



TOKIOMARINE



about us

Tokio Marine Life Insurance Singapore Ltd., formerly known as TM Asia Life Singapore Ltd., is a subsidiary of Tokio Marine & Nichido Fire Insurance Co., Ltd. and a member of Tokio Marine Holdings, Inc.

Tokio Marine Holdings is one of the largest insurance groups in the world, with total assets exceeding US\$180 billion and presence in over 400 cities globally. It is the oldest and largest non-life insurance group in Japan, with over 130 years of history.

From its start in 1948 to its inclusion into the Tokio Marine Group in 2007, Tokio Marine Life Insurance Singapore has grown from strength to strength. Today, it is one of the most financially stable life insurers, and proudly holds the unmatched record of maintaining bonus rates for participating policies. The company now provides a comprehensive range of insurance plans geared to meet a person's needs through the TM Series of Plans, in addition to offering a strong suite of employee benefit group insurance plans.

Information is correct at the time of print.

Tokio Marine Life Insurance Singapore Ltd.

(Company Reg. No.: 194800055D)

20 McCallum Street
#07-01 Tokio Marine Centre
Singapore 069046

T: 6592 6100

F: 6223 9120

W: www.tokiomarine-life.sg

E&OE
AGI/DEC2010/1.5K

TM Legacy Plus

(LP)



Provide Your Loved Ones The Gift Of Financial Security

You don't need to build a Taj Mahal to leave a legacy for your loved ones. Life may be unpredictable but financial assurance and providing for their future needs does not have to be. **TM Legacy Plus (LP)** can help you build your legacy.

Minimum Benefit Feature

One of the most important things that an insurance plan can give you is certainty. You probably want to know that if something happens to you, your loved ones are financially secured.

TM Legacy Plus (LP) gives you the financial protection when you need it most. The plan pays the higher of the Minimum Benefit¹ (MB) or basic sum assured (*plus any attaching bonus*²).

Here's what it means:

Entry Age	Original sum assured	MB Factor	Minimum Benefit
1 - 24	\$100,000	2.50	\$250,000
25 - 29	\$100,000	2.00	\$200,000
30 - 34	\$100,000	1.80	\$180,000
35 - 39	\$100,000	1.65	\$165,000
40 - 44	\$100,000	1.50	\$150,000
45 - 49	\$100,000	1.40	\$140,000
50 and above	\$100,000	1.25	\$125,000

Comprehensive Protection

Although we cannot predict the future, we can certainly prepare for the unforeseen. TM Legacy Plus (LP) provides coverage for Death, Total & Permanent Disability (TPD)³ or Terminal Illness (TI).

To further enhance your protection plan, you can add the Dread Disease (DD)⁴ Accelerator Rider to your plan and be covered against 30 dread diseases.

A Lifetime of Coverage Without a Lifetime of Premiums

TM Legacy Plus (LP) has a limited premium payment feature. This allows you to enjoy a lifetime of protection without having to pay premiums over the same period. This frees you from the premium obligations to focus on your loved ones and other more important things in your life.

Andrew, age 30, just celebrated the birth of his first child, Nathan. He wants to give Nathan a lasting gift. He chose to invest in TM Legacy Plus.

Here's what he invested in:

Sum Assured	\$100,000
Minimum Benefit factor for age 1	2.5
Minimum Benefit sum assured	\$250,000
Premium Payment Term	20 years
Annual Premium	\$867.00

Until age 65, Nathan's policy guarantees him a minimum benefit sum assured of \$250,000. Thereafter, the sum assured of the policy reverts to \$100,000 plus any attaching bonus. The sum assured plus attaching bonus of the policy when Nathan is 65 years old would be \$255,831².

All benefits and features are subject to terms and conditions.

¹ The MB is determined based on age at entry and the MB Factor is applied on the sum assured. MB covers until age 65th next birthday. The policy sum assured reverts to the original sum assured plus any attaching bonus.

² As the bonus rates are not guaranteed, the actual benefits payable may vary according to the future experience of the fund.

³ TPD coverage is until the policy anniversary preceding your 65th birthday.

⁴ DD benefit covers 30 dread diseases. Premium rates are not guaranteed. The Company reserves the right to change the premium rate by giving 30 days written notice.

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender payable may be less than the total premiums paid. The information shown is for reference only and is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract. The information shown is accurate at the time of printing.

