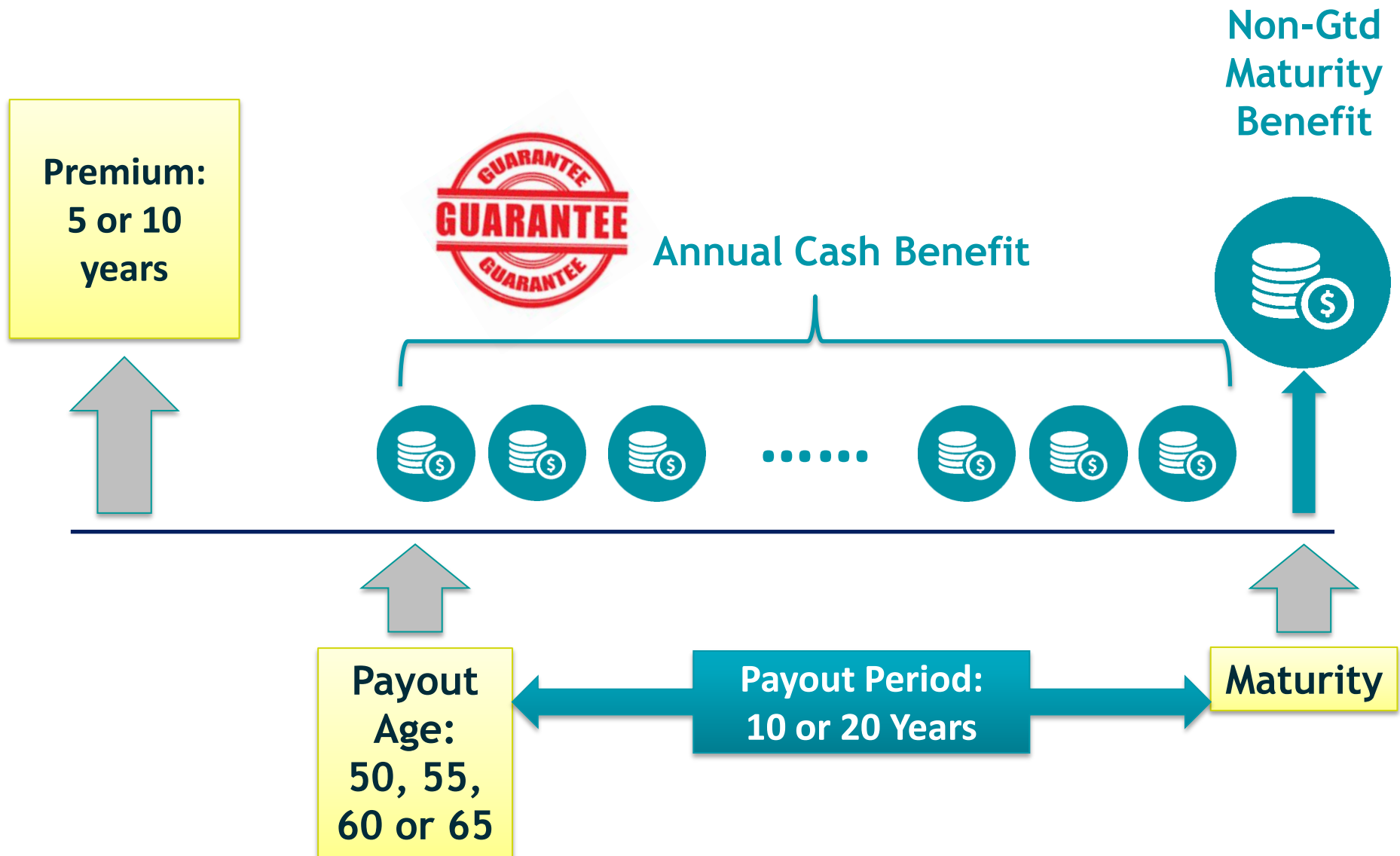
Declared annually based on the basic sum assured. Once any Reversionary Bonuses are added to the policy, they will become guaranteed.

Reversionary Bonus	Projected at 4.75% p.a.
Per S\$1,000 basic sum assured	S\$1.00
Compounding annually at	1.0%

** based on a projected investment rate of return at 4.75% p.a. on the Participating Fund.*

TM Retirement Secure

How It Works?



TM Retirement Secure

Policy Issuance & Administration

Entry Age (age next birthday)	Payout Age	Premium Term	
		5 Years	10 Years
	50	30 - 45	30 - 40
	55	30 - 50	30 - 45
	60	30 - 55	30 - 50
	65	30 - 60	30 - 55
* Max entry age = Payout Age – Premium Term			
Payout Age (age next birthday)	50, 55, 60 or 65		
Payout Period	10 or 20 years		
Policy Term	Payout Age - Entry Age + Payout Period		
Premium Term	5 or 10 years		
Source of Funds	Cash only.		

