PRODUCT SUMMARY
TM KIDSTART (II)

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

Plan Description

TM KidStart (II) is a participating endowment plan specially designed to save towards your child's tertiary education. This plan pays 3 guaranteed EduFunds to meet your child's tertiary education funding needs.

This plan also provides the following benefits:
- Insurance coverage for death, accidental death and total and permanent disability for the child;
- Waiver of premium benefit upon diagnosis of any of the covered childhood medical conditions of the child; and
- Insurance coverage for death for the child's future siblings.

This plan allows the policy to participate in the performance of the Participating Fund in the form of bonuses that are not guaranteed.

You may choose to pay the premiums over 5, 10 or 15 years. Premium rates are level and guaranteed.

Plan Benefit

EduFund Benefit

While the policy is in force, we will pay 3 guaranteed EduFunds, less any indebtedness, as set out in **Table A** below.

Table A: EduFund Payout Schedule

EduFund	% of Basic Sum Assured	Payable on
1st	40%	Two (2) Policy Anniversaries immediately preceding the Maturity Date
2nd	45%	One (1) Policy Anniversary immediately preceding the Maturity Date
3rd	50%	On the Maturity Date
Total	**135%**	

Note: The 3rd EduFund also forms part of the maturity benefit.

Example:
Assumed Maturity Date: 2 Jan 2035

EduFund	% of Basic Sum Assured	Payable on
1st	40%	2 Jan 2033
2nd	45%	2 Jan 2034
3rd	50%	2 Jan 2035
Total	**135%**	

This EduFund may be deposited with us at the prevailing interest rate. Any EduFund deposited with us will be paid on the maturity date with interest accrued up to the maturity date.

Note: The interest rate is not guaranteed and is subject to change with 30 days' notice. The option to deposit the EduFund is provided at our discretion and may be withdrawn at anytime.

Graduation Benefit

Upon maturity, we will also pay a Graduation Benefit comprising the following, less any indebtedness:
(a) any accumulated reversionary bonuses (if any); and
(b) a non-guaranteed terminal bonus (if any).

Note: Graduation Benefit also forms part of the maturity benefit.

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Child Waiver Benefit

If the child is diagnosed with any of the covered childhood medical conditions listed in **Table B** below, while the policy is in force, we will waive all future premiums for the basic plan.

Table B: 3 Covered Childhood Medical Conditions

1.	Autism of Specified Severity
2.	Leukaemia
3.	Severe Asthma

The first premium to be waived will be that due on the policy anniversary immediately after the date of diagnosis of any of the covered childhood medical conditions. If there is any premium paid after the date of such policy anniversary, we will refund such premiums paid (without interest).

Any other premium waiver riders under the policy will terminate from the date the first premium is waived.

The maximum aggregate Child Waiver Benefit in respect of which premiums are to be waived or treated as paid in total is SGD300,000 under the policy and all such policies and riders issued by us.

This benefit shall not be included as part of the maximum aggregate benefit of SGD2,500,000 for critical illness and dread disease that we will pay in total for the child for all other policies and/or riders issued by us.

We will not pay this benefit if the child is diagnosed with any of the covered childhood medical conditions within 90 days from the later of:
(a) the issue date of the policy;
(b) the last reinstatement date of the policy; or
(c) the date of any increase in the basic sum assured.

Please refer to **Appendix 1** for the definition of covered childhood medical conditions.

Sibling Cover

This plan also extends coverage for the child's future siblings. If any of the child's future siblings dies while the policy is in force, we will pay SGD20,000, less any indebtedness, subject to the following conditions:
(a) such sibling is of the same biological parents as the child;
(b) such sibling must be born after the issue date of the policy or the last reinstatement date of the policy, whichever is later; and
(c) such sibling must have survived at least 30 days after birth.

A maximum of two (2) claims can be made under Sibling Cover of each policy.

This benefit is payable once per life even if such sibling is covered by Sibling Cover under more than one (1) policy.

We will not pay this benefit if any of the child's future siblings dies within 12 months from the later of:
(a) the issue date of the policy; or
(b) the last reinstatement date of the policy.

