

PRODUCT DISCLOSURE SHEET

RHB Essential Protect

This is an insurance product

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

1. What is this product about?

This Investment-Linked Insurance Policy (ILP) offers you a combination of insurance protection and investment. Upon Death, Total and Permanent Disability (TPD) or Senior Disability (SD) of the Life Assured during the coverage term, a lump sum benefit will be payable.

This plan comes with Loyalty Bonus, Lifestyle Reward and additional coverage upon Accidental Death/TPD of Life Assured and Life Assured's legal spouse.

The fund value of this ILP depends on the price of the underlying units, which in turn depends on the performance of the investment-linked fund(s).

There are 6 funds available for selection, each with different investment objectives and risk profiles:

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

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

This policy provides the following Premium Top-Up options:

- (i) **Regular Top-Up**
An option for you to specify an amount of premium, to be payable with the same frequency as the basic premium to enhance your Investment Fund Value.
- (ii) **Single Premium Top-Up**
An option that allows you to pay a one-time 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 Sum Assured for this plan is RM <Amount>. This

policy provides:

(i) Death/TPD/SD Benefit[^]	Investment Fund Value (IFV) and (a) Protection Fund Value (PFV); OR (b) Current Basic Sum Assured* less any withdrawal made from PFV within 12 months before the Life Assured's date of death/TPD/SD whichever is higher, less any indebtedness due and owing to Us.
(ii) Accidental Death/Accidental TPD Benefit** due to (a) any causes other than Public Conveyance (b) Public Conveyance	(a) Additional RM <Amount> (i.e. 100% of Basic Sum Assured) (b) Additional RM <Amount> (i.e. 200% of Basic Sum Assured)
(iii) Spouse Accidental Death/ TPD Benefit	Additional RM <Amount> (i.e. 10% of Basic Sum Assured), subject to a maximum of RM 500,000 per life.
(iv) Lifestyle Reward*	Basic Sum Assured increases by RM <Amount> (i.e. 5% of Basic Sum Assured) at the end of every 5 policy year upon survival of Life Assured, subject to a maximum of RM <Amount> (i.e. 10% of Basic Sum Assured). This Lifestyle Reward is also applicable during Auto Extension period.
(v) Maturity Benefit	Protection Fund Value (PFV) plus Investment Fund Value (IFV) (if any)
(vi) Loyalty Bonus	RM <Amount> (i.e. 4% of Basic Sum Assured), subject to a maximum of RM 50,000, will be credited into PFV with 100% allocation rate at the end of policy year where the Life Assured attained <Age> years old next birthday, provided that the policy is in-force and all premiums are paid up-to-date. This benefit is applicable during Auto Extension Period.
(vii) Auto Extension Option	Upon reaching maturity while this policy is in force, the coverage of the policy and any attaching riders will continue after the Coverage Term with Auto Extension Option up to age 100 next birthday of the Life Assured for the basic plan and the maximum coverage term of any attaching riders PROVIDED there is sufficient total fund value to deduct for the insurance charges and other relevant charges. Additional premium may be required during the extended coverage term. The policy will lapse during the extended coverage term when the total fund value has been fully utilised. You may withdraw this Auto Extension Option by giving us a notice within ninety (90) days prior to the end of the Coverage Term. The withdrawal of this option can only be utilized once per policy and shall not be revoked after the withdrawal takes effect. The basic plan and all attaching riders shall expire at the end of Coverage Term once Auto Extension Option is withdrawn. In the event of no explicit action taken by You upon the end of Coverage Term, the Auto Extension Option shall be exercised. Please refer to "Auto Extension Option" section in this Sales Illustration for the details of this option.

Notes:

- *Current Basic Sum Assured = Basic Sum Assured + additional Sum Assured from Lifestyle Reward. Juvenile Lien is applicable for event occurring before age 5 next birthday.
- **If the Accidental Death or Accidental TPD is due to multiple events under item (ii), only the highest benefit shall be payable.
- TPD benefit will cease to be payable at the policy anniversary immediately following the Life Assured's attainment of age 70 next birthday, subject to RM 8 million per life for all individual life policies.
- SD benefit will be payable upon SD of the Life Assured on/after the policy anniversary on which the Life Assured attained the age 70 next birthday. SD Benefit will cease to be payable upon maturity of the policy.
- The maximum amount payable for SD benefit is RM 2 million per life for all individual life policies.
- ^Either ONE of the Total and Permanent Disability (TPD) or Senior Disability (SD) benefit is claimable
- The additional amount payable upon Accidental Death/TPD will cease to be payable at the policy anniversary immediately following the attainment of age 70 next birthday, subject to 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.
- Spouse Accidental Death/TPD benefit is only payable upon death or TPD due to an accident of the legal spouse of Life Assured prior to the legal's spouse's age 70 next birthday. This benefit is payable once per policy.

