


LIFE PROTECTION PLAN
RHB Treasure FlexiWealth[^]
(This is an Insurance Product)

Introducing
our comprehensive
financial solution.



Your Pathway to a complete Wealth
Accumulation and Distribution solution.

RHB *Premier*

Tokio Marine Life Insurance Malaysia Bhd. is a member of PIDM.

Your Pathway to a complete Wealth Accumulation and Distribution solution.

Ever imagined a life insurance solution that not only grows and diversifies your wealth but also preserves your legacy?

RHB Treasure FlexiWealth - an innovative plan that weaves together the aspirations of both wealth accumulation and distribution.

Unlocking **RHB Treasure FlexiWealth**:
Transforming Your Financial Future with

- **Enhance Your Wealth Through Diversification**
Strategically diversify your financial portfolio with a selection of funds, designed to mitigate risk and optimize your portfolio's performance.
- **Enrich Your Estate**
Elevate your estate and fortify your legacy with our specialized plan, amplifying your estate's value and preserve your hard-earned legacy.
- **Tailored Wealth Distribution As Per Your Wishes**
Effortlessly distribute family wealth to your heirs adhering to your desired allocation, and ensuring an equitable division among all your heirs.
- **Effortless Transfer of Wealth**
Seamlessly distribute your wealth to designated heirs as per your exact wishes, sidestepping unnecessary complications and potential disputes.

[^] 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).

- RHB Treasure FlexiWealth is a life insurance plan underwritten by Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)] ("the Company").
- RHB Bank Berhad [196501000373 (6171-M)] ("RHB Bank") is the distributor of this product.

FEATURES & BENEFITS



Wealth Accumulation

Empowers you to diversify for growing wealth and immediately enhance your estate.



100% Premium Allocation Rate

Maximize your investment potential as every basic premium contributes fully towards your wealth growth.



Loyalty Bonus

Receive an additional boost equal to 100% of the basic sum assured, accelerate your journey to wealth.



Diverse Investment Options

Choose from seven investment-linked funds, each tailored to different objectives and risk appetites, enabling you to tailor your portfolio to your preferences.

Wealth Distribution

Distributing your family wealth as per your wish and ensure a seamless wealth transfer.



Enhanced Protection

Receive coverage for death or total and permanent disability up to 150% of total premiums paid, depending on your entry age.



Additional Protection

Gain extra coverage of up to 300% of the basic sum assured for accidental death or accidental TPD.



Additional Spouse Care

Offer additional financial security in the event of accidental death or accidental TPD of your spouse without the need for further underwriting.

Other Features & Benefits



Long Coverage Term

With just 3 years premium payment, enjoy a coverage of up to age 100 years old.



Guaranteed Acceptance

Sign up for this plan without any medical examination.



Optional Riders




Elevate your protection with our optional riders.

HOW DOES RHB TREASURE FLEXIWEALTH WORK?

