

TM PEACE OF MIND (CANCERCARE)

Particulars of Main Life to be Assured : Mr. Valued Customer

Age NB* : 38	Birthdate : 20/12/1971	Sex : Male	NRIC No. :
Country of Rs* : Singapore	Rs Status* : -		Nationality : Singapore
Smoker? : No	Occupation : Housewife		Occ* Class : A

Particulars of Proposer : -

Age NB* : -	Birthdate : -	Sex : -	NRIC No. : -
Country of Rs* : -	Rs Status* : -		Nationality : -
Smoker? : -	Occupation : -		Occ* Class : -

* NB = Next Birthday; Rs = Residence; Rs Status = Residential Status in Singapore; Occ = Occupation

Currency : Singapore Dollars

Particulars of Coverage

	Sum Assured	Cover Term	Prem Term	Annual	Half-Yearly	Quarterly	Monthly By GIRO Only
TM Peace of Mind (CancerCare) (Basic)	300,000	27	27	1,479.00	767.35	383.70	127.95

Attachments to Main Life :

1.	-	-	-	-	-	-	-
2.	-	-	-	-	-	-	-
3.	-	-	-	-	-	-	-
4.	-	-	-	-	-	-	-
5.	-	-	-	-	-	-	-
6.	-	-	-	-	-	-	-

Subtotal of Instalment Premium

Attachments to Proposer's Life :

1.	-	-	-	-	-	-	-
2.	-	-	-	-	-	-	-
3.	-	-	-	-	-	-	-
4.	-	-	-	-	-	-	-
5.	-	-	-	-	-	-	-
6.	-	-	-	-	-	-	-

Subtotal of Instalment Premium

Total Instalment Premium based on Giro mode

1,479.00	767.35	383.70	127.95
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IMPT: Please note that for Life To Be Assured / Proposer residing outside of Singapore, there may be residential loading and the amount will be confirmed via a Conditional Letter of Acceptance from TM Asia Life.

Proposer's Signature

Adviser's Signature

Date:

Date:



TM Asia Life

Main Life to be Assured : Valued Customer

Age NB* / Smoker? : 38 / No

Basic Plan : TM Peace of Mind (CancerCare)

Annual
1,479.00

Half-Yearly
767.35

Quarterly
383.70

Monthly By GIRO Only
127.95

Premium Mode : Giro

* **NB** = Next Birthday; **Pol Yr** = Policy Year; **Prem** = Premium; **Distn** = Distribution; **G'teed** = Guaranteed

Currency : Singapore Dollars

End of Pol Yr* / Age NB	Basic Prem* Paid	Total Distn* Cost	Death Benefit	Cancer Benefit	Cash Value	Effect of Deductions
1/ 39	1,479	1,479	30,000	300,000	0	0
2/ 40	2,958	1,610	30,000	300,000	0	0
3/ 41	4,437	1,726	30,000	300,000	0	0
4/ 42	5,916	1,726	30,000	300,000	0	0
5/ 43	7,395	1,726	30,000	300,000	0	0
6/ 44	8,874	1,726	30,000	300,000	0	0
7/ 45	10,353	1,726	30,000	300,000	0	0
8/ 46	11,832	1,726	30,000	300,000	0	0
9/ 47	13,311	1,726	30,000	300,000	0	0
10/ 48	14,790	1,726	30,000	300,000	0	0
11/ 49	16,269	1,726	30,000	300,000	0	0
12/ 50	17,748	1,726	30,000	300,000	0	0
13/ 51	19,227	1,726	30,000	300,000	0	0
14/ 52	20,706	1,726	30,000	300,000	0	0
15/ 53	22,185	1,726	30,000	300,000	0	0
16/ 54	23,664	1,726	30,000	300,000	0	0
17/ 55	25,143	1,726	30,000	300,000	0	0
18/ 56	26,622	1,726	30,000	300,000	0	0
19/ 57	28,101	1,726	30,000	300,000	0	0
20/ 58	29,580	1,726	30,000	300,000	0	0
21/ 59	31,059	1,726	30,000	300,000	0	0
22/ 60	32,538	1,726	30,000	300,000	0	0
23/ 61	34,017	1,726	30,000	300,000	0	0
24/ 62	35,496	1,726	30,000	300,000	0	0
25/ 63	36,975	1,726	30,000	300,000	0	0
26/ 64	38,454	1,726	30,000	300,000	0	0
27/ 65	39,933	1,726	30,000	300,000	0	0

Proposer's Signature

Adviser's Signature

Date: _____

Date: _____

Prepared by : **Ling Siew Wee Wilfred** on **01/07/2009** (Hdp No.: **91710940**)

Introduction :

This information forms part of your Benefit Illustration.

We (TM Asia Life Singapore Ltd.) believe it is important that you fully appreciate all the benefits under policy, and that you also understand how the cost of the insurance protection, distribution, administration, investment and other costs affect these benefits.

The Benefit Illustration includes a schedule that shows how the value of your Policy changes over time. The computation and methods used to calculate this schedule follow guidelines, which have been established by the life insurance industry to ensure that a fair and consistent approach is used in preparing this illustration.

This important information is set out below. If you need clarification, please do not hesitate to ask your Adviser.

Total Distribution Cost :

This section shows the total costs we may expect to incur. These costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. The Total Distribution Cost is an accumulation of each years' expected costs, but with no interest added.

The Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

Proposer's Signature

Adviser's Signature

Date: _____

Date: _____

CPF Interest Rate (applicable to policies purchased under CPFIS) :

The CPF interest rate for the Ordinary Account (OA) is based on the 12-month fixed deposit and month-end savings rates of the major local banks. Under the CPF Act, the Board pays a minimum interest of 2.5% per annum when this interest formula yields a lower rate.

From 1 Jan 2008, the new interest rate for the Special, Medisave and Retirement Accounts (SMRA) will be pegged to the yield of 10-year Singapore government bond plus 1%. For 2008 and 2009, the minimum interest rate for the SMRA will be 4.0% per annum. After 2009, the 2.5% per annum minimum interest rate, as prescribed by the CPF Act, will apply to the SMRA.

In addition, from 1 January 2008, the CPF Board will pay an extra interest rate of 1% per annum on the first \$60,000 of a CPF member's combined balances, including up to \$20,000 in the OA. And from 1 April 2008, the first \$20,000 in both the Ordinary and Special Account will not be allowed to be invested under the CPF Investment Scheme. The \$20,000 investment threshold under the Special Account has been raised to \$30,000 from 1 May 2009.

Benefit Illustration is not a contract :

This Benefit Illustration is for illustrative purposes only and is not a contract of assurance. The precise terms and conditions of this assurance plan are specified in the Policy.

Applicable Currency :

All benefits and premiums in this Benefit Illustration are based on the stated Currency.

Notes on Instalment Premium :

The premiums reflected are based on standard rating. The instalment premiums shown is subject to rounding differences. The actual premium payable may differ slightly. This does not apply to Single Premium.

If the plan allows you to opt for Monthly GIRO, please note that if ever your GIRO becomes invalid and you do not intend to reactivate your GIRO, we will convert your payment mode to what is allowable at that point in time.

All instalment frequency other than Annual are subject to prevailing discount rate applied by us. Hence, the non-annual premium may be slightly different had you converted your premium from non-annual to annual frequency and then back to non-annual mode again. Such conversion is subject to the prevailing terms and conditions at the point of your request.

Notes on Premium, Benefits and Cash Values Projected at End of each Policy Year :

The figures are rounded to the nearest dollars. The actual benefits and cash values payable is subject to rounding differences.

IMPORTANT :

If you pay your first premium in **cash** to your Adviser (who is our representative), please ensure that you receive a Temporary Receipt from him. You should receive our Official Receipt within 7 days from the date of your payment. If you do not receive our Official Receipt by then, please contact us at 6325-0559 quoting the serial number found on the Temporary Receipt. Our Office hours are Monday - Friday from 9:00 AM - 5:30 PM.

Please pay any future premiums by cheque (made payable to "TM ASIA LIFE") or by GIRO. Cash should only be paid to our Cashiers at our Office.

Validity of Benefit Illustration :

Subject to errors and omissions, this Benefit illustration is only valid for **1 calendar month** from the date it is prepared. The date of preparation can be found at the bottom of each page. Your proposal must be received by us with a valid Benefit Illustration before the end of the validity period. Otherwise, we reserve the right to amend the terms and conditions or to withdraw the product.

Buying a life or accident and health insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (where applicable) may be less than the total premiums paid

Proposer's Signature

Adviser's Signature

Date: _____

Date: _____



TOKIO MARINE

TM ASIA LIFE SINGAPORE LTD.

(COMPANY REG. NO. 194800055D)

PRODUCT SUMMARY – TM PEACE OF MIND (CANCERCARE)

You (the Proposer) acknowledge receipt of **all pages** of this Product Summary and its content have been explained to your satisfaction.
In this Product Summary, "**We, us, our**" refer to TM Asia Life Singapore Ltd.

	Name	Signature	Dated (dd/mm/yy)
Proposer :	Valued Customer		
Adviser :	Ling Siew Wee Wilfred		

Particulars of Life to be Assured :

Name	Age next birthday	Gender
Valued Customer	38	Male

Coverage Details :

Currency	Basic Sum Assured (\$)	Coverage Term	Basic Premium (\$)	Payable Term
SGD	300000	27	1,479.00	27

Plan Description

This is a regular premium plan which provides you a comprehensive Cancer cover. It does not participate in our profits and has no surrender value

Premiums are payable throughout the Coverage Term. You can select a Coverage Term up to age next birthday 60, 65 or 70.

Premium rates are not guaranteed. We reserve the right to change the premium by giving 30 days written notice. The rate may be adjusted based on future experience relating to Cancer.

Plan Benefits

We will pay if you are diagnosed with either Early Cancer or Major Cancer.

Please note that you will be able to make the first claim 90 days after your policy issue date or date of last reinstatement, whichever is later.

Early Cancer

If you are diagnosed to be suffering from Early Cancer on the first claim, we will pay an amount equivalent to 10% of the Sum Assured, subject to a maximum of SGD30,000, if :-

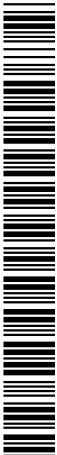
- (a) the Life Assured survives for at least 30 days from the date of first diagnosis; and
- (b) the diagnosis is made before the policy expires.

You can claim more than once, up to a maximum of 5 claims, from Early Cancer. For second and subsequent claims on Early Cancer, we will pay an amount equivalent to 10% of the original Sum Assured, subject to a maximum of SGD30,000, each if :-

- (a) diagnosis on each Early Cancer is on a different organ; and
- (b) each diagnosis is made before the policy expires.

You can claim immediately for second and subsequent claims on diagnosis of Early Cancer.

The Sum Assured will be reduced by the amount paid under the claim(s). Premiums for such reduced sum assured must continue to be paid in order for this Policy to remain in force.



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Major Cancer

If you are diagnosed to be suffering from Major Cancer after any claim(s) from Early Cancer, we will pay an amount equivalent to the remaining Sum Assured if the diagnosis is made before the policy expires.

You can claim immediately for a claim on Major Cancer if a prior claim on Early Cancer had been made. Upon payment of the remaining Sum Assured, the policy will terminate.

If you are diagnosed to be suffering from Major Cancer on the first claim, we will pay an amount equivalent to the Sum Assured if :-

- (a) the Life Assured survives at least 30 days from the date of the first diagnosis; and
- (b) the diagnosis is made before the policy expires.

Upon payment of the Sum Assured on Major Cancer, the policy will terminate.

Death Benefit

On death, we will pay an amount equivalent to 10% of the original Sum Assured. The policy will then terminate.

The total benefit payable on claim(s) is limited to 100% of the Sum Assured.

There is an overall CancerCare and DD limit of SGD1,000,000/- per life including all other insurance taken up with us.

* Please refer to the attached **Cancer Definition** which forms part of this Product Summary.

Free Look Period

You may write to us to cancel your policy within 14 days after you have received the policy documents. In return, you will receive your paid premiums less any medical fees incurred in taking up the policy.

If you receive your policy through post, the policy is deemed to have been delivered and received 7 days after the date of posting.

Exclusions

We will not pay this benefit if :-

- (a) it is a result of a pre-existing condition[#] not unless you have indicated this in your proposal form to us and we have indicated to you in writing of our acceptance and endorsed this in your policy;
- (b) the Cancer arise(s) directly or indirectly from unreasonable failure, in the opinion of our Medical Practitioner, to seek or follow medical advice and/or medical treatment; or
- (c) Early Cancer or Major Cancer is diagnosed within 90 days following the later of the date of issue of the Policy or date of last reinstatement of the Policy.

If an Early Cancer or Major Cancer is diagnosed within 90 days following the later of the date of issue of the Policy or date of last reinstatement of the Policy, no Cancer Benefit will be payable for any subsequent diagnosis of Early Cancer or Major Cancer of the same organ (even if the Cancer has spread to involve any other organs).

Please refer to the policy contract for the full list of exclusions.

- # A pre-existing condition means a condition or illness that the Life Assured had received treatment and / or medication for, undergone medical tests or investigations for, or asked advice on or had symptoms of, before :-
- the commencement of risk of this rider; or
 - the date of last reinstatement of your policy.



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Mis-statement of Age / Gender

If your age / gender have been mis-stated and as a result, you underpaid the premium, we will pro-rate the claim based on the ratio of the actual premium paid to the correct premium which should have been charged. On the other hand, if you had overpaid the premium due to the mis-statement, we will refund the amount overpaid without interest.

If at the correct age, you would not have been eligible for cover under this Policy, we will not pay any benefit but we will refund the premiums paid without interest.

Important Notes

The exact terms and conditions can be found in the policy document.



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TM ASIA LIFE SINGAPORE LTD.

(COMPANY REG. NO. 194800055D)

CANCER DEFINITION (Supplement to Product Summary)

This supplement forms part of the Product Summary. You should read this together with the relevant Product Summary.

(1) **LEVEL 1: EARLY CANCERS**

Any malignant tumor characterized by the uncontrolled growth of malignant cells, including cancer in situ, for which treatment is considered necessary. This diagnosis must be supported by histological evidence of malignancy and confirmed by an oncologist or pathologist.

The following are excluded :-

- (a) Tumors which are histologically described as pre-malignant or non-invasive, including, but not limited to: Cervical Dysplasia CIN-1, CIN-2 and CIN-3 (severe dysplasia without carcinoma in situ);
- (b) Hyperkeratoses, basal cell and squamous skin cancers unless there is evidence of metastases; and
- (c) All tumors in the presence of HIV infection.

(2) **LEVEL 2: MAJOR CANCERS**

Any malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue.

This diagnosis must be supported by histological evidence of malignancy and confirmed by an oncologist or pathologist.

The following are excluded :-

- (a) tumors showing the malignant changes of carcinoma-in-situ and tumors which are histologically described as pre-malignant or non-invasive, including, but not limited to: Carcinoma-in-Situ of the Breasts, Cervical Dysplasia CIN-1, CIN-2 and CIN-3;
- (b) Hyperkeratoses, basal cell and squamous skin cancers, and melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3, unless there is evidence of metastases;
- (c) Prostate cancers histologically described as TNM Classification T1a or T1b or Prostate cancers of another equivalent or lesser classification, T₁N₀M₀ Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter, Papillary micro-carcinoma of the Bladder, and Chronic Lymphocytic Leukaemia less than RAI Stage 3; and
- (d) All tumors in the presence of HIV infection

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