Child Maturity Option

Upon the maturity of the policy, the child may purchase a new regular premium whole life or endowment policy available at that time, for an amount up to the existing basic sum assured of the matured policy, without further medical evidence.

We must receive the child's application to exercise this option within 90 days from the maturity date of the policy.

Death Benefit

If the child dies while the policy is in force, we will pay a lump sum death benefit comprising the following, less any indebtedness:
(a) 100% of the basic sum assured[1];
(b) any accumulated reversionary bonuses (if any); and
(c) a non-guaranteed terminal bonus (if any),
the policy terminates thereafter.

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Payment of the EduFund does not reduce the basic sum assured.

Any EduFund deposited with us will also be paid with interest accrued up to the date of death.

Note:
[1] In the event death occurs before payment of the 1st EduFund and if 100% of the basic sum assured is less than the Total Annual Premiums* paid for the basic plan, we will pay the Total Annual Premiums paid for the basic plan instead.

** "Total Annual Premiums" refers to the total annual premiums paid for the basic plan, even if the premium mode is monthly, quarterly or half-yearly, excluding any premium loadings and interest paid for loans and reinstatement (if applicable) on the policy.*

Accidental Death Benefit

If the child dies as a result of an accident while the policy is in force, and the death occurs within 180 days from the date of accident, we will pay an extra 50% of the basic sum assured.

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.

Total and Permanent Disability (TPD) Benefit

If the child becomes totally and permanently disabled, we will advance the death benefit, in a lump sum up to the TPD Limit. Any EduFund deposited with us will also be paid with interest accrued up to the date when such disability begins. Payment of the TPD benefit reduces the basic sum assured. If the basic sum assured is reduced to zero, the basic sum assured is considered paid in full and the policy terminates thereafter.

The maximum aggregate TPD benefit that we will pay in total is SGD4,500,000 under the policy and all such policies and riders issued by us.

Please refer to **Appendix 2** for the definitions of TPD.

Surrender Benefit

You may surrender the policy after the payment of at least three (3) full years' premiums. You will receive, in one lump sum, the surrender value which consists of a guaranteed and non-guaranteed value, less any indebtedness.

Any EduFund deposited with us will also be paid with interest accrued up to the date of surrender.

Bonuses

There are two (2) types of bonuses: reversionary bonus and terminal bonus.

Reversionary Bonus
Reversionary bonus will usually be declared annually. Once any reversionary bonus is declared, it will be added at the policy anniversary and becomes guaranteed. Declaration of reversionary bonus is based on the basic sum assured.

At an illustrated Investment Rate of Return of 4.25% per annum on the Participating Fund, the illustrated reversionary bonus rate is as follows:

	Reversionary Bonus
Per S$1,000 basic sum assured	S$5.00
Compounding annually at	0.5% p.a.

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Terminal Bonus
Terminal bonus is an additional bonus which may be payable on death or TPD of the child, or surrender or maturity of the policy.

On Death/TPD/Maturity
At an illustrated Investment Rate of Return of 4.25% per annum on the Participating Fund, the illustrated terminal bonus rate on death, TPD or maturity is as follows:

Policy Year	As a percentage of accumulated reversionary bonuses		
	Premium Term		
	5 Years	10 Years	15 Years
1 - 5	0%	0%	0%
6	307%	223%	174%
7	349%	223%	174%
8	381%	223%	174%
9	409%	223%	174%
10	442%	223%	174%
11	484%	267%	191%
12	512%	307%	191%
13	544%	325%	191%
14	558%	360%	191%
15	577%	392%	191%
16	595%	427%	222%
17	614%	463%	270%
18	637%	498%	318%
19	656%	530%	357%
20	688%	547%	383%
21	730%	561%	405%
22	758%	579%	422%

On Surrender
At an illustrated Investment Rate of Return of 4.25% per annum on the Participating Fund, the illustrated terminal bonus rate on surrender is as follows:

Policy Year	As a percentage of surrender value of accumulated reversionary bonuses		
	Premium Term		
	5 Years	10 Years	15 Years
1 - 5	0%	0%	0%
6	37%	36%	35%
7	47%	45%	44%
8	56%	53%	52%
9	65%	62%	61%
10	84%	80%	78%
11	102%	98%	96%
12	121%	116%	113%

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13	149%	142%	139%
14	177%	169%	165%
15	205%	196%	191%
16	233%	223%	218%
17	260%	249%	244%
18	288%	276%	270%
19	316%	303%	296%
20	344%	329%	322%
21	372%	356%	348%
22	400%	383%	374%

In comparison, at an illustrated Investment Rate of Return of 3.00% per annum, the bonus rates are expected to be adjusted downwards depending on the future outlook of the Participating Fund.

Please refer to the policy illustration for the bonus amount at the illustrated Investment Rate of Return of 3.00% per annum and 4.25% per annum respectively.

The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund.

Reversionary bonus and terminal bonus are not guaranteed and may vary, depending on the performance of our Participating Fund. The Board of Directors will approve the level of bonuses, taking into account the written recommendation by our Appointed Actuary.

Payment of Premiums

Premiums for TM KidStart (II) are payable throughout the premium term.

Premium rates are level and guaranteed.

Investment of Assets

The investment strategy of the Participating Fund seeks to maximise return while:

- maintaining an acceptable level of risk for the Participating Fund;
- paying due regard to the currency, nature and term of the liabilities; and
- protecting the relative interests of all policyholders and shareholders.

The strategy is reviewed annually to ensure its continued relevance and that the Participating Fund is able to meet the regulatory fund solvency requirements at all times.

We manage the Participating Fund together with our appointed external managers. Our appointed external managers are shown below:

Schroder Investment Management (Singapore) Ltd.
138 Market Street #23-01 CapitaGreen
Singapore 048946

Please note that the appointed external managers may change from time to time.

The investment mix broadly comprises equities, fixed income instruments, cash and other assets. The strategic and actual investment mix as at 31 December 2025 are as follows:

Investment Mix	Strategic	Actual
Equities	27%	26%
Fixed Income*	70%	68%
Cash & Other Assets	3%	6%

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*Fixed Income includes preference shares

Investment Rate of Return

The investment returns reflect the investment performance of the Participating Fund only. It does not reflect the actual return you will receive and past performance is not an indication of future performance. The actual return you will receive is determined by the actual bonuses paid out by us.

For the Participating Fund, the past investment rates of return (after deducting investment expenses only) are as follows:

	2023	2024	2025	Average of last 3 years	Average of last 5 years	Average of last 10 years
Investment Returns	8.09%	7.94%	13.63%	9.85%	1.64%	4.16%

Please note that past performance may not be indicative of future performance.

Total Expense Ratio

The Total Expense Ratio is the proportion of total expenses incurred by the Participating Fund to the assets of the Participating Fund. These expenses include costs such as investment, management, distribution, tax and other expenses.

An expected level of expenses to be incurred by the Participating Fund has been allowed for in the premiums payable for your policy and is not an additional cost to you. If the actual level of expenses varies significantly from the expected level of expenses, it may affect the non-guaranteed benefits you may receive.

For the Participating Fund, the past Total Expense Ratios are as follows:

	2023	2024	2025	Average of last 3 years	Average of last 5 years	Average of last 10 years
Total Expense Ratio	0.57%	0.60%	0.52%	0.56%	0.58%	0.91%

Please note that past expense ratios may not be indicative of actual expenses that may be incurred in the future.

Potential Risks

Your benefits depend on the performance of the Participating Fund which may be influenced by the following risks:

- Investment Risk – this includes volatility in market prices, credit risk, liquidity risk, and currency risk (where applicable). The extent of exposure to investment risk depends on the asset allocation and the nature of the investments undertaken.
- Insurance Risk – this includes death, disability and other claim risks where the amount and/or frequency of claim are higher than expected.
- Expense Risk – this is the risk that management and/or distribution expenses incurred are higher than expected.
- Persistency Risk – this is the risk that actual lapse experience differs from expected and results in a loss to the Participating Fund.
- Miscellaneous Risk – this could include risks related to regulatory changes, tax and operations.