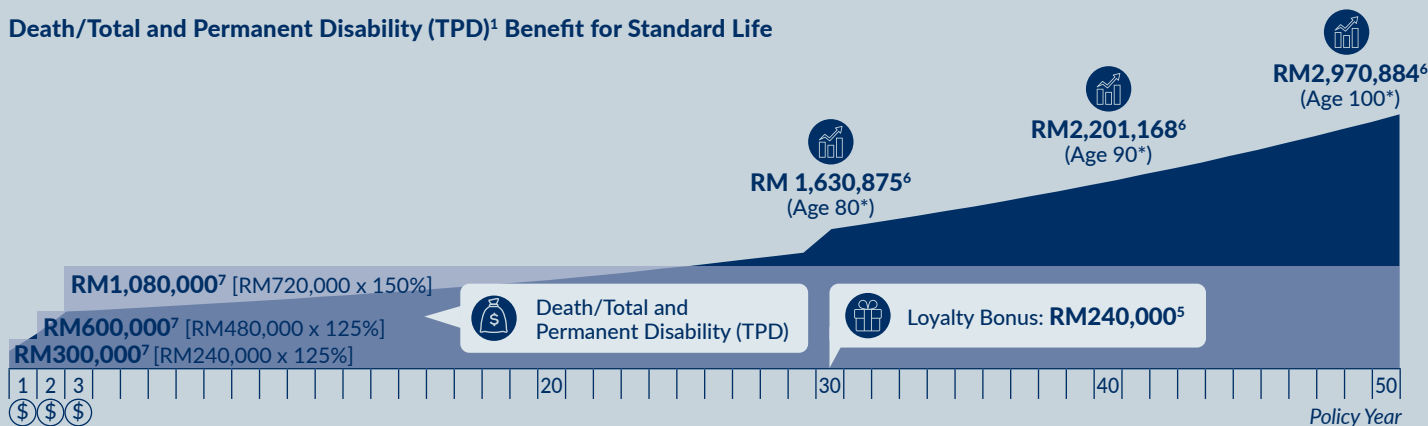
Mr. Billy, a 50 year-old, male, non-smoker with a vision for a secure financial future, found himself captivated by **RHB Treasure FlexiWealth's** dual approach to nurture long-term wealth accumulation while providing financial coverage to safeguard against life's uncertainties.

He signed up for **RHB Treasure FlexiWealth**.



He only needs to pay an Annual Premium (₹) of RM240,000 for **3 years to enjoy 50 years of coverage** (up to age 100 next birthday).

-  **Basic Sum Assured** (RM240,000)
-  **Projected Account Value**
(Opted for 100% TokioMarine-Enterprise Fund)
-  **Loyalty Bonus** (100% of Basic Sum Assured)

Death/Total and Permanent Disability (TPD)¹ Benefit for Standard Life



Accidental Death/Accidental TPD⁴ for added financial security!

| | |
|---|---|
|  RM240,000 | Any accidental causes other than Public Conveyance and Natural Disaster: Additional 100% of Basic Sum Assured |
|  RM480,000 | While commuting in a Public Conveyance: Additional 200% of Basic Sum Assured |

| | |
|--|---|
|  RM500,000 | Due to Natural Disaster: Additional 300% of Basic Sum Assured |
|--|---|

Spouse's Accidental Death/Accidental TPD

| | |
|--|---|
|  RM240,000 | Additional 100% of Basic Sum Assured |
|--|---|

*Age next birthday

Notes:

- ¹ TPD benefit will cease to be payable at the policy anniversary immediately following the Life Assured's attainment of age 70 next birthday.
- ² Investment Fund Value is contributed by any allocated Regular Top-Up Premium plus any allocated Single Premium Top-Up, payable following the date of notification.
- ³ Protection Fund Value is contributed by allocated Basic Premium payable following the date of notification.
- ⁴ Only the highest benefit will be payable if the Accidental Death/Accidental TPD is caused by multiple events. Accidental Death/Accidental TPD benefit will cease at the policy anniversary on which the Life Assured attained the age of 70 years next birthday. The additional amount payable upon accidental death/accidental TPD is subject to maximum of RM 500,000 per life in aggregate under this policy and any other applicable policies.

- ⁵ Loyalty Bonus of 100% Basic Sum Assured to be credited into Protection Fund Value, with 100% Allocation Rate at the end of policy year when the Life Assured attained 80 years old next birthday.
- ⁶ The Account Value is projected assuming premiums are paid up-to-date and no partial withdrawals is made. It is based on high scenario Y with a gross investment return of 5% p.a.. Under low scenario X, the gross investment return will be 2% p.a.. The fund value is not guaranteed and will fluctuate depending on the performance of the investment-linked funds.
- ⁷ Death/TPD benefit is equivalent to Investment Fund Value² (if any) plus Higher of RM5,000 or Protection Fund Value³ or percentage of Total Premium Paid for basic plan (excluding any top-ups), less any withdrawal made from Protection Fund within the past 12 months before the Life Assured's date of death/TPD.

