

## PRODUCT DISCLOSURE SHEET

### RHB Essential PrimeLink Plus-Premier

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Essential PrimeLink Plus-Premier. 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 up to <Term> years. A lump sum benefit will be payable if the Life Assured dies during the coverage term or suffers from Total and Permanent Disability (TPD) prior to age 70. This plan also provides additional coverage upon accidental death prior to age 70.

The fund value of this Investment-Linked Product depends on the price of the underlying units, which in turn depends on the performance of the investment-linked fund(s). There are 5 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-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.

**(iii) 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.

**(iv) 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.

**(v) 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 fund.*

This policy provides the following Premium Top-Up option(s):

**(i) Regular Top-Up**

An option to you to specify an amount of premium, to be payable with the same frequency as the basic premium to enhance your Investment 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 the investment linked fund

#### 2. What are the covers / benefits provided?

The Basic Sum Assured for this plan is RM <Amount> .

This policy provides:

**(i) Death/TPD Benefit - the death/TPD benefit payable will be according to the table below:**

Life	Death / TPD	
	Policy Year 1 - 3	Policy Year 4 and onwards
Standard Life	Investment Fund Value (IFV), if any and higher of : (a) Basic Sum Assured less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	
Sub-standard Life	Investment Fund Value (IFV), if any and higher of : (a) 115% of Total Premiums Paid for Basic Plan* less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	Investment Fund Value (IFV), if any and higher of : (a) Basic Sum Assured less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.
Severely Sub-standard Life	Investment Fund Value (IFV), if any and higher of : (a) 105% of Total Premiums Paid for Basic Plan* less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	

- (ii) Accidental Death Benefit except due to Public Conveyance and Natural Disaster - additional RM <Amount> OR
- (iii) Accidental Death Benefit due to Public Conveyance - additional RM<Amount> ,OR
- (iv) Accidental Death Benefit due to Natural Disaster - additional RM<Amount>.
- (v) Maturity Benefit - Total Fund Value.
- (vi) Guaranteed Insurability Option after Maturity - option to purchase a new policy covering death and total and permanent disability without evidence of insurability where the amount payable upon death/TPD of the new policy is not more than:
  - the Basic Sum Assured of RHB Essential PrimeLink Plus-Premier (for Standard Life and Sub-Standard Life); or
  - 105% of total premium paid on the basic plan\* of RHB Essential PrimeLink Plus-Premier (for Severely Sub-Standard Life).
 The Life Assured will still be subjected to the eligibility criteria of the new policy.

#### **Notes:**

- TPD and additional accidental death benefit will cease at the policy anniversary where the Life Assured has attained the age of 70.
- The maximum amount payable for TPD Benefit is RM 8 million per life for all policies issued on the same life.
- The maximum additional amount payable upon Accidental Death is RM10 million per life for all policies issued under Tokio Marine Life on the same life.
- Accidental Death Benefit is payable once and the higher of the Accidental Death Benefit stated above will be payable in the event the Life Assured's Accidental Death is caused by multiple events in the same time.
- Public Conveyance refers to
  - (a) A registered fare-paying transport available to the general public that serves to carry its passengers over an established route and/or regular scheduled trips as its primary purpose. Public Conveyance shall include any mechanically propelled public conveyance such as bus, coach, ship, taxi (inclusive of other ride-hailing services), airport limousine, train, monorail, commercial aircraft and ferry. This definition does not include any other form of transportation used for leisure, entertainment and private travel, with the exception of cruise liners.
  - (b) In a lift or an elevator (lifts and elevators in mines and construction sites are excluded) duly certified to carry passenger.
- Natural Disaster means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that is due to natural causes and results in such severe and widespread damage that the area of da<Amount> mage is officially declared a disaster area by a state or federal government if the event occurs in Malaysia, or by a corresponding authority if the event occurs outside of Malaysia.

\*Total premium paid on the basic plan refers to basic plan premium and Limited Top-Up (if any). It does not include Regular Top-Up and Single Premium Top-Up (if any).

The coverage term of this policy is <Term> years unless terminated earlier.

