

NEWS RELEASE

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TOKIO MARINE LIFE AND RHB LAUNCH ITS FIRST EVER GUARANTEED ACCEPTANCE PROTECTION PLAN WITH RHB ESSENTIAL ASSURE

Protection for every stage of life

Kuala Lumpur – RHB Bank Berhad (“RHB”) together with its Bancassurance partner Tokio Marine Life Insurance Malaysia Bhd. (“Tokio Marine Life”) has launched RHB Essential Assure, a guaranteed acceptance protection plan designed to make long-term financial security more accessible, flexible and inclusive. The plan offers guaranteed acceptance with no medical examination for individuals up to 70 years old, along with coverage extending up to age 100, delivering life time reassurance through a simple onboarding process.

“We wanted to offer a plan that removes common barriers to obtaining life protection,” said Jeffrey Ng Eow Oo, Managing Director, Group Community Banking, RHB Banking Group. “Aligned with RHB’s PROGRESS27 strategy to enhance protection and advisory-led Bancassurance offerings, RHB Essential Assure provides simple enrolment and comprehensive coverage. It is designed for customers aged 40 to 70, particularly in the mass affluent and affluent segments, who often face challenges securing protection due to medical requirements.”

RHB Essential Assure provides financial support across a wide spectrum of life uncertainties, offering lump-sum payouts for deaths and total and permanent disability (TPD). The plan extends even further with one of the most extensive accidental death benefit structures in the market, offering additional payouts of up to 500% of the Basic Sum Assured across scenarios such as travel, public transportation, overseas journeys, flight-related incidents, and natural disasters. This breadth of coverage places the plan ahead of similar offerings in the guaranteed-acceptance protection category.

At the same time, policyholders benefit from lifetime protection options that can be customised to their financial objectives, with premium payment terms of five or ten years and coverage durations ranging from 20 years to age 70, 80, or 100. The plan also incorporates a Lifestyle Reward feature that increases the Basic Sum Assured by 5% every three policy years, up to 20%, helping customers keep pace with rising living costs over time, an uncommon benefit among guaranteed-acceptance pure protection plans. Additionally, the Senior Disability feature ensures continued coverage up to age 100, providing greater support in later years when disability risks naturally rise.

“Everyone deserves dependable protection, whether they are building their future, expanding their wealth, or planning a legacy for the next generation. With RHB Essential Assure, we are offering a plan that is flexible, inclusive, and built for every stage of life. This plan is part of our commitment to delivering innovative solutions that strengthen financial security and empower customers to plan confidently for the future,” said Mr. Toi See Jong, Chief Executive Officer of Tokio Marine Life.

This collaboration builds on more than 75 years of Tokio Marine Life's presence in Malaysia and its exclusive partnership with RHB since 2010.

RHB Essential Assure is available to individuals aged 14 days to 70 years old. For more information on the product, visit www.rhbgroup.com/personal/life-protection/business-owners/index.html or email customercare@tokiomarinelife.com.my or contact your nearest RHB Bank Branch.