FREQUENTLY ASKED QUESTIONS

1. What is RHB Treasure FlexiWealth?

RHB Treasure FlexiWealth is a limited 3 pay regular premium Investment-Linked plan covering Death or Total and Permanent Disability (TPD) up to age 100 next birthday. Loyalty Bonus will be payable upon age 70, 80, 90 or 100 next birthday based on the entry age. Optional waiver riders are available for both Life Assured and Proposer. Upon death/TPD of the Life Assured, any Investment Fund Value (IFV) and the higher of the following less any indebtedness due and owing to us shall be payable:

- RM5,000; or
- Protection Fund Value (PFV); or
- Percentage of Total Premium Paid for basic plan (excluding any top-ups), according to the policy year of the event occurrence, entry age next birthday of the Life Assured and life category, less any withdrawal made from Protection Fund within the past 12 months of event date.

| Entry Age Next Birthday | Life Category | Percentage of Total Premium Paid for basic plan (excluding any top-ups) | | |
|-------------------------|---------------------------------|---|---------------|-----------------------|
| | | Policy Year 1 | Policy Year 2 | Policy Year 3 onwards |
| 50 and below | Standard (S1) Life | 125% | 125% | 150% |
| | Sub-standard (S2) Life | 100% | 100% | 125% |
| | Severely Sub-standard (S3) Life | 100% | 100% | 105% |
| 51 and above | Standard (S1) Life | 105% | 105% | 115% |
| | Sub-standard (S2) Life | 100% | 100% | 115% |
| | Severely Sub-standard (S3) Life | 100% | 100% | 105% |

Notes:

- Total Premium Paid for basic plan refers Basic Premium (excluding any Top-Ups) plus any additional premium from attaching waiver(s).
- The classification of Life Category will be subject to underwriting decision.

- Investment Fund Value (IFV) is contributed by allocated Regular Top-Up Premium (if any) plus allocated Single Premium Top-Up (if any), payable following the date of notification.
- Protection Fund Value (PFV) is contributed by allocated Total Premium Paid for basic plan payable following the date of notification.
- Total Fund Value is contributed by Protection Fund Value plus any Investment Fund Value.
- TPD benefit will cease at the policy anniversary immediately following the Life Assured's attainment of age 70 years old next birthday.
- Full TPD benefit will be payable upon TPD claim and the policy will terminate after the benefit payment is made.
- The maximum amount payable for TPD is RM 8 million per life for all individual life policies.

Accidental Benefit:

Upon death or TPD due to an Accident of the Life Assured prior to age 70 next birthday, an additional percentage of Basic Sum Assured equivalent to the below is payable:

| Accidental Death/ Accidental TPD Event | Additional Benefit (Percentage of Basic Sum Assured) |
|---|--|
| Due to accident of any causes other than Public Conveyance and Natural Disaster | 100% |
| While commuting in a Public Conveyance | 200% |
| Accident caused by Natural Disaster | 300% |

Notes:

- If the Accidental Death/ Accidental TPD on Life Assured is caused by multiple events, only the highest benefit will be payable.
- Maximum additional amount payable per life for Accidental Death or Accidental TPD of this plan is RM 500,000, subject to RM 2 million per life for Life Assured age 16 next birthday and below, and RM 10 million per life for Life Assured age 17 to 70 next birthday.
- Accidental Death or Accidental TPD benefit will cease at the policy anniversary immediately following the attainment of age 70 years old next birthday.
- The additional amount payable for Accidental Death/ Accidental TPD is subject to juvenile lien for event occurring before age 5 next birthday.

Spouse Care:

Upon death or TPD of your spouse prior to age 70 next birthday due to an accidental cause, an additional 100% of the Basic Sum Assured is payable, subject to a maximum of RM500,000 per life.

