



Tokio Marine Life

FOR IMMEDIATE RELEASE

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**RHB Bank Introduces Essential FlexiLink - a Customisable Investment-Linked Plan**

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**Kuala Lumpur, 21 Nov 2014** - RHB Bank together with its bancassurance partner Tokio Marine Life Insurance Malaysia Bhd (Tokio Marine Life) today launched **Essential FlexiLink**, a comprehensive regular premium investment-linked plan that is designed to provide protection for policyholders and their families at all stages of their lives. While providing protection in the event of Death or Total and Permanent Disability, Essential FlexiLink also offers a comprehensive range of customised optional benefits to enhance a policyholder's personal protection needs as well protect them from unforeseen emergencies and events while providing greater financial security.

**Essential FlexiLink** is targeted at both the premier and mass market that not only offers protection in the event of Death or Total and Permanent Disability but also offers the opportunity to take full advantage of possible returns by staying invested in active markets. It is a uniquely designed Investment-Linked plan that combines both protection and investment elements.

With premiums from as low as RM100 per month, customers will be able to enjoy this comprehensive protection plan and have the flexibility to customise their own plan. Essential FlexiLink offers a diverse range of benefits with six (6) attachable riders namely iComprehensive Critical Illness, iHealthCare, iHealth Income, iAdvanced Critical Illness Income, iLife Waiver Plus and iPayor Waiver Rider that can best accommodate customers' current and future protection needs.

The launch of Essential FlexiLink today further reinforces the synergy between RHB Bank and Tokio Marine Life. Both parties have been able to leverage on each other's strength by capitalising on their respective customer bases.

Mr Charles Sik, Head, Group Retail Banking, RHB Banking Group shared that while protection is crucial, investment is also a vital component for everyone and their family's future. "Essential FlexiLink gives the policyholder access to a wide suite of funds professionally managed by experienced fund managers to meet varying investment objectives and risk appetites. We are confident Essential FlexiLink will be well received that we are targeting RM10million regular premiums for the first year," said Mr. Sik.

“Tokio Marine Life remains committed in our partnership with RHB Bank by providing quality products to our business partner. We are very excited about Essential FlexiLink and confident it will sell well. Understanding customers’ needs has always been our priority in leading us to offer innovative products. We continue to maintain our leadership as the Top 3 in the bancassurance industry through the development of a strong sales force and introduction of innovative products aligning to the bank’s market segments.” said Mr. Toi See Jong, Chief Executive Officer of Tokio Marine Life.

Tokio Marine Life is a member of Tokio Marine Holdings, the oldest insurance company in Japan with over 130 years of global experience.

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*Issued on behalf of RHB Bank Berhad by the Corporate Communications Division, RHB Capital Berhad. For more information, please call Lois Kam at 03-9280 5089.*

### **Overview**

The RHB Banking Group is the fourth largest fully integrated financial services group in Malaysia. The Group’s core businesses are streamlined into three main business pillars, namely Group Retail and Commercial Banking, Group International Business and Group Corporate and Investment Banking. These businesses are offered through its main subsidiaries - RHB Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad and RHB Islamic Bank Berhad, while its asset management and unit trust businesses are undertaken by RHB Asset Management Sdn. Bhd. and RHB Islamic International Asset Management Berhad. The Group’s regional presence now spans nine countries including Malaysia, Singapore, Indonesia, Thailand, Brunei, Cambodia, Hong Kong, Vietnam and Lao PDR. It is RHB Banking Group’s aspiration to continue to deliver superior customer experience and shareholder value; and to be recognised as a Leading Multinational Financial Services Group.

### **About Tokio Marine Life Insurance Malaysia Bhd.**

Tokio Marine Life Insurance Malaysia Bhd has over 65 years of presence in Malaysia and is financially strong with total assets of RM 6.67 billion\* as well as RM 6.5 billion\* life insurance funds. Today, Tokio Marine Life is a member of Tokio Marine Group in Japan with more than 17,000 employees, 46,000 agents and operates in 456 cities over 37 countries worldwide. The core company of Tokio Marine Group, Tokio Marine & Nichido Fire is financially strong with asset worth more than RM266 billion\*\* and has a credit rating+ of AA- by Standard & Poor’s, Aa3 by Moody’s and A++ by A.M. Best.

\* As of 30 June 2014

\*\* As of 31 March 2014 based on the exchange rate from Bank Negara Malaysia.

+ As of 11 June 2014

Issued by Corporate Communications, Tokio Marine Life Insurance Bhd.

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