TOKIO MARINE
INSURANCE GROUP

PRODUCT SUMMARY – TM WEALTH ENHANCER (CPFIS)

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

Plan Description

TM Wealth Enhancer is a whole life single premium investment-linked plan that allows you to invest in a range of investment-linked funds while providing protection against death as long as the policy is in force.

The premium for this plan can be paid for with CPF Investment Scheme (CPFIS-OA / CPFIS-SA) monies.

Plan Benefit

Death Benefit

If the life assured dies when the policy is in force, we will pay the sum of the following:

i. 105% of the single premium policy value (if any);
ii. 100% of the top-up premium policy value (if any).

The policy then terminates.

Subscription of Units

Single Premium

100% of the single premium will be allocated to purchase single premium units at the Unit Price on the pricing day available immediately after the issue date of the policy.

Minimum single premium is S$20,000 for CPFIS-OA and CPFIS-SA source of funds.

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.

100% of each top-up premium will be allocated to purchase 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 later.

Regular Top-up Premiums

You may apply to pay top-up premium on regular basis at any time after policy inception.

100% of each top-up premium will be allocated to purchase units at the Unit Price on the pricing day immediately following the date of our:

(i) acceptance of your application to pay regular top-up premiums; or
(ii) receipt of the top-up premium due (where applicable),

whichever is later.

The minimum regular top-up premiums are:

Payment frequency	Minimum amount
Annual	S$1,200
Half-yearly	S$600
Quarterly / Monthly	S$300

Product Summary

Tokio Marine Life Insurance Singapore Pte. Ltd. (Company Reg. No.: 194800055D)
20 McCallum Street, #07-01 Tokio Marine Centre, Singapore 069046 Tel: 6592 6100 Fax: 6223 9120 www.tokiomarine.com
Unit 2, 1st Floor, Blk D, Abdul Razak Complex, Gadong, Bandar Seri Begawan BE4119, Brunei Darussalam Tel: 02-423 755 Fax: 02-423 754

Redemption of Units

Partial withdrawal / full surrender

You may request for partial withdrawal of the policy values at any time as 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.

For partial withdrawal, top-up premium units will be withdrawn first, followed by single premium units if there is insufficient top-up premium units.

You may surrender your policy at any time.

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

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 and 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.

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

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<u>**Administrative Charge**</u>
Administrative charge is not applicable.

<u>**Switching Charge**</u>
There is no charge for fund switch.

<u>**Right to Vary Fees and Charges**</u>
We reserve the right to vary any fees and charges, by giving you 30 days' written 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 <u>lower</u> 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,

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;
(e) your written request and our acceptance of the application to terminate the policy; or
(f) 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

<u>**Suicide**</u>

If the life assured dies by suicide, whether sane or otherwise, within one (1) year following the issue date of this policy, Our liability shall be limited to the policy value on the pricing day immediately following the date of death notification.

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.

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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 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 be 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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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:

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