PRODUCT SUMMARY
DIRECT- TM BASIC TERM

You (the Proposer) have read and understood the Product Summary, including any coverage exclusions built into the product, and have acknowledged receipt of **all pages** of this Product Summary.
In this Product Summary, **"we"**, **"us"**, **"our"** refer to Tokio Marine Life Insurance Singapore Pte. Ltd. (TMLS).

	Name	Signature	Dated (dd/mm/yy)
Proposer :			
TMLS Authorised Officer :			

Plan Description

DIRECT- TM Basic Term is a regular premium level term plan providing coverage against death, terminal illness and total and permanent disability. This is a non-participating plan and has no surrender value.

DIRECT- TM Basic Term consists of:
(a) a basic plan, which covers death and Terminal Illness (TI); and
(b) a compulsory DIRECT- Total and Permanent Disability (TPD) Rider.

This plan is available for coverage terms of:
(a) 5 years;
(b) 20 years; and
(c) To age 65.

DIRECT- TM Basic Term is available for the following entry ages:.

Available Entry Ages (age next birthday)			
Coverage Term	DIRECT- TM Basic Term	DIRECT- Total and Permanent Disability Rider	DIRECT- Critical Illness Accelerator Rider
5 Years	19 to 65	19 to 64	19 to 60
20 Years	19 to 65	19 to 64	19 to 45
To Age 65	19 to 60	19 to 60	19 to 60

Note: This is a direct purchase insurance product and is purchased <u>without</u> advice given.

Plan Benefit

<u>Death Benefit</u>
If the life assured dies while the policy is in force, we will pay the basic sum assured, less any indebtedness.

<u>Terminal Illness (TI) Benefit</u>
If the life assured is diagnosed with TI, we will pay the death benefit up to the TI Limit. Any amount in excess of the TI Limit will be payable on subsequent insured event(s).

Payment of the TI benefit reduces the basic sum assured. If the basic sum assured is reduced to zero, the policy benefit is considered paid in full and the policy terminates thereafter.

<u>TI Limit</u>
The maximum TI benefit payable, inclusive of all other policies issued by us on the same life is SGD4,500,000.

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

Definition of TI
TI means any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the Life Assured is expected to live for no more than 12 months. The specialist medical practitioner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the Life Assured is expected to live for no more than 12 months despite all possible medical intervention. We reserve the right to appoint an independent medical specialist who is an expert in the condition to confirm the diagnosis and prognosis. TI in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

Guaranteed Renewal Privilege

This is only applicable if you have purchased a DIRECT- TM Basic Term (5 years).

At the expiry of each coverage term, the policy will be renewed without further medical evidence of the life assured for the same coverage period and basic sum assured.

Renewability is subject to the following conditions:
(a) the policy is in force at the end of the coverage term;
(b) we receive the required premium for the policy before the expiry of the policy; and
(c) the life assured is age 80 next birthday or below at the point of renewal.

The premium rate at each renewal is not guaranteed and will be based on the prevailing premium rate at the attained age next birthday of the life assured. The premium will remain level and guaranteed throughout each renewed coverage period.

The same terms and conditions of acceptance of this policy will continue to be applicable at the point of each renewal, i.e. if the policy is issued or reinstated on non-standard terms, the policy will also be renewed for a further coverage period on non-standard terms.

Payment of Premiums

Premiums for DIRECT- TM Basic Term are payable throughout the coverage term.

Premium rates are level and guaranteed throughout the coverage term, except when the policy is renewed for a further coverage period.

Termination

This policy will automatically terminate on the earliest of any of the following:
(a) if this policy is terminated in accordance with the terms and conditions of this policy;
(b) death of the life assured;
(c) full payment of the death benefit;
(d) lapse of this policy;
(e) reduction of the basic sum assured to zero;
(f) upon the coverage expiry date of the policy;
(g) your written request and our acceptance of the application to terminate the policy; or
(h) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Exclusions

Benefits of this plan are not payable under certain conditions. These conditions are stated in the "Exclusions" in the Policy Contract. The categories of exclusions that are common to all life insurers relate to:

- suicide within one year (for death benefit);
- self-inflicted injury (for TPD benefit);
- a waiting period (for critical illness benefit, if applicable); and
- pre-existing medical conditions (for critical illness benefit, if applicable).

