



TOKIO MARINE
INSURANCE GROUP

PRODUCT SUMMARY – TM FLEXIASSURANCE

In this Product Summary, “we”, “us”, “our” refer to Tokio Marine Life Insurance Singapore Ltd.

Plan Description

TM FlexiAssurance is a whole life regular premium investment-linked plan that allows you to invest in a range of investment-linked funds while providing protection against death, Terminal Illness (TI) or Total and Permanent Disability (TPD) till the end of insurance coverage term.

This plan comprises of:

- (a) A basic investment component which comprises of policy values;
- (b) A basic benefit which provides cover for death and TI; and
- (c) A compulsory rider which provides cover for TPD.

This plan is available in two insurance coverage terms:

- (a) Cover till 70 age next birthday; or
- (b) Cover till 99 age next birthday.

Upon expiry of the selected insurance coverage term, the policy will continue with the policy values (if any), thereby providing potential growth in your investment.

The premium for this plan is payable throughout the policy term.

This plan is available for cash payment mode only.

Plan Benefit

Death Benefit

- (a) If the life assured dies on or before the expiry of the insurance coverage term, we will pay the sum of the following:
- i. Basic sum assured;
 - ii. 101% of the regular premium policy value (if any);
 - iii. 100% of the top-up premium policy value (if any), less any indebtedness.

The policy then terminates.

- (b) If the life assured dies after the expiry of the insurance selected coverage term, we will pay the sum of the following:
- i. 101% of the regular premium policy value (if any);
 - ii. 100% of the top-up premium policy value (if any), less any indebtedness.

The policy then terminates.

Terminal Illness (TI) Benefit

- (a) If the life assured is diagnosed with TI on or before the expiry of the insurance coverage term, we will pay the basic sum assured, less any indebtedness, in a lump sum up to the TI limit, upon proof of TI satisfactory to us.

The payment of TI Benefit reduces the basic sum assured. Thereafter, the policy will continue with the remaining basic sum assured and policy values, if any.

If the life assured dies after the TI claim, we will pay the sum of the following:

- (i) The remaining basic sum assured (if any);
- (ii) 101% of regular premium policy values (if any);

(iii) 100% of top-up premium policy values (if any)

(b) If the life assured is diagnosed with TI after the expiry of the insurance coverage term, we will pay the sum of the following:

- (i) 101% of the regular premium policy value (if any);
- (ii) 100% of the top-up premium policy value (if any),

less any indebtedness, upon proof of TI satisfactory to us.

The policy then terminates.

TI is defined as the conclusive diagnosis of an illness that is expected to result in death within 12 months. This diagnosis must be supported by an attending Medical Practitioner and confirmed by Our Medical Practitioner. Terminal Illness in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

The maximum TI benefit payable, inclusive of all other policies issued by us on the same life is SGD4,500,000.

Total and Permanent Disability (TPD) Rider

If the life assured is diagnosed with TPD on or before the policy anniversary on which the life assured is age 70 next birthday, we will pay the TPD sum assured, less any indebtedness, in a lump sum up to the TPD limit.

The payment of TPD Benefit reduces the basic sum assured. Thereafter, the policy will continue with the remaining basic sum assured and policy values, if any.

If the life assured dies after the TPD claim, we will pay the sum of the following:

- (a) The remaining basic sum assured (if any);
- (b) 101% of regular premium policy values (if any);
- (c) 100% of top-up premium policy values (if any)

The maximum TPD benefit payable, inclusive of all other policies issued by us on the same life is SGD4,500,000.

Definition of TPD

At any age until the policy anniversary on which the life assured is age 18 next birthday

The life assured, due to accident or sickness, is disabled to such an extent which:

- (a) requires confinement to a home, hospital or other institution;
- (b) requires constant care and medical attention;
- (c) has persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a Medical Practitioner; and
- (d) in the view of a Medical Practitioner appointed by Us, be deemed permanent;

After the policy anniversary on which the life assured is age 18 next birthday and until the policy anniversary on which the Life assured is age 65 next birthday

The life assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and such disability must:

- (a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a Medical Practitioner; and
- (b) in the view of a Medical Practitioner appointed by us, be deemed permanent;

After the policy anniversary on which the life assured is age 65 next birthday and until the policy anniversary on which the life assured is age 70 next birthday

The life assured, due to accident or sickness, becomes totally and permanently:

- (a) unable to perform at least 2 of the 6 "Activities of Daily Living" even with the aid of assistive device; and always require the physical assistance of another person throughout the entire activity; and
- (b) such disability must have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a Medical Practitioner; and
- (c) in the view of a Medical Practitioner appointed by us, be deemed permanent.



