



## PRODUCT SUMMARY – #GOTREASURES

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

### Plan Description

#goTreasures is a whole life, limited premium investment-linked insurance policy that gives you the flexibility to structure and customise an investment plan that adapts to your changing needs.

The plan allows you to choose your preferred policy currency (SGD, AUD, GBP, USD and EUR) and premium payment term (ranging from 10 years to 30 years). It boosts your investment with bonuses and 100% of the premiums paid will be used to invest into one or more fund(s) of your choice. It also provides you with the flexibility to withdraw from the policy and go on premium holiday from the third year with no hidden penalty.

You can choose to safeguard your investment against the unfortunate event of death by opting for the Advanced Death Benefit option at the point of application. Alternatively, you can also choose to transfer your wealth down to future generations with the change of life assured option.

The plan is available for cash payment mode only.

### Plan Benefit

#### Death Benefit

If the life assured dies while the policy is in force, we will pay the death benefit according to the death benefit option you have selected:

- (i) **Basic Death Benefit:** 101% of policy value less indebtedness; or
- (ii) **Advanced Death Benefit:**  
During premium payment term, higher of:
  - (a) 101% of policy value; or
  - (b) 100% of Net Premium<sup>^</sup> less Indebtedness, will be payable.
 After premium payment term, 101% of policy value less indebtedness will be payable.  
<sup>^</sup>Net Premium is the sum of Regular Premium, Recurring Single Premium and Top-up Premium, less all amounts withdrawn.

You will not be allowed to change the death benefit option that you have selected once the policy is issued.

For policies that have more than one (1) life assured, death benefit will be paid only in the event of the death of the last life assured covered under the policy.

A monthly protection charge will be levied if the Advanced Death Benefit is selected by you.

#### Initial Bonus

While the policy is in force, an initial bonus will be paid in the first three (3) policy years upon receipt of each regular premium.

Initial bonus = Applicable initial bonus rate (based on annualised regular premium band set out below) x each regular premium received

Annualised Regular Premium Band	Annualised Regular Premium				
	SGD (\$)	AUD (\$)	GBP (£)	USD (\$)	EUR (€)
1	<12,000	<12,573	<7,239	<7,938	<8,691
2	12,000 to <24,000	12,573 to <25,143	7,239 to <14,478	7,938 to <15,876	8,691 to <17,382





3	24,000 to <36,000	25,143 to <37,716	14,478 to <21,717	15,876 to <23,811	17,382 to <26,073
4	36,000 to <48,000	37,716 to <50,286	21,717 to <28,953	23,811 to <31,749	26,073 to <34,764
5	>=48,000	>=50,286	>=28,953	>=31,749	>=34,764

Initial bonus rates on a per annum basis are set out below:

Annualised Regular Premium Band	Premium Payment Term (Years)								
	10 - 14	15 - 19	20 - 24	25	26	27	28	29	30
1	14%	18%	22%	26%	27%	28%	29%	30%	30%
2	18%	21%	32%	36%	37%	38%	39%	40%	40%
3	21%	26%	37%	53%	54%	55%	56%	57%	57%
4	26%	31%	39%	55%	56%	57%	58%	59%	59%
5	29%	34%	42%	58%	59%	60%	61%	62%	62%

The initial bonus will be allocated to the policy in the form of additional units to the Initial Units Account\* and it will be in accordance with your latest investment allocation instructions. The additional units will be purchased at the unit price on the next pricing day following the day the initial bonus is payable.

If regular premium amount is reduced, the applicable initial bonus rate will be adjusted according to the change (if any) in the annualised regular premium band. Where there is a change in policy currency, the annualised regular premium will be converted to the new policy currency using a premium conversion factor as determined by us from time to time at our discretion and the applicable initial bonus rate will be adjusted accordingly.

No initial bonus will be paid on any recurring single premium and top-up premium received by us.