In addition to the above common categories of exclusions, life insurers may impose other exclusions.

All the exclusions for this plan are listed as follows:

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For death benefit

We will not pay the death benefit if the life assured, whether sane or otherwise, dies by suicide within one (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 less all benefits previously paid from the last reinstatement date under the policy,

and the policy terminates.

For TI benefit

We will not pay the TI benefit if the life assured is diagnosed with TI in the presence of HIV infection.

For TPD benefit, if applicable

The exclusions are stated in the section "Exclusions" in the Product Summary for DIRECT- Total and Permanent Disability Rider.

For critical illness benefit, if applicable

The exclusions are stated in the sections "Exclusions" and "Waiting Period" in the Product Summary for DIRECT- Critical Illness Accelerator Rider.

The definitions of the exclusions are stated in the Policy Contract. You are advised to read the Policy Contract for the full details of these exclusions.

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 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.

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 us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

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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PRODUCT SUMMARY
DIRECT- TOTAL AND PERMANENT DISABILITY RIDER
(DIRECT- TM BASIC TERM)

You (the Proposer) have read and understood the Product Summary, including any coverage exclusions built into the product, and have acknowledged receipt of **all pages** of this Product Summary.
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	Name	Signature	Dated (dd/mm/yy)
Proposer :			
TMLS Authorised Officer :			

Rider Description

DIRECT- Total and Permanent Disability Rider ("TPD Rider") is a regular premium rider that provides financial protection in the event of total and permanent disability. This is a compulsory rider to the basic plan, DIRECT- TM Basic Term, and it has no surrender value.

Premium rates of this TPD Rider are guaranteed. Premium payment term of this rider must follow your basic plan.

Note: This is a direct purchase insurance product and is purchased without advice given.

Rider Benefit

Total and Permanent Disability (TPD) Benefit

If the life assured becomes totally and permanently disabled while the TPD Rider is in force, on or before the policy anniversary on which the life assured is age 65 next birthday, we will pay the TPD Rider sum assured, less any indebtedness.

Payment of the TPD benefit reduces the basic sum assured. If the basic sum assured is reduced to zero, the policy benefit is considered paid in full and the policy terminates thereafter.

The maximum TPD benefit payable, inclusive of all other policies issued by us on the same life is SGD4,500,000.

Definition of TPD
TPD means any of the following:

(a) The life assured, 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:
- (i) have continued uninterrupted for at least 6 consecutive months from the time when disability started; and
- (ii) in the view of a medical practitioner appointed by us, be deemed permanent with no possibility of improvement in the foreseeable future.

(b) The life assured, due to accident or sickness, suffers loss and irrecoverable loss of use of:
- (i) the entire sight in both eyes;
- (ii) any 2 limbs at or above the wrist or ankle; or
- (iii) the entire sight in one (1) eye and any one (1) limb at or above the wrist or ankle.

Product Summary

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Tokio Marine Life Insurance Singapore Pte. Ltd. (Company Reg. No.: 194800055D)
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Guaranteed Renewal Privilege

This is only applicable if you have purchased a DIRECT- TM Basic Term (5 years).

At the expiry of each rider's coverage term, the TPD Rider will be renewed together with the basic plan without further medical evidence of the life assured for the same coverage term and TPD Rider sum assured.

For the avoidance of doubt, the TPD Rider expires on the policy anniversary on which the life assured is age 65 next birthday. Therefore, the coverage term of the TPD Rider upon the last renewal may be shorter than the original coverage term.