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Risk Sharing

Premiums from all participating policies are combined and invested in the Participating Fund. All policies written within the same product group in the Participating Fund will share in the overall experience and performance of the Participating Fund, which enables risks to be pooled and diversified. The key risks that the Participating Fund is subjected to include investment risk, insurance risk, duration mis-match risk, expense risk, persistency risk and miscellaneous risk.

In determining the level of bonus, we aim to be fair to all participating policyholders and consider the assets available to back your policy, derived by accumulating the premiums paid at the actual rate of investment return less the expenses incurred, cost of insurance, commissions paid and other costs that may be incurred in managing the Participating Fund.

Smoothing of Benefits

One of the key features of participating policies is that your benefits may be smoothed to ensure stable long-term returns, by spreading surpluses and losses across the years.

We take into account the current performance as well as the future outlook for the Participating Fund in determining the level of bonus for your policy. Bonus rates may therefore vary according to the future performance of the Participating Fund.

Past Bonus Rates

Reversionary Bonus

The reversionary bonus rates and annual compounding rate declared over the past 3 years (or shorter if the plan was launched later) are consistent with the reversionary bonus rates and annual compounding rate illustrated at investment rate of return of 4.25% p.a. in the section on Bonuses under Plan Benefit.

Terminal Bonus

There is no previous record of terminal bonus paid out for this plan. As such, there is no past experience available.

Fees and Charges

The policy shares in the experience of the Participating Fund. Hence, a portion of your premiums is also used to cover for expenses charged to the Participating Fund.

Examples of such expenses include:

- distribution costs
- commissions
- management expenses such as policy issuance and claims expenses
- overhead expenses

Such overhead expenses will be allocated on a consistent basis according to the nature of the activity to ensure that the Participating Fund bears no more than its fair share of expenses.

The fees and charges mentioned above are included in the premium and will not be separately charged to you.

Impact on Early Surrender

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. Please refer to the Policy Illustration for the illustrated surrender value you will receive if you intend to surrender your policy early.

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Update on Performance

You will receive the Participating Fund Update, which provides information on the performance of the Participating Fund, by end of September each year.

Conflict of Interests

There is no known conflict of interests. We manage the Participating Fund according to our Par Governance Policy, which is approved by the Board of Directors. The Participating Fund is also audited by independent external auditors annually.

Related Party Transactions

There are no significant related party transactions in the investment and reinsurance management of the Participating Fund.

Termination

The policy will terminate upon any of the following events:
(a) if the policy is terminated in accordance with the terms and conditions of the policy;
(b) death of the child;
(c) lapse of the policy;
(d) upon the maturity date;
(e) reduction of the basic sum assured to zero by payment of TPD benefit;
(f) your written request and our acceptance of the application to terminate the policy; or
(g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Exclusions

Suicide
No benefit shall be payable if the child, whether sane or otherwise, dies by suicide within 1 year from the later of:

(a) the issue date of the policy, we will refund, without interest, the premiums paid from the issue date of the policy, less medical and any other expenses incurred in assessing the risk under the policy; or

(b) the last reinstatement date of the policy, we will refund, without interest, the total amount paid to us from the last reinstatement date,

the policy terminates thereafter.

TPD
We will not pay the TPD benefit if the disability or loss sustained by the child that are caused directly or indirectly, wholly or partly by any of the following:
(a) any pre-existing condition that was not communicated to us before the issue date of the policy or the last reinstatement date of the policy, whichever is later;
(b) any pre-existing condition that was not communicated to us before the date of any increase in the basic sum assured;
(c) any self-inflicted injury, whether or not the child is sane or otherwise;
(d) any misuse or abuse of drugs and/or alcohol;
(e) any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
(f) any war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

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Accidental Death

We will not cover the child 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 child 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 child 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 child 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 child 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; and/or
(k) the child engaging in a sport in a professional capacity regardless whether the child earn any form of income or remuneration from engaging in such sport.