#### **In-Force Guarantee**

The policy will not lapse during premium payment term even when The Total Fund Value of the policy falls to zero. This In-Force Guarantee will remain in effect as long as:

- (a) All Total Premiums due (inclusive of basic premium, any LTU premium, RTU premium and rider premium) are paid timely; and
- (b) There has not been any withdrawal from Protection Fund Value.

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

Income Plus Enhancer Rider

Saver Plus Enhancer Rider

IL Waiver of Premium on Dread Disease

iPayor Waiver

Fund chosen:

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

**Reminder:** Please read the sales literature which includes the product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit 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 Payable
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%

### 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

Premium payment term: <Term> years

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

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

- The insurance charges are deducted monthly from the value of your units. The insurance charges will increase as the age increases.
- Monthly policy fees shall be due on the commencement date and each subsequent monthly anniversary while the policy remain in force for an amount of RM8.50.
- 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-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>
<b>Total</b>	<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 returning to us the policy document within fifteen (15) days after the delivery of the policy to you. Upon cancellation of the policy, we shall refund you the sum of any unallocated premium, the Total Fund Value at the next valuation date and any insurance charges 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.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium and Limited Top-Up premium (if any) at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium and Reinvested GCP (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment 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 the fund value under your policy.
- Policy lapse - the ILP will lapse when the Total Fund Value (TFV) is insufficient to pay for the insurance and other charges and In-Force Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. 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. The new terms and conditions of the new policy may be applied if the current health status is less favourable to the new insurer. If you intend to do so, we recommend that you consult Us/ our sales representatives 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 exclusions under this policy?**

- Death Benefit
  - suicide within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.
- Total and Permanent Disability (TPD) Benefit
  - 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, strikes, terrorist activities or participation in riot and civil commotion; or
  - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

- Accidental Death Benefit
  - any form of illness or disease due to non-accidental causes;
  - 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;
  - restoration of public order or making any arrest as an officer of law;
  - war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion;
  - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later;
  - hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound); or
  - poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

**Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this 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. The cash amount that we will pay you when you cancel the policy before the maturity period will be less than the total amount of premium that you have paid unless the chosen fund(s) has performed very well. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

## 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](http://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.**

<b>General Line</b>	<b>: 03-2059 6188</b>
<b>Fax</b>	<b>: 03-2162 8068</b>
<b>Customer Care Hotline</b>	<b>: 03-2603 3999</b>
<b>E-mail</b>	<b>: <a href="mailto:customercare@tokiomarinelife.com.my">customercare@tokiomarinelife.com.my</a></b>

## 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 MEET 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](http://www.pidm.gov.my)).**

**This insurance plan is underwritten 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

### Income Plus Enhancer Rider

This is an insurance product

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

#### 1. What is this product about?

Income Plus Enhancer Rider is a premium-paying rider that provides protection upon death or TPD, pays annual Guaranteed Cash Payment (GCP) starting the end of first policy year onwards with guaranteed maturity benefit of 605% of rider sum assured.

#### 2. What are the covers / benefits provided?

The number of units selected for this rider is <Amount> unit(s) with Rider Sum Assured of RM <Amount> .

This rider provides:

(i) **Guaranteed Cash Payment** amounting to a percentage of the rider sum assured as shown below:

End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
1 to 10	<%>	<Amount>
11 to 19	<%>	<Amount>

You can choose to receive the GCP, to leave the GCP with the Company to accumulate with interest (which is non-guaranteed and subject to Company's declaration from time to time), OR to reinvest the GCP into the selected investment-linked fund with 100% allocation rate.

Please refer to the Sales Illustration for the GCP amount that you will receive every year.

(ii) **Death/TPD Benefit\*\*** - any accumulated GCP plus the below less any indebtedness shall be payable in one lump sum:

Life	1st to 3rd Policy Year	4th Policy Year and onwards
Standard Life	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	
Sub-Standard Life	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.
Severely Sub-Standard Life	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	

(iii) **Maturity Benefit** - A lump sum payment of RM <Amount> plus any accumulated GCP less any indebtedness is payable.

#### **\*\*Notes:**

- Either one benefit which is Death or TPD benefit shall be payable.
- The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70 next birthday.