Renewability of the TPD Rider is subject to the following conditions:
(a) the TPD Rider is in force at the end of the coverage term;
(b) we receive the required premium for the TPD Rider before the expiry of the policy;
(c) the life assured is age 64 next birthday or below at the point of renewal; and
(d) no TPD claim has been admitted under the TPD Rider.

The premium rate at each renewal is not guaranteed and will be based on the prevailing premium rate at the attained age next birthday of the life assured. The premium will stay level and guaranteed throughout each renewed coverage period.

The same terms and conditions of acceptance of the TPD Rider, will continue to be applicable at the point of each renewal, i.e. if the TPD Rider is issued or reinstated on non-standard terms, the TPD Rider will also be renewed for a further coverage period on non-standard terms.

Payment of Premiums

Premiums for the TPD Rider are payable throughout the rider's coverage term.

Premium rates are level and guaranteed, except when the TPD Rider is renewed for a further coverage period.

Termination

The TPD Rider will automatically terminate on the earliest of any of the following:
(a) if the TPD Rider is terminated in accordance with the terms and conditions of the TPD Rider;
(b) the policy anniversary on which the life assured is age 65 next birthday;
(c) upon the coverage expiry date of the TPD Rider;
(d) termination, lapse, or expiry of the basic plan to which the TPD Rider is attached;
(e) a claim for TPD has been paid under the TPD Rider;
(f) full payment of the death benefit of the basic plan to which the TPD Rider is attached; or
(g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Exclusions

We will not pay the TPD benefit if the disability or loss sustained by the life assured is 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 TPD Rider or the last reinstatement date of the TPD Rider, whichever is later;
(b) any pre-existing condition that was not communicated to us before the date of any increase in the TPD Rider sum assured;
(c) any self-inflicted injury, whether the life assured 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 is declared or otherwise), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

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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 us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Important Notes

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PRODUCT SUMMARY
DIRECT- CRITICAL ILLNESS ACCELERATOR RIDER
(DIRECT- TM BASIC TERM)

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

Rider Description

DIRECT- Critical Illness Accelerator Rider ("CI Rider") is a regular premium rider that provides financial protection in the event of a diagnosis of critical illness. This rider has no surrender value and you can only attach this CI Rider to the basic plan, DIRECT- TM Basic Term, at inception.

Premium rates of the CI Rider are non-guaranteed. Premium payment term of this rider must follow your basic plan.

Note: This is a direct purchase insurance product and is purchased without advice given.

Rider Benefit

Critical Illness[1] (CI) Benefit

If the life assured is diagnosed with any of the 30 covered critical illnesses listed below, except for Angioplasty and Other Invasive Treatment for Coronary Artery[2], while the CI Rider is in force, on or before the policy anniversary on which the life assured is age 65 next birthday, we will pay the CI Rider sum assured, less any indebtedness.

List of 30 Covered Critical Illnesses[3]

1.	Alzheimer's Disease / Severe Dementia	16.	Irreversible Loss of Speech
2.	Irreversible Aplastic Anaemia	17.	Major Burns
3.	Severe Bacterial Meningitis	18.	Major Cancer
4.	Benign Brain Tumour	19.	Major Head Trauma
5.	Blindness (Irreversible Loss of Sight)	20.	Major Organ / Bone Marrow Transplantation
6.	Coma	21.	Motor Neurone Disease
7.	Coronary Artery By-pass Surgery	22.	Multiple Sclerosis
8.	Deafness (Irreversible Loss of Hearing)	23.	Muscular Dystrophy
9.	End Stage Liver Failure	24.	Paralysis (Irreversible Loss of Use of Limbs)
10.	End Stage Lung Disease	25.	Idiopathic Parkinson's Disease
11.	Fulminant Hepatitis	26.	Primary Pulmonary Hypertension
12.	Heart Attack of Specified Severity	27.	Stroke with Permanent Neurological Deficit
13.	Open-Heart Heart Valve Surgery	28.	Surgery to Aorta
14.	HIV due to Blood Transfusion and Occupationally Acquired HIV	29.	Severe Encephalitis
15.	End Stage Kidney Failure	30.	Angioplasty and Other Invasive Treatment for Coronary Artery

[1] Critical Illness was formerly known as "Dread Disease" / "DD" and Dread Disease refers to the list of diseases/illnesses as defined in the applicable contract(s) with us.

