

TM Nest Egg (II) (FlexiSaver)



TOKIO MARINE
INSURANCE GROUP

Getting ready for tomorrow, today.



TIMELINE	DESTINATION	REMARK
2021	Guaranteed Income	On Time
2029	Education	On Time
2039	Business Fund	Check-in
2051	Dream Property	Arriving

Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty

Reach your dreams with a sound action plan.

Goals are built on dreams. Having a goal in mind can motivate you to make real the future you envision. Together with a sound action plan, you can arrive at the life goals that you have set. Don't let anything stand in the way of your aspirations and ambitions. Be empowered to chase your dreams. Reach your desired future with **TM Nest Egg (II) (FlexiSaver)**.

Be it achieving financial security through a stream of guaranteed income, saving for a business start-up fund or supplementing the downpayment for your dream home, TM Nest Egg (II) (FlexiSaver) is here to help realise your life goals.



Introducing TM Nest Egg (II) (FlexiSaver)

TM Nest Egg (II) (FlexiSaver) is a limited pay, participating endowment plan that provides you with a steady stream of monthly cashflow during the payout period. This means that you don't have to wait till the end of the policy term to have access to your money.

Plan Benefits

Flexibility

Design your savings plan to suit your needs. You decide the amount of guaranteed cash payout you would like to receive, how long you want to pay your premium, how soon to receive your monthly payouts after premium payment stops, and the length of time which you will receive them.

Liquidity

Reap the rewards of your savings regularly with a monthly cash benefit which consists of a guaranteed cash payout and a non-guaranteed dividend. And if circumstances change and you don't need your monthly cash benefit, you have the option to reinvest them with us for higher returns¹.

Capital Preservation

Save with ease, knowing that 100% of annual premiums paid² is guaranteed upon the commencement of the monthly cash benefit.

Guaranteed Acceptance

Enjoy easy application without any need for medical examination.

Coverage

Receive coverage against death and terminal illness even as you save.

Optional Riders you can add on to TM Nest Egg (II) (FlexiSaver)

Guard your dreams by enhancing your protection with a selection of premium waiver riders. Your future premium will be waived in the event of covered incident(s), such as upon diagnosis of a critical illness.



Illustration

The following example is based on an illustrated investment rate of return at 4.25% on the participating fund.

Boosting Additional Income

Life Assured Profile	Kevin Age 50, male and non-smoker
Savings Goal	Planning for additional income
Guaranteed Monthly Cash Payout	S\$500
Premium Payment Term	10 years
Accumulation Period	0 years
Payout Period	20 years

Kevin purchases
TM Nest Egg (II)
(FlexiSaver)



50

60

Kevin will receive the monthly cash benefit
as below:

Guaranteed: S\$500
Non-guaranteed: S\$258
Total: S\$758 (payable over 240 months)



80



Kevin pays an annual
premium of **S\$11,700**.
The total premiums
paid is **S\$117,000**.

Total Monthly Cash Benefit received by the end of Policy Term

Total guaranteed
cash payout received
S\$120,000



Total non-guaranteed
monthly dividend
received
S\$61,920



S\$181,920
2.96% p.a.
total yield



At an illustrated investment rate of return at 3.00% p.a., Kevin will receive:

Monthly cash payout	S\$647 (comprising guaranteed monthly cash payout of S\$500 and a non-guaranteed monthly dividend of S\$147)
Total payout	S\$155,280 (S\$120,000 + S\$35,280)
Total yield	1.86% p.a.



Illustration

The following example is based on an illustrated investment rate of return at 4.25% on the participating fund.

Fulfilling Entrepreneurial Dreams

Life Assured Profile	Jade Age 30, female and non-smoker
Savings Goal	Business funds
Guaranteed Monthly Cash Payout	S\$1,000
Premium Payment Term	10 years
Accumulation Period	5 years
Payout Period	10 years

Jade purchases TM Nest Egg (II) (FlexiSaver)



She chooses to grow her savings for 5 years after end of premium term

Jade will receive the monthly cash benefit as below:

Guaranteed: S\$1,000
Non-guaranteed: S\$574
Total: S\$1,574 (payable over 120 months)

30

Accumulation Period

40

45



55



Jade pays an annual premium of S\$11,640. The total premiums paid is S\$116,400.

Total Monthly Cash Benefit received by the end of Policy Term

Total guaranteed cash payout received S\$120,000

Total non-guaranteed monthly dividend received S\$68,880



S\$188,880
3.18% p.a. total yield



At an illustrated investment rate of return at 3.00% p.a., Jade will receive:

Monthly cash payout	S\$1,327 (comprising guaranteed monthly cash payout of S\$1,000 and a non-guaranteed monthly dividend of S\$327)
Total payout	S\$159,240 (S\$120,000 + S\$39,240)
Total yield	2.04% p.a.

Formulating your TM Nest Egg (II) (FlexiSaver) is simple with 5 easy steps

Step 1 Decide Your Goal

Who or what are you saving for?

Step 2 Guaranteed Monthly Cash Payout

How much would you like to receive each month?

Step 3 Premium Term

How long do you want to save?

 5 years 10 years 15 years

Step 4 Accumulation Period

How soon do you want to start your payout after end of premium term?

 Years after Premium Term
(Choose from 0 to 10 years)

Step 5 Payout Duration

How long do you want to receive the payouts?

 10 years 15 years 20 years

Note: The policy term of TM Nest Egg (II) (FlexiSaver) is the sum of premium payment term, accumulation period and payout period, subject to a maximum of 30 years.

¹ The option to deposit the monthly cash benefit is provided at Tokio Marine Life Insurance Singapore Ltd.'s (TMLS) discretion and may be withdrawn at any time. The prevailing non-guaranteed interest rate is subject to change with 30 days' written notice. The non-guaranteed interest rate is 3.25% p.a. and 2.00% p.a. when the illustrated investment rate of return is 4.25% p.a. and 3.00% p.a. respectively.

² It refers to the total annual premiums paid for the basic plan, even if the premium mode is monthly, quarterly or half-yearly, excluding any premium loadings and interest paid for loans and reinstatement (if applicable) under the policy.

The illustrated policy benefit includes a guaranteed benefit and non-guaranteed dividends. Dividends are based on an illustrated investment rate of return of 4.25% p.a. and 3.00% p.a. on the Participating Fund. As these dividends are not guaranteed, the actual amount payable may vary according to the future performance of the Participating Fund.

Terms and conditions apply for each benefit. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the product summary and policy contract.

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

For premium computation, all ages mentioned in this marketing material are based on age next birthday. All premiums mentioned are based on a non-smoker profile.

Important Notes

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. This plan is underwritten by Tokio Marine Life Insurance Singapore Ltd. and is only available through our authorised distributors. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

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

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information shown in this marketing material is for reference only and is correct as at 1 July 2021.

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of the Tokio Marine Holdings, Inc. which was established as the first insurance company in Japan more than 140 years ago. Today, Tokio Marine is one of the world's largest insurance groups, with a robust network that spans across 45 countries and regions operated by high-performing teams of more than 40,000 employees.

Our alignment of strategy to drive a strong performance and people-centric culture has advanced our standing in Singapore as a leading life insurer. Our values and vision define and guide us in everything that we do. A firm commitment to the traits of customer centricity, integrity and excellence underpins our promise to be the go-to partner for all financial planning needs.

Speak to your Tokio Marine Representative
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