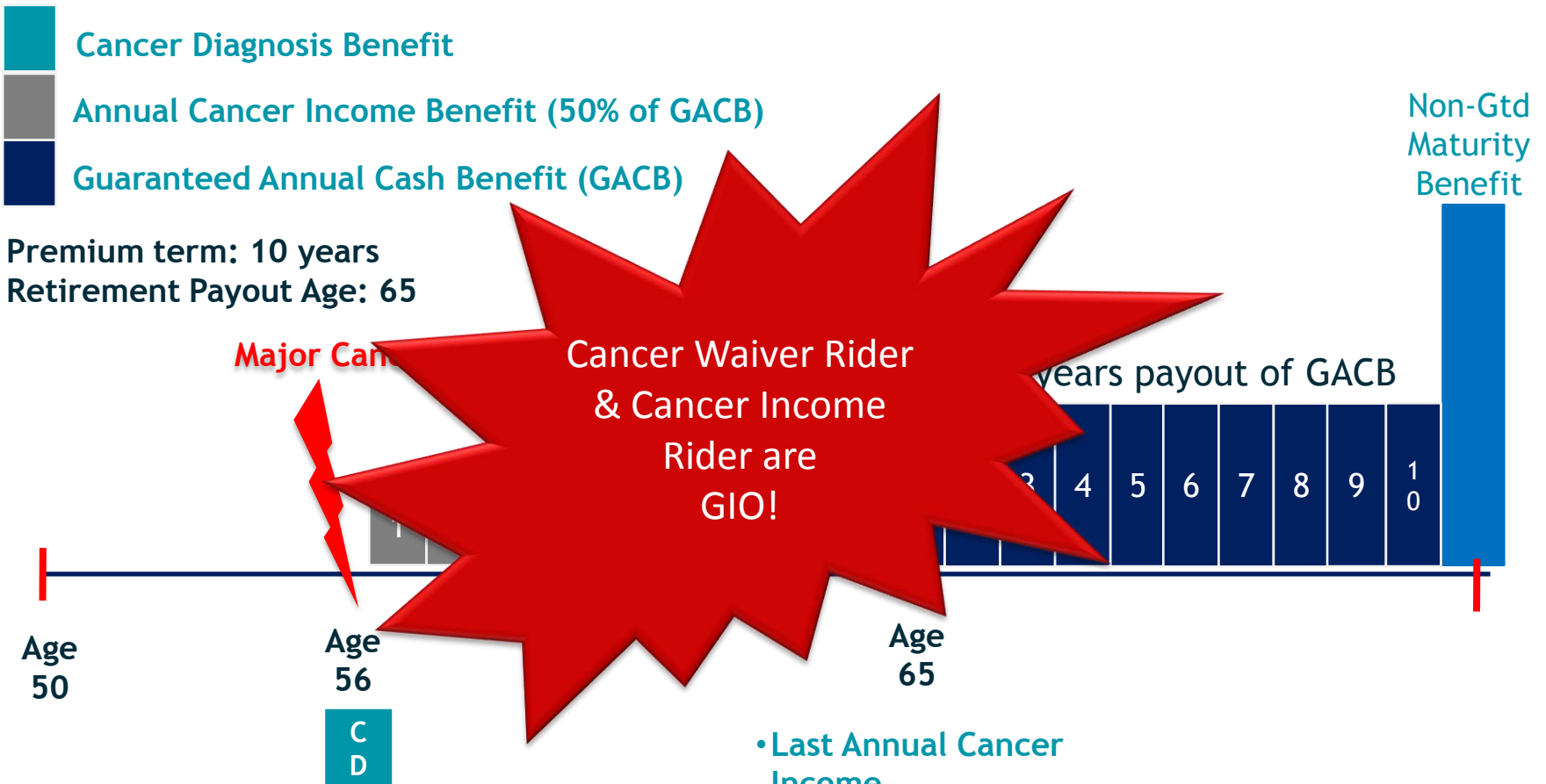
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Policy Issuance & Administration

Annual Premium	Premium Term	Minimum Annual Premium
	5	\$10,000
	10	\$5,000
Guaranteed Annual Cash Benefit	No minimum Guaranteed Annual Cash Benefit as long as minimum annual premium is met	
Currency	SGD	
Backdating	Not more than 180 days from proposal date, and not more than 1 day before the birthday of the life assured.	
3 rd Party Application	Allowed	
Riders	Allowed, may be subject to full underwriting.	
Foreign Residency Allowed	Follow the residential listing for TM Retirement GIO, TM Retirement PaycheckLife.	

TM Retirement Secure

TM Retirement Secure + Cancer Waiver Rider + Cancer Income Rider



- Lump sum Cancer Diagnosis Benefit
- Future Cancer Income and Cancer Waiver Riders' premium ceases immediately
- Basic plan's premium waived immediately by Cancer Waiver Rider

- Last Annual Cancer Income
- Cancer Income Rider terminates
- Start of GACB from basic plan



Retirement Funding

TM Retirement GIO

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TM Retirement GIO

Introduction

Enjoy **Lifetime Income + Capital Guaranteed***
from Payout Age onwards.



*Capital guaranteed if premium payment mode is annual.

TM Retirement GIO

Unique Selling Points

- Lifetime Income Payout
- Payout Age Options 55, 60 or 65
- Premium Payment Options: 5, 10 & 15 years
- Capital Preservation@ Payout Age
- Guaranteed Issuance

TM Retirement GIO

Features and Benefits

Cash Benefit (5.8% of Sum Assured)

- ❑ Starting from the policy anniversary on which the life assured reaches the Payout Age, a Cash Benefit less any indebtedness will be payable for as long as the life assured is alive
- ❑ Each annual Cash Benefit comprises:
 - ✓ Guaranteed amount: 2.0% of Sum Assured[#]
 - ✓ Non-Guaranteed Annual Dividend: 3.8%* of Sum Assured

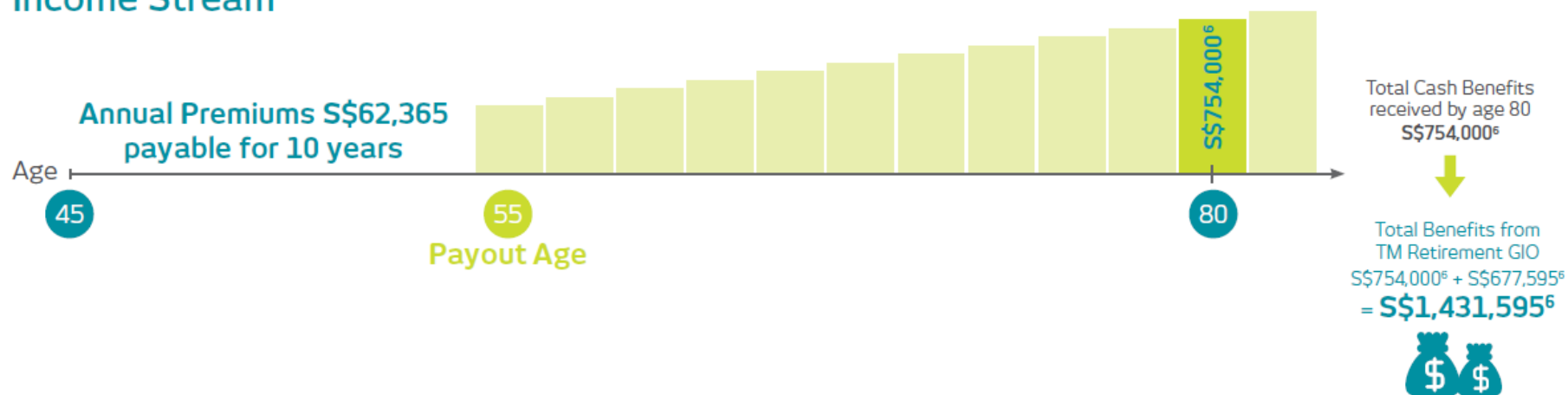
[#] Sum Assured is a notional value used to determine the Cash Benefit and dividend. It does not represent the amount payable in the event of death