Coverage duration: <Term> years or upon the occurrence of death/TPD of Life Assured, surrender, maturity, cancellation or lapses of the Policy/Rider, whichever is earlier.

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

The estimated premium that you have to pay for this rider:

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

Premium payment term: <Term> years.

Please refer to the page 2 of the Sales Illustration on the total premium you have to pay for this policy.

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

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).

- Commission will be borne by You and paid from the premium. Please refer to the commission of Income Plus Enhancer Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	<%>	<Amount>
2	<Amount>	<%>	<Amount>
3	<Amount>	<%>	<Amount>
4	<Amount>	<%>	<Amount>
5	<Amount>	<%>	<Amount>
<b>Total</b>	<Amount>		<Amount>

#### 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 - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the premium paid on this rider, less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- Non-payment of premium - when total premium (including basic premium, any LTU premium, RTU premium and rider's premium) is not paid up-to-date, the rider will continue to be in-force, subject to the sufficiency of the Total Fund Value. However, no guaranteed cash payments will be declared. The guaranteed cash payments will only be declared on the earlier occurrence of death/TPD of the Life Assured, surrender or maturity of the rider.
- 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.

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

#### 6. What are the major exclusions under this rider?

No benefit shall be payable if the Life Assured's Total and Permanent Disability is caused directly or indirectly from:

- 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 this rider, whichever is later;
- war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion; or
- Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.

#### 7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, the rider cash value, any accumulated GCP less any indebtedness shall be payable and the coverage of this rider will cease.

#### 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](http://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](mailto: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:

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

This insurance plan is underwritten 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

### Saver Plus Enhancer Rider

This is an insurance product

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

#### 1. What is this product about?

Saver Plus Enhancer Rider is a premium-paying rider that provides protection upon death or TPD with Guaranteed Maturity Benefit and Loyalty Bonus.

#### 2. What are the covers / benefits provided?

The number of units selected for this rider is <Amount> unit(s) with Rider Sum Assured of RM <Amount>.

This rider provides:

(i) **Death/TPD Benefit\*\*** - the following less any indebtedness shall be payable in one lump sum:

Life	1st to 3rd Policy Year	4th Policy Year and onwards
Standard Life	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 100% Total Premium Paid for Saver Plus Enhancer Rider.	
Sub-Standard Life	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 80% Total Premium Paid for Saver Plus Enhancer Rider.	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 100% Total Premium Paid for Saver Plus Enhancer Rider.
Severely Sub-Standard Life	<b>Higher of :</b> - Rider Cash Value; <b>OR</b> - 80% Total Premium Paid for Saver Plus Enhancer Rider.	

(ii) **Maturity Benefit** - A lump sum Guaranteed Maturity Benefit of RM <Amount>.

#### **\*\*Notes:**

- Either one benefit which is Death or TPD benefit shall be payable.
- The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70 next birthday.

Coverage duration: <Term> years or upon the occurrence of death/TPD of Life Assured, surrender, maturity, cancellation or lapses of the Policy/Rider, whichever is earlier.

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

The estimated premium that you have to pay for this rider:

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

Premium payment term: <Term> years.

Please refer to the page 2 of the Sales Illustration on the total premium you have to pay for this policy.

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

- 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).

- Commission will be borne by You and paid from the premium. Please refer to the commission of Saver Plus Enhancer Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	<%>	<Amount>
2	<Amount>	<%>	<Amount>
3	<Amount>	<%>	<Amount>
4	<Amount>	<%>	<Amount>
5	<Amount>	<%>	<Amount>
<b>Total</b>	<Amount>		<Amount>

#### 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 - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the premium paid on this rider, less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- Non-payment of premium - when total premium (including basic premium, any LTU premium, RTU premium and rider's premium) is not paid up-to-date, the rider will continue to be in-force, subject to the sufficiency of the Total Fund Value.
- 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.

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

#### 6. What are the major exclusions under this rider?

No benefit shall be payable if the Life Assured's Total and Permanent Disability is caused directly or indirectly from:

- 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 this rider, whichever is later;
- war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion; or
- Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.

#### 7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, the rider cash value shall be payable and the coverage of this rider will cease.