We reserve the right to vary the initial bonus rates as set out in the policy, by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

*\*Initial Units Account refers to the account to which units purchased with the regular premium due during the first 24 months of the policy from the commencement date and units purchased with the Initial Bonus shall be allocated.*

### **Loyalty Bonus**

While the policy is in-force, we will pay an annual loyalty bonus at the end of each policy year, starting from the fourth policy anniversary.

During premium payment term, loyalty bonus will be paid in accordance with the formula below:

$$\text{Loyalty Bonus} = \text{Adjustment Factor} \times \text{Loyalty Bonus Rate} \times \text{Accumulation Units Account value}$$

$$\text{Adjustment Factor} = \frac{\text{Total regular premium paid in policy year} \text{ minus } \text{Total withdrawal made in policy year}}{\text{Annualised regular premium committed at commencement date}}$$

- (i) The maximum and minimum of the Adjustment Factor are one (1) and zero (0), respectively.
- (ii) When there is a change in policy currency, all components used in the Adjustment Factor formula will be converted to the new policy currency using a premium conversion factor as determined by us from time to time at our discretion, when calculating loyalty bonus.

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After the end of premium payment term, we will continue to pay an annual loyalty bonus equivalent to applicable Loyalty Bonus Rate multiplied by the Accumulation Units Account value as long as the policy is in force.

The Loyalty Bonus Rate is shown in the table below:

Loyalty Bonus Rate per annum	Premium Payment Term	
	10 to 20 years	21 to 30 years
End of policy years 4 to 10	0.55%	0.55%
End of policy years 11 onwards	1.05%	1.20%

The loyalty bonus will be allocated to the policy in the form of additional units to the Accumulation Units Account\* and it will be in accordance with your latest investment allocation instructions. We will calculate the amount of loyalty bonus to be allocated to the Policy based on the Accumulation Units Account value at the prevailing unit price on the policy anniversary. The additional units will be purchased at the unit price on the next pricing day following the policy anniversary.

We reserve the right to vary the loyalty bonus rate as set out in the policy from time to time, by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

\*Accumulation Units Account refers to the account to which units purchased with the regular premium due from the 25<sup>th</sup> month of the commencement date as well as any recurring single premium, top-up premium and units purchased with the Loyalty Bonus shall be allocated.

#### **Add, Remove, or Change of Life Assured**

While the policy is in force, you may request to add a life assured, remove a life assured or change the life assured (“**Change of Life Assured**”), subject to the following conditions at the point of application:

- (i) the new life assured is of a minimum age of one (1) month;
- (ii) at the next policy anniversary, the sum of (i) the age next birthday for the new life assured and (ii) the remaining premium payment term, must not exceed 75 years. This condition will not be applicable if the application was made after premium payment term;
- (iii) proof of insurable interest on the new life assured at the point of application; and
- (iv) upon the Change of Life Assured, the monthly protection charge for the Advanced Death Benefit (if applicable) will be adjusted based on the age and sex of the oldest life assured in the policy as of the effective date of such change.

We reserve the right to vary the number of times a Change of Life Assured may be exercised under the policy at any time.

## Subscription of Units

#### **Regular Premium**

Regular premium for #goTreasures are payable throughout the premium payment term.

The minimum amount of each regular premium (“**Minimum Regular Premium**”) payable for each premium payment term and premium mode is set out below, which will be determined by us from time to time at our discretion:

For premium payment term of 10 - 19 years:

Premium Mode	Minimum Regular Premium				
	SGD (\$)	AUD (\$)	GBP (£)	USD (\$)	EUR (€)
Annual	6,000	6,360	3,720	4,080	4,440
Half-Yearly	3,000	3,180	1,860	2,040	2,220
Quarterly	1,500	1,590	930	1,020	1,110
Monthly	500	530	310	340	370

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For premium payment term of 20 - 30 years:

Premium Mode	Minimum Regular Premium				
	SGD (\$)	AUD (\$)	GBP (£)	USD (\$)	EUR (€)
Annual	3,600	3,840	2,280	2,400	2,640
Half-Yearly	1,800	1,920	1,140	1,200	1,320
Quarterly	900	960	570	600	660
Monthly	300	320	190	200	220

100% of the regular premium paid will be used to purchase units in accordance with your latest investment allocation instructions for the policy.