*Based on projected investment return of 4.75% p.a. on the Participating Fund

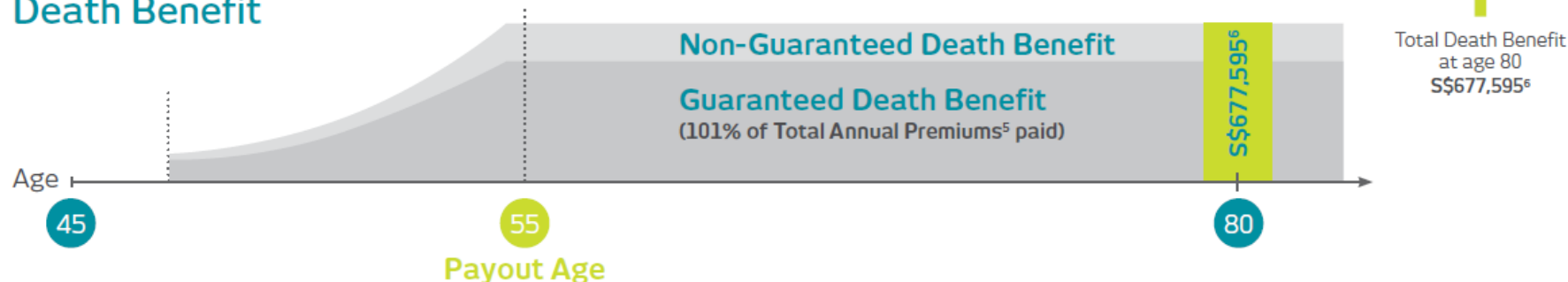
Income Stream & Death Benefit

Life Assured	Mr Lim
Profile	Age 45, male and non-smoker
Sum Assured ¹	S\$500,000
Annual Cash Benefit ^{2,3}	S\$29,000

Income Stream



Death Benefit



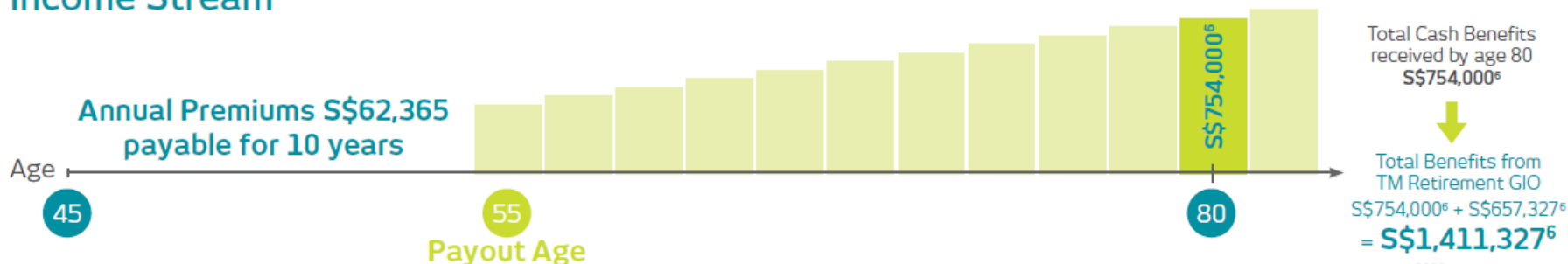


Illustration

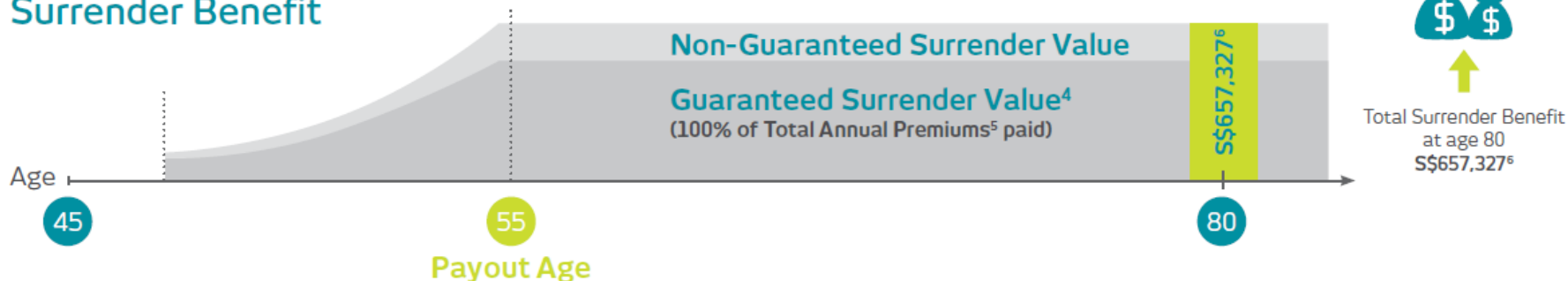
Income Stream & Surrender Benefit

Life Assured Mr Lim
 Profile Age 45, male and non-smoker
 Sum Assured¹ S\$500,000
 Annual Cash Benefit^{2,3} S\$29,000

Income Stream



Surrender Benefit



Notes:

- ¹ The sum assured of this plan is a notional value and is used purely for determining the dividends and annual cash benefit amount. It does not represent the amount payable on death.
 - ² Annual Cash Benefits are paid out and not to be accumulated with Tokio Marine Life Insurance Singapore Ltd. (TMLIS).
 - ³ Each Annual Cash Benefit comprises:
 - a) a guaranteed amount equivalent to 2% of the sum assured; and
 - b) a non-guaranteed dividend equivalent to 3.8%* of the sum assured.
- * Based on a projected investment rate of return of 4.75% p.a. on the Participating Fund.