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“Activities of Daily Living” are

- (i) Transferring : the ability to move from a bed to an upright chair or wheelchair and vice versa
- (ii) Mobility : the ability to move indoors from room to room on level surfaces
- (iii) Toileting : the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (iv) Dressing : the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- (v) Washing : the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (vi) Feeding : the ability to feed oneself once food has been prepared and made available

Any age until the policy anniversary on which the life assured is age 70 next birthday

The life assured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:

- (a) sight in both eyes; or
- (b) any 2 limbs at or above the wrist or ankle; or
- (c) the entire sight in one (1) eye and any one (1) limb at or above the wrist or ankle.

No Lapse Guarantee Privilege

No Lapse Guarantee Privilege provides protection to the life assured even if there are insufficient units to deduct the monthly fees and charges, subject to all of the following conditions:

- (a) All regular premiums for the basic plan are paid within the 30 days of grace period;
- (b) there has been no withdrawal of regular premium units since the inception of the policy;
- (c) the insurance coverage term has not expired;
- (d) the policy was not on premium holiday before;
- (e) the life assured is a ^standard life; and
- (f) This privilege is only applicable to the sum assured amount for the basic benefit, TPD Rider and/or Dread Disease / Critical Illness Accelerator Rider (if DD / CI Accelerator Rider is attached) as at policy inception. It is not applicable to the increased portion of sum assured (if there is any increase in sum assured done after policy inception).

Standard life means a life which is not subject to any extra loading or modification to the basic benefit and riders that accounts for risk elements including but not limited to residential, nationality, health, occupational or hazardous activities risk.

If this privilege is terminated due to any reason, this privilege cannot be reinstated.

Loyalty Bonus

A Loyalty Bonus is allocated at the end of every 5 completed policy year (“Loyalty Bonus Period”), provided there is no withdrawal of regular premium units made from the policy during each Loyalty Bonus Period. The amount payable will be in the form of regular premium units and is calculated as 10% of the total regular premium paid during each Loyalty Bonus Period, divided by 5 years.

Subscription of Units

Regular Premiums

Premiums for TM FlexiAssurance are payable throughout the policy term.

The regular premium (less the applicable premium charge) will be allocated to purchase regular premium units.

For initial regular premium required for issuance of the policy, we will use the Unit Price on the Pricing Day immediately following the date we issue the policy.



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For any subsequent regular premiums, we will use the Unit Price on the Pricing Day immediately following the date we received such premiums.

Minimum regular premium requirement:

Premium mode	Minimum regular premium amount
Annual	S\$1,500
Half-annually	S\$750
Quarterly	S\$375
Monthly	S\$125

The regular premium cannot be increased once the policy is issued.

However, you may reduce the regular premium after the first two years of regular premiums are paid to us, and such reduction is subject to:

- (a) minimum regular premium requirement;
- (b) minimum regular premium reduction limit; and
- (c) maximum basic sum assured limit.

Minimum regular premium reduction amount:

Premium mode	Minimum regular premium reduction amount
Annual	S\$600
Half-annually	S\$300
Quarterly	S\$150
Monthly	S\$50

If the basic sum assured exceeds the maximum sum assured limit after such reduction in regular premium, we will reduce the basic sum assured to the maximum sum assured allowed.

NOTE: If you stop paying the regular premium in the first 2 policy years, the entire policy will be terminated automatically even if:

- o there was any top-up premium paid into the policy before; and/or
- o there was any remaining policy values in the policy at the point of termination.

Surrender charge will be imposed on the regular premium units when the policy terminates.

Ad-Hoc Top-up premiums

You may apply to pay top-up premium at any time after policy inception. Each top-up amount must be at least S\$1,200.

Ad-hoc top-up can be done at any time after policy inception. Each top-up amount must be at least S\$1,200.

Each top-up premium (less the applicable premium charge) will be allocated to purchase top-up premium units at the Unit Price on the pricing day immediately following the date of our:

- (i) acceptance of your application to pay a top-up premium; or
 - (ii) receipt of the top-up premium,
- whichever is the later.

Top-up premium will not increase the basic sum assured.

Alteration of Basic Sum Assured

Increase in basic sum assured

You may increase the basic sum assured on a policy anniversary, without changing the regular premium amount. However, any increase in the basic sum assured is subject to the:

- (a) minimum increase amount of S\$10,000; and
- (b) maximum basic sum assured limit.



