



TOKIO MARINE
INSURANCE GROUP

This Cover Page is an important document.

- It highlights the key features and risks of this product and should be read together with the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable.
- It is important to read the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable, before deciding whether to purchase this product. If you do not have a copy of these documents, please email us at customer care@tokiomarine-life.sg to ask for them.
- You should not purchase this product if you do not understand or are not comfortable with the risks of this product.

CIMB Term Protect Plus

Product Type	Non-Participating Term Plan
Premium Term	1 Year
Policy Term	1 Year
Name of Insurer	Tokio Marine Life Insurance Singapore Ltd.
Policy Currency	Singapore Dollars

WHAT ARE YOU PURCHASING?

This is a non-participating term plan which offers you insurance coverage with protection against death, terminal illness, total and permanent disability, and critical illness during the term of the policy. It comprises guaranteed benefits only.

HOW MUCH WILL YOU NEED TO PAY FOR ADVICE?

The total distribution cost of this product is the amount that you will pay for advice and for other distribution related expenses. It includes cash payments in the form of commissions and benefits paid to the distribution channel and its representative(s) who have provided you with financial advice. This is not an additional cost to you as it has been included in the premiums payable for this plan.

The Total Distribution Cost for this plan is \$41.80 as shown in the Policy Illustration. This makes up 25.90% of the total premiums payable.

WHAT HAPPENS IF YOU SURRENDER YOUR POLICY EARLY?

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.

OTHER IMPORTANT INFORMATION

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

compareFIRST is an online portal that enables you to easily compare the premiums and features of life insurance products available to the retail market in Singapore. compareFIRST empowers you to make informed decisions when purchasing life insurance products. You can access the portal at www.comparefirst.sg before making a life insurance purchase. You can also find out more about life insurance products at www.moneysense.gov.sg.

E & O E
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Tokio Marine Life Insurance Singapore Ltd. (Company Reg. No.: 194800055D)

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INTRODUCTION

Tokio Marine Life Insurance Singapore Ltd. believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

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.

If you need clarification please do not hesitate to email the Company Customer Service at customercare@tokiomarine-life.sg

SAMPLE



Life Assured Name : LIONEL LINWOOD TUPPER
Gender : Male
Age Next Birthday : 35
Smoking Status : Non Smoker

Plan Name	Premium Term	Policy Term	Sum Assured (S\$)	Monthly Premium (S\$)
CIMB Term Protect Plus Plan 3 (TMJ - INNJ)	1 Year	1 Year	50,000	13.45

Please note that the premium rates for this product are not guaranteed. These rates may be adjusted based on future experience.

Policy Illustration for CIMB Term Protect Plus

Policy Illustration			
End of Policy Year / Age NB	Total Premiums Paid to-date (\$)	DEATH BENEFIT	SURENDER VALUE
		Guaranteed (\$)	Guaranteed (\$)
1/ 36	161.40	50,000	0

How much are you paying for distribution costs?

This table shows the total costs of distribution that Tokio Marine Life Insurance Singapore Ltd. expects to incur in relation to your policy, including the cost of any financial advice provided to you.

Total Distribution Cost		
End of Policy Year / Age NB	Total Premiums Paid to-date (\$)	Total Distribution Cost to-date (\$)
1/ 36	161.40	41.80

What does the last column represent?

1. The Total Distribution Cost To-date is the expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representative.



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Proposer's Acknowledgement:

1. I acknowledge receipt of all pages of this Policy Illustration, and the content (values/ key benefits/ information in the Policy Illustration).
2. I acknowledge receipt of all pages of the Cover Page and Product Summary. I have read through all the content, including values/ key benefits/ product information/ fees and charges, in the Cover Page and Product Summary, where applicable.
3. I understand that the Policy Illustration does not form a part of any contract of insurance. It is intended only to be an illustrative document. The contents of the Policy Illustration may vary from the terms of cover eventually issued.
4. I understand that the Cover Page and Product Summary do not form a part of any contract of insurance. They are simplified description of the product features and general exclusions and are not exhaustive.
5. I understand that I need to refer to the policy contract for all terms and conditions, including exclusions whereby the benefits under the policy may not be paid out.
6. I understand that it is the precise terms and conditions as appear in the policy contract which will bind the parties.