

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

Date: <dd/mm/yyyy>

1 What is RHB Wealth Advance? (This is an insurance product)

RHB Wealth Advance offers a combination of insurance protection and investment. It is a limited pay regular premium Investment-Linked Insurance Policy (ILP) with coverage up to age 128 next birthday. A lump sum benefit will be payable if the Life Assured dies during the coverage term or suffers from Total and Permanent Disability (TPD) before the policy anniversary on which the Life Assured attained the age of 70 next birthday.

This plan also comes with Inflation Shield, Loyalty Bonus and additional benefit upon Accidental Death/Accidental TPD of Life Assured and Life Assured's legal spouse.

2 Know Your Coverage/Benefits

As an illustration, for RM 504,500.00 annually, you will receive the following insurance coverage:

Death/ Total and Permanent Disability (TPD)	Investment Fund Value (if any) AND the higher of the following: (a) RM 5,000; or (b) Protection Fund Value; or (c) Percentage of Total Premium paid for basic plan (excluding any top-ups) :		
	Percentage of Total Premium paid for basic plan (excluding any top-ups)		
	Policy Year 1 to Policy Year 2	Policy Year 3 to Policy Year 5	Policy Year 6 and onwards
	100%	120%	Inflation Shield: Increment of 10% every 5 Policy Years, up to maximum 200%
Accidental Death/ Accidental TPD	Event(s)	Percentage of Basic Sum Assured	Amount (RM)
	a) Any other causes other than Public Conveyance and Natural Disaster	Additional 100% Basic Sum Assured	Additional RM 500,000
	b) Public Conveyance	Additional 200% Basic Sum Assured	Additional RM 1,000,000
	c) Natural Disaster	Additional 300% Basic Sum Assured	Additional RM 1,500,000
Spouse Accidental Death/ Accidental TPD	Additional RM 500,000 (i.e. 100% of Basic Sum Assured)		
Loyalty Bonus	Additional RM 540,000 (i.e. 108% of Basic Sum Assured), will be credited into PFV with 100% allocation rate at the end of policy year where the Life Assured attained 70 years old next birthday, provided that the policy is in-force, all premiums are paid up-to-date and no partial withdrawal has been made		
Maturity Benefit	Protection Fund Value (PFV) plus Investment Fund Value (IFV) (if any)		
In-Force Guarantee	The policy will not lapse during the first three (3) policy years even when the Total Fund Value of the policy falls to zero. This In-Force Guarantee will remain in effect as long as: (a) All premiums due (including basic premium and any RTU premium) are paid timely and no decrease of premium is done except when Basic Sum Assured is also reduced accordingly; and (b) There has not been any withdrawal from Protection Fund Value during the In-Force Guarantee period.		
Attachable optional rider available for this product	<ul style="list-style-type: none"> • iLife Waiver 2.0 • iPayor Waiver 2.0 		

Your investment-linked insurance **excludes**:

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

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

If you have any questions or require assistance on your investment - linked insurance, you can:



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my

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Know Your Obligations

For your investment-linked insurance, you must pay a premium of :				
Premium	RM 504,500.00 annually			
Policy Coverage Term: 98 years				
Premium Payment Term: 3 years				
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s)				
Premium allocated to purchase units	Please take note that the following table is illustrated in Annual Payment Mode only.			
		Basic Premium		Regular Top-Up
	Policy Year	Allocation Percentage (%)	Allocated Premium (RM)	Allocation Percentage (%)
	1 - 3	100%	504,500.00	95%
				Allocated Premium (RM)
				0.00
Please refer to the Sales Illustration for more details.				
You also have to pay the following fees and charges :				
Insurance Charge	The insurance charges are deducted monthly from the value of your units. Details of insurance charges are given in the sales illustration.			
Administration Charge	Administration Charge will be deducted from the Total Basic Premium Payable on a monthly basis to meet the insurer's expenses, including commission payable to the bank.			
		Annual Administration Charge (% of Total Basic Premium Payable)		
	Policy Year			
	1	3.120%		
	2	2.500%		
	3	2.500%		
	4	1.875%		
	5	1.875%		
	6	0.000%		
	7	0.000%		
	8	0.000%		
	9 and above	0.000%		
Fund Management Charge	Up to 1.50% per annum of your fund assets, depending on your choice of funds.			
Commission	3.83% of premium or RM 58,018, which forms part of the total premium payable.			
Sales and Service Tax (SST)	RM 0 annually			
Other applicable charges	1. Partial Withdrawal Charge 2. Surrender Charge			

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Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The Total Fund Value of this product depends on the performance of your chosen fund(s).
- Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your policy shall remain in force.
- Policy lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your policy will lapse if the Fund Value is insufficient to pay for the insurance and other charges, In-Force Guarantee will be forfeited and future benefit payouts will be affected.
- Policy Fees and Charges - The policy charges (including insurance charges and other charges) are not guaranteed. We reserve the right to revise the policy charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. Any revision made will only take effect on the next policy anniversary.
- Claim Notification - Written notification must be given to us within sixty (60) days from the date of death and six (6) months from the date of TPD. Please refer to our corporate website to understand the claim procedures.
- The premium or insurance charge may increase automatically following a medical repricing exercise for iLife Waiver 2.0 and iPayor Waiver 2.0.

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

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Can I cancel my policy?

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

- Cooling-Off Period** - You may cancel your policy by returning to us the policy contract within fifteen (15) days after your policy has been delivered 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 other applicable fees which have been deducted, less any medical expenses incurred by us in issuing the policy.
- After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation of the policy, we shall refund you the Total Fund Value, subject to Surrender Charge.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT (TOGETHER WITH REGULAR TOP-UP IF ATTACHED) THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UP'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

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

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Bhd. [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.

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

Date: <dd/mm/yyyy>

1 What is iLife Waiver 2.0? (This is an insurance product)

iLife Waiver 2.0 is a unit-deducting rider that waives the future Basic Premium of the policy (excluding any top-up premiums) 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 (excluding any top-up premiums) that due starting from the date of diagnosis will be waived until the end of the rider's coverage term or termination of the basic plan, whichever is earlier. Part of the waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the policy.

2 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Total Fund Value to pay for your insurance charges and you will receive the following insurance coverage:

Critical Illness	Waive future Basic Premium of the policy (excluding any top-up premiums) upon Critical Illness (CI)
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The Critical Illness covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

Note: This is not a complete list. Please read your policy contract for details on the Critical Illness covered.

Your rider **excludes:**

- Pre-existing conditions that the Life Assured had, or had symptoms of, before buying the plan (e.g. medical conditions).
- 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.
- The Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency 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 as defined in this Contract. For the purpose of this PDS,
 - (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.
- The Life Assured did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

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



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my

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Know Your Obligations

For your rider, you must pay a premium of :	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: 3 years	
You also have to pay the following fees and charges :	
Insurance Charge	The rider's insurance charges are deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

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Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated.
 - The Total Fund Value of this product depends on the performance of your chosen fund(s).
 - 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.
 - Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
 - Rider lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your rider will lapse if the Total Fund Value is insufficient to pay for the insurance and other charges, In-Force Guarantee will be forfeited and future benefit payouts will be affected.
 - Insurance Charge - The insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least thirty (30) 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 from the date of critical illness. Please refer to our corporate website to understand the claim procedures.
 - The insurance charge may increase automatically following a medical repricing exercise for iLife Waiver 2.0.
- Note:** This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions under the rider.

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Can I cancel my rider?

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

- **Cooling-Off Period** - You may cancel your rider by returning to us the policy contract within fifteen (15) days after your rider has been delivered 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 in issuing this rider.
- **After Cooling-Off Period** - You may cancel your rider at any time by written request to us. Upon cancellation of this rider, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

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Date: <dd/mm/yyyy>

1 What is iPayor Waiver 2.0? (This is an insurance product)

iPayor Waiver 2.0 is a unit deducting rider that waives the future Basic Premium of the policy (excluding any top-up premiums), 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 (excluding any top-up premiums) 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 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Total Fund Value to pay for your insurance charges and you will receive the following insurance coverage:

Death	Waive future Basic Premium of the policy (excluding any top-up premiums) upon the Policy Owner's Death.
Total and Permanent Disability (TPD)	Waive future Basic Premium of the policy (excluding any top-up premiums) upon the Policy Owner's Total and Permanent Disability (TPD) prior to the Policy Owner attained age 70 next birthday.
Critical Illness (CI)	Waive future Basic Premium of the policy (excluding any top-up premiums) upon the Policy Owner's diagnosis of any covered Critical Illness (CI).

The Critical Illness covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

Note: This is not a complete list. Please read your policy contract for details on the Critical Illness covered.

Your rider **excludes:**

- Suicide - if death was due to suicide within 1 year from the Issue Date or the Reinstatement Date of this rider, whichever is later.
- If TPD is due to pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).

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

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



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03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my

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Know Your Obligations

For your rider, you must pay a premium of :	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: 3 years	
You also have to pay the following fees and charges :	
Insurance Charge	The rider's insurance charges are deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

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Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated.
 - The Total Fund Value of this product depends on the performance of your chosen fund(s).
 - 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.
 - Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
 - Rider lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your rider will lapse if the Total Fund Value is insufficient to pay for the insurance and other charges, In-Force Guarantee will be forfeited and future benefit payouts will be affected.
 - Insurance Charge - The insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least thirty (30) 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 date of death and six (6) months from date of TPD or critical illness. Please refer to our corporate website to understand the claim procedures.
 - The insurance charge may increase automatically following a medical repricing exercise for iPayor Waiver 2.0.
- Note:** This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions under the rider.

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Can I cancel my rider?

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

- **Cooling-Off Period** - You may cancel your rider by returning to us the policy contract within fifteen (15) days after your rider has been delivered 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 in issuing this rider.
- **After Cooling-Off Period** - You may cancel your rider at any time by written request to us. Upon cancellation of this rider, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

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