



TOKIO MARINE  
INSURANCE GROUP

Date : <dd/mm/yyyy>

## PRODUCT DISCLOSURE SHEET

Dear Customer,

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 Group Reducing Term Assurance (GRTA) ? (This is an insurance product)

Group Reducing Term Assurance is a non-participating plan that offers insurance protection up to the end of the certificate term of 20 year(s) for Life Assured who has taken a loan to invest in a unit trust or investment vehicle. It pays a lump sum of reduced sum assured upon Death or Total and Permanent Disability (TPD) of Life Assured during the coverage term of this Certificate of Insurance.

The coverage of this certificate is reducing throughout the certificate term.

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 19,175.00 (without Financing), you will receive the following life insurance coverage:**

Death	RM 500,000.00 (without Financing) which is reducing throughout the coverage term of the certificate.
Total and Permanent Disability (TPD)	RM 500,000.00 (without Financing) which is reducing throughout the coverage term of the certificate.

Your life insurance **excludes**:

- Suicide - if death was due to suicide within 1 year from the Effective Date of Insurance.
- 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 Certificate of Insurance and Master Policy 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](mailto:customercare@tokiomarinelife.com.my)

### 3 Know Your Obligations

For this life insurance, you must pay a premium of :	
Single Premium	<b>RM 19,175.00 (without Financing)</b>
Policy Coverage Term: <b>20 years</b>	
Premium Payment Term: <b>This is a single premium product.</b>	
You also have to pay the following fees and charges :	
Commission	<b>10% of premium or RM 1,917.50, which forms part of the single premium.</b>
Sales and Service Tax (SST)	<b>RM 0.00</b>

### 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.
- Claim Notification - Written notification must be given to us within six (6) months from the date of death and thirty (30) days from the date of TPD. Please refer to our corporate website to understand the claim procedures.
- The premium payable and the policy terms may vary depending on the underwriting requirements of the Company.

**Note:** This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy 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 the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the policy, the Single Premium paid (less any medical fee incurred) will be refunded.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to the Policy Owner. Upon cancellation of the policy, we shall refund you the Surrender Value, less any indebtedness.

#### IMPORTANT NOTE:

YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND MASTER POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible certificate of insurance 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](http://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.