

PRODUCT DISCLOSURE SHEET

RHB Treasure Supreme

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Treasure Supreme. Be sure to also read the general terms and conditions.

1. What is this product about?

This is a limited 3 pay <Term> years non-participating plan that provides annual Guaranteed Cash Payment (GCP) starting from the end of the 1st policy year until the policy maturity. Additional GCP Booster will also be payable at the end of every fifth policy year. This plan provides coverage on death or Total & Permanent Disability (TPD) and additional coverage upon accidental death or accidental TPD.

Regular Top-Up is available as an option for customers to invest into Investment-Linked Fund(s) for extra saving.

The fund value is not guaranteed and will depend on the price of the underlying units which in turns depends on the performance of your chosen investment-linked fund(s).

There are 7 funds available for selection, each with different investment objectives and risk profiles:

(i) TokioMarine-Enterprise Fund

To maximize returns over medium to long term by investing in quality shares listed on Bursa Malaysia and foreign stock exchanges.

(ii) TokioMarine-Bond Fund

Aims to provide medium to long term accumulation of capital, by investing in quality fixed income securities.

(iii) TokioMarine-Dana Ikhtiar

To provide a balanced mixed of income and potential for capital growth by investing in stocks listed on the Bursa Malaysia or on any other stock exchanges, unlisted stocks and Islamic debt securities and other non-interest bearing assets acceptable under principles of Shariah. However, the investment-linked policy itself is not a Shariah-compliant product.

(iv) TokioMarine-Managed Fund

An actively managed fund that seeks to maximize returns over medium to long term. This is achieved by investing in shares and fixed income securities through TokioMarine-Enterprise Fund and TokioMarine-Bond Fund and in other Tokio Marine or third party funds that may become available in the future.

(v) TokioMarine-Orient Fund

To achieve medium to long term capital appreciation by investing in securities of the Asian (non-Japanese) equity markets.

(vi) TokioMarine-Luxury Fund

To invest in the Target Fund which derives long term capital appreciation by investing in equities and equity related securities issued by companies that provide goods & services in the leisure, lifestyle and luxury market, or in any other collective investment schemes which share similar investment objectives.

(vii) TokioMarine-Global Sustainable Fund

Aims to promote environmental, social or sustainability characteristics by investing at least two-thirds of its assets in shares or equity-type instruments of leading companies in the world.

2. What are the covers / benefits provided?

This policy provides:

(i) **Death / Total and Permanent Disability (TPD) Benefit** - The death/TPD benefit as following less any GCP and GCP Booster declared up to date and indebtedness will be payable:

a) percentage of Total Basic Premium Paid (excluding RTU, if selected) according to the policy year; and

Policy Year	Percentage of the Total Basic Premium Paid
1 to 2	100%
3 onwards	105%

b) accumulated GCP and GCP Booster as at event date (if any); and

c) fund value (if any and if RTU is selected).

- (ii) **Accidental Death/ Accidental TPD Benefit** - 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, an additional amount equivalent to the percentage of Sum Assured on top of the Death/ TPD Benefit, will be payable:

Event (s)*	Percentage of the Sum Assured
a) Upon death/ TPD due to accident of any causes other than Public Conveyance and Natural Disaster.	100%
b) Upon death/ TPD due to accident while commuting in Public Conveyance.	200%
c) Upon death/ TPD due to accident caused by Natural Disaster.	300%

- (iii) **Guaranteed Cash Payment (GCP)** amounting to a percentage of the Sum Assured will be payable annually:

End of Policy Year	Percentage of Sum Assured
1 to 5	<%>
6 to 10	<%>
11 to 15	<%>
16 to 20	<%>

- (iv) **GCP Booster** amounting to a percentage of the Sum Assured will be payable at the end of every five policy year:

End of Policy Year	Percentage of Sum Assured
5	<%>
10	<%>
15	<%>
20	<%>

- (v) **Maturity Benefit** - Upon maturity, fund value (if any and if RTU is selected) plus accumulated GCP and GCP Booster (if any) less any indebtedness will be payable together with the final GCP and GCP Booster payment.
- (vi) **Compassionate Benefit (only if RTU is selected)** - Upon death of the Life Assured from Policy Year 3 onwards, a compassionate benefit amounting to RM <Amount> (i.e. 25% of annual RTU amount), less any withdrawal from the Investment-Linked Fund(s) within 12 months before the Life Assured's date of death, will be payable.

Notes:

- TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70 years old next birthday or Expiry Date, whichever is earlier.
- The maximum amount payable for TPD Benefit is RM 8 million per life for all individual life policies.
- *In the event the Accidental Death or Accidental TPD is due to multiple events, the highest benefit shall be payable.
- If the Life Assured is below age of 5 years old next birthday as of claim event date, additional Accidental Death/ Accidental TPD Benefit payable is subject to juvenile lien as stated below:

Age Next Birthday	Percentage of Sum Assured
1	20%
2	40%
3	60%
4	80%
5 and above	100%

- Maximum additional amount payable under Accidental Death/ Accidental TPD Benefit for this plan is RM 500,000 per life.
- Maximum additional amount payable under Accidental Death/ Accidental TPD Benefit is RM 2,000,000 per life (for Life Assured age 16 and below) or RM 10,000,000 per life (for Life Assured age 17 and above).
- Accidental Death/ Accidental TPD Benefit will cease at the policy anniversary immediately following the attainment of age 70 years old next birthday.
- GCP and GCP Booster will only payable upon the Life Assured survives for the year and termination of the plan will terminate any GCP payouts.

Fund(s) chosen:

Fund(s)	Fund Allocation (%)
<Fund chosen>	<%>

Reminder: Please read the sales illustration which includes the product benefits and objectives of the investment-linked fund(s). It is important to select a plan or a combination of funds that suits your financial goal and risk profile.

3. How much premium do I have to pay?

The estimated premium that you have to pay for this plan:

Basic Premium: RM <Amount> annually

Regular Top-Up: RM <Amount> annually

Basic Premium and Regular Top-Up paying duration: <Term> years

Note:

- This policy provides a grace period of 30 days, which gives you additional period of time after the due date, for the payment of premium.
- The basic premium for this policy is guaranteed.

95% of the Regular Top-Up paid shall be allocated to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to sales representative and other expenses. You are advised to refer to the allocation rates given in the Summary Illustration.

4. What are the fees and charges that I have to pay?

Sales and Service Tax (SST) - 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).

Fund Management Charge (% of fund value per annum)

Fund(s)	Maximum (% p.a. of NAV of the fund)	Current (% p.a. of NAV of the fund)
TokioMarine-Enterprise Fund	1.50	1.50
TokioMarine-Bond Fund	1.00	0.50
TokioMarine-Dana Ikhtiar	1.50	1.50
TokioMarine-Managed Fund	1.50	1.20
TokioMarine-Orient Fund	1.50	1.50
TokioMarine-Luxury Fund	1.50	1.50
TokioMarine-Global Sustainable Fund	1.50	1.50

Switching Fee: Not applicable

- Commission will be borne by You and paid from the premium. Please refer to the Commission for Basic Premium and Regular Top-Up (if selected) below

Policy Year	Basic Premium Paid (RM)	Commission Payable		Regular Top-Up (if selected) (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount (RM)
<Year>	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
<Year>	<Amount>	3.25%	<Amount>