FREQUENTLY ASKED QUESTIONS

Loyalty Bonus:

While the policy remains in force and all premiums due are paid and no withdrawal is made, a one-time extra Bonus equivalent to 100% of Basic Sum Assured, shall be credited into the Protection Fund Value at 100% allocation rate at the end of policy year where the Life Assured has attained the pay-out age (next birthday) below, depending on the entry age of the Life Assured:

| Entry Age of Life Assured | Pay-out Age |
|---------------------------|-------------|
| 14 days to age 40 | Age 70 |
| Age 41 to 50 | Age 80 |
| Age 51 to 60 | Age 90 |
| Age 61 to 70 | Age 100 |

Maturity Benefit:

Upon maturity, the Total Fund Value is payable.

2. Who is eligible?

This plan is offered to anyone aged 14 days old to age 70 years old next birthday.

3. What are the coverage and premium payment term of this plan?

The premium payment term is 3 years and coverage is up to age 100 next birthday.

4. What is the minimum and maximum sum assured of RHB Treasure FlexiWealth?

Minimum: RM 30,000

Maximum: RM 500,000, provided that the annual Total Basic Premium does not exceed RM 500,000

5. How much premium do I have to pay?

The Total Premium for basic plan is equivalent to the basic premium (excluding any top-ups) plus any additional premium from attaching waiver rider(s). Annual basic premium excluding any additional premium from attaching waiver rider(s) and any top-ups will be equivalent to basic sum assured.

The premiums are guaranteed and payable throughout the premium payment term of your policy. We will allocate 100% of the Total Premium Paid for basic plan (excluding any top-ups) to purchase units in your chosen investment-linked fund(s).

You may also perform top-up to maximize your investment, regular top-up with 100% allocation rate and single premium top-up with 95% allocation rate will be used to purchase units in the selected investment-linked fund(s).

6. What are the optional benefits for RHB Treasure FlexiWealth?

There are 2 available riders:

✓ iLife Waiver 2.0 Rider

Premium payable (except Regular Top-up) will be waived upon diagnosis of any covered critical illnesses of the Life Assured.

✓ iPayor Waiver 2.0 Rider

Premium payable (except Regular Top-up) will be waived upon death, TPD or diagnosis of any covered critical illnesses of the Policy Owner.

7. What are the available fund(s) selection?

The fund(s) selected will be applied for allocation of premium.

(i) TokioMarine-Global Sustainable Fund

- To invest in UBS (Lux) Equity Fund - Global Sustainable (USD) Fund which promotes environmental and/or social characteristics and is categorized in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services section by investing at least two-thirds of its assets, according to the principle of risk diversification, in shares or equity type instruments of leading companies (normally large caps, but also smaller caps).
- The fund management charge is up to 1.50% per annum.

(ii) TokioMarine-Bond Fund

- Aims to provide medium to long term accumulation of capital, by investing in quality fixed income securities.
- The fund management charge is up to 1.00% per annum.

FREQUENTLY ASKED QUESTIONS

(iii) TokioMarine-Enterprise Fund

- Aims to maximize returns over medium to long term by investing in quality shares listed on Bursa Malaysia and foreign stock exchange.
- The fund management charge is up to 1.50% per annum.

(iv) 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.
- The fund management charge is up to 1.50% per annum.

(v) 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.
- The fund management charge is up to 1.50% per annum.

(vi) TokioMarine-Dana Ikhtiar

- Aims to provide a balanced mixed of income and potential for capital growth by investing in stocks listed on the Bursa Malaysia or on any other stock exchanges, unlisted stocks and Islamic debt securities and other non-interest bearing assets acceptable under principles of Shariah.
- The fund management charge is up to 1.50% per annum.

Note: This product is not a Shariah-compliant product.

(vii) TokioMarine-Luxury Fund

- To invest in RHB's RHB Leisure, Lifestyle & Luxury Fund which derives long term capital appreciation by investing in equities and equities related securities issued by companies that provide goods and services in the leisure, lifestyle and luxury market, or in any other collective investment schemes which share similar investment objectives.