In-Force Guarantee

The policy will not lapse during the first 5 policy years even when the fund value of the policy falls to zero. This In-Force Guarantee will remain in effect as long as:

- (a) All premiums due are paid timely and no decrease of any premium is done except when the Basic Sum Assured or the Rider Sum Assured is also reduced accordingly; and
- (b) There has not been any withdrawal from the Protection Fund Value during the In-Force Guarantee period.

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

- iComprehensive Critical Illness
- Income Gain Rider
- Protect Boost Rider
- iLife Waiver 2.0
- iPayor Waiver 2.0

Fund(s) chosen:

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

Reminder: Please read the sales illustration and fund fact sheet(s) 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 the age of 5 years old next birthday, Juvenile Lien is applicable. The Sum Assured[#] payable on death/ TPD/ Accidental Death/Accidental TPD Benefit will be according to the following percentage:

Age Next Birthday upon claim	Percentage of Sum Assured [#]
Age 1	20%
Age 2	40%
Age 3	60%
Age 4	80%
Age 5 and above	100%

[#]Sum Assured is referring to:
 - Current Basic Sum Assured upon claim for death/ TPD; OR
 - Additional Basic Sum Assured upon claim for Accidental Death/Accidental TPD Benefit.

Coverage duration: <Term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of the Policy, whichever is earlier.

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

The total premium that you have to pay may vary depending on the underwriting requirements of Tokio Marine Life Insurance Malaysia Bhd.
 The estimated basic plan 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.

***Please refer to <Table No.> of this sales illustration for estimated total premium that you have to pay.**

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

- The insurance charges are deducted monthly from the value of your units. The insurance charges will increase as your age increases.
- Monthly policy fees shall be due on the commencement date and each subsequent monthly anniversary while the policy remains 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-Bond Fund	1.00%	0.50%
TokioMarine-Dana Ikhtiar	1.50%	1.50%
TokioMarine-Managed Fund	1.50%	1.20%
TokioMarine-Orient Fund	1.50%	1.50%
TokioMarine-Luxury Fund	1.50%	1.50%

- Switching fees: Not applicable
- Commission will be borne by You and paid from the premium. Please refer to the commission for Basic Premium and Top-Up premium below:

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

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

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

Notes:

- 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 ninety (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 Single Premium Top-Up premium (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 you 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/SD.
- 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 with 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 exclusion under this policy?

- Death Benefit
 - Suicide (whether sane or insane) within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later. The policy will be void and we shall refund the Total Premium Paid at the date of notification less any indebtedness.
- Total and Permanent Disability (TPD)/ Senior Disability (SD) 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 pursuits, speed or endurance contest;
 - any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an international airline and licensed for passenger service over a regular scheduled commercial route);
 - submarine voyage;
 - military, police, naval or aeronautical service;
 - violation of law or resistance to arrest;
 - any form of Disability which existed at the Issue Date or Reinstatement Date of the policy, whichever is later;
 - war declared or undeclared, revolution, riot and civil commotion, strikes, terrorist activities; or
 - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.
- Accidental Death/ Accidental TPD/ Spouse Accidental Death/ Spouse Accidental TPD 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 pursuits, 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).
- Additional Exclusion for Accidental TPD/Spouse Accidental TPD Benefit
 - any form of Disability which existed at the issue date or reinstatement of the policy, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- 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 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.

If you have any enquiries, please contact Us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak,

50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

Please ask Us/ sales representatives 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.

REGULAR TOP-UP 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 FUND(S) CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

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

This insurance plan is 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

Protect Boost Rider

This is an insurance product

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

1. What is this product about?

This is a unit deducting rider that provides coverage in the event of Life Assured's death or if the Life Assured suffers from Total and Permanent Disability (TPD) before the rider expiry term.

A lump sum amount which is equivalent to Rider Sum Assured will be payable upon the death or TPD of the Life Assured.

2. What are the covers / benefits provided?

This rider covers:

(i) Death - RM <Amount> (i.e. Rider Sum Assured)

(ii) TPD - RM <Amount> (i.e. Rider Sum Assured)

Note: TPD benefit will cease to be payable at the policy anniversary immediately following the Life Assured's attainment of age 70 next birthday, subject to RM 8 million per life for all individual life policies.