- ⁴ The Guaranteed Surrender Value will be equivalent to 100% of Total Annual Premiums paid from the earlier of:
 - a) the 15th policy anniversary; or
 - b) the policy anniversary on which the Life Assured reaches the Payout Age.
- ⁵ Total Annual Premium refers to the total annual premiums paid for the basic plan, even if the premium mode is monthly, quarterly or half-yearly, excluding any premium loadings and interest paid for loans and reinstatement (if applicable) under the policy.
- ⁶ Figures include non-guaranteed values.

TM Retirement GIO

Proposal Guidelines

Item	Guidelines			
Age at Entry	Premium Term	Age Next Birthday		
		Payout Age 55	Payout Age 60	Payout Age 65
	5	19 – 50	19 – 55	19 – 60
	10	19 – 45	19 – 50	19 – 55
	15	19 – 40	19 – 45	19 – 50
Premium Term	5, 10 or 15 Years			
Cover Term	Whole of Life			
Currency	SGD			
Minimum Sum Assured	S\$25,000 (to be increased in multiples of \$1,000)			
Cash Benefit Payout Frequency	Yearly			
Underwriting	Guaranteed Issuance (GIO)			
Backdating	Not more than 180 days from proposal date, and not more than 1 day before the birthday of Life Assured			
Third Party Application	Available			

TM Retirement GIO

Optional Riders

Available Riders (subject to full medical u/w)

- ❑ Payer Benefit Rider
- ❑ Enhanced Payer Benefit Rider

Available Riders (no medical u/w required)

- ❑ Cancer Waiver Rider
 - Future premiums will be waived in the event of diagnosis of Major Cancer
- ❑ Cancer Income Rider
 - Provides a stream of annual cancer income upon diagnosis of Major Cancers

Note

- ❑ Passers-by are **not** allowed to take up Cancer Waiver Rider and Cancer Income Rider, except Malaysians and Indonesians.

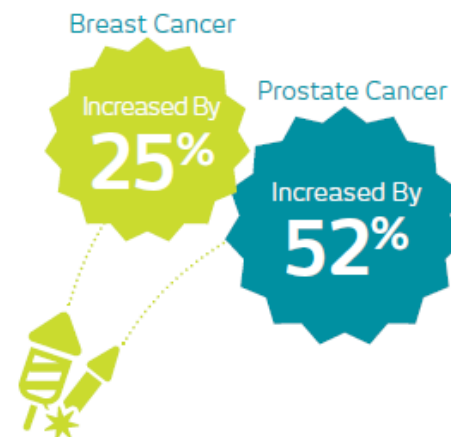


Cancer Waiver Rider



Cancer causes **5x more deaths** than accidents, violence and poisoning together.

Cancer is becoming increasingly common: "Lifestyle cancers" such as prostate, breast and colo-rectum cancers are contributing to the rise as well.



Critical Illness Coverage

Notifications by Year of Diagnosis

Number of Incident Cancer Cases by Year of Diagnosis, 2010-2014

Year of diagnosis	2010	2011	2012	2013	2014	2010-2014
No. of notifications	11,431	11,726	12,295	12,651	13,416	61,519

Critical Illness Coverage

Cancer Survival Rates in Singapore

5-year Age-Standardised Observed Survival of Top 3 Cancers by Age Group, for both Males and Females, 2003-2007 & 2008-2012

Female	Period	% of Cancers	Age		
			15-44	45-54	55-64
Breast Cancer	2003-2007	29.3%	87.2%	85.0%	78.2%
	2008-2012	29.4%	88.5%	85.5%	80.9%
Colorectal Cancer	2003-2007	14.5%	60.0%	62.9%	60.4%
	2008-2012	13.6%	67.1%	63.7%	64.4%
Lung Cancer	2003-2007	8.0%	14.5%	16.2%	19.3%
	2008-2012	7.7%	27.7%	26.5%	22.3%

Male	Period	% of Cancers	Age		
			15-44	45-54	55-64
Colorectal Cancer	2003-2007	17.8%	61.9%	59.5%	55.8%
	2008-2012	17.5%	62.5%	65.7%	61.0%
Lung Cancer	2003-2007	17.4%	18.6%	13.3%	12.4%
	2008-2012	15.3%	25.7%	16.4%	15.4%
Prostate Cancer	2003-2007	9.9%	84.9%		83.6%
	2008-2012	12.0%	90.3%		87.5%

Cancer Survival Rates are improving

Sc

Website: https://www.nrdo.gov.sg/uploadedFiles/NRDO/Cancer_Trends_Report_08-12_website.pdf



Retirement Funding

TM Retirement PaycheckLife

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TM Retirement PaycheckLife

Introduction

- ✓ Whole Life Participating plan
- ✓ 3 Payout Age Options – 55, 60, 65
- ✓ 3 Premium Payment Term Options – 5, 10, 15 years
- ✓ **LIFETIME** Guaranteed Monthly Cash Benefit
- ✓ **LIFETIME** Yearly Bonus
(Up to 12x Guaranteed Monthly Cash Benefit)
- ✓ Capital Guaranteed[^] at Payout Age
- ✓ **Joint Life Option**
- ✓ No Medical Underwriting

[^] Applicable for annual mode only.

TM Retirement PaycheckLife

Features and Benefits

Note

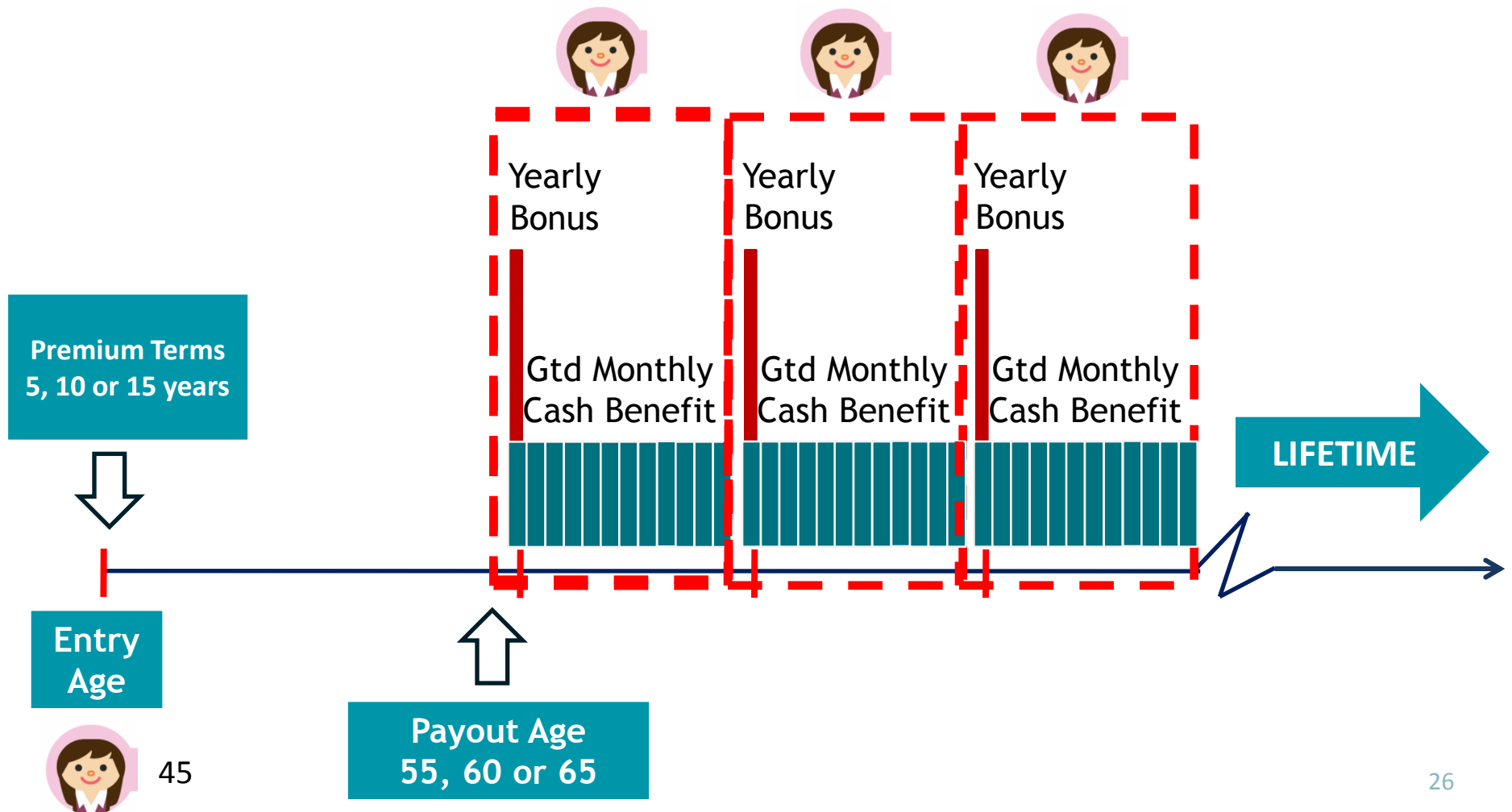
For Joint Life policies,

- ☐ Both Lives Assured are joint owners of the Policy.
- ☐ Of the two Lives Assured, the older life will be the main Life Assured whereby the Payout Age of the Guaranteed Monthly Cash Benefit will be based on.
- ☐ Both owners must jointly exercise all the rights and privileges under the Policy.
- ☐ Upon the death of any of the Lives Assured, the surviving owner will become the sole owner of the Policy until the termination of the Policy.
- ☐ The Policy will terminate upon the death of the last surviving Life Assured

