

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: <dd/mm/yyyy>

1 What is RHB Essential Assure? (This is an insurance product)

RHB Essential Assure is a traditional non-participating plan with a limited premium payment term of 5 or 10 years, offering coverage for 20 years or until age 70, 80 or 100 next birthday. This plan covers Death and Total and Permanent Disability (TPD) until expiry of coverage term. Additionally, this plan also provides Accidental Death benefit up to an additional 500% of the Basic Sum Assured (BSA) and Senior Disability (SD) benefit starting on or after the next policy anniversary immediately after the Life Assured's attainment of age 70 years next birthday. Every 3 years, upon survival of the Life Assured, you will be entitled to a Lifestyle Reward equivalent to an additional 5% of the BSA (up to a maximum of 20% of the BSA), which will form the Additional Basic Sum Assured, provided the policy remains in force.

2 Know Your Coverage/Benefits

As an illustration, for RM <Amount> <Premium Payment Frequency>, you will receive the following life insurance coverage/benefit.

Death	Policy Year	Death / TPD / SD Benefit (non-accidental causes)	Death / TPD / SD Benefit (accidental causes)
	1 to 2	100% of the Total Premium Paid	Higher of: a. 100% of the Total Premium Paid; or b. Current Basic Sum Assured.
Total and Permanent Disability	3 onwards	Higher of: a. 100% of the Total Premium Paid; or b. Current Basic Sum Assured.	
Senior Disability			
Accidental Death	Event (s)		Percentage of Basic Sum Assured
	a) Upon death due to accident while traveling during Holiday Season.		Additional 100%
	b) Upon death due to accident while commuting in Public Conveyance.		Additional 200%
	c) Upon death due to accident while traveling Overseas.		Additional 300%
	d) Upon death due to accident while On-Board Flight.		Additional 400%
	e) Upon death due to accident caused by Natural Disaster.		Additional 500%
Lifestyle Reward	Every 3 years, upon survival of the Life Assured, you will be entitled to a Lifestyle Reward equivalent to an additional 5% of the BSA (up to a maximum of 20% of the BSA), which will form the Additional Basic Sum Assured, provided the policy remains in force.		

Your life insurance **excludes**:

- Suicide - if death was due to suicide within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.
- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition).

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my

3 Know Your Obligations

For this life insurance, you must pay a premium of :	
Premium:	RM <Amount> <Premium Payment Frequency>
Policy Coverage Term: Up to age <Age> next birthday or <Term> years	
Premium Payment Term: <Term> years	
You also have to pay the following fees and charges :	
Commission	<%> of premium or RM <Amount>
Sales and Service Tax (SST)	RM <Amount> <Premium Payment Frequency>

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- 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. Please refer to our corporate website to understand the claim procedures.
- Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your policy shall remain in force.
- Policy Lapse - If you do not pay your premiums within the Grace Period, your policy may lapse unless your policy has acquired cash value, future benefit payouts may be affected.

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

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- Cooling-Off Period - You may cancel your policy by returning the policy contract within 15 days after your policy has been delivered to you. The total premium paid (without interest), less any medical expenses incurred by us (if any) will be refunded to you.
- After Cooling-Off Period - You may cancel your policy at any time by written request to us. Upon cancellation of the policy, we shall refund you the Cash Value, less any indebtedness.

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 POLICY CONTRACT AND DISCUSS WITH THE BANK REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible policy 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).

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.