#### 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](http://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**

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**Customer Care Hotline : 03-2603 3999**

**E-mail : [customercare@tokiomarinelife.com.my](mailto: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:

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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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

### Investment-Linked Waiver of Premium on Dread Disease Rider

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up Investment-Linked Waiver of Premium on Dread Disease Rider. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

Investment-Linked Waiver of Premium on Dread Disease Rider is a unit-deducting rider that waives the future premium of the policy (including top-ups and rider's premium, if any) in the event the Life Assured is diagnosed with any of the Critical Illnesses (CI) covered during the coverage of this rider, subject to the waiting period.

The next modal premium due beginning from the date of diagnosis will be waived until the end of the rider's coverage term or termination of the basic plan, whichever is earlier.

Part of 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:

- Critical Illness - waives the future premium of the policy (including top-ups and rider's premium, if any)

Coverage duration: <Term> years or unless terminated earlier.

The Critical Illness 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.

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

This is a unit-deducting rider. Please refer to the sales illustration for the insurance charges applicable to this rider.

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

The rider's insurance charges are deducted monthly from the value of your units. The insurance charges will increase as you grow older. 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 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. 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 condition (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- 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.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium and Limited Top-Up premium (if any) at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium and Reinvested GCP (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment 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 the fund value under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient Total Fund Value (TFV) to pay for the insurance and other charges and In-Force Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. Any revision made will only take effect on the next policy anniversary.
- Claim notification - written notification must be given to us within six (6) months after the date of diagnosis of any Critical Illness.

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

### 6. What are the major exclusions under this rider?

No benefit shall be payable if the Life Assured's Critical Illness is caused directly or indirectly due to:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness;
- the signs or symptoms of the Critical Illness 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 Conditions\* 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 Immunodeficiency 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, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (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.
- congenital defect or disease, which manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- self-inflicted injury;
- alcohol or drug abuse;
- the Life Assured 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 Critical Illness.

\*Pre-Existing Conditions mean any disabilities or illnesses that the Life Assured has reasonable knowledge of. A Life Assured may be considered to have reasonable knowledge of a 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 policy.**

## 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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## 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 RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVES OR CONTACT THE INSURANCE COMPANY 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](http://www.pidm.gov.my)).**

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## 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 top-ups and rider's premium, 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, or termination of the basic plan, whichever is earlier.

Part of 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:

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>- Death</li> <li>- Critical Illness</li> <li>- Total and Permanent Disability (TPD)*</li> </ul> | <ul style="list-style-type: none"> <li>- Waive the future premium of the policy (including top-ups and rider's premium, if any); or</li> <li>- Waive the future premium of the policy (including top-ups and rider's premium, if any); or</li> <li>- Waive the future premium of the policy (including top-ups and rider's premium, if any).</li> </ul> |
|--|---|

Critical Illness 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/other waiver riders attached to the basic plan 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?

The rider's insurance charges are deducted monthly from the value of your units. The insurance charges will increase as you grow older. 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 condition (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- 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.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium and Limited Top-Up premium (if any) at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium and Reinvested GCP (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment 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 the fund value under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient Total Fund Value (TFV) to pay for the insurance and other charges and In-Force Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. 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 or after the date of diagnosis of any Critical Illness.

**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 Policy Owner's 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.
- The Policy Owner's Total and Permanent Disability (TPD) is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
  - 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 this rider, whichever is later;
  - war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion; or
  - Pre-Existing Conditions\* which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.

- The Policy Owner's Critical Illness is caused directly or indirectly due to :
  - any illness or surgery other than diagnosis of or surgery for a Critical Illness;
  - the signs or symptoms of the Critical Illness 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 Conditions\* 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 Immunodeficiency 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, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (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.
- congenital defect or disease, which manifested or was diagnosed before the Policy Owner attains seventeen (17) years of age;
- self-inflicted injury;
- alcohol or drug abuse;
- the Policy Owner refusing to consent to treatment or defying the advice of a specialist physician; or
- the Policy Owner did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

\*Pre-Existing Conditions mean any disabilities or illnesses that the Policy Owner has reasonable knowledge of. A Policy Owner may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:-

- (i) the Policy Owner 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?

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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## 10. Other similar types of cover available

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

### IMPORTANT NOTE:

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