Free Look Period

The policy may be cancelled by written request to us within 14 days after you have received the policy document in which case premiums paid less medical and any other expenses incurred in assessing the risk under the policy will be refunded.

If the policy document is sent by email or post, it is deemed to have been delivered and received 7 days after the date of emailing or posting.

Your Guide to Participating Policies

If you wish to find out more about how participating life insurance products work, you may refer to "Your Guide To Participating Policies", developed specially by the Life Insurance Association of Singapore (LIA), available on our website (www.tokiomarine.com) or LIA's website (www.lia.org.sg). Alternatively, we would be happy to provide you a copy of the guide upon request.

Policy Owners' Protection

The policy[1] 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 us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

[1] Excludes policies registered in Brunei.

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Important Notes

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 1: Definitions of Covered Childhood Medical Conditions

Childhood Medical Condition	Definition
Autism of Specified Severity	An unequivocal diagnosis of Autism of Specified Severity which must have continued without interruption for a period of at least six (6) months after diagnosis supported by two (2) different assessments performed at least six (6) month apart; and the child must be undergoing treatment such as but not limited to behavioural therapy, psychological interventions or special education at a recognised institute. Autism of Specified Severity must fulfil all of the following diagnostic criteria and be classified as severity Level 3 (requiring very substantial support assessed separately for each domain) based on Diagnostic and Statistical Manual of Mental Disorders (DSM-5), as certified by the attending registered specialist in Paediatric Psychiatry or Paediatric Neurology: (a) Persistent deficits in social communication and social interaction across multiple contexts, as manifested by the following: • Severe deficits in verbal and nonverbal social communication skills causing severe impairments in functioning, very limited initiation of social interactions, and minimal response to social overtures from others. (b) Restricted, repetitive patterns of behaviour, interests, or activities, as manifested by the following: • Inflexibility of behaviour, extreme difficulty coping with change, or other restricted/repetitive behaviours markedly interferes with functioning in all spheres. Great distress/difficulty changing focus or action. (c) Symptoms must be present in the early developmental period. (d) Symptoms cause clinically significant impairment in social, occupational, or other important areas of current functioning. If the child is not residing in Singapore at claims stage, the diagnosis needs to be certified by a registered specialist in Singapore.
Leukaemia	A primary malignant neoplasm of the bone marrow and haemopoietic stem cells characterised by the uncontrolled growth of immature or abnormal white blood cells produced by bone marrow. The malignant cells gradually replace the normal bone marrow and may spill over into the circulation. The diagnosis must be confirmed by an appropriate medical specialist supported by blood test and bone marrow biopsy. The following exclusions applies for this condition: • Any pre-malignant or borderline cancer; • Chronic Lymphocytic Leukaemia less than RAI Stage 3; • Leukaemia in the presence of HIV infection; • Other Cancer of the blood cells; and • Myeloproliferative neoplasm and myelodysplastic disorders other than Leukaemia.
Severe Asthma	Evidence of an acute attack of severe asthma with persistent status asthmaticus that requires hospitalisation and endotracheal intubation and mechanical ventilation for a continuous period of at least four (4) hours on the advice of a specialist in the relevant field.

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Appendix 2: Definitions of TPD

At any age until the policy anniversary on which the child is age 18 next birthday
The child, due to accident or sickness, is disabled to such an extent which:
(a) requires confinement to a home, hospital or other institution;
(b) requires constant care and medical attention;
(c) has persisted for a continuous period of at least six (6) months from the date of disability as diagnosed by a medical practitioner appointed by us; and
(d) in the view of a medical practitioner appointed by us, be deemed permanent;

After the policy anniversary on which the child is age 18
The child, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and such disability must:
(a) have persisted for a continuous period of at least six (6) months from the date of disability as diagnosed by a medical practitioner appointed by us; and
(b) in the view of a medical practitioner appointed by us, be deemed permanent;

At any age
The child, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:
(a) sight in both eyes;
(b) any two (2) limbs at or above the wrist or ankle; or
(c) sight in one (1) eye and any one (1) limb at or above the wrist or ankle.

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