Regular premium due during the first 24 months of the policy from the commencement date will be used to purchase units and allocated to the Initial Units Account. Regular premium due from the 25<sup>th</sup> month of the commencement date will be used to purchase units and allocated to the Accumulation Units Account.

For initial regular premium required for issuance of the policy, we will use the unit price on the next pricing day following the date we issue the policy. For any subsequent regular premium, we will use the unit price on the next pricing day following the premium due date. For all premiums due but not received by the premium due date, we will use the unit price on the next pricing day following the receipt of the premiums.

#### **Reduction in Regular Premium**

You may apply to reduce the regular premium amount payable, after the regular premium for the first two (2) policy years have been paid to us, subject to the following conditions:

- (i) minimum regular premium; and
- (ii) minimum regular premium reduction amount.

The minimum regular premium reduction amount will be determined by us from time to time.

If recurring single premium is being paid concurrently with regular premium, the recurring single premium will be reduced first before reducing the regular premium.

#### **Increase in Regular Premium**

This option is only applicable if you have previously reduced your regular premium.

If you have reduced the regular premium, you may send us a written request to increase your regular premium up to the annualised regular premium committed at commencement date.

Where there is any change in policy currency, the annualised regular premium committed at commencement date will be adjusted to the new policy currency using a premium conversion factor as determined by us from time to time at our discretion.

The minimum increase in regular premium amount will be determined by us from time to time.

#### **Recurring Single Premium**

You may apply to pay recurring single premium on or after the commencement date. The premium mode and method of payment must follow that of the regular premium.

The minimum amount for each recurring single premium payable for each premium mode is set out below, which will be determined by us from time to time at our discretion:

Premium Mode	Minimum Recurring Single Premium (in Policy Currency)
Annual	\$600
Half-annually	\$300
Quarterly	\$150
Monthly	\$50



100% of each recurring single premium paid net of premium charge will be used to purchase units and allocated to the Accumulation Units Account in accordance with your latest investment allocation instructions of the policy and at the unit price on the next pricing day following the date of our:

- (i) acceptance of your application to pay a recurring single premium; or
  - (ii) the premium due date,
- whichever is later.

For all recurring single premium due but not received by the premium due date, we will use the unit price on the next pricing day following the receipt of the premiums.

You may notify us in writing should you decide to reduce or increase your recurring single premium or stop paying recurring single premium. Reduction or increase in recurring single premium amount will be subject to the following conditions:

- (i) the minimum recurring single premium; and
- (ii) the minimum increase/ reduction in recurring single premium amount.

The minimum increase/ reduction in recurring single premium amount will be determined by us from time to time.

During premium holiday, you may be allowed to resume paying recurring single premium only if the regular premium payment has resumed and the regular premium amount is equivalent to the annualised regular premium amount committed at commencement date.

Where there is any change in policy currency, the annualised regular premium committed at commencement date will be adjusted to the new policy currency using a premium conversion factor as determined by us from time to time at our discretion.

#### **Top-up Premiums**

You may apply to pay top-up premium at any time after the commencement date.

The minimum amount for each top-up premium is \$3,000 (in all policy currency), which will be determined by us from time to time at our discretion.

100% of top-up premium paid net of premium charge will be used to purchase units and allocated to the Accumulation Units Account in accordance with your investment allocation instructions and at the unit price on the next pricing day 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 later.

### **Premium Holiday**

You may stop paying regular premium after the regular premiums for the first two (2) policy years have been paid.

#### **Basic Plan Upon a Premium Holiday**

When the policy is on premium holiday, the basic plan will remain intact so long as there is sufficient policy value for the deduction of fees and charges.

The premium holiday ends when you resume paying regular premium.

#### **Riders Upon a Premium Holiday**

When the policy is on premium holiday, any premium-paying rider, if allowed, shall be converted into a unit-deducting rider and the premiums required will be adjusted with a factor as determined by TMLS and to be payable on a monthly basis through unit deduction from the Accumulation Units Account. If this arrangement is not allowed for by the rider, the premium-paying rider will be terminated from the onset of the premium holiday.