If the Life Assured is below the age of 5 years old next birthday, Juvenile Lien is applicable. The Rider Sum Assured payable on death/TPD will be according to the following percentage:

Age Next Birthday at Death/ TPD	Percentage of Rider Sum Assured
Age 1	20%
Age 2	40%
Age 3	60%
Age 4	80%
Age 5 and above	100%

Coverage Duration: <Term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of this rider/Policy, 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 coverage charges are deducted monthly from the value of your units. The insurance charges will increase as the age increases. Details of insurance charges for the rider are given in the sales illustration.

Note:

- The insurance charges for this rider is not guaranteed and may increase upon renewal. We reserve the right to revise the insurance charges by giving you at least 90 days prior written notice. However, the revised rates will only take effect on 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.
- 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 Single Premium Top-Up premium (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 you 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.

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 Life Assured's death is directly or indirectly due to:

- Death Benefit
 - Suicide (whether sane or insane) within 1 year from the Issue Date or Reinstatement Date of this rider, 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 pursuits, 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, riot and civil commotion, strikes or terrorist activities; or
 - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- 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 the us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

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

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

9. Where can I get further information?

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

If you have any enquiries, please contact Us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak,

50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available

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

IMPORTANT NOTE:

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

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PRODUCT DISCLOSURE SHEET

iComprehensive Critical Illness

This is an insurance product

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

1. What is this product about?

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

2. What are the covers / benefits provided?

This rider covers:

- Staged CI Benefit - up to RM <Amount> (i.e. Rider Sum Assured), please refer to the Critical Illness table below.
If the Life Assured is below the age of 5 years old next birthday, Juvenile Lien is applicable. The Rider Sum Assured payable upon Staged CI will be according to the following percentage:

Age Next Birthday at CI	Percentage of Rider Sum Assured
Age 1	20%
Age 2	40%
Age 3	60%
Age 4	80%
Age 5 and above	100%

- Special Benefit - RM <Amount> (i.e. 10% of rider Sum Assured, subject to a maximum of RM 25,000) payable if the Life Assured undergo Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease.
- Health Recovery Benefit - Additional RM <Amount> (i.e. 20% of rider Sum Assured) payable with the first claim payment from Staged CI Benefit.

Critical Illness Table

No.	Critical Illness Category	Critical Illness Conditions	
		Early CI (50%)	Advanced CI (100%)
1.	AIDS	HIV due to Organ Transplant	Full-blown AIDS
2.	Alzheimer's Disease/ Severe Dementia	Early Alzheimer's Disease	Alzheimer's Disease/Severe Dementia
3.	Anaemia	- Reversible Aplastic Anaemia	Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>
4.	Apallic syndrome (i.e. Persistent Vegetative State (PVS))	N/A	Apallic syndrome (i.e. Persistent Vegetative State (PVS)).
5.	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
6.	Blindness	- Loss of Sight in One Eye - Optic Nerve Atrophy - Retinitis Pigmentosa	Blindness - <i>Permanent and Irreversible</i>
7.	Brain Surgery	- Surgery for Subdural Haematoma - Cavernous Sinus Thrombosis Surgery - Cerebral Shunt Insertion	Brain Surgery
8.	Brain Tumour	- Surgical Removal of Pituitary Tumor - Surgical Excision of a Spinal Meningioma	Benign Brain Tumor - <i>of specified severity</i>
9.	Burns	- Mild Severe Burns - Moderately Severe Burns	Third Degree Burns - <i>of specified severity</i>
10.	Cancer	- Carcinoma in situ - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia	Cancer - <i>of specified severity and does not cover very early cancers</i>
11.	Cardiomyopathy	Hypertrophic Cardiomyopathy	Cardiomyopathy - <i>of specified severity</i>
12.	Chronic Autoimmune Hepatitis	N/A	Chronic Autoimmune Hepatitis
13.	Chronic Relapsing Pancreatitis	N/A	Chronic Relapsing Pancreatitis
14.	Coma	- Coma for 48 hours - Severe Epilepsy	Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
15.	Coronary Artery By-Pass Surgery	- Pericardectomy or Keyhole Cardiac Surgery - Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use - Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
16.	Creutzfeldt-Jakob Disease	N/A	Creutzfeldt-Jakob Disease
17.	Deafness / Loss of Hearing	- Partial Loss of Hearing - Cochlear Implant Surgery	Deafness - <i>Permanent and Irreversible</i>
18.	Ebola Hemorrhagic Fever	N/A	Ebola Hemorrhagic Fever
19.	Elephantiasis	N/A	Elephantiasis