- The fund management charge is up to 1.50% per annum.

8. What are the fees and charges involved?

| Charges | Amount (RM) | |
|----------------------------------|--|---|
| Insurance Charges | Depending on the Life Assured's attained age next birthday, gender, smoking habits, occupation and health condition, where applicable. This charge will be deducted from your fund value each month. | |
| Administration Charge | Administration Charge will be deducted from the Total Fund Value on a monthly basis while the policy remains in force as per below: | |
| | Policy Year | Annual Administration Charge (% of value of units in Total Fund Value) |
| | 1 | 20% |
| | 2 | 12% |
| 3 and above | 0% | |
| Partial Withdrawal Charge | Partial withdrawal charge shall be applied to the withdrawn amount if the partial withdrawal of the policy happens on the first 4 policy years. If there is any outstanding premium due as at the date of withdrawal, the percentage charged will be based on the policy year in which the total premium is ceased to be payable.: | |
| | Partial Withdrawal Policy Year | Partial Withdrawal Charge |
| | 1 | 30% |
| | 2 | 15% |
| | 3 | 10% |
| 4 | 5% | |
| 5 and above | 0% | |
| Surrender Charge | Surrender charge shall be applied to Total Fund Value if the surrender of the policy happens on the first 4 policy years. If there is any outstanding premium due as at the date of surrender, the percentage charged will be based on the policy year in which the total premium is ceased to be payable: | |

FREQUENTLY ASKED QUESTIONS

| Charges | Amount (RM) | |
|----------------------------------|---|--|
| Surrender Charge (cont'd) | Policy Year at Surrender | Surrender Charge |
| | 1 | 30% |
| | 2 | 15% |
| | 3 | 10% |
| | 4 | 5% |
| | 5 and above | 0% |
| Premium Holiday Charge | Premium Holiday Charge will be deducted from the Total Fund Value on a monthly basis upon the policy premium due is not paid after the grace period while the policy remains in force as per below: | |
| | Policy Year | Annual Premium Holiday Charge (% of value of units in Total Fund Value) |
| | 1 | 20% |
| | 2 | 12% |
| | 3 and above | 0% |
| Fund Management Charges | Between 0.5% and 1.50% per annum of your fund assets, depending on your choice of funds. | |
| Fund Switching Fee | No fee will be charged. | |
| Commission | The percentage of basic premium is payable to the sales representative as commissions: 3.75% Single Premium Top-Up/ Regular Top-Up: 3.75% of the Top-Up for all applicable year | |

All fees and charges are not guaranteed and may be revised by giving you 90 days prior written notice. Any revision will be made effective at the next policy anniversary. Please refer to the Product Disclosure Sheet for further details.

9. Are the premiums paid for RHB Treasure FlexiWealth eligible for tax relief?

Your premiums paid are eligible for income tax relief, subject to the approval of the Inland Revenue Board.

10. Are there any benefit limitations?

This plan does not cover:

- Death due to suicide, while sane or insane, within 1 year from the issue date or reinstatement date of the policy, whichever is later.
- TPD due to injury sustained while engaging in hazardous pursuit, speed or endurance contest, any form of disability which existed at the issue date or reinstatement date of the policy, whichever is later.
- Accidental TPD, Accidental Death, Spouse Accidental TPD or Spouse Accidental Death due to 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, any form of disability which existed at the issue date or reinstatement date of the policy or pre-existing conditions which existed prior to the issue date or reinstatement date of the policy, whichever is later.

The exclusion and limitations of benefits highlighted are not exhaustive. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further information.

11. How do I make a claim?

You may submit the claim form directly to the nearest RHB Bank/ the Company's branches or claim online via customer portal (e-Claims). Proof of claim must be accepted and approved by the Company to facilitate the policy's benefit directly to the appropriate party.

12. How do I track the performance of the funds?

The published daily unit price of the fund is available on our website at <https://www.tokiomarine.com/my/en/personal/resources/funds-overview/fund-prices.html>.

13. Who can I reach if I need more information?

If you wish to know more about this plan, please contact your nearest RHB Bank Branch. Alternatively, we are also contactable via email at customercare@tokiomarinelifelife.com.my.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of this product. It does not constitute a contract of insurance. Please refer to the policy document, Sales Illustration and Product Disclosure Sheet for detailed benefits, exclusions, terms and conditions before deciding on your purchase of this plan.
2. You should satisfy yourself that this plan suits your needs and the amount of premium payable under this plan is the amount that you can afford. If the premium paid for an investment-linked policy is above RM 5,000, you may want to consider a single premium investment-linked product or regular top-up which offers better allocation rates for investment.
3. Any age reference shall be on the basis of Age Next Birthday.
4. Buying a life insurance is a long term commitment. If you surrender the policy in the early years, the amount you get back will be less than the amount that you have paid.
5. You should consider the applicable fees and charges involved carefully. Such fees and charges are not guaranteed and may be varied from time to time. We reserve the right to revise the rate applicable by giving advanced notice.
6. The Protection Fund Value and Investment Fund Value of the policy is not guaranteed and will fluctuate depending on the performance of the investment-linked fund. The investment risks under this plan are to be borne solely by you.
7. The fund fact sheets contain detailed information of the investment-linked fund such as the risks involved in investing the fund and past performance of the fund compared to the benchmark. The past performance of the fund is not a guide to future performance.
8. You may make partial withdrawal by selling some of the units in the invested funds, subject to the limitations imposed by the Company. If there is any withdrawal from Protection Fund Value within the past 12 months from any claims under the basic plan and the benefit payable is more than the Protection Fund Value, the benefit payable will be subject to the withdrawal clause.
9. TPD benefit is subject to RM 8 million per life for all policies on the same life. The TPD benefit will cease at the policy anniversary immediately following the Life Assured's attainment of age 70 years old next birthday.
10. The maximum additional amount payable per life for Accidental Death or Accidental TPD is RM 2 million per life for Life Assured age 16 next birthday and below, and RM10 million per life for Life Assured age 17 to 70 next birthday. This additional amount payable upon Accidental Death or Accidental TPD will cease at the policy anniversary immediately following the Life Assured's attainment of age 70 years old next birthday.
11. The maximum additional amount payable per life for Spouse Accidental Death or Spouse Accidental TPD of this plan and any applicable policies is RM 500,000, subject to a maximum of RM 10 million for all policies on the same life for legal spouse. This benefit is payable only once per policy. This additional amount payable upon Spouse Accidental Death or Spouse Accidental TPD will cease to be payable when the spouse has attained age 70 years old next birthday.
12. Juvenile lien is applicable to Accidental Death and Accidental TPD before the Life Assured reaches age 5 years old next birthday.
13. You have 15 days to review your policy from the date of delivery of this policy document. If for any reason you decide not to continue with the policy, you may cancel your policy by submitting a written request to us within the 15 days period for a refund of the following amounts, less any medical expenses incurred:
 - (a) any unallocated premium;
 - (b) the fund value at the next valuation date; and
 - (c) any insurance charges and fees which have been deducted.
14. You should ensure that the important information regarding this plan is disclosed to you and you understand the information disclosure. If there is any ambiguity, you should seek clarification from us or RHB Bank.

IMPORTANT NOTES

15. If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.
16. This plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad (“the Company”). The Company is licensed under the Financial Service Act 2013 and regulated by Bank Negara Malaysia.

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.

Underwritten by:



Tokio Marine Life Insurance Malaysia Bhd.

[199801001430 (457556-X)]

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Tokio Marine Life Insurance Malaysia Bhd is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by Tokio Marine Life Insurance Malaysia Bhd are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Tokio Marine Life Insurance Malaysia Bhd or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

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