

NEWS RELEASE

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RHB STRENGTHENS WEALTH AND PROTECTION OFFERINGS WITH LAUNCH OF RHB WEALTH ADVANCE AND TAKAFUL mySMART INCOME ENHANCED

Solutions combine investment, protection, and income to support diverse financial goals

Kuala Lumpur – RHB Banking Group (“RHB” or “the Group”) reinforces its commitment to enhancing customers’ financial well-being with the launch of RHB Wealth Advance (RWA) and Takaful mySmart Income Enhanced (MSIE). Both wealth and protection solutions are developed in collaboration with RHB’s bancassurance and bancatakaful partners, Tokio Marine Life Insurance Malaysia Bhd. (“Tokio Marine Life”) and Syarikat Takaful Malaysia Keluarga Berhad (“Takaful Malaysia”), respectively.

Jeffrey Ng Eow Oo, Managing Director, Group Community Banking, RHB Banking Group said, “Today’s customers are looking beyond returns. They seek solutions that enable them to grow, protect, and eventually transfer their wealth with confidence. With RWA and MSIE, we continue to innovate and help them achieve these objectives while offering two distinct yet complementary pathways that cater to different financial priorities, risk appetites, and life stages.”

RWA is a flexible protection and investment solution that supports wealth accumulation and intergenerational wealth transfer. It features short premium commitment options of 3, 5 or 8 years and protection coverage up to age 128. RWA offers Guaranteed Acceptance up to age 75 with no health questionnaire required. The plan also features a 100% allocation rate for basic premiums from the first year, provides access to a diversified range of investment funds, and offers enhanced protection benefits, including coverage of up to 200% of total premiums paid, with additional benefits for accidental death events.

“By committing for a limited period, customers can secure lifetime protection, access diversified investment opportunities, and benefit from features that support long-term wealth continuity for loved ones,” said Ms. Kang Yu Fen, CEO of Tokio Marine Life. “Everyone deserves dependable solutions that help them build, preserve, and transfer wealth with confidence. RWA is purposefully designed to empower customers at every stage of their financial journey.”

Complementing this is MSIE, a Shariah-compliant family takaful solution distributed through RHB Islamic Bank. The plan offers guaranteed yearly income alongside financial protection in the event of death or total and permanent disability, including enhanced coverage of up to 500% of the sum covered for accidental death. Contribution payment terms are as low as three years while coverage is provided up to 20 years. Additional features include periodic Cash Booster Benefits and maturity payouts based on accumulated savings and investment performance. The plan also facilitates seamless wealth distribution through Hibah Takaful.

Nor Azman Zainal, Group Chief Executive Officer of Takaful Malaysia, said, “MSIE reflects our continued focus on delivering balanced family takaful solutions that combine protection and financial planning. With guaranteed yearly cash benefits and long-term protection features, this plan is designed to support Malaysians in building financial discipline while ensuring their loved ones remain protected against life’s uncertainties.”



RWA and MSIE reflect RHB's integrated approach to wealth management, offering both conventional and Shariah-compliant solutions to serve Malaysia's diverse customer base.

Both plans are now available nationwide through RHB Bank branches. For more information, customers may visit the nearest RHB branch or access <https://www.rhbgroup.com/personal/life-protection/business-owners/index.html> for RWA and <https://www.rhbgroup.com/islamic/takaful/for-your-savings/index.html> for MSIE.