20.	Encephalitis	Encephalitis with Full Recovery	Encephalitis - resulting in Permanent inability to perform Activities of Daily Living
21.	Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	Fulminant Viral Hepatitis
22.	Head Trauma	- Facial Reconstructive Surgery - Mild Head Trauma	Major Head Trauma resulting in Permanent inability to perform Activities of Daily Living
23.	Heart Attack	- Cardiac Pacemaker Insertion - Cardiac Defibrillator Insertion - Less Severe Heart Attack	Heart Attack - <i>of specified severity</i>
24.	Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Heart Valve Surgery
25.	HIV	N/A	- HIV Infection Due To Blood Transfusion
26.			- Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
27.	Kidney Failure	- Surgical Removal of One Kidney - Chronic Kidney Disease	Kidney Failure - <i>requiring dialysis or kidney transplant</i>
28.	Liver Disease	- Liver Surgery - Biliary tract reconstruction surgery - Liver Cirrhosis - Chronic Primary Sclerosing Cholangitis	End-Stage Liver Failure
29.	Loss of Independent Existence	N/A	Loss of Independent Existence
30.	Loss of Speech	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
31.	Lung Disease	- Severe Asthma - Permanent (or Temporary) Tracheostomy - Surgical Removal of One Lung	End-Stage Lung Disease
32.	Medullary Cystic Disease	Chronic Glomerulonephritis	Medullary Cystic Disease
33.	Motor Neuron Disease	Early Motor Neurone Disease	Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms
34.	Multiple Sclerosis	Early Multiple Sclerosis	Multiple Sclerosis
35.	Muscular Dystrophy	N/A	Muscular Dystrophy
36.	Organ Transplant	- Small Bowel Transplant - Corneal Transplant	Major Organ / Bone Marrow Transplant
37.	Serious Coronary Artery Disease	Early Coronary Artery Disease	Serious Coronary Artery Disease
38.	Paralysis	- Loss of Use of One Limb - Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Paralysis of limbs
39.	Parkinson's Disease	Early Parkinson's Disease	Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
40.	Poliomyelitis	N/A	Poliomyelitis

41.	Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Hypertension - Class III - Insertion of a Vena-cava filter	Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>
42.	Progressive Scleroderma	N/A	Progressive Scleroderma
43.	Severe Eisenmenger's Syndrome	N/A	Severe Eisenmenger's Syndrome
44.	Stroke	- Carotid Artery Surgery - Brain Aneurysm Surgery	Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
45.	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm or Dissection - Minimally Invasive Surgery to Aorta	Surgery to Aorta
46.	Systemic Lupus Erythematosus	Systemic Lupus Erythematosus	Systemic Lupus Erythematosus With Severe Kidney Complications
47.	Terminal Illness	N/A	Terminal Illness

***Note:**

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

Coverage Duration: <Term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of this rider/Policy, after second claim under Early CI, a claim under Advanced CI, whichever is earlier.

3. How much premium do I have to pay?

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

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

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

***Note:**

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

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

- Importance of disclosure - you must disclose all material facts such as medical conditions and state your age correctly.
- Cooling-Off Period - 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:-
 - (a) The eligibility for benefit under Advanced CI will only start:
 - sixty (60) days for Critical Illness under Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Other Serious Coronary Artery Disease Category; or
 - thirty (30) days for all other Critical Illness;
 - (b) The eligibility for benefit under Early CI and Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease, will only start:
 - sixty (60) days
 after the Issue Date or Reinstatement Date of this rider, whichever is later;
- 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 Single Premium Top-Up premium (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 you 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 the 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 Condition under Early CI, Advanced CI and Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease manifested prior to or:
 - (a) For Advanced CI,
 - within sixty (60) days for Critical Illness under Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Other Serious Coronary Artery Disease Category; or
 - within thirty (30) days for all other Critical Illness;
 - (b) For Early CI and Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease,
 - within sixty (60) days
 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 due to Organ Transplant, 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:-
 - i) seven (7) days after the diagnosis of a CI Condition under Early CI; or
 - ii) thirty (30) days after the diagnosis of a CI Condition under Advanced CI

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- 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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If you have any enquiries, please contact Us at:

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50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available

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

IMPORTANT NOTE:

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

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

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

PRODUCT DISCLOSURE SHEET

Income Gain Rider

This is an insurance product

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

1. What is this product about?

Income Gain Rider is a premium-paying rider that provides protection upon death or TPD and pays annual Guaranteed Cash Payment (GCP) starting from the end of first policy year until the policy maturity.

2. What are the covers / benefits provided?

The Rider Sum Assured of this rider : RM <Amount>

This rider provides:

(i) **Guaranteed Cash Payment (GCP)** amounting to a percentage of the Rider Sum Assured, payable annually as shown below:

End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
1 to 10	8%	<Amount>
11 to 19	12%	<Amount>
20	505%	<Amount>

You may choose the following GCP payment options:

Option 1 : To receive GCP.

Option 2 : To leave the GCP with TMLM to accumulate at such a rate of interest as TMLM may determine from time to time. The actual interest rate used for accumulation may be depending on the Company's investment experience. The prevailing interest rate is at 4% p.a.. This rate is not guaranteed and is subject to change without prior notice.

Option 3 : To reinvest the GCP. The GCP will be 100% allocated into Investment Fund Value (IFV) and apportioned in the selected Tokio Marine Life Investment-Linked Funds as per selected for the basic plan. The number of units created shall be based on the unit price on the next valuation date.

GCP payment will cease to be payable upon non payment of premium and/or termination of the rider.

Please refer to the Sales Illustration for the benefits of this rider.

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

a) Rider Cash Value; or

b) Percentage of the Total Rider Premium Paid minus total Guaranteed Cash Payment (GCP) declared up to date, according to the policy year of the event occurrence:

Policy Year	Percentage of Total Rider Premium Paid
1 to 2	<%>
3 and onwards	<%>

Note: The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70next birthday.

(iii) **Maturity Benefit** - Upon maturity, any accumulated GCP less any indebtedness is payable together with the final GCP instalment.

Coverage Duration: <Term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of this rider/Policy, 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 <Table No.> of this sales illustration for estimated total rider premium that you have to pay.

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 of Income Gain Rider

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>
Total	<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 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 until the outstanding premium is paid.
- 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?

- **Death Benefit**
 - Suicide (whether sane or insane) within 1 year from the Issue Date or Reinstatement Date of this rider, 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 pursuits, 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, riot and civil commotion, strikes or terrorist activities; or
 - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a

pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- 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, 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?

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50400 Kuala Lumpur.

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Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

Please ask Us/ sales representatives 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.

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PRODUCT DISCLOSURE SHEET

iLife Waiver 2.0

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iLife Waiver 2.0. Be sure to also read the general terms and conditions.

1. What is this product about?

iLife Waiver 2.0 is a unit-deducting rider that waives the future Basic Premium and Limited Top-Up (if any) of the policy 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 Basic Premium and Limited Top-Up (if any) that 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 waives the future Basic Premium and Limited Top-Up (if any) of the policy upon:

- Critical Illness (CI)

The Critical Illnesses covered under this rider are:

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.

Coverage duration: <Term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of this rider/Policy, upon a valid claim on this rider benefit/other waiver riders attached to the Policy, whichever is earlier.

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 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 Single Premium Top-Up premium (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 you 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 Condition* 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 is refusing to consent to treatment or defying the advice of a specialist physician; or
- the Life Assured did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- Its existence would have been apparent to a reasonable person in the circumstances.

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

7. Can I cancel my rider?

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

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

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

PRODUCT DISCLOSURE SHEET

iPayor Waiver 2.0

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iPayor Waiver 2.0. Be sure to also read the general terms and conditions.

1. What is this product about?

iPayor Waiver 2.0 is a unit deducting rider that waives the future Basic Premium and Limited Top-Up (if any) of the policy 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) during the rider coverage term, subject to the waiting period. The next Basic Premium and Limited Top-Up (if any) that due starting from the date of death, TPD or diagnosis of CI of Policy Owner, whichever is earlier, 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 waives the future Basic Premium and Limited Top-Up (if any) of the policy upon the Policy Owner's:

- Death
- Critical Illnesses (CI)
- Total and Permanent Disability (TPD) prior to the Policy Owner attained age 70 years next birthday.

Critical Illnesses covered under this rider are:

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.

Coverage Duration: <Term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of this rider/Policy, upon a valid claim on this rider benefit/other waiver riders attached to the Policy, whichever is earlier.

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?

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

Note:

- The insurance charges for this rider are 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 Single Premium Top-Up premium (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 Guaranteed 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 you 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 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 pursuits, 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 condition shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- 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?

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

If you have any enquiries, please contact Us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak,

50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available

Please ask Us/ the sales representatives 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 US DIRECTLY FOR MORE INFORMATION.

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