TM Retirement PaycheckLife

How It Works

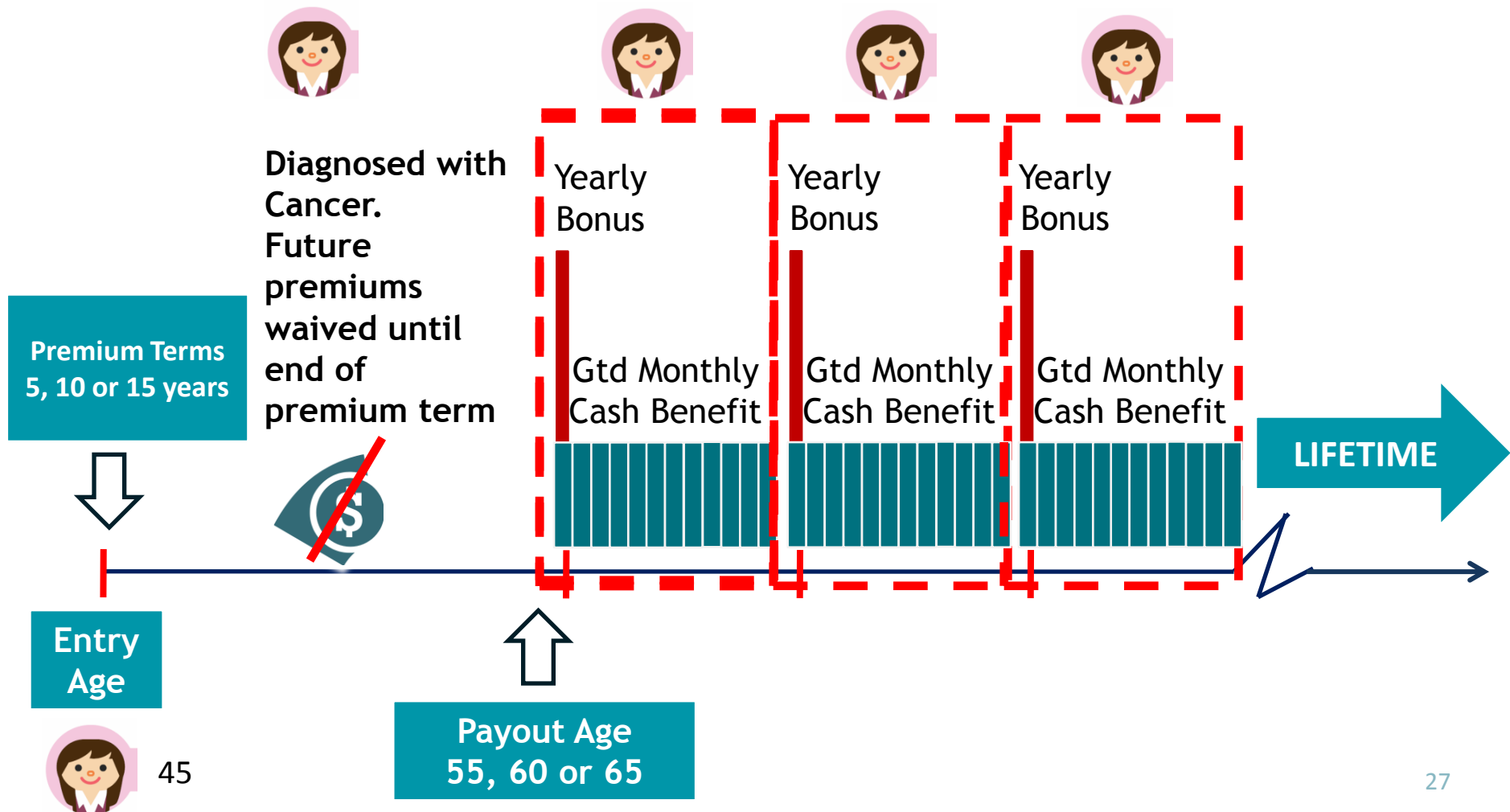
Single Life Policy



TM Retirement PaycheckLife with Cancer Waiver

How It Works

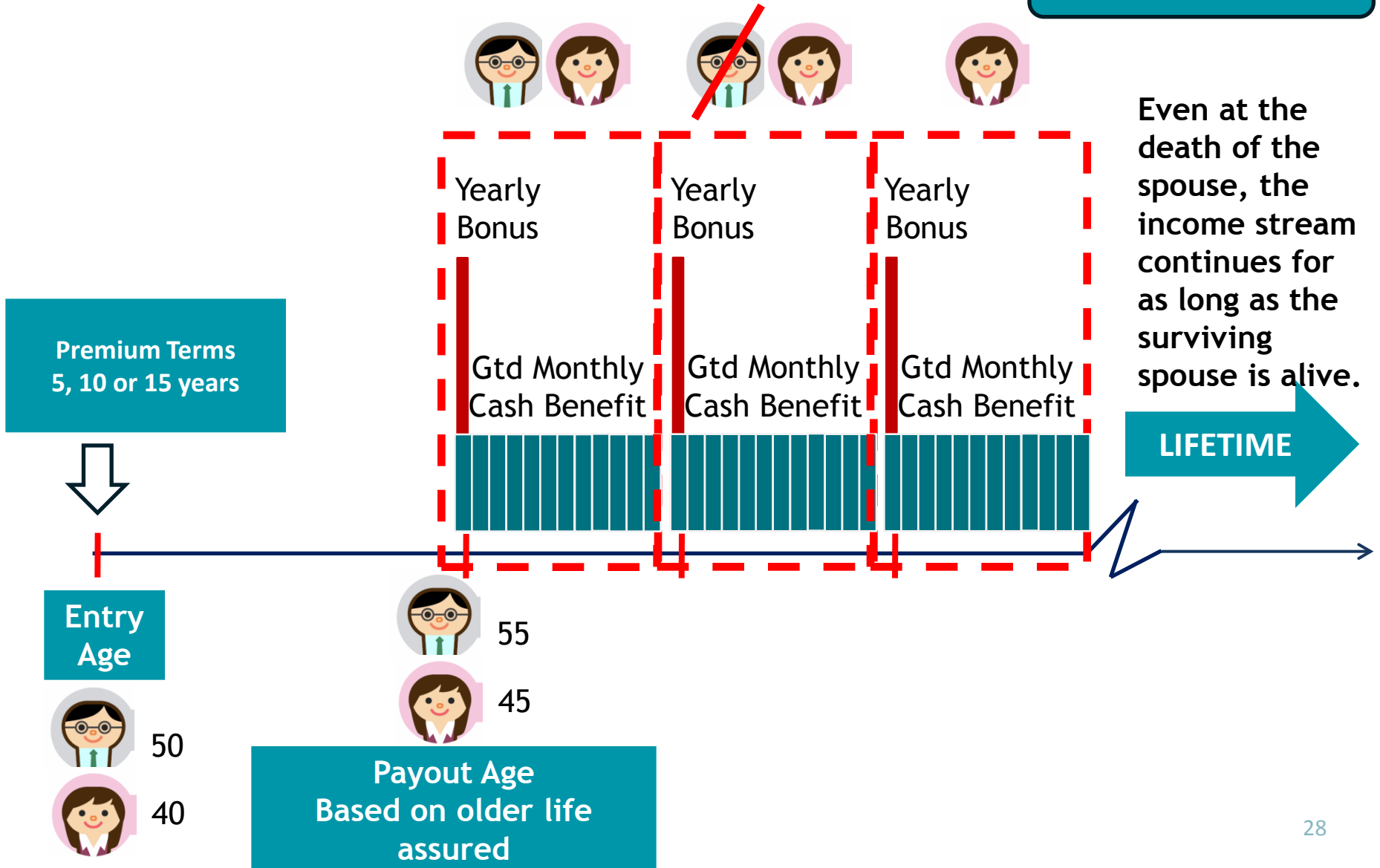
Single Life Policy



TM Retirement PaycheckLife

How It Works

Joint Life Policy



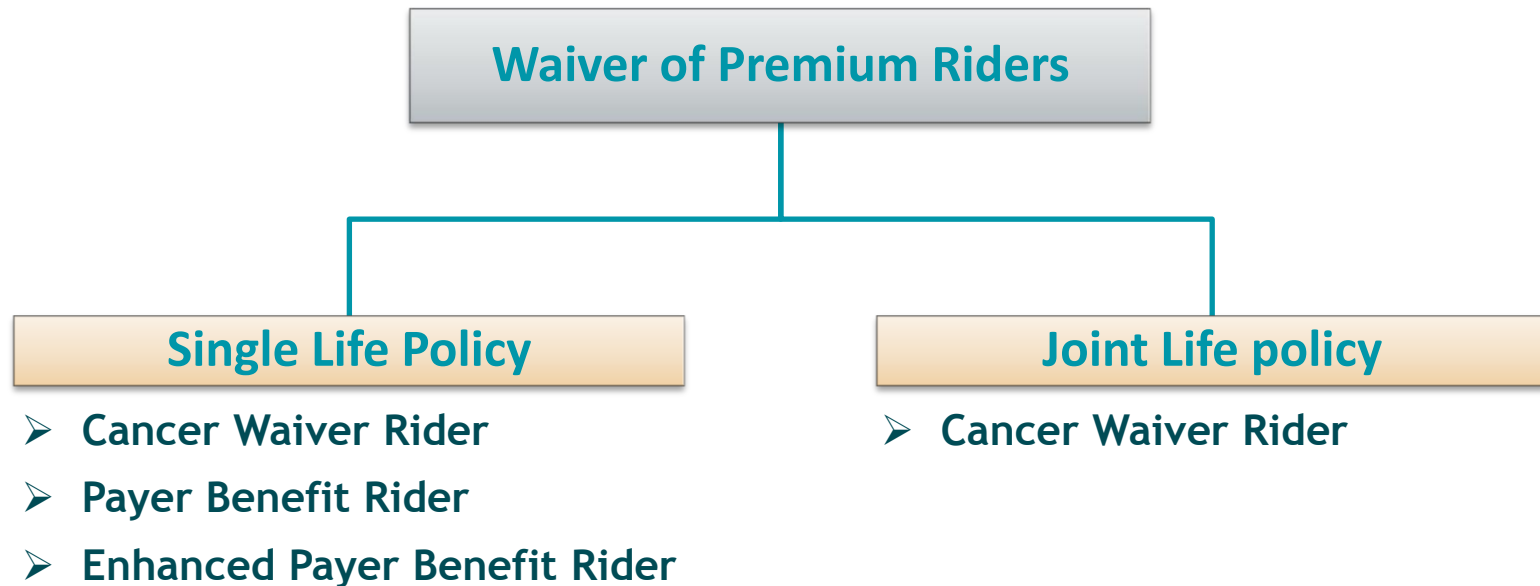
TM Retirement PaycheckLife

Proposal Guidelines

Item	Guidelines			
Entry Age (age next birthday)	Premium Term (Years)	Payout Age 55	Payout Age 60	Payout Age 65
	5	19-50	19-55	19-60
	10	19-45	19-50	19-55
	15	19-40	19-45	19-50
	Maximum Entry Age = Payout Age less Premium Term			
Premium Term	5, 10 & 15 years			
Payout Age	55, 60 & 65			
Min Guaranteed Monthly Cash Benefit	S\$250			
Min Sum Assured	S\$2,500			
Source of Funds	Cash only			
Third Party Application	Allowed for single life application only			
Joint Life Application	Only legally married couples may apply			

TM Retirement PaycheckLife

Optional Riders



Note:

- ❖ No medical underwriting is required for Cancer Waiver Rider.
- ❖ Full underwriting is required for Payer Benefit Rider & Enhanced Payer Benefit Rider.
