TOKIO MARINE
INSURANCE GROUP

PRODUCT DISCLOSURE SHEET

Dear Customer,

Date: <dd/mm/yyyy>

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

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

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

RHB Wealth Secure offers insurance protection for **15** years. It pays a lump sum Death Benefit if you die or suffer Total and Permanent Disability during the Secure Income Period.

This plan does not participate in the profits of Tokio Marine Life Insurance Malaysia Bhd. ("the Company").

2 Know Your Coverage/Benefits

As an illustration, for RM 500,000.00 annually, you will receive the following life insurance coverage:

Death / Total Permanent Disability (TPD)

Upon death/TPD of the Life Assured during the Secure Income Period, we shall pay the following:
a) Percentage of the total Basic Premium paid (excluding RTU Premium, if selected) less total GCP declared up to date based on the table below; and

Policy Year	Percentage of the total Basic Premium paid (excluding RTU Premium, if selected)	
	Accidental Causes	Non-Accidental Causes
1 to 2	105%	100%
3 and onwards		105%

b) Total Fund Value (if any); and
c) Accumulated GCP as at event date (if any).

Accidental Death/ Accidental TPD

Upon death/TPD of the Life Assured before the policy anniversary on which the Life Assured attained the age of 70 years old next birthday due to an Accident and during the Secure Income Period, an additional amount equivalent to the percentage of the Basic Sum Assured on top of the Death/TPD Benefit, will be payable:

Event(s)	Percentage of the Basic Sum Assured	Additional Amount (RM)
a) Upon death/TPD due to accident of any causes other than while commuting in a Public Conveyance or by Natural Disaster.	100%	500,000
b) Upon death/ TPD due to accident while commuting in Public Conveyance.	200%	1,000,000
c) Upon death/ TPD due to accident caused by Natural Disaster.	300%	1,500,000

Guaranteed Cash Payment (GCP)

Guaranteed Cash Payment (GCP) amounting to a percentage of the Basic Sum Assured will be payable annually during the Secure Income Period:

End of Policy Year	Percentage of the Basic Sum Assured	Annual Amount (RM)
1 to 5	5%	25,000
6 to 10	10%	50,000
11 to 14	15%	75,000
15	255%	1,275,000

Selected GCP Option: GCP Option 1 Receive

Maturity Benefit

Upon maturity, Total Fund Value (if any) plus accumulated GCP (if any) will be payable together with the final GCP payment (if any).

Compassionate Benefit (only if RTU is selected)

Upon death of the Life Assured from Policy Year 3 and onwards and during the Secure Income Period, a compassionate benefit equivalent to RM 0 (i.e. 25% of the annual RTU amount), less any withdrawal from the Investment Fund Value within 12 months before the Life Assured's date of death, will be payable.

Bereavement Benefit (only if GCP Option 4 Reinvest is selected)

Only applicable during the Wealth Growth Period and shall only be payable if the Reinvestment Fund Value remains positive. An amount equivalent to RM 5,000 (as Bereavement Benefit) and Total Fund Value shall be payable upon the death of the Life Assured.

Your life Insurance **excludes**:
- Suicide - If death was due to suicide within **1** year from the Issue Date or Reinstatement Date of the Policy, whichever is later.
- 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 life Insurance, you can:

Call us at:
03-2603 3999

Email us at:
customercare@tokiomarinelife.com.my

This is an illustration only (E. & O.E)
Prepared By: RHB Bank
Date Printed: <dd/mm/yyyy>

Tokio Marine
Life Insurance Malaysia Bhd.
tokiomarine.com
Life & Health | Property & Casualty

3 Know Your Obligations

For this life Insurance, you must pay a premium of :	
Premium	***RM 500,000.00 annually***
Policy Coverage Term: ***15 years***	
Premium Payment Term: ***3 years***	
If RTU is selected, the insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units (only if RTU is selected)	Please take note that the following table is illustrated in Annual Payment Mode only.
You also have to pay the following fees and charges :	
Fund Management Charge (only if RTU or GCP Option 4 Reinvest is selected)	***Up to 1.50% per annum of your fund assets, depending on your choice of funds.***
Commission	***3.33% of premium or RM 50,000, which forms of parts of the total premium payable.***
Sales and Service Tax (SST)	***RM 0 annually***

Policy Year	Allocation Percentage (%)	Allocated Premium (RM)
1 to 3	-	-

Please refer to the Sales Illustration for more details.

4 Other Key Terms

• You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
• The Total Fund Value will only be applicable if RTU or GCP Option 4 Reinvest is selected. The Total Fund Value is not guaranteed and depends on the performance of the Investment-Linked fund(s) selected.
• Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your policy shall remain in force.
• Policy Lapse - If you do not pay your premiums within the Grace Period, your policy may lapse unless your policy has acquired cash value, and future benefit payouts may be affected.
• 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.
• Secure Income Period - The period of time during which Guaranteed Cash Payment (GCP) is payable.
• Wealth Growth Period - The period of time commencing after the expiry of the Secure Income Period. Only applicable if GCP Option 4 Reinvest is selected.
• GCP Option - Where the policy is issued with Option 4, no subsequent change to Option 1 or Option 2 shall be allowed. Where the policy is issued with Option 1 or Option 2, you may subsequently switch between Option 1 and Option 2 during the policy servicing stage.

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

? Can I cancel my policy?

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

• **Cooling-Off Period** - You may cancel your policy by returning 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 total Basic Premium paid without interest, any value of Units that has been allocated at Unit Price at the Next Valuation Date, any unallocated premiums, and any charges and fees that 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 sum of accumulated GCP, Total Fund Value and Cash Value, if any, less any indebtedness.

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

TOTAL FUND VALUE 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 FUND IS <u>NOT GUARANTEED</u>.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. 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.