All unit-deducting riders (if any) shall remain intact as long as the basic plan remains in force and there is sufficient Accumulation Units Account value for unit deduction. Otherwise, all riders will terminate.

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

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

## Redemption of Units

### Partial Withdrawal

You may request for a partial withdrawal of policy value from the third policy year onwards while the policy is in force provided the minimum amount to be withdrawn is at least \$500 (in the policy currency) per transaction or any other amount as determined by us from time to time.

You may apply to withdraw part of the policy value by specifying the fund(s) to be deducted with the following conditions:

- (i) During premium payment term, you may apply to partially withdraw from the Accumulation Units Account only, provided that (a) the remaining value of units of the selected fund to be withdrawn from must not be less than the minimum amount determined by us from time to time, otherwise all units in that fund must be fully withdrawn; and (b) the remaining policy value must be at least \$3,000 (in the policy currency) or any other amount as determined by us from time to time (“**Minimum Account Value**”).
- (ii) After the premium payment term, you may apply to partially withdraw from the Initial Units Account and the Accumulation Units Account provided that (a) the remaining value of units of the selected fund to be withdrawn from must not be less than the minimum amount determined by us from time to time at our discretion, otherwise all units in that fund must be fully withdrawn, and (b) the remaining policy value must be at least the Minimum Account Value.

During premium payment term, we will calculate the number of units to be deducted based on the partial withdrawal amount requested in proportion to the Accumulation Units Account value at prevailing unit price on the date we accept your partial withdrawal request. The units will then be sold at the unit price on the next pricing day, which may be different due to market fluctuations. The proceeds derived from the redemption will be in the policy currency.

After premium payment term, we will calculate the number of units to be deducted based on the partial withdrawal amount requested in proportion to the policy value at prevailing unit price on the date we accept your partial withdrawal request. The units will then be sold at the unit price on the next pricing day, which may be different due to market fluctuations. The proceeds derived from the redemption will be in the policy currency.

### Regular Withdrawal

You may request to withdraw regularly from the Initial Units Account and the Accumulation Units Account after the premium payment term while the policy is in force.

You can request to withdraw on an annual, half-yearly, quarterly or monthly basis subject to:

- (i) the remaining value of units of the selected fund to be withdrawn from must not be less than the minimum amount determined by us from time to time, otherwise all units in that fund must be fully withdrawn; and
- (ii) the remaining policy value must be at least the Minimum Account Value.

The redemption of units will be transacted at the unit price on the next pricing day. In the event there are any Pending Transactions, we will execute your application for redemption after completion of the Pending Transactions and at the unit price of the respective funds on the next pricing day following such completion. All proceeds derived from the redemption will be in the policy currency.

Regular withdrawal will cease:

- (i) upon written request from you; or
- (ii) upon termination of the policy.



*Pending Transactions means the transactions as set out in sections “Subscription of Units”, “Redemption of Units”, “Fund Switch” and “Fees and Charges” in this Product Summary, which are not completed:*

- (i) as they are in progress; and/or*
- (ii) due to operational reasons, including but not limited to unit prices of the fund(s) or selected fund(s) not having been received by us.*

### **Full Surrender**

You may request for a full surrender of policy value at any time while the policy is in force. Upon a full surrender of this Policy during premium payment term, the surrender value (if any) less indebtedness will be paid out. After premium payment term, the policy value less indebtedness will be paid out. The policy terminates thereafter.

### **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.

Units of the selected fund cannot be switched between the Initial Units Account and the Accumulation Units Account. The minimum amount you can switch out of a fund will be determined by us from time to time.

After each fund switch;

- (i) the remaining value of units in the Original Fund must not be less than the minimum amount determined by us. If the value of units in the Original Fund before the switch is less than the minimum amount determined by us, all the units in that Original Fund must be switched out; and
- (ii) the value of units in the Target Fund must not be less than the minimum amount as determined by us from time to time.

If we receive your fund switch request before 3.00 p.m. (Singapore time) on a business day, we will switch-out units of the Original Fund at the unit price on the next pricing day; otherwise we will use the unit price determined on the next available pricing day. In the event there are any Pending Transactions, we will execute the switch-out after completion of the Pending Transactions and at the unit price of the Original Fund on the next pricing day following such completion. The value of the units of the Original Fund will be converted into the policy currency. We will switch-in to the Target Fund based on the unit price of the Target Fund on the next pricing day in which the switch-in is to take effect.

### **Investment Funds**

We offer a suite of funds as set out in the offering fund documents available on our website, [www.tokiomarine.com](http://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 **Product Highlights Sheet, Fact Sheet and Fund Summary (“Fund Documents”)** of the relevant ILP sub-funds which form part of this product summary. These Fund Documents can be found on our website.

As the suite of ILP sub-funds offered through this product feeds 100% into the respective underlying funds, details of the ILP sub-fund such as investment objectives, focus and approach, as well as associated risks are identical to that of the underlying fund. As such, the prospectus of the respective underlying funds has been provided in place of the Fund Summary.

The auditor of the ILP sub-funds is 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-report or relevant audit report is available on our website.

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.





## Dividend Distribution

If you choose to invest in ILP sub-fund(s) that pays dividends and it allows the payment of dividend in the form of cash, you have the option to either reinvest these dividends or receive payments of these dividends in the form of cash. You can only be entitled to dividend(s) if you are invested in the relevant ILP sub-fund(s) at the end of its dividend declaration date (also known as “Record Date”). The dividend, once declared, is payable within 30 days from the Record Date (“Payment Date”).

If you choose to reinvest dividends and the ILP sub-fund(s) declares any dividend(s) thereafter, we will reinvest these dividends on your behalf on the next pricing day after Payment Date, and thereby increasing your units in these ILP sub-fund(s).

If you choose to receive the payment of dividends and the ILP sub-fund(s) declares any dividend(s) thereafter, you will receive these dividends by the Payment Date. We will only pay these dividends to you if the amount of dividend you are entitled to is at least \$50 in respective ILP sub-fund currency. If the dividend is less than \$50, we will reinvest that particular dividend on your behalf for additional units in the ILP Sub-Fund(s).

If you wish to change the instructions for the distribution option, you may write to inform us at least 30 days before the Record Date. We will then follow this instruction for the upcoming and subsequent dividend distributions.

For any transactions (including surrender, full withdrawal and full switch-out) performed after Record Date, or if the policy lapse after Record Date, you are still entitled to the dividend distribution.

If the policy is cancelled during the Free-Look Period and before the Payment Date, you will not be entitled to the dividend distribution.

A dividend statement will be made available to you each time dividend is distributed.

The payment of dividend is subject to the following conditions:

- a. During premium payment term, you may receive the dividend in the form of cash from the Accumulation Units Account only. The dividend from the Initial Units Account will automatically be reinvested during premium payment term.
- b. After the premium payment term, you may receive the dividend in the form of cash from both the Initial Units Account and Accumulation Units Account.

## Fees and Charges

### Initial Charge

During the premium payment term, an initial charge of 5.4% p.a. of the Initial Units Account value will be deducted monthly on each Policy Monthiversary\* through deduction of units from the Initial Units Account based on the unit price on the next pricing day following the Policy Monthiversary.

We will continue to deduct for the initial charge during premium holiday.

*\*Policy Monthiversary means the same day as the commencement date in monthly intervals from the commencement date. If the day of the commencement is not present in a relevant calendar month, the last day of that calendar month will be treated as the Policy Monthiversary.*

### Policy Charge

As long as the policy is in-force, a policy charge of 1.50% p.a. of the policy value will be deducted monthly on each Policy Monthiversary through deduction of units from the Initial Units Account and Accumulation Units Account based on the unit price on the next pricing day following the Policy Monthiversary.

We will continue to deduct for the policy charge during premium holiday.

### Monthly Protection Charge (“MPC”)

A MPC will be levied during the premium payment term if the Advanced Death Benefit is selected by you. The MPC for the first two (2) policy years will be accrued and deducted from the Accumulation Units Account in one lump sum in the third policy year.





From the third policy year, the MPC will be deducted monthly in advance from the Accumulation Units Account. The MPC will be calculated based on the sum at risk\*\*, using the MPC rates based on the age and sex of the oldest life assured in the policy on each Policy Monthiversary. If there are two (2) or more life assureds with the same birth date and of different sex, the MPC rates based on the male will be used. The MPC rates are shown in the Appendix A - Monthly Rates for Monthly Protection Charges (For Death). The sum at risk is calculated based on the prevailing unit price on the Policy Monthiversary.

The MPC rates are not guaranteed.

We will calculate the number of units to be deducted based on the MPC in proportion to the Accumulation Units Account value at the prevailing unit price on the Policy Monthiversary. The units will be sold at the unit price on the next pricing day, which may be different due to market fluctuations.

If the Accumulation Units Account has insufficient value to deduct any MPC due, we will change your death benefit to the Basic Death Benefit. You will not be allowed to reinstate the Advanced Death Benefit even if there are values in the Accumulation Units Account subsequently.

The outstanding MPC will be accrued as indebtedness and will be deducted when:

- (i) there are units in the Accumulation Units Account; or
- (ii) upon termination of the policy.

We will continue to deduct for the MPC during premium holiday.

When this Policy goes on Premium Holiday and if the premiums required for the Premium-paying Rider(s) are allowed to be deducted through deduction of Units, the number of Units to be deducted from the policy will be based on the premiums for such Premium-paying Rider(s) in proportion to the Accumulation Units Account value at the prevailing unit price on the date when such premiums are due. The units will be sold at the unit price on the next pricing day, which may be different due to market fluctuations.

*\*\*Sum at risk for the basic plan is the Net Premium paid converted (where applicable) into the policy currency using a premium conversion factor as determined by us from time to time at our discretion, less 101% of policy value. In the event that 101% of the policy value is greater than or equal to Net Premium, sum at risk will be zero.*

#### **Premium Charge for Recurring Single Premium and Top-up Premium**

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

#### **Administrative Charge**

Nil

#### **Surrender Charge**

A surrender charge will be levied upon the surrender/ termination (other than the death of the life assured) of the policy at any time prior to the end of the premium payment term.

The surrender charge is calculated by multiplying the Initial Units Account value by the applicable surrender charge rate depending on the policy year at the point of surrender.

The surrender charge will be deducted in calculating the surrender value of this policy.

The surrender charge rates are shown in the Appendix A - Surrender Charge.

#### **Partial Withdrawal and Regular Withdrawal Charge**

Nil

#### **Credit Card Charge**

When premiums are paid by credit card, we will impose a charge of 1.60% on each premium to cover charges imposed by the issuing company.



### Policy Currency Change Charge

Nil

### Fund Management Fee

The fund management fee for each of the funds is set out in the fund documents available on our website.

The fund management fee is already accounted for in the unit price<sup>^</sup> and is not an additional charge to the policy.

<sup>^</sup>Please refer to the attached **Investment-Linked Pricing of Units** which forms part of this Product Summary for details.

### Switching Charge

There are no charges for fund switch.

### Charges Associated with Third Parties

All bank charges associated with the receipt of premiums from you and/or transfer of proceeds to you; as well as any other charges, including but not limited to fees for currency conversion imposed by third parties, in connection with any transactions under this policy shall be borne by you.

### Notes:

- (i) We reserve the right to vary any fees and charges, by giving you reasonable written notice or of such minimum period as may be required by the applicable codes or such other regulatory requirements.
- (ii) If there are any Pending Transactions, we may defer the calculation and deduction of the charges and in the event of such deferment, we will use the unit price on the next pricing day after completion of the Pending Transactions.

## 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 following:

- (i) the part of paid premiums not allocated with units;
- (ii) the value of the remaining units under the policy at the unit price on the next pricing day following the receipt of your written request;
- (iii) all fees and charges deducted from the policy; and
- (iv) 100% of the premiums paid for premium-paying rider(s) (if any),

less Initial Bonus and expenses, including medical and any other expenses incurred in assessing the risk under the policy (if any), subject to the total amount of premiums paid (without interest).

## Termination

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

- (i) if the policy is terminated in accordance with the terms and conditions of the policy;
- (ii) the death of the last life assured covered under the policy;
- (iii) full surrender of the policy;
- (iv) lapse of the policy;
- (v) the policy value is insufficient to pay for any fees and charges;
- (vi) your written request and our acceptance of the application to terminate the policy;
- (vii) non-fulfillment of regular premium payment for the first two (2) policy years; or
- (viii) 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 and Pre-Existing Condition

If the life assured dies by suicide or due to pre-existing condition, whether sane or otherwise, within one (1) year following the later of:

- (i) the issue date of the policy;
- (ii) the last reinstatement date of the policy; or
- (iii) the effective date of any change of life assured,

We will pay the higher of:

- (i) the surrender value (if any) less indebtedness; or
- (ii) policy value minus initial bonus and indebtedness,

determined on the next Pricing Day following the date of notification of death.

If the policy covers multiple life assureds, the above only applies upon the death of the last life assured covered under the policy.

## 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 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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.



**TOKIO MARINE**  
INSURANCE GROUP

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.

This Product Summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.

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**APPENDIX A**

**Monthly Rates for Monthly Protection Charges (For Death), Per \$1,000 Sum at Risk**

Age Next Birthday	Male (\$)	Female (\$)	Age Next Birthday	Male (\$)	Female (\$)
1	0.02590	0.02230	51	0.16850	0.12050
2	0.02590	0.02230	52	0.18760	0.13230
3	0.02590	0.02230	53	0.21050	0.14440
4	0.02590	0.02230	54	0.23660	0.16010
5	0.02590	0.02230	55	0.26440	0.17520
6	0.02590	0.02230	56	0.29620	0.19200
7	0.02590	0.02230	57	0.33270	0.20970
8	0.02590	0.02230	58	0.37390	0.22950
9	0.02590	0.02230	59	0.41840	0.25030
10	0.02590	0.02230	60	0.46790	0.27210
11	0.02590	0.02230	61	0.52410	0.29670
12	0.02590	0.02230	62	0.58530	0.32120
13	0.02590	0.02230	63	0.65650	0.34950
14	0.02590	0.02230	64	0.73910	0.37820
15	0.02590	0.02230	65	0.83720	0.41260
16	0.02750	0.02240	66	0.98750	0.47300
17	0.03500	0.02340	67	1.12550	0.53220
18	0.03860	0.02350	68	1.41090	0.67480
19	0.04130	0.02360	69	1.59730	0.79340
20	0.04320	0.02380	70	1.78740	0.94210
21	0.04510	0.02380	71	2.11970	1.18750
22	0.04610	0.02580	72	2.29590	1.37720
23	0.04700	0.02580	73	2.46590	1.56580
24	0.04800	0.02680	74	2.64930	1.75620
25	0.04900	0.02780	75	2.87290	1.96500
26	0.04990	0.02910	76	2.93620	2.02830
27	0.05090	0.03190	77	2.99690	2.09870
28	0.05180	0.03560	78	3.07300	2.18250
29	0.05280	0.03750	79	3.15320	2.25190
30	0.05380	0.03850	80	3.37510	2.43500
31	0.05450	0.03940	81	3.73750	2.66360
32	0.05550	0.04040	82	4.13700	2.99610
33	0.05640	0.04420	83	4.57920	3.37080
34	0.05740	0.04520	84	5.06580	3.79020
35	0.05840	0.04610	85	5.60180	4.26110
36	0.05990	0.04630	86	6.19280	4.78730
37	0.06100	0.04730	87	6.84270	5.37530
38	0.06220	0.04820	88	7.55510	6.03200
39	0.06410	0.04920	89	8.33870	6.76390
40	0.06550	0.05200	90	9.19740	7.58030
41	0.07430	0.05300	91	10.13680	8.48900
42	0.07750	0.05420	92	11.16400	9.49640
43	0.08350	0.05640	93	12.28480	10.61110
44	0.09000	0.06150	94	13.50510	11.84470
45	0.09790	0.06760	95	14.83210	13.20380
46	0.10540	0.07460	96	16.26910	14.69500
47	0.11440	0.08150	97	17.82300	16.33170
48	0.12590	0.08960	98	19.49860	18.11600
49	0.13820	0.09960	99	21.30840	20.07330
50	0.15310	0.10850			



**Surrender Charge**

Premium Payment Term: 10 - 20 Years

Policy Year	Premium Payment Term										
	10	11	12	13	14	15	16	17	18	19	20
1	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
3	51%	56%	60%	64%	68%	71%	74%	77%	80%	83%	85%
4	46%	51%	56%	60%	64%	68%	71%	74%	77%	80%	83%
5	41%	46%	51%	56%	60%	64%	68%	71%	74%	77%	80%
6	36%	41%	46%	51%	56%	60%	64%	68%	71%	74%	77%
7	31%	36%	41%	46%	51%	56%	60%	64%	68%	71%	74%
8	26%	31%	36%	41%	46%	51%	56%	60%	64%	68%	71%
9	21%	26%	31%	36%	41%	46%	51%	56%	60%	64%	68%
10	6%	11%	16%	20%	24%	28%	32%	36%	39%	42%	46%
11		6%	11%	16%	20%	24%	28%	32%	36%	39%	42%
12			6%	11%	16%	20%	24%	28%	32%	36%	39%
13				6%	11%	16%	20%	24%	28%	32%	36%
14					6%	11%	16%	20%	24%	28%	32%
15						6%	11%	16%	20%	24%	28%
16							6%	11%	16%	20%	24%
17								6%	11%	16%	20%
18									6%	11%	16%
19										6%	11%
20											6%





**Surrender Charge**

Premium Payment Term: 21 -30 Years

Policy Year	Premium Payment Term									
	21	22	23	24	25	26	27	28	29	30
1	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
3	87%	89%	91%	93%	99%	99%	99%	99%	99%	99%
4	85%	87%	89%	91%	99%	99%	99%	99%	99%	99%
5	83%	85%	87%	89%	98%	98%	98%	98%	98%	98%
6	80%	83%	85%	87%	97%	97%	97%	97%	97%	97%
7	77%	80%	83%	85%	96%	96%	96%	96%	96%	96%
8	74%	77%	80%	83%	95%	95%	95%	95%	95%	95%
9	71%	74%	77%	80%	93%	93%	93%	93%	93%	93%
10	68%	71%	74%	77%	91%	91%	91%	91%	91%	91%
11	64%	68%	71%	74%	77%	80%	83%	85%	87%	89%
12	60%	64%	68%	71%	74%	77%	80%	83%	85%	87%
13	56%	60%	64%	68%	71%	74%	77%	80%	83%	85%
14	51%	56%	60%	64%	68%	71%	74%	77%	80%	83%
15	32%	36%	39%	42%	48%	50%	71%	74%	77%	80%
16	28%	32%	36%	39%	46%	48%	50%	71%	74%	77%
17	24%	28%	32%	36%	44%	46%	48%	50%	71%	74%
18	20%	24%	28%	32%	42%	44%	46%	48%	50%	71%
19	16%	20%	24%	28%	40%	42%	44%	46%	48%	68%
20	11%	16%	20%	24%	28%	40%	42%	44%	46%	48%
21	6%	11%	16%	20%	24%	28%	40%	42%	44%	46%
22		6%	11%	16%	20%	24%	28%	40%	42%	44%
23			6%	11%	16%	20%	24%	28%	40%	42%
24				6%	11%	16%	20%	24%	28%	40%
25					6%	11%	16%	20%	24%	28%
26						6%	11%	16%	20%	24%
27							6%	11%	16%	20%
28								6%	11%	16%
29									6%	11%
30										6%



## 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: