



TOKIO MARINE
INSURANCE GROUP

PRODUCT SUMMARY – #GOWEALTH ENRICH

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

Plan Description

#goWealth Enrich is a whole life, single premium investment-linked insurance policy which offer a wide range of investment options for policyholder to capture potential investment growth as well as to balance the risk of their investment portfolios over different sectors and markets.

This plan also provides insurance protection against death.

You may pay the single premium, recurring single premium and/or top up premium for this plan using cash only.

Aggregation Limit: The aggregate total initial single premiums payable for all such single premium investment-linked policies and/or riders shall not exceed SGD1,000,000 per life assured. Please refer to the details of the aggregation limit set out in section “Subscription of Units”.

Plan Features / Benefit

Death Benefit

If the life assured dies while the policy is in force, we will pay 105% of Single Premium Units Account value less indebtedness. Notwithstanding the above, if the life assured is not a Singapore Citizen or Permanent Resident and does not hold a valid pass as at the issue date of the policy, we will only pay 101% of the Single Premium Units Account value less indebtedness.

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.

The policy terminates upon the death of the last life assured. 100% of the Top-up Units Account value will also be paid together with the death benefit.

Single Premium Units Account refers to the account to which units purchased with the single premium shall be allocated.

Top-up Units Account refers to the account to which units purchased with the recurring single premium and top-up premium shall be allocated.

Accidental Death Benefit

If the life assured dies while the policy is in force as a result of an accident which takes place on or before the policy anniversary on which the life assured is age 75, and the death occurs within 180 days from the date of accident, we will pay 120% of Single Premium Units Account value less indebtedness.

For the avoidance of doubt, we will not pay death benefit in addition to the accidental death benefit.

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

The policy terminates upon the accidental death of the last life assured. 100% of the Top-up Units Account value will also be paid together with the accidental death benefit.

The accidental death benefit is not applicable if the life assured is not a Singapore Citizen or Permanent Resident and does not hold a valid pass as at the issue date of the policy.

We will not pay the accidental death benefit if the life assured dies as a result of an accident outside of Singapore for which the life assured has resided for more than 183 days in any consecutive 12 months prior to the accident.

Accident means an event of violent, unexpected, external and visible nature which is independent of any other cause and is the sole cause of the bodily injury.

The maximum aggregate accidental death benefit that we will pay in total is SGD1,000,000 under the policy and all such policies and riders issued by us.

For policies issued in currencies other than Singapore dollar, a conversion rate as determined by us will apply for the aggregation of the accidental death benefit.

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 first (1st) policy anniversary, for as long as the policy is in force.

Loyalty bonus will be paid in accordance with the formula below:

Loyalty bonus	=	Loyalty bonus rate	x	Single Premium Units Account Value
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The loyalty bonus rate is 0.22% on a per annum basis.

The loyalty bonus will be allocated to the policy in the form of additional units to the Single Premium Units Account 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 Single Premium 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.

For the avoidance of doubt, no loyalty bonus will be paid on any recurring single premium and top-up premium received by Us.

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.

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 age next birthday for the new life assured must not exceed 75 years; and
- (iii) proof of insurable interest on the new life assured at the point of your application.

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

Aggregation Limit

If the life assured is insured under any or more than one (1) single premium investment-linked policy and/or rider with a similar benefits as determined by us, the aggregate total initial single premiums payable for all such single premium investment-linked policies and/or riders shall not exceed SGD1,000,000 per life.

For policies issued in currencies other than Singapore dollar, a conversion rate as determined by us will apply when calculating the respective amounts which count towards the limit of SGD1,000,000 per life.



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Single Premium

100% of the single premium will be allocated to purchase units at the unit price on the pricing day available immediately after the issue date of the policy. The minimum and maximum single premium are:

Policy Currency	Minimum Single Premium	Maximum Single Premium
SGD (\$)	30,000	500,000
USD (\$)	20,000	330,000
GBP (£)	18,000	301,000
AUD (\$)	31,000	524,000
EUR (€)	22,000	362,000

Recurring Single Premium

You may pay recurring single premium at any time after one (1) year from the commencement date.

The first recurring single premium is due on the next Policy Monthiversary after our approval and subsequently on each Policy Monthiversary.

The minimum amount for each recurring single premium (“Minimum Recurring Single Premium”) payable for each premium frequency is set out below, which may be determined by us from time to time at our discretion:

Premium frequency	Minimum Recurring Single Premium (in the policy currency)
Annual	\$1,000
Half-Yearly	\$500
Quarterly	\$250
Monthly	\$100

100% of each recurring single premium paid net of premium charge will be used to purchase units and allocated to the Top-up 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 Policy Monthiversary,
- 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.

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.

Top-up Premiums

You may apply to pay top-up premium at any time after one (1) year from the commencement date.

The minimum amount for each top-up premium is \$1,000 (in the policy currency), which will be determined by us from time to time at our discretion.



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100% of top-up premium paid net of premium charge will be used to purchase units and allocated to the Top-up 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.

Redemption of Units

Partial Withdrawal

You may request for a partial withdrawal from the Single Premium Units Account and/or Top-up Units Account value at any time 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. After which,

- (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 at our discretion, otherwise all units in that fund must be fully withdrawn; and
- (ii) the remaining Single Premium Units Account value must be at least 10% of initial single premium paid on commencement date (in policy currency) after each partial withdrawal and partial withdrawal charge, where applicable.

We reserve the right to revise the minimum partial withdrawal amount or the minimum remaining Single Premium Units Account value after each partial withdrawal at any time.

You may request for a partial withdrawal of policy value at any time while the policy is in force. A partial withdrawal charge is levied upon each partial withdrawal request from the Single Premium Units Account at any time prior to the end of the first three (3) policy years.

Before the end of the first three (3) policy years, the partial withdrawal amount requested net of the partial withdrawal charge will be paid out. After the end of the three (3) policy years, the partial withdrawal amount will be paid out.

We will calculate the number of units to be deducted equivalent in value to the partial withdrawal amount requested based on the 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. Due to market fluctuation, the unit price at which the units are sold may differ from the unit price used to calculate the partial withdrawal amount requested. As such, the actual proceeds derived from the redemption may be different from the partial withdrawal amount requested. The proceeds derived from the redemption will be in the policy currency.

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.

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. A surrender charge is levied upon surrender of the policy at any time prior to the end of the first five (5) policy years.

Before the end of the first five (5) policy years, the policy value (if any) less applicable surrender charge and indebtedness will be paid out. After the end of the five (5) policy years, the policy value (if any) less indebtedness will be paid out.

The policy terminates thereafter.



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Fund Switch

You may switch all or any of the units of a selected 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 among the Single Premium Units Account and Top-up 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 determined by us.

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. 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

You can only be entitled to dividend(s) if you are invested in the relevant ILP sub-fund(s) that pays dividends 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”).

- (i) 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 (herein referred to as “Dividend Fund”), you have the option to either reinvest these dividends or receive payments of these dividends in the form of cash from the units of Dividend Fund in Single Premium Units Account and/or Top-up Units Account.
- (ii) 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).

- (iii) 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).
- (iv) 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.

Fees and Charges

Establishment Charge

An establishment charge of 1.4% p.a. of the initial single premium paid on the commencement date will be deducted monthly in advance during the first five (5) policy years. The first establishment charge is due on the commencement date of the policy. We will calculate the number of units to be deducted from the Single Premium Units Account value based on the prevailing unit price on the Policy Monthiversary. The units will then be sold at the unit price of the next pricing day. Due to market fluctuation, the unit price at which the units are sold may differ from the unit price used to calculate the establishment charge payable. As such, the actual establishment charge amount deducted may be different.

Administrative Charge

As long as the policy is in-force, an administrative charge of 1.00% p.a. of the Single Premium Units Account value will be deducted monthly in advance on each Policy Monthiversary. We will calculate the number of units to be deducted from the Single Premium Units Account value based on the prevailing unit price on the Policy Monthiversary. The units will then be sold at the unit price of the next pricing day, which may be different due to market fluctuations.

Premium Charge for Recurring Single Premium and/or 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 Top-up Units Account.

Surrender Charge

A surrender charge will be levied upon surrender of the policy at any time prior to the end of the first five (5) policy years.

The surrender charge is calculated by multiplying the initial single premium paid on the commencement date by the applicable surrender charge as set out in the table.

Policy Year	Surrender Charge (%)
1	7.00
2	5.60
3	4.20
4	2.80
5	1.40
6 and onwards	0.00

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

Partial Withdrawal Charge

A partial withdrawal charge will be levied upon partial withdrawal from the Single Premium Units Account at any time prior to the end of the first three (3) policy years.

The partial withdrawal charge is calculated by multiplying the partial withdrawal amount from the Single Premium Units Account by the applicable partial withdrawal charge as set out in the table.

Policy Year	Partial Withdrawal Charge (%)
1	7.00
2	4.00
3	2.00
4 and onwards	0.00

The partial withdrawal amount requested net of the partial withdrawal charge will be paid to you.

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[^] and is not an additional charge to the policy.

[^]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 the 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 email or post, it is deemed to have been delivered and received 7 days after the date of emailing or posting.

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

- (i) 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; and
- (ii) all fees and charges deducted from the policy, less any 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) the policy value is insufficient to pay for any fees and charges;
- (v) your written request and our acceptance of the application to terminate the policy;
- (vi) 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; or
- (ii) the effective date of any change of life assured,

we will pay the policy value minus 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 assureds covered under the policy.

Accidental Death

We will not cover the life assured against accidental death that is caused directly or indirectly, wholly or partly by any of the following:

- (a) any self-inflicted injury, suicide or attempted suicide whether sane or insane;
- (b) any deliberate or intentional act of the life assured of putting oneself in danger if such act could have been reasonably avoided;
- (c) war (whether declared or not), invasion, civil war, revolution or any warlike operations;
- (d) violation or attempted violation of any law or resistance to arrest;
- (e) the life assured engaging in aerial activities (except as a fare-paying passenger or as a crew member in a properly licensed private and/or commercial aircraft operated by a private and/or commercial passenger airline on a regular scheduled passenger trip or established route);
- (f) any form of mental or psychiatric disorder;
- (g) under the influence of alcohol or drugs, except for drugs prescribed by a medical practitioner for the purpose of treatment;
- (h) any injury occurring prior to the commencement date;
- (i) the life assured engaging in or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives and demolition materials and while under orders for restoration of public order, whether in time of peace, declared or undeclared war except where operationally ready national services duties are carried out in Singapore or overseas (where applicable) pursuant to the Enlistment Act (Cap 93);
- (j) the life assured engaging in hazardous sport(s) (including but not limited to winter sports, ice hockey, horse riding, polo playing, canoeing, sailing or windsurfing, mountaineering, rock climbing, caving, potholing, hunting, hang gliding, sky diving, parachuting, scuba diving boxing, wrestling, martial arts activities), unless such activities are engaged on a recreation basis with a licensed organisation; or
- (k) the life assured engaging in a sport in a professional capacity regardless whether the life assured earns any form of income or remuneration from engaging in such sport.

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.



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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.

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.