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The monthly protection charge for the increased portion of the basic sum assured will be computed based on the age next birthday, sex and smoker status of the life assured when such increase becomes effective.

Reduction in basic sum assured

You may reduce the basic sum assured on the next policy monthiversary, without changing the regular premium amount. However, any reduction in the basic sum assured is subject to:

- (a) minimum reduction amount of S\$10,000; and
- (b) minimum basic sum assured limit.

After such reduction, the monthly protection charge will be computed based on the reduced basic sum assured.

Premium Holiday

You may stop paying regular premium after the regular premium for the first 2 policy years are paid.

NOTE: The No Lapse Guarantee Privilege will be terminated once the policy is on premium holiday. And this privilege cannot be reinstated in any case.

When a policy is on premium holiday:

- (a) the policy will terminate if the policy values is not sufficient to pay for the fees and charges; and
- (b) all the premium-paying riders will be terminated; and
- (c) the basic benefit, TPD rider, and unit-deducting rider (if any) will remain intact so long as there is sufficient policy value for deduction of fees and charges.

The premium holiday ends when you resume paying regular premium.

Redemption of Units

Partial withdrawal / full surrender

You may request for partial withdrawal of policy values at any time so long as the policy is in-force.

The minimum withdrawal amount is S\$1,000, after which;

- (a) the remaining value of units in the withdrawn fund must be at least S\$1,000, otherwise all units in that fund must be fully withdrawn ; and
- (b) the remaining aggregated value of units in the policy must be at least S\$1,000.

Any withdrawal or surrender of top-up premium units is not subject to any surrender charge. Hence, for partial withdrawal, top-up premium units will be withdrawn first, followed by regular premium units if there is insufficient top-up premium units.

Any withdrawal of regular premium units:

- (a) will cause the No Lapse Guarantee Privilege to be terminated; and
- (b) is subject to surrender charge (if applicable).

Any partial withdrawal will not reduce the basic sum assured.

Fund Switch

You may switch all or any of the units of one Fund (“**Original Fund**”) to another Fund (“**Target Fund**”) from time to time, subject to our prevailing rules and approval.

The minimum amount you can switch out of a Fund is S\$500 per switch. If the value of units in the Original Fund before switching is less than S\$500, all the units in that Fund must be switched out.

After such switching;

- (a) The remaining value of units in the Original Fund must be at least S\$500; and

- (b) The value of units in the Target Fund must be at least S\$500.

Investment Funds

We offer a suite of funds as set out in the offering fund documents available on our website, www.tokiomarine.com. We may from time to time change the address of our website without any reference to you. We may also make available additional funds or remove funds from time to time.

- Please refer to the attached **Product Highlights Sheet, Fact Sheets and Fund Summary** of the relevant funds which form part of this product summary.
- All funds are audited by PricewaterhouseCoopers LLP.
- The financial year-end of the funds is 31 December. A relevant audit report will be prepared and sent to you by March in the following year. A semi-annual report will be prepared and sent to you by August. The latest semi-annual report or relevant audit report is available on the Company's website www.tokiomarine.com.
- Past performance is not an indication of future performance of the fund. Investments are subjected to investment and foreign exchange risks, including the possible loss of the principal amount invested.

Fees and Charges

Premium Charge

A 5% premium charge will be imposed on each regular premium and top-up premium. This charge will be deducted prior to the allocation of the regular premium and top-up premium to the policy.

Fund Management Fee

The fund management fee for each of the funds is set out in the fund documents available on our website. It is expressed as a percentage of the asset value under the respective funds below is applicable on a **daily basis**.

Accounting and Valuation Fee, Custodian Fee and Bank Charges

An accounting and valuation fee of 0.03% p.a. of the asset value of the respective funds is applicable on a daily basis and payable to custodian.

Each fund will also pay custodian fee and bank charges.

The Fund Management Fee, the Accounting and Valuation Fee, the Custodian Fees and Bank Charges are already accounted for in the unit price[^] and are not additional charges to the policy holders.

[^]Please refer to the attached **Investment-Linked Pricing of Units** which forms part of this Product Summary for more details.

Policy Fee

The policy fee of S\$5 will be deducted monthly in advance at the beginning of each policy month through cancellation of the units based on Unit Price on the day the policy fee is due. If the due date falls on a non Pricing Day, we will use the Unit Price available on the next Pricing Day. Regular premium units shall be deducted first, followed by top-up premium units if there is insufficient regular premium units.