- ❖ Current underwriting guidelines will apply for riders.

TM Retirement Solutions

Plan together, retire better



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Limited Premium

Plan Name	Payout Period	Payout Age	Joint Life	Income Payout	Guaranteed Annual Income	Total Annual Income	Bequest after Payout Age ³
TM Retirement PaycheckLife	Lifetime	55, 60, 65	✓	Monthly	Higher ¹	Higher ¹	Higher ¹
TM Retirement GIO	Lifetime	55, 60, 65	×	Yearly	Lowest ¹	Highest ¹	Highest ¹
TM Retirement Secure	10 or 20 Years	50, 55, 60, 65	×	Yearly	Highest ²	Lower ²	Lower ²

¹ Based on 30 Male, Non-smoker, Premium Term = 10 years, Payout Age = 60, Total Annual Premiums ~ \$165,000.

² Based on 30 Male, Non-smoker, Premium Term = 10 years, Payout Age = 60, Payout Period = 20 years, Total Annual Premiums ~ \$165,000.

³ Refers to Guaranteed Death Benefit and it does not include the Cash Benefit.

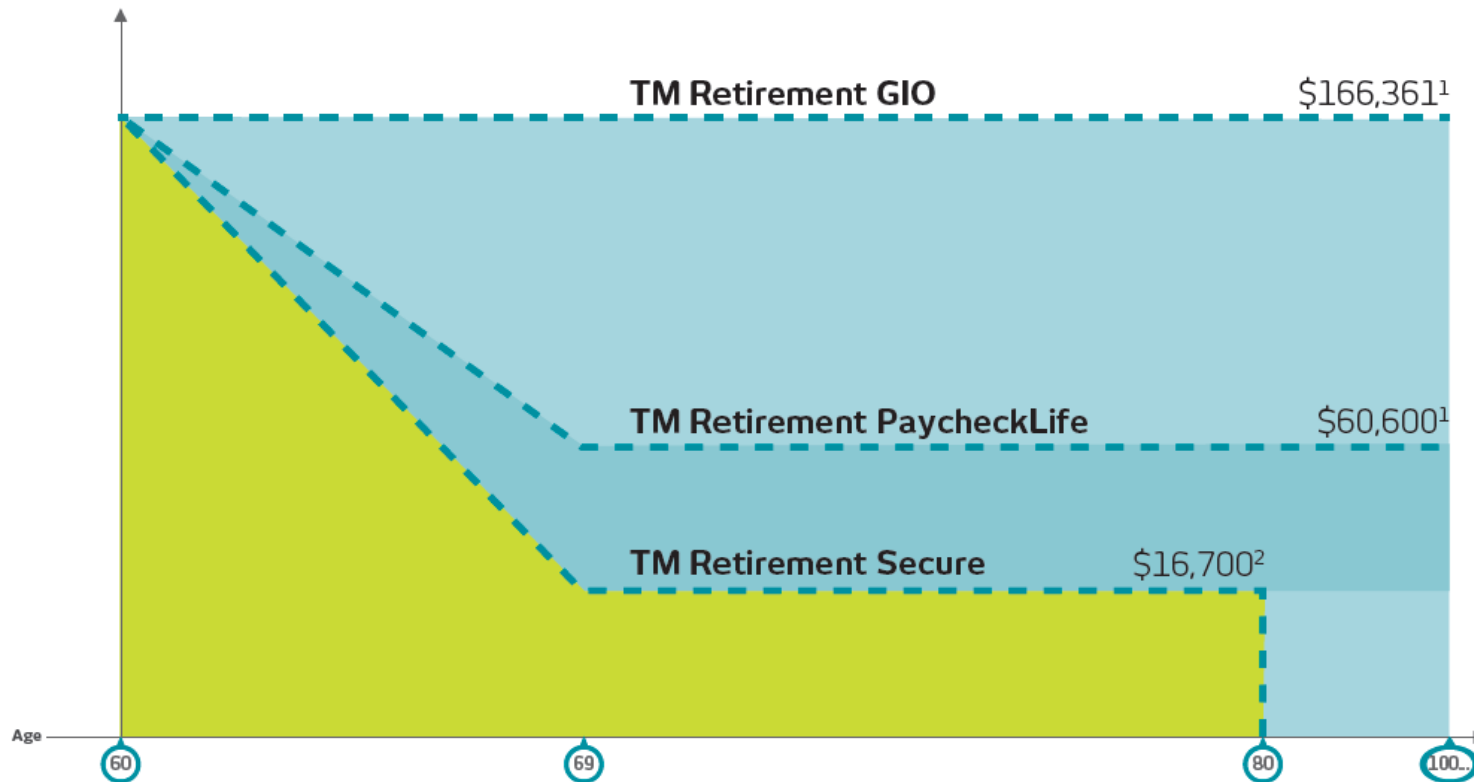
The comparisons of Guaranteed Annual Income, Total Annual Income and Bequest After Payout Age above are based on the profile stated and it may result differently for a different profile.

Single Premium

Plan Name	Payout Age	Entry Age	Payout Period	Income Payout	Source of Fund	Recurring Single Premium Option (RSP)	
TM Retirement (SP)				Yearly	Cash or Supplementary Retirement Scheme Minimum initial premium: \$10,000 Minimum Recurring Single Premium: \$10,000	Payout Age	Last Entry Age
	Age 63	19 - 50	10 years			63	53
	Age 65	19 - 55	10 or 20 years			65	55
	Age 70	19 - 60				70	60

Above is based on a projected investment rate of return of 4.75% p.a. on the Participating Fund.

Guaranteed Death Benefit



¹ Based on 30 Male, Non-smoker, Premium Term = 10 years, Payout Age = 60, Total Annual Premiums ~ \$165,000.

² Based on 30 Male, Non-smoker, Premium Term = 10 years, Payout Age = 60, Payout Period = 20 years, Total Annual Premiums ~ \$165,000.

The Guaranteed Death Benefit illustrated does not include the Cash Benefit.

All values are in Singapore Dollars.

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

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

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For policies distributed in Singapore: This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdric.org.sg).

Information shown in this marketing material is for reference only and is correct as at 20 September 2016.

Tokio Marine Life Insurance Singapore Ltd, 20 McCallum Street #07-01 Tokio Marine Centre Singapore 069046 (Company Reg. No.: 194800055D).

Comparison of Par-Fund Returns

Comparison on Par-Fund Investment Return of Companies

Year	Investment Return										Industry Average
	TM Life	Co M	Co G	Co N	Co A	Co P	Co V	Co H	Co X	Co. E	
2005	13.20%	3.35%	4.95%	6.80%	Not avail.	7.40%	3.25%	6.21%	5.01%	n/a	6.27%
2006	15.47%	15.67%	8.39%	10.42%	8.00%	13.80%	11.80%	4.84%	10.03%	n/a	10.94%
2007	12.26%	9.49%	10.95%	10.19%	9.29%	8.80%	7.51%	4.74%	5.87%	n/a	8.79%
2008	-17.13%	-8.71%	-11.27%	-11.06%	-16.74%	-23.90%	-9.44%	1.90%	-7.91%	n/a	-11.58%
2009	20.05%	16.65%	9.52%	12.00%	15.30%	23.40%	12.31%	1.04%	4.11%	n/a	12.71%
2010	6.68%	7.32%	6.58%	5.87%	8.30%	7.20%	6.63%	5.51%	4.62%	n/a	6.52%
2011	-0.72%	-1.35%	1.54%	-0.90%	0.90%	0.20%	1.30%	3.58%	4.15%	n/a	0.97%
2012	10.57%	10.65%	9.76%	8.56%	11.70%	11.00%	9.35%	7.41%	9.98%	n/a	9.89%
2013	2.35%	-0.92%	3.62%	1.63%	1.30%	5.20%	0.19%	-0.09%	-3.24%	n/a	1.12%
2014	6.41%	5.15%	7.08%	5.45%	6.90%	5.90%	5.42%	7.06%	7.42%	n/a	6.31%
2015	-0.15%	-3.00%	2.24%	1.79%	1.20%	0.20%	-0.53%	0.19%	-1.90%	-0.20%	-0.02%

11-Year Simple Average											
2005 - 2015	6.27%	4.94%	4.85%	4.61%	4.62%	5.38%	4.34%	3.85%	3.47%	-0.20%	4.72%
Rank	1	3	4	6	5	2	7	8	9	10	-
3-Year Simple Average											
2013 - 2015	2.87%	0.41%	4.31%	2.96%	3.13%	3.77%	1.69%	2.39%	0.76%	-0.20%	2.47%
Rank	5	9	1	4	3	2	7	6	8	10	-

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TMLS - Cash Incentive for Advisers

Tier	Cash Amount	Weighted Premium (WP)
1	\$588	\$25,000 - \$34,999
2	\$1,288	\$35,000 - \$54,999
3	\$2,288	\$55,000 - \$80,000
	Additional \$500	Every \$10,000 WP above Tier 3

- Applies to proposal received between **1 Aug and 30 Nov 2016** (both dates inclusive).
The proposal must reach TMLS by 30 November 2016, 5pm.
- Applicable proposal must be incepted by **30 December 2016**.
- Applies to all regular and single premium policies.



**Till End
Nov!**

Please refer to the memo for more details

*To Be a **Good Company***



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Thank You

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