

PRODUCT DISCLOSURE SHEET
Essential PrimeGuard
This is an insurance product

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

1. What is this product about?

This is a limited <Term> years premium paying Non-participating Endowment plan. This Policy offers savings and insurance protection for <Term> years. It pays a lump sum upon death or when the Life Assured suffers from total and permanent disability (TPD) during the policy term. In addition, this Policy provides guaranteed maturity benefit, provided that the Policy is still in force.

This Policy does not participate in the profits of the Company.

2. What are the coverage / benefits provided?

This Policy covers:

- Death / TPD - RM <Amount>
- Maturity Benefit - RM <Amount>

Note

- Life Assured who has attained age of 70 will not be covered for Total and Permanent Disability Benefit.
- The maximum Total and Permanent Disability sum assured is RM8 million for all policies on the same life.
- Please refer to the sales illustration for further details.

Duration: Up to occurrence of death, TPD, surrender, termination, cancellation, or the maturity of the policy term of <Term> years, whichever is earlier.

3. How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on our underwriting requirements.

- The estimated basic premium that you have to pay:
 - RM <Amount> annually
 - RM <Amount> semi-annually
 - RM <Amount> quarterly
 - RM <Amount> monthly

Premium duration: <Term> years

Please refer to Page 1 of the sales illustration for estimated total premium that you have to pay.

Note:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period
- The coverage is applicable to standard risks only.
- The premium is guaranteed.

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 will be borne by You and paid from the premium. Please refer to the commission for Basic Premium below:

Policy Year	Basic Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	5.88%	<Amount>
2	<Amount>	9.82%	<Amount>
3	<Amount>	8.05%	<Amount>
4	<Amount>	0.65%	<Amount>
5	<Amount>	0.60%	<Amount>
Total	<Amount>	25.00%	<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, and state your age correctly.
- Cooling Off period – you may cancel your Policy by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- 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.
- 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 insurer. If you intend to do so, we recommend that you consult Us/ your sales representative before making your final decision.

Note: This list is non-exhaustive. Please refer to the sample policy contract for the terms and conditions under this plan.

This is an illustration only (E & O.E.)

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6. What are the major exclusion under this policy?

- Death
 - suicide within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.
- Total and Permanent Disability (TPD)
 - 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 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, strikes, terrorist activities or participation in riot and civil commotion; or
 - Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.

7. Can I cancel my policy?

Buying a life Policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your Policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium that you have paid.

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 representative 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.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 29-Feb-2024.

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.

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PRODUCT DISCLOSURE SHEET
Maturity Enhancer Rider
This is an insurance product

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

1. What is this product about?

This rider offers savings and insurance protection for <Term> years. It refunds 105% of the total premium paid for the rider upon death or when the Life Assured suffers from total and permanent disability (TPD) during the policy term. In addition, this Policy provides guaranteed maturity benefit (160% of the total premium paid for Maturity Enhancer Rider), provided that the Policy is still in force.

2. What are the coverage / benefits provided?

This Rider covers:

- Death / TPD - up to RM <Amount>
- Maturity Benefit - RM <Amount>

Note

- Life Assured who has attained age of 70 will not be covered for Total and Permanent Disability Benefit.
- The maximum Total and Permanent Disability sum assured is RM8 million for all policies on the same life.
- Please refer to the sales illustration for further details.

Duration: Up to occurrence of death, TPD, surrender, termination, cancellation, or the maturity of the policy term of <Term> years, whichever is earlier.

3. How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on our underwriting requirements.

- The estimated rider's premium that you have to pay:
 - RM <Amount> annually
 - RM <Amount> semi-annually
 - RM <Amount> quarterly
 - RM <Amount> monthly

Premium duration: <Term> years

Please refer to Page 1 of the sales illustration for estimated total premium that you have to pay.

Note:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period
- The coverage is applicable to standard risks only.
- The premium is guaranteed.

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 will be borne by You and paid from the premium. Please refer to the commission for Maturity Enhancer Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	1.00%	<Amount>
Total	<Amount>	1.00%	<Amount>

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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, and state your age correctly.
- Cooling Off period – you may cancel your Policy by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- 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 sample policy contract for the terms and conditions under this plan.

6. What are the major exclusion under this policy?

- Death
 - suicide within 1 year from the Issue Date or Reinstatement Date of the rider, whichever is later.
- Total and Permanent Disability (TPD)
 - 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 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 rider, whichever is later;
 - war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion; or
 - Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of the rider, whichever is later.

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.

7. Can I cancel my policy?

Buying a life Policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your Policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium that you have paid.

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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10. Other similar types of cover available.

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The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

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PRODUCT DISCLOSURE SHEET

Term Booster Rider

This is an insurance product

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

1. What is this product about?

This rider covers Death, Total and Permanent Disability (TPD) with additional coverage on Accidental Death during the rider coverage term, provided the policy is still in force.

2. What are the coverage / benefits provided?

This rider covers:

- Death / TPD - RM <Amount>
- Additional Accidental Death Benefit - RM <Amount>

Note

- Life Assured who has attained age of 70 years will not be covered for Total and Permanent Disability Benefit and additional Accidental Death Benefit.
- The maximum Total and Permanent Disability sum assured is RM8 million for all policies on the same life.
- The maximum additional amount payable upon Accidental Death is RM10 million for all policies on the same life.
- Please refer to the sales illustration for further details.

Duration: Up to occurrence of death, TPD, surrender, termination, cancellation, or the maturity of the policy term of <Term> years, whichever is earlier.

3. How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on our underwriting requirements.

- The estimated rider's premium that you have to pay:
 - RM <Amount> annually
 - RM <Amount> semi-annually
 - RM <Amount> quarterly
 - RM <Amount> monthly

Premium duration: <Term> years

Please refer to Page 1 of the sales illustration for estimated total premium that you have to pay.

Note:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period
- The coverage is applicable to standard risks only.
- The premium is guaranteed.

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 will be borne by You and paid from the premium. Please refer to the commission for Term Booster Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	5.88%	<Amount>
2	<Amount>	9.82%	<Amount>
3	<Amount>	8.05%	<Amount>
4	<Amount>	0.65%	<Amount>
5	<Amount>	0.60%	<Amount>
Total	<Amount>	25.00%	<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, and state your age correctly.
- Cooling Off period – you may cancel your Policy by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- 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 sample policy contract for the terms and conditions under this plan.

6. What are the major exclusion under this policy?

- Death
 - suicide within 1 year from the Issue Date or Reinstatement Date of the rider, whichever is later.
- Total and Permanent Disability (TPD)
 - 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 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 rider, whichever is later;
 - war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion; or
 - Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of the rider, whichever is later.

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- Accidental Death 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 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 Condition(s) which existed prior to the Issue Date or Reinstatement Date of the rider, 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).

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.

7. Can I cancel my policy?

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