This policy fee will cease on the policy anniversary on which the life assured is age 70 next birthday.

Monthly Protection Charge

The monthly protection charge will be deducted monthly in advance based on the basic sum assured and/or the sum assured of the unit-deducting rider (if any), at the beginning of each policy month through cancellation of the

units based on Unit Price on the day the monthly protection charge is due. If the due date falls on a non Pricing Day, we will use the Unit Price available on the next Pricing Day.

Regular premium units shall be deducted first, followed by top-up premium units if there is insufficient regular premium units.

Refer to **Appendix A** for Rates for Monthly Protection Charges (For Death / Terminal Illness) and **Appendix B** for Rates for Monthly Protection Charges (For Total and Permanent Disability Rider).

Switching Charge

There are no charges for fund switch.

Administrative Charge

The administrative charge of 0.2% of the regular premium policy value will be deducted monthly in advance during the surrender charge period, through cancellation of the units based on Unit Price on the day the administrative charge is due. If the due date falls on a non Pricing Day, we will use the Unit Price available on the next Pricing Day.

Regular premium units shall be deducted first, followed by top-up premium units if there is insufficient regular premium units.

Surrender Charge

Surrender charge is applicable when the regular premium units are partially withdrawn or fully surrendered within the surrender charge period. The surrender charge is not applicable for withdrawal of top-up premium units.

The surrender charge is calculated by multiplying the regular premium policy value surrendered by the following factors:

Up to *Premium Year	Surrender Charge
1 or less	90%
2	80%
3	70%
4	60%
5	45%
6	30%
7	20%
8	10%
9 onwards	0%

* Premium Year is computed as the total regular premiums received by us divided by the total regular premium amount required from you for the first policy year (determined as at the commencement date). If this does not result in a whole number, the value is rounded up to the nearest whole number.

Right to Vary Fees and Charges

We reserve the right to vary any fees and charges, by giving you 30 days of notice.

Free Look Period

You may cancel your policy by writing to us within 14 days after you have received the policy document. If the policy is sent by post it is deemed to have been delivered and received in the ordinary course of the post, 7 days after the date of posting.

If you exercise a free-look cancellation, we will refund the lower of the following:

- (a) the value of the remaining units under this policy at the Unit Price on the pricing day immediately following the date we receive your written request, plus all fees and charges deducted from this policy; or;
- (b) the total premiums (including top-up premiums, if any) which you have paid and accepted by us,



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less any expenses, including medical and any other expenses incurred in assessing the risk under this policy (if any).

Termination

The policy will automatically terminate on the earliest of any of the following:

- (a) if the policy is terminated in accordance with the terms and conditions of the policy;
- (b) death of the life assured;
- (c) full surrender of the policy;
- (d) lapse of the policy whereby the policy value is insufficient to pay for any fees and charges falling due and that the No Lapse Guarantee Privilege is not applicable;
- (e) your written request and our acceptance of the application to terminate the policy;
- (f) non-fulfillment of regular premium payment for the first 2 policy years; or
- (g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Further, we may at our discretion terminate the policy at any time if such termination is necessary for compliance with the laws and subsidiary legislation relevant to any of the funds or their underlying funds.

Exclusions

Suicide

- (1) If the Life Assured dies by suicide, whether sane or otherwise, within one (1) year following the later of:
 - (a) the issue date of this policy; or
 - (b) the last reinstatement date,we will pay the policy value at the Unit Price on the next pricing day after the date of notification of death.
- (2) If the life assured dies by suicide, whether sane or otherwise, after one (1) year from the issue date or the last reinstatement date (where applicable) but within one (1) year from the date of any increase in the basic sum assured, no benefit shall be payable for such increase portion of basic sum assured.

Total and Permanent Disability Benefit

We will not pay the TPD Rider if any disability or loss sustained by the life assured that are caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition that was not communicated to us before the issue date or the last reinstatement date of this TPD Rider or the date of any increase in the TPD sum assured, whichever is later;
- (b) any self-inflicted injury, whether or not the life assured is sane or otherwise;
- (c) any misuse or abuse of drugs and/or alcohol;
- (d) any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
- (e) any war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

Mis-statement of Age / Sex / Smoker Status / Country of Residence

If the date of birth, sex, smoker status and/or country of residence of the life assured was incorrectly stated in your proposal form to us, the terms of your policy and the benefits payable will be adjusted as we deem fit having regard to the correct age, sex, smoker Status and/or country of residence.

