



TOKIO MARINE



## 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.*

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# TM Wealth Enhancement

(CASH)



# A Safe Haven To Grow Your Wealth

You have worked hard to accumulate your wealth over time. Now, you want a plan that will make your money work hard for you. **TM Wealth Enhancement (Cash)** is a single premium plan designed to help bring your savings to another level.

## Guaranteed Cash Every 2 Years

TM Wealth Enhancement (Cash) pays you a cash benefit every 2 years! Treat yourself to a well-deserved vacation, or spend it on your loved ones. You also have the option of reinvesting the cash benefit with us at an attractive interest rate. Whichever option you choose, you reap all the benefits!

## Attractive Returns

We understand that you work hard for your money, so when you save with TM Wealth Enhancement (Cash), we make your money work hard for you. Choose to invest your funds with us to start enjoying these attractive returns!

Plan Term	Projected Maturity Returns <sup>1</sup>
13 Years	3.65% p.a.
18 Years	4.29% p.a.
21 Years	4.43% p.a.

The example above is based on the profile of a 30 year-old (age next birthday) male, non-smoker with a sum assured of \$30,000. The benefits under 'Projected Maturity Returns' are not guaranteed.

## Flexibility to Choose

You can invest in this plan with Cash or funds from CPFIS-OA, CPFIS-SA or SRS accounts.

The plan offers policy terms from 13 to 21 years. Plan to have multiple policies to have cash benefits and maturity benefits meet with the different milestones in your life ~ a child's graduating gift, another child's wedding gift, your spouse's birthday party, your own wedding anniversary party, a gift for your first grandchild or any other personal milestone!

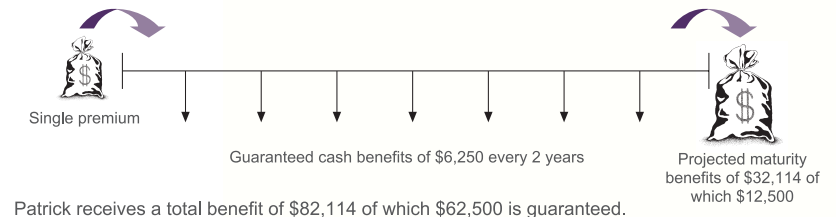
## Guaranteed Protection

When you save with TM Wealth Enhancement (Cash), we also cover you for Death and Total & Permanent Disability (TPD)<sup>2</sup>. Rest assured that should any of those unfortunate events happen to you, we will pay the full sum assured plus any attaching bonuses over and above the cash benefits you may have already received.

Example:

Having worked for a number of years, Patrick has accumulated some savings, which he would like to invest in a savings vehicle so as to earn better return.

Patrick chose to invest \$50,000 in TM Wealth Enhancement (Cash) for 18 years. He will receive the following benefits:



All benefits and features are subject to terms and conditions.

<sup>1</sup> The bonus consists of guaranteed and non-guaranteed rates. The actual benefits payable may vary according to the future experience of the fund.

<sup>2</sup> TPD coverage is until the policy anniversary preceding your 65<sup>th</sup> birthday.

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.