[2] If the life assured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery while the CI Rider is in force, we will pay 10% of the CI Rider sum assured, subject to a maximum amount of SGD25,000 per policy, less any indebtedness. This benefit can only be claimed once under this policy.

[3] The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard Definitions (Version 2024).

Payment of the CI benefit reduces the basic sum assured. If the basic sum assured is reduced to zero, the policy benefit is considered paid in full and the policy terminates thereafter.

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The maximum CI/DD benefit payable, inclusive of all other policies issued by us on the same life is SGD2,500,000.

Guaranteed Renewal Privilege

This is only applicable if you have purchased a DIRECT- TM Basic Term (5 years).

At the expiry of each rider's coverage term, the CI Rider will be renewed together with the basic plan without further medical evidence of the life assured for the same coverage term and CI Rider sum assured.

Renewability of the CI Rider is subject to the following conditions:
(a) the CI Rider is in force at the end of coverage term;
(b) we receive the required premium for the CI Rider before the expiry of the policy;
(c) the life assured is age 60 next birthday or below at the point of renewal; and
(d) no CI claim (other than Angioplasty and Other Invasive Treatment for Coronary Artery), has been admitted under the CI Rider.

The premium rate at each renewal is not guaranteed and will be based on the prevailing premium rate at the attained age next birthday of the life assured. The premium will stay level throughout each renewed coverage period.

The same terms and conditions of acceptance of the CI Rider, will continue to be applicable at the point of each renewal, i.e. if the CI Rider is issued or reinstated on non-standard terms, the CI Rider will also be renewed for a further coverage period on non-standard terms.

Payment of Premiums

Premiums for the CI Rider are payable throughout the rider's coverage term.

Please note that premium rates are not guaranteed. We reserve the right to change the premium by giving 30 days' written notice to you. These rates may be adjusted based on future experience.

Waiting Period

We will not pay the CI benefit on any of the following, if:
(a) the life assured is diagnosed with Major Cancer or Heart Attack of Specified Severity;
(b) Angioplasty and Other Invasive Treatment for Coronary Artery or Coronary Artery By-pass Surgery is recommended on the life assured,

within 90 days from the issue date of the CI Rider, the last reinstatement date of the CI Rider or the date of any increase in the CI Rider sum assured, whichever is later.

Termination

The CI Rider will automatically terminate on the earliest of any of the following:
(a) if the CI Rider is terminated in accordance with the terms and conditions of the CI Rider;
(b) upon the coverage expiry date of the CI Rider;
(c) termination, lapse or expiry of the basic plan to which the CI Rider is attached;
(d) a claim for critical illness (other than Angioplasty and Other Invasive Treatment for Coronary Artery) has been paid under the CI Rider;
(e) full payment of the death benefit of the basic plan to which the CI Rider is attached;
(f) your written request and our acceptance of the application to terminate the CI Rider; or
(g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

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Exclusions

We will not pay the CI benefit if the life assured is diagnosed with any critical illness that is 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 CI Rider or the last reinstatement date of the CI Rider, whichever is later;
(b) any pre-existing condition that was not communicated to us before the date of any increase in the CI Rider sum assured;
(c) any self-inflicted injury, whether the life assured is sane or otherwise; or
(d) any misuse or abuse of drugs and/or alcohol.

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 us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Important Notes

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Declaration and Acknowledgement

You (the Proposer) have read and understood the Product Summary, including any coverage exclusions built into the product, and have acknowledged receipt of **all pages** of this Product Summary.

Proposer's Name:	TMLS Authorised Officer's Name:
Signature:	Signature:
Date:	Date:

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