General Risks Associated with an Investment in Collective Investment Schemes

Investments in collective investment schemes are subject to market risks, fluctuations in interest rates and foreign exchange rates, political instability, exchange controls, changes in taxation and foreign investment policies and



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other restrictions and controls which may be imposed by the relevant authorities in other countries. Investments in fixed-income securities are subject to default risks. In addition, investments in Asian and / or emerging markets may be subject to volatility and a lack of liquidity.

Investments in collective investment schemes are designed to produce returns over the long-term and are not suitable for short-term speculation. Investors should not expect to obtain short-term gains from such investment.

Investors should be aware that the price of units in a collective investment scheme and the income of a collective investment scheme may fall or rise. Holders may not get back their original investment.

Policy Owners' Protection

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 coverage, where applicable, please contact your insurer or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Important Notes

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.

We reserve the right to terminate or suspend the top-up premiums, partial withdrawal and fund switch at our discretion. We shall not be responsible for any losses whatsoever arising from or attributable to our decision to suspend or terminate these facilities.

The exact terms and conditions can be found in the policy document.



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APPENDIX A

^ Rates for Monthly Protection Charges (For Death / Terminal Illness)
(To-Age 70)
Per \$1,000 Basic Sum Assured

Age Next Birthday	Non Smoker		Smoker		Age Next Birthday	Non Smoker		Smoker	
	Male (\$)	Female (\$)	Male (\$)	Female (\$)		Male (\$)	Female (\$)	Male (\$)	Female (\$)
1	0.0767	0.0633	0.0767	0.0633	31	0.2008	0.1442	0.2650	0.1833
2	0.0792	0.0642	0.0792	0.0642	32	0.2133	0.1517	0.2842	0.1958
3	0.0800	0.0650	0.0800	0.0650	33	0.2267	0.1600	0.3025	0.2075
4	0.0808	0.0650	0.0808	0.0650	34	0.2392	0.1683	0.3217	0.2200
5	0.0825	0.0658	0.0825	0.0658	35	0.2517	0.1758	0.3400	0.2317
6	0.0842	0.0667	0.0842	0.0667	36	0.2642	0.1842	0.3592	0.2433
7	0.0858	0.0675	0.0858	0.0675	37	0.2800	0.1942	0.3825	0.2592
8	0.0883	0.0683	0.0883	0.0683	38	0.2958	0.2042	0.4067	0.2733
9	0.0900	0.0692	0.0900	0.0692	39	0.3125	0.2133	0.4300	0.2883
10	0.0925	0.0708	0.0925	0.0708	40	0.3283	0.2233	0.4533	0.3033
11	0.0950	0.0717	0.0950	0.0717	41	0.3442	0.2333	0.4767	0.3175
12	0.0992	0.0733	0.0992	0.0733	42	0.3642	0.2450	0.5075	0.3358
13	0.1033	0.0750	0.1033	0.0750	43	0.3833	0.2567	0.5383	0.3533
14	0.1092	0.0767	0.1092	0.0767	44	0.4033	0.2692	0.5683	0.3708
15	0.1133	0.0783	0.1133	0.0783	45	0.4242	0.2808	0.5992	0.3892
16	0.1175	0.0800	0.1175	0.0800	46	0.4433	0.2925	0.6300	0.4067
17	0.1225	0.0825	0.1450	0.0950	47	0.4717	0.3075	0.6725	0.4292
18	0.1283	0.0858	0.1508	0.0983	48	0.4992	0.3233	0.7142	0.4525
19	0.1333	0.0883	0.1567	0.1025	49	0.5275	0.3392	0.7558	0.4750
20	0.1392	0.0908	0.1625	0.1067	50	0.5550	0.3542	0.7975	0.4975
21	0.1442	0.0942	0.1683	0.1108	51	0.5833	0.3700	0.8400	0.5200
22	0.1483	0.0983	0.1758	0.1167	52	0.6192	0.3858	0.8917	0.5450
23	0.1517	0.1017	0.1825	0.1225	53	0.6550	0.4025	0.9442	0.5692
24	0.1558	0.1058	0.1892	0.1292	54	0.6908	0.4192	0.9967	0.5942
25	0.1592	0.1108	0.1958	0.1350	55	0.7258	0.4358	1.0492	0.6183
26	0.1633	0.1142	0.2025	0.1417	56	0.7617	0.4525	1.1017	0.6433
27	0.1708	0.1200	0.2150	0.1500	57	0.8158	0.4767	1.1792	0.6817
28	0.1783	0.1267	0.2275	0.1583	58	0.8700	0.5008	1.2567	0.7200
29	0.1867	0.1317	0.2400	0.1667	59	0.9233	0.5250	1.3342	0.7575
30	0.1933	0.1375	0.2525	0.1758	60	0.9775	0.5500	1.4117	0.7958

^ for Standard Life only



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APPENDIX B

^Rates for Monthly Protection Charges (For Total and Permanent Disability Rider)
Per \$1,000 Basic Sum Assured

Age Next Birthday	Non Smoker		Smoker		Age Next Birthday	Non Smoker		Smoker	
	Male (\$)	Female (\$)	Male (\$)	Female (\$)		Male (\$)	Female (\$)	Male (\$)	Female (\$)
1	0.0018	0.0013	0.0018	0.0013	31	0.0092	0.0057	0.0122	0.0075
2	0.0020	0.0014	0.0020	0.0014	32	0.0099	0.0062	0.0132	0.0082
3	0.0021	0.0014	0.0021	0.0014	33	0.0107	0.0067	0.0143	0.0088
4	0.0022	0.0015	0.0022	0.0015	34	0.0114	0.0072	0.0153	0.0094
5	0.0023	0.0015	0.0023	0.0015	35	0.0122	0.0077	0.0163	0.0101
6	0.0024	0.0017	0.0024	0.0017	36	0.0129	0.0083	0.0173	0.0107
7	0.0025	0.0017	0.0025	0.0017	37	0.0138	0.0088	0.0186	0.0115
8	0.0027	0.0018	0.0027	0.0018	38	0.0148	0.0093	0.0198	0.0123
9	0.0028	0.0018	0.0028	0.0018	39	0.0157	0.0098	0.0212	0.0129
10	0.0028	0.0018	0.0028	0.0018	40	0.0166	0.0102	0.0224	0.0137
11	0.0030	0.0018	0.0030	0.0018	41	0.0176	0.0107	0.0238	0.0145
12	0.0033	0.0018	0.0033	0.0018	42	0.0187	0.0114	0.0253	0.0153
13	0.0035	0.0019	0.0035	0.0019	43	0.0198	0.0120	0.0270	0.0162
14	0.0038	0.0020	0.0038	0.0020	44	0.0209	0.0127	0.0287	0.0170
15	0.0041	0.0021	0.0041	0.0021	45	0.0220	0.0133	0.0303	0.0179
16	0.0043	0.0022	0.0043	0.0022	46	0.0230	0.0138	0.0319	0.0188
17	0.0048	0.0023	0.0056	0.0029	47	0.0247	0.0147	0.0343	0.0198
18	0.0050	0.0025	0.0058	0.0031	48	0.0263	0.0154	0.0367	0.0210
19	0.0053	0.0027	0.0061	0.0033	49	0.0280	0.0162	0.0391	0.0220
20	0.0056	0.0028	0.0063	0.0034	50	0.0297	0.0169	0.0413	0.0231
21	0.0059	0.0030	0.0066	0.0037	51	0.0313	0.0178	0.0437	0.0243
22	0.0061	0.0032	0.0069	0.0040	52	0.0328	0.0200	0.0460	0.0258
23	0.0063	0.0034	0.0073	0.0043	53	0.0368	0.0223	0.0483	0.0273
24	0.0065	0.0037	0.0077	0.0046	54	0.0408	0.0245	0.0505	0.0288
25	0.0067	0.0038	0.0081	0.0050	55	0.0450	0.0268	0.0528	0.0304
26	0.0068	0.0041	0.0085	0.0053	56	0.0490	0.0290	0.0551	0.0318
27	0.0073	0.0044	0.0093	0.0058	57	0.0531	0.0313	0.0580	0.0334
28	0.0078	0.0048	0.0099	0.0062	58	0.0571	0.0335	0.0609	0.0349
29	0.0083	0.0051	0.0107	0.0066	59	0.0613	0.0358	0.0638	0.0365
30	0.0088	0.0054	0.0114	0.0071	60	0.0653	0.0379	0.0653	0.0379

^ for Standard Life only



TOKIO MARINE
INSURANCE GROUP

Declaration and Acknowledgement

You (the Proposer) acknowledge receipt of **all pages** of this Product Summary and its content has been explained to your satisfaction.

Proposer's Name:	Adviser's Name:
Signature:	Signature:
Date:	Date: