

PRODUCT DISCLOSURE SHEET

RHB Essential FlexiLink Plus

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Essential FlexiLink Plus. Be sure to also read the general terms and conditions.

1. What is this product about?

This Investment-Linked Insurance Policy (ILP) offers a combination of insurance protection and investment. It pays a lump sum death benefit (i.e. the Basic Sum Assured plus Fund Value, if any) if the Life Assured dies during the term of the policy.

Upon Life Assured suffering from Total and Permanent Disability (TPD) prior to age 70, a TPD benefit (equivalent to basic Sum Assured) will be payable in one lump sum and the policy shall remain in-force. Insurance charges of other eligible in-force benefit(s), rider(s) and policy fees shall be deducted accordingly until the termination of each respective rider or policy, whichever is earlier.

The fund value of this Investment-Linked Product depends on the price of the underlying units, which in turn depends on the performance of your chosen investment-linked fund(s). There are 6 funds available for selection, each with different investment objectives and risk profiles.

- (i) **TokioMarine-Enterprise Fund**
Aim to maximize returns over medium to long term by investing in quality shares listed on Bursa Malaysia and foreign stock exchange.
- (ii) **TokioMarine-Bond Fund**
Aims to provide medium to long term accumulation of capital, by investing in quality fixed income securities.
- (iii) **TokioMarine-Managed Fund**
An actively managed fund that seeks to maximize returns over medium to long term. This is achieved by investing in shares and fixed income securities through TokioMarine-Enterprise Fund and TokioMarine-Bond Fund and in any other TokioMarine or third party funds that may become available in the future.
- (iv) **TokioMarine-Orient Fund**
Aims to achieve medium to long term capital appreciation by investing in a single collective investment scheme that invest selectively in securities such as equities and linked bonds, either listed or to be listed, of the Asian (non-Japanese) equities markets.
- (v) **TokioMarine-Dana Ikhtiar**
Aims to provide a balanced mix of income and potential for capital growth by investing in stocks listed on the Bursa Malaysia or on any other stock exchange, unlisted stocks and Islamic debt securities and other non-interest bearing assets acceptable under principles of Shariah. However, this policy itself is not a Shariah-compliant product.
- (vi) **TokioMarine-Luxury Fund**
To invest in RHB Leisure, Lifestyle & Luxury Fund which derives potential long term capital appreciation by investing in equities and equity related securities issued by companies that provide goods and service in the leisure, lifestyle and luxury market, or in any other collective investment schemes which share similar investment objectives.

Please refer to the fund fact sheet(s) for further information of the investment-linked funds.

This policy provides the following Premium Top-Up options:

- (i) **Single Premium Top-Up**
An option to allow you to pay an amount of premium one time to enhance the return of your Fund Value.
- (ii) **Regular Top-Up**
An option to allow you to specify an amount of premium, up to a maximum of the basic premium to be payable with the same frequency as the basic premium to enhance the return of your Fund Value.

This policy may be surrendered at any time after its inception. The surrender value is not guaranteed and depends on the performance of your chosen fund(s).

2. What are the covers / benefits provided ?

This policy covers:

- (i) Death - RM <Amount> (i.e. basic sum assured) plus the Fund Value (if any)
- (ii) TPD* - RM <Amount>; and
- (iii) Surrender - Fund Value (if any)
- (iv) Maturity Benefit - Fund Value (if any)

Notes:

* TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70 years.

Upon claim of TPD, the Policy shall continue to be in force and insurance charges of other in force benefit(s) shall be deducted accordingly until the expiry date of the respective rider(s) or until the termination of the Policy, whichever is earlier.

The maximum sum assured of TPD is subject to RM 8 million per life limit under all policies issued by us on the same life.

This policy is also attached with the following rider(s):

iAdvanced Critical Illness Income (12 Months)
iComprehensive Critical Illness
iHealth Income
iLife Waiver Plus
iPayor Waiver

Note: Please refer to the respective rider's product disclosure sheet for detailed information.

This is an illustration only (E. & O.E)

Prepared By: RHB

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Version 4.24

Tokio Marine
Life Insurance Malaysia Bhd.

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Funds chosen:

Fund(s)	Fund Allocation (%)
<Fund chosen>	<%>

Reminder: Please read the sales illustration which includes the product benefits and objectives of the investment-linked fund(s). It is important to select a plan or a combination of funds that suits your financial goal and risk profile.

If the Life Assured is below age of 5 years old, the following reduced Basic Sum Assured is payable on death :-

Age at Death	Percentage of Basic Sum Assured
30 days to age 1 next birthday	20%
Age 2 next birthday	40%
Age 3 next birthday	60%
Age 4 next birthday	80%
Age 5 next birthday and above	100%

Duration: Up to occurrence of death of Life Assured, surrender, maturity of the Policy or when the Fund Value of Investment-Linked Funds is insufficient to pay for all the charges due, whichever is earlier.

3. How much *premium do I have to pay?

The basic premium that you have to pay and the policy terms may vary depending on our underwriting requirements :

The estimated total basic premium that you have to pay:

RM <Amount> annually
 RM <Amount> semi-annually
 RM <Amount> quarterly
 RM <Amount> monthly

Basic premium duration: until age 90 next birthday

We allocate a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to the bank and other expenses of the insurance company. You are advised to refer to the allocation rates given in the sales illustration.

*** Please refer to Page 2 of this sales illustration for estimated total premium that you have to pay.**

4. What are the fees and charges that I have to pay?

- The insurance coverage charges are deducted monthly from the value of your units. The insurance coverage charges will increase as the age increase.
- Monthly policy fee shall be due on the commencement date and each subsequent monthly anniversary while the policy remains in force for an amount of RM8.50 for all modes of payment.
- Except for Educational Institutions or Religious Organisations registered under any written law, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).
- Fund Management Charge (% of fund value per annum)

Fund(s)	Maximum (% p.a. of NAV of the fund)	Current (% p.a. of NAV of the fund)
TokioMarine-Enterprise Fund	1.50	1.50
TokioMarine-Bond Fund	1.00	0.50
TokioMarine-Dana Ikhtiar	1.50	1.50
TokioMarine-Managed Fund	1.50	1.20
TokioMarine-Orient Fund	1.50	1.50
TokioMarine-Luxury Fund	1.50	1.50

- Switching fees: Not applicable

- Commission will be borne by You and paid from the premium. Please refer to the commission for Basic Premium and Top-up Premium** below:

Policy Year	Basic Premium Paid (RM)	Commission Payable		Top-up Premium Paid** (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
2	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
3	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
4	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
5	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
6	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
7	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
8	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
9	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
10	<Amount>	<%>	<Amount>	<Amount>	<%>	<Amount>
Total	<Amount>		<Amount>	<Amount>		<Amount>

****Sum of Limited Top-Up and Regular Top-Up premium, if any.**

Note:

Details of all fees and charges for the ILP are given in the sales illustration. All fees and charges are non-guaranteed and may be revised by giving at least 90 days prior written notice to you. Any revision made will only take effect on the next Policy Anniversary.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition (if any), and state your age correctly.
- Cooling Off Period - the policy may be cancelled by written request and by the return to us of the policy document within fifteen (15) days after the delivery of policy to you. Upon cancellation of the policy, we shall refund you the sum of any unallocated premium, the value of any units allocated at the unit price at the next valuation date, and any insurance charge and fees which have been deducted, less any medical expenses incurred by us (if any) in issuing the policy and your policy shall be cancelled accordingly.
- Fund Value - the Fund Value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate Fund Value under your policy.
- Policy lapse - the ILP will lapse when the Fund Value is insufficient to pay for the insurance and other charges.
- Insurance charge - We reserve the right to revise the insurance charge applicable at the time of renewal by notifying you in written notice of its decision at least ninety (90) days before the policy anniversary date. Any revision made will only take effect on the next Policy Anniversary.
- Claim notification - written notification must be given to us within sixty (60) days from the date of death and six (6) months from the date of TPD.
- Replacement of policy - replacement of your policy with a new one may not be advantageous. If you intend to do so, we recommend that you consult your sales representatives/ us before making your final decision.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the policy.

6. What are the major exclusion under this policy?

- Death Benefit
 - suicide while sane or insane within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later; or
- Total and Permanent Disability
 - attempted suicide (whether sane or insane);
 - self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
 - injury sustained while engaging in hazardous speed or endurance contest;
 - any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
 - submarine voyage;
 - military, police, naval or aeronautical service;
 - violation of law or resistance to arrest;
 - any form of disability which existed at the issue date or reinstatement date of the policy, whichever is later;
 - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
 - pre-existing condition which existed at the issue date or reinstatement date of the policy, whichever is later.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the policy.

7. Can I cancel my policy?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund(s) you have chosen is no longer appropriate, you have the flexibility to switch the fund(s). The cash amount that we will pay you when you cancel the policy before the maturity period may be less than the total amount of premium that you have paid unless the chosen fund(s) has performed very well.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this product, please visit www.rhbgroup.com.

If you have any enquiries, please contact Us at:

Tokio Marine Life Insurance Malaysia Bhd.
Ground Floor, Menara Tokio Marine Life
189, Jalan Tun Razak,
50400 Kuala Lumpur.

General Line	: 03-2059 6188
Fax	: 03-2162 8068
Customer Care Hotline	: 03-2603 3999
E-mail	: customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

Please ask Us/ sales representative for other similar types of plans offered by Us.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UP'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

This insurance plan is under written by Tokio Marine Life Insurance Malaysia Berhad [199801001430 (457556-X)], a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 27/05/2025.

PRODUCT DISCLOSURE SHEET

iAdvanced Critical Illness Income

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iAdvanced Critical Illness Income. Be sure to also read the general terms and conditions.

1. What is this product about?

iAdvanced Critical Illness Income is a unit deducting rider that provides a comprehensive Critical Illness coverage by paying a fixed monthly income for 12 consecutive months when the Life Assured is diagnosed with any of covered Critical Illness (CI). This rider covers the Life Assured up to age 65, subject to the sustainability of the basic policy. This plan will automatically terminate upon a valid claim on this benefit.

2. What are the covers / benefits provided?

This rider covers:

- A fixed Monthly Income of RM <Amount> for 12 consecutive months upon the Life Assured being diagnosed with any of the covered Critical Illness (CI) below.

Critical Illness Table

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

***Note:**

If the Life Assured dies after the commencement of the monthly income payment, the remaining balance of the monthly income payment (if any) will be paid out in a lump sum.

Coverage Duration: Up to occurrence of termination of basic plan/rider, 100% of the rider sum assured is being paid or expiry of this rider term, whichever is earlier.

3. How much premium do I have to pay?

This is a unit deducting rider. Please refer to sales illustration for details.

4. What are the fees and charges that I have to pay?

This rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for this rider are given in the sales illustration.

***Note:**

- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. The revised rates will only take effect on the next Policy Anniversary.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical conditions and state your age correctly.
- Cooling Off period - you may cancel this rider by giving us a written request and by returning this rider's contract to us within 15 days after the delivery of this rider to you. We shall refund you the full insurance charges for this rider less any medical fee incurred.
- Waiting period:-
 - The eligibility for benefits under the rider will only start:
 - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
 - (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Critical Illness.
- from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Fund Value - the fund value of the basic investment-linked product depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate fund values under your policy.
- Policy lapse - this Rider will lapse if the basic policy lapses due to insufficient Fund Value to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the rider.

6. What are the major exclusions under this rider?

No benefits shall be payable if:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness as defined herein;
 - the sign or symptoms of the Critical Illness defined is manifested prior to or:
 - i) within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity), Serious Coronary Artery Disease or
 - ii) within thirty (30) days for all other Critical Illness;
 - from Issue Date or Reinstatement Date of this rider, whichever is later; or
 - the CI arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Pre-Existing Condition means any condition or illness:-
- i) for which the Life Assured had received or is receiving treatment;
 - ii) for which medical advice, diagnosis, care or treatment has been recommended;
 - iii) where clear and distinct symptoms are or were evident; or
 - iv) where its existence would have been apparent to a reasonable person in the circumstances prior to the Issue Date or Reinstatement Date of the Rider, whichever is later.
- the CI, where in our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due to Blood Transfusion, as defined. For the purpose of this,
 - i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
 - any CI was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
 - any CI is caused by a self-inflicted injury; or
 - any CI resulting directly from alcohol or drug abuse; or
 - the Life Assured is refusing to consent to treatment or defying the advice of a specialist physician; or
 - the Life Assured did not survive for at least thirty (30) days after the diagnosis of a CI.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this product, please visit www.rhbgroup.com.

If you have any enquiries, please contact us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak,

50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available

Please ask Us/ sales representative for other similar types of plans offered by us.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

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PRODUCT DISCLOSURE SHEET

iComprehensive Critical Illness

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iComprehensive Critical Illness. Be sure to also read the general terms and conditions.

1. What is this product about?

iComprehensive Critical Illness is a unit deducting rider that provides a comprehensive Critical Illness (CI) coverage from Early Stage Critical Illness (Early CI) to Advanced Stage Critical Illness (Advanced CI) up to Life Assured's age 85, subject to the sufficiency of Fund Value. It pays a prescribed percentage of the rider's Sum Assured in a lump sum when the Life Assured is diagnosed with any one of the CI Conditions listed in Critical Illness Table. This rider will automatically terminate after the second claim under Early CI or a claim under Advanced CI.

2. What are the covers / benefits provided?

This rider covers:

- Staged CI Benefit - up to RM <Amount> please refer to the Critical Illness table below.
- Special Benefit - RM <Amount> payable if the Life Assured undergo Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease
- Health Recovery Benefit - Additional RM <Amount> payable with the first claim payment from Stage CI Benefit.

Critical Illness Table

No.	Critical Illness Category	Critical Illness Conditions	
		Early CI (50%)	Advanced CI (100%)
1.	AIDS	HIV due to Organ Transplant	Full-blown AIDS
2.	Alzheimer's Disease/ Severe Dementia	Early Alzheimer's Disease	Alzheimer's Disease/Severe Dementia
3.	Anaemia	- Reversible Aplastic Anaemia - Myelodysplastic syndrome or myelofibrosis	Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>
4.	Apallic syndrome (i.e. Persistent Vegetative State (PVS))	N/A	Apallic syndrome (i.e. Persistent Vegetative State (PVS)). Universal necrosis of the brain cortex with the brainstem intact. This diagnosis must be definitely confirmed by a consultant neurologist holding such an appointment at an approved hospital. This condition has to be medically documented for at least one (1) month.
5.	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
6.	Blindness	- Loss of Sight in One Eye - Optic Nerve Atrophy - Retinitis Pigmentosa	Blindness - <i>Permanent and Irreversible</i>
7.	Brain Surgery	- Surgery for Subdural Haematoma - Cavernous Sinus Thrombosis Surgery - Cerebral Shunt Insertion	Brain Surgery
8.	Brain Tumour	- Surgical Removal of Pituitary Tumor - Surgical Excision of a Spinal Meningioma	Benign Brain Tumor - <i>of specified severity</i>
9.	Burns	- Mild Severe Burns - Moderately Severe Burns	Third Degree Burns - <i>of specified severity</i>
10.	Cancer	- Carcinoma in situ - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia	Cancer - <i>of specified severity and does not cover very early cancers</i>
11.	Cardiomyopathy	Hypertrophic Cardiomyopathy	Cardiomyopathy - <i>of specified severity</i>

12.	Chronic Autoimmune Hepatitis	N/A	<p>Chronic Autoimmune Hepatitis</p> <p>A chronic necro-inflammatory liver disorder of unknown cause associated with circulating auto-antibodies and a high serum globulin level. The diagnosis must be based on all of the following criteria:</p> <p>(a) Hypergammaglobulinaemia;</p> <p>(b) The presence of at least one of the following auto-antibodies:</p> <p>i. Anti-nuclear antibodies;</p> <p>ii. Anti-smooth muscle antibodies;</p> <p>iii. Anti-actin antibodies;</p> <p>iv. Anti-LKM-1 antibodies;</p> <p>v. Anti- LC1 antibodies; or</p> <p>vi. Anti-SLA/LP antibodies</p> <p>(c) Liver biopsy confirmation of the diagnosis of auto-immune hepatitis.</p> <p>This only covered if the Life Assured has been put on continuous immunosuppressive therapy for a period of at least six (6) months and the diagnosis must be confirmed by a specialist in gastroenterology or hepatology.</p>
13.	Chronic Relapsing Pancreatitis	N/A	<p>More than three (3) attacks of pancreatitis resulting in permanent pancreatic dysfunction causing malabsorption needing enzyme replacement therapy. The diagnosis must be made by a consultant gastroenterologist and confirmed by Endoscopic Retrograde Cholangiopancreatography (ERCP). Chronic Relapsing Pancreatitis caused by alcohol consumption or drug abuse is excluded.</p>
14.	Coma	<p>- Coma for 48 hours</p> <p>- Severe Epilepsy</p>	Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
15.	Coronary Artery By-Pass Surgery	<p>- Pericardectomy or Keyhole Cardiac Surgery</p> <p>- Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use</p> <p>- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</p>	Coronary Artery By-Pass Surgery
16.	Creutzfeldt-Jakob Disease	N/A	<p>Creutzfeldt-Jakob Disease</p> <p>The occurrence of Creutzfeldt-Jakob Disease or Variant Creutzfeldt-Jakob Disease where there is an associated neurological deficit, accompanied by signs and symptoms of cerebellar dysfunction, severe progressive dementia, uncontrolled muscle spasm, tremor and athetosis which is solely responsible for the Life Assured's permanent inability to perform at least three (3) of the listed Activities of Daily Living. These conditions have to be medically documented for at least six (6) months and confirmed by a consultant neurologist based on conclusive Electroencephalography (EEG) and Cerebrospinal Fluid (CSF) findings as well as Computerized Tomography (CT) scan and Magnetic Resonance Imaging (MRI).</p> <p>Sickness caused by human growth hormone treatment is excluded.</p>
17.	Deafness / Loss of Hearing	<p>- Partial Loss of Hearing</p> <p>- Cochlear Implant Surgery</p>	Deafness - <i>Permanent and Irreversible</i>
18.	Ebola Hemorrhagic Fever	N/A	<p>The infection with the Ebola virus causing fever and internal or external bleeding.</p> <p>All of the following criteria must be met:</p> <p>(a) Presence of the Ebola virus has been confirmed by laboratory testing;</p> <p>(b) Mucosal or gastrointestinal bleeding has occurred; and</p> <p>(c) The diagnosis of Ebola Hemorrhagic Fever must be confirmed by a specialist medical practitioner.</p>

19.	Elephantiasis	N/A	<p>Elephantiasis</p> <p>Elephantiasis is the result and complication of filariasis, characterized by massive swelling in the tissues of the body as a result of permanent obstructed circulation in lymphatic vessels, resulting in permanent inability of the Life Assured to perform at least three (3) of the listed Activities of Daily Living.</p> <p>Unequivocal diagnosis of Elephantiasis must be clinically confirmed by a specialist in infectious disease or specialist in the relevant field, including laboratory confirmation of microfilariae.</p> <p>Lymphoedema caused by infection with a sexually transmitted disease, trauma, postoperative scarring, congestive heart failure or congenital lymphatic system abnormalities are excluded.</p>
20.	Encephalitis	Encephalitis with Full Recovery	Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
21.	Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	Fulminant Viral Hepatitis
22.	Head Trauma	<ul style="list-style-type: none"> - Facial Reconstructive Surgery - Mild Head Trauma 	Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>
23.	Heart Attack	<ul style="list-style-type: none"> - Cardiac Pacemaker Insertion - Cardiac Defibrillator Insertion - Less Severe Heart Attack 	Heart Attack - <i>of specified severity</i>
24.	Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Heart Valve Surgery
25.	HIV	N/A	<ul style="list-style-type: none"> - HIV Infection Due To Blood Transfusion - Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
26.	Kidney Failure	<ul style="list-style-type: none"> - Surgical Removal of One Kidney - Chronic Kidney Disease 	Kidney Failure - <i>requiring dialysis or kidney transplant</i>
27.	Liver Disease	<ul style="list-style-type: none"> - Liver Surgery - Biliary tract reconstruction surgery - Liver Cirrhosis - Chronic Primary Sclerosing Cholangitis 	End-Stage Liver Failure
28.	Loss of Independent Existence	N/A	Loss of Independent Existence
29.	Loss of Speech	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
30.	Lung Disease	<ul style="list-style-type: none"> - Severe Asthma - Permanent (or Temporary) Tracheostomy - Surgical Removal of One Lung 	End-Stage Lung Disease
31.	Medullary Cystic Disease	Chronic Glomerulonephritis	Medullary Cystic Disease
32.	Motor Neuron Disease	Early Motor Neurone Disease	Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i>
33.	Multiple Sclerosis	Early Multiple Sclerosis	Multiple Sclerosis
34.	Muscular Dystrophy	N/A	Muscular Dystrophy

35.	Organ Transplant	- Small Bowel Transplant - Corneal Transplant	Major Organ / Bone Marrow Transplant
36.	Serious Coronary Artery Disease	Early Coronary Artery Disease	Serious Coronary Artery Disease
37.	Paralysis	- Loss of Use of One Limb - Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Paralysis of limbs
38.	Parkinson's Disease	Early Parkinson's Disease	Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i>
39.	Poliomyelitis	N/A	Poliomyelitis The occurrence of Poliomyelitis where the following conditions are met: (i) Poliovirus is identified as the cause; and (ii) Paralysis of the limb muscles or respiratory muscles must be present and persist for at least three (3) months.
40.	Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Hypertension - Class III - Insertion of a Vena-cava filter	Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>
41.	Progressive Scleroderma	N/A	Progressive Scleroderma A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys. The following are excluded: (i) Localised scleroderma (linear scleroderma or morphea); (ii) Eosinophilic fascitis; and (iii) CREST syndrome.
42.	Severe Eisenmenger's Syndrome	N/A	Eisenmenger's Syndrome shall mean the occurrence of a reversed or bidirectional shunt as a result of pulmonary hypertension, caused by a heart disorder. All of the following criteria must be met: (a) Presence of permanent physical impairment classified as NYHA IV; and (b) The diagnosis of Eisenmenger Syndrome and the level of physical impairment must be confirmed by a registered medical practitioner who is a cardiologist.
43.	Stroke	- Carotid Artery Surgery - Brain Aneurysm Surgery	Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
44.	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm or Dissection - Minimally Invasive Surgery to Aorta	Surgery to Aorta
45.	Systemic Lupus Erythematosus	Systemic Lupus Erythematosus	Systemic Lupus Erythematosus With Severe Kidney Complications
46.	Terminal Illness	N/A	Terminal Illness

***Note:**

- (i) Please refer to the policy contract for the full definition and details for each CI Condition under this rider.
- (ii) Advanced CI Benefit amount shall be 100% of the rider's Sum Assured less any Staged CI Benefit claims payout for Early CI if:
 - the Early CI and Advanced CI are from the same Critical Illness Category; and
 - the diagnosis of the Advanced CI is within 90 days from the diagnosis of Early CI.
- (iii) Life Assured is allowed to claim only once under Advanced CI from this rider.

Coverage Duration: Up to occurrence of termination of basic plan/this rider, after second claim under Early CI, a claim under Advanced CI, or age 85 of the Life Assured, whichever is earlier.

3. How much premium do I have to pay?

This is a unit deducting rider. Please refer to sales illustration for details.

4. What are the fees and charges that I have to pay?

This rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for this rider are given in the sales illustration.

***Note:**

- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. However, the revised rates will only take effect on the next Policy Anniversary.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical conditions and state your age correctly.
- Cooling Off period - you may cancel this rider by giving us a written request and by returning this rider's contract to us within 15 days after the delivery of this rider to you. We shall refund you the full insurance charges for this rider less any medical fee incurred.
- Waiting period:-
 - The eligibility for benefit under Early CI and Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease will only start 60 days after the Issue Date or Reinstatement Date of this Rider, whichever is later.
 - The eligibility for benefit under Advanced CI will only start 60 days after the Issue Date or Reinstatement Date of this Rider, whichever is later for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity), and Serious Coronary Artery Disease and 30 days after the Issue Date or Reinstatement Date of this Rider, whichever is later for all other CI Conditions under Advanced CI.
- Fund Value - the fund value of the basic investment-linked product depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate fund values under your policy.
- Policy lapse - this Rider will lapse if the basic policy lapses due to insufficient Fund Value to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the rider.

6. What are the major exclusions under this rider?

- any illness or surgery other than diagnosis of or surgery for a covered CI Condition;
- any illness or surgery where the CI arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later. Pre-Existing Condition means any condition or illness:-
 - i) for which the Life Assured had received or is receiving treatment;
 - ii) for which medical advice, diagnosis, care or treatment has been recommended;
 - iii) where clear and distinct symptoms are or were evident; or
 - iv) where its existence would have been apparent to a reasonable person in the circumstances prior to the Issue Date or Reinstatement Date of the Rider, whichever is later.
- any illness or surgery where the CI Condition, where in our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when CI Condition on HIV due to Organ Transplant, HIV Infection Due To Blood Transfusion, Full-blown AIDS or Occupationally Acquired HIV Infection. For the purpose of this:
 - i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- any CI Condition was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- any CI Condition which is self-inflicted;
- any CI Condition resulting directly from alcohol or drug abuse;
- the Life Assured's refusing to consent to treatment or defying the advice of a specialist physician; or
- any CI Condition where the Life Assured does not survive for at least:-
 - i) seven (7) days after the diagnosis of a CI Condition under Early CI; or
 - ii) thirty (30) days after the diagnosis of a CI Condition under Advanced CI

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

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RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 27/05/2025.

PRODUCT DISCLOSURE SHEET

iHealth Income

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iHealth Income. Be sure to also read the general terms and conditions.

1. What is this product about?

iHealth Income is a unit deducting rider that offers coverage upon hospitalisation. It pays a daily Hospitalisation Benefit if you are warded in a licensed hospital worldwide during the term of the rider up to age 70, subject to the sustainability of the basic policy.

2. What are the covers / benefits provided?

This rider covers:

- Hospital Benefit - RM <Amount> per day
- Intensive Care Unit (ICU) Benefit - RM <Amount> per day

*Notes:

- If Life Assured is at aged 1 and 2 on next birthday, 50% and 75% respectively of Hospitalisation Benefit or ICU Benefit is payable.
- Hospitalisation Benefit is subject to a limit of 180 days per policy year.
- ICU Benefit is subject to a limit of 30 days for any one disability.
- Hospitalisation Benefit shall not be payable when ICU Benefit is paid.

Coverage Duration: Up to occurrence of termination of basic plan/rider or age 70 of the Life Assured, whichever is earlier.

3. How much premium do I have to pay?

This is a unit deducting rider. Please refer to sales illustration for details.

4. What are the fees and charges that I have to pay?

This rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for this rider are given in the sales illustration.

*Note:

- The insurance charge for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. The revised rates will only take effect on the next Policy Anniversary.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical conditions and state your age correctly.
- Cooling Off period - you may cancel this rider by giving us a written request and by returning this rider's contract to us within 15 days after the delivery of this rider to you. We shall refund you the full insurance charges for this rider less any medical fee incurred.
- Waiting period - the eligibility for benefits under this rider will only start thirty (30) days after the Issue Date or Reinstatement Date of this rider, whichever is later.
- Fund Value - the fund value of the basic investment-linked product depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate fund values under your policy.
- Policy lapse - this Rider will lapse if the basic policy lapses due to insufficient Fund Value to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the rider.

6. What are the major exclusions under this rider?

This rider does not cover hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-existing conditions:
 - (i) the Life Assured had received or is receiving treatment;
 - (ii) medical advice, diagnosis, care or treatment has been recommended;
 - (iii) clear and distinct symptoms are or were evident; or
 - (iv) its existence would have been apparent to a reasonable person in the circumstances.
- Specified Illness occurring during the first one hundred and twenty (120) days from the Issue Date or Reinstatement Date of this Rider, whichever is later; or
- Any medical or physical conditions arising within the first 30 days of the Life Assured's cover or date of reinstatement whichever is latest except for accidental injuries.
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical and chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
- Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- Expenses incurred for donation of any body organ by an Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman Compensation Insurance contract.
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
- Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other in eligible non-medical items.
- Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- Expenses incurred for sex changes.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

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Please ask Us/ sales representative for other similar types of plans offered by us.

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PRODUCT DISCLOSURE SHEET

iLife Waiver Plus

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iLife Waiver Plus. Be sure to also read the general terms and conditions.

1. What is this product about?

iLife Waiver Plus is a unit deducting rider that waives the future premium of the policy (including regular top-up, if any) in the event, the Life Assured is suffering from Total and Permanent Disability (TPD) or upon diagnosis of any of the covered Critical Illnesses (CI) after the Issue Date and before expiry date of the rider, subject to the waiting period.

The next modal premium due starting from the date of diagnosis will be waived until the end of the rider's coverage term or death of the Life Assured, whichever is earlier.

The waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the policy.

2. What are the covers / benefits provided?

This rider covers:

- Total and Permanent Disability (TPD)*
- Critical Illnesses (CI)
- Waive the future premium of the policy (including regular top-up, if any); and
- Waive the future premium of the policy (including regular top-up, if any)

The Critical Illnesses covered under this rider:

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

This is an illustration only (E. & O.E)

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Date Printed: 27/05/2025 3:45:43PM

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***Note:**

- The Total and Permanent Disability Benefit will cease when the Life Assured has attained the age of 70 years.

Coverage Duration: Up to occurrence of termination of basic plan/rider, upon a valid claim on this Rider, term of the rider which is <Term> years or upon death of Life Assured, whichever is earlier.

3. How much premium do I have to pay?

This is a unit deducting rider. Please refer to sales illustration for details.

4. What are the fees and charges that I have to pay?

This rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

***Note:**

- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical conditions and state your age correctly.
- Cooling Off period - you may cancel this rider by giving us a written request and by returning this rider's contract to us within 15 days after the delivery of this rider to you. We shall refund you the full insurance charges for this rider less any medical fee incurred.
- Waiting period - The eligibility for benefits under this rider will only start:
 - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
 - (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Critical Illness
- Fund Value - the fund value of the basic investment-linked product depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate fund values under your policy.
- Policy lapse - this Rider will lapse if the basic policy lapses due to insufficient Fund Value to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the rider.

6. What are the major exclusions under this rider?

No benefit shall be payable if the:

- Total and Permanent Disability is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
 - suicide or attempted suicide (whether sane or insane);
 - self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
 - injury sustained while engaging in hazardous speed or endurance contest;
 - any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
 - submarine voyage;
 - military, police, naval or aeronautical service;
 - violation of law or resistance to arrest;
 - any form of disability (TPD) which existed at the Issue Date or Reinstatement Date of this Rider, whichever is later;
 - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
 - Pre-Existing condition*.
- Critical Illness is caused directly or indirectly due to :
 - any illness or surgery other than diagnosis of or surgery for a Critical Illness as defined herein;
 - the signs or symptoms of the Critical Illness defined is manifested prior to or:
 - within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease; or
 - within thirty (30) days for all other Critical Illness;
 - from the Issue Date or Reinstatement Date of this Rider, whichever is later;
 - Pre-Existing Condition* as defined, which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later;
 - the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-Deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due to Blood Transfusion or Full Blown AIDS. For the purpose of this,
 - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
 - congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
 - self-inflicted injury;
 - alcohol or drug abuse;
 - the Life Assured is refusing to consent to treatment or defying the advice of a specialist physician; or
 - the Life Assured does not survive for at least thirty (30) days after the diagnosis of a CI.

* Pre-Existing Condition means any disabilities or illness that the Life Assured has reasonable knowledge of. A Life Assured may be considered to have reasonable knowledge of Pre-existing condition where the condition is one for which:-

- (i) the Life Assured had received or is receiving treatment;
- (ii) medical advice, diagnosis, care or treatment has been recommended;
- (iii) clear and distinct symptoms are or were evident; or
- (iv) its existence would have been apparent to a reasonable person in the circumstances.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

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YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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This insurance plan is under written by Tokio Marine Life Insurance Malaysia Berhad [199801001430 (457556-X)], a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 27/05/2025.

PRODUCT DISCLOSURE SHEET

iPayor Waiver

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iPayor Waiver. Be sure to also read the general terms and conditions.

1. What is this product about?

iPayor Waiver is a unit deducting rider that waives the future premium of the Policy (including regular top-up, if any) in the event the Policy Owner dies, suffers from Total and Permanent Disability (TPD) or upon diagnosis of any of the covered Critical Illnesses (CI) after the Issue Date and before expiry date of the rider, subject to the waiting period. The next modal premium due starting from the date of diagnosis will be waived until the end of the rider's coverage term.

If this rider is attached to a juvenile policy, this rider shall cease upon the policy anniversary when the child attained age 25 next birthday. Thereafter, the premium will no longer be waived and the premium for the juvenile policy is required to be paid for the continuity of coverage.

The waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the Policy.

2. What are the covers / benefits provided?

This rider covers:

- Death
 - Critical Illness
 - Total and Permanent Disability (TPD)*
- Waive the future premium of the policy (including top-ups and rider's premium, if any); or
 - Waive the future premium of the policy (including top-ups and rider's premium, if any); or
 - Waive the future premium of the policy (including top-ups and rider's premium, if any).

The Critical Illnesses covered under this rider:

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

***Note:**

- The Total and Permanent Disability Benefit will cease when Policy Owner attained the age of 70 years.

Coverage Duration: Up to occurrence of termination of basic plan/rider, a valid claim on this rider benefit/Life Waiver Plus or term of the rider which is <Term> years, whichever is earlier.

3. How much premium do I have to pay?

This is a unit deducting rider. Please refer to sales illustration for details.

4. What are the fees and charges that I have to pay?

This rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

***Note:**

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least ninety (90) days prior written notice. The revised rates will only take effect on the next Policy Anniversary.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical conditions and state your age correctly.
- Cooling Off period - you may cancel this rider by giving us a written request and by returning this rider's contract to us within 15 days after the delivery of this rider to you. We shall refund you the full insurance charges for this rider less any medical fee incurred.
- Waiting period - The eligibility for benefits under this rider will only start:
 - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
 - (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Critical Illness
- Fund Value - the fund value of the basic investment-linked plan depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate fund values under your policy.
- Policy lapse - this Rider will lapse if the basic policy lapses due to insufficient Fund Value to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the rider.

6. What are the major exclusions under this rider?

No benefit shall be payable if the:

- Death is directly or indirectly due to:
 - suicide, while sane or insane, within one (1) year from the Issue Date or the Reinstatement Date of this rider, whichever is later, this rider shall become void and We shall refund the insurance charge deducted for this rider without any interest; or
 - Acquired Immune Deficiency Syndrom (AIDS) or infection by an Human Immunodeficiency Virus (HIV).
 - Total and Permanent Disability is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
 - suicide or attempted suicide (whether sane or insane);
 - self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
 - injury sustained while engaging in hazardous speed or endurance contest;
 - any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
 - submarine voyage;
 - military, police, naval or aeronautical service;
 - violation of law or resistance to arrest;
 - any form of disability (TPD) which existed at the issue or reinstatement of rider, whichever is later;
 - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
 - Pre-Existing Condition*.
 - Critical Illness is caused directly or indirectly due to :
 - any illness or surgery other than diagnosis of or surgery for a Critical Illness as defined herein;
 - the signs or symptoms of Critical Illness defined is manifested prior to or:
 - (i) within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease or
 - (ii) within thirty (30) days for all other Critical Illness;
- from the issue date or Reinstatement Date of this Rider, whichever is later;
- Pre-Existing Condition* as defined, which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later; or

- the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-Deficiency Virus (HIV) infection. We reserve the right to require the Policy Owner to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due to Blood Transfusion or Full Blown AIDS.

For the purpose of this,

(i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; or

(ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.

- congenital defect or disease, which was manifested or was diagnosed before the Policy Owner attains seventeen (17) years of age;

- self-inflicted injury;

- alcohol or drug abuse;

- the Policy Owner is refusing to consent to treatment or defying the advice of a specialist physician.

- the Policy Owner does not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

* Pre-Existing Condition means disabilities that the Policy Owner has reasonable knowledge. A Policy Owner may be considered to have reasonable knowledge of a pre-existing condition where the Policy Owner is one for which:

(i) the Policy Owner had received or is receiving treatment; or

(ii) medical advice, diagnosis, care or treatment has been recommended; or

(iii) clear and distinct symptoms are or were evident; or

(iv) its existence would have been apparent to a reasonable person in the circumstances

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this product, please visit www.rhbgroup.com.

If you have any enquiries, please contact us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak,

50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available

Please ask Us/ sales representative for other similar types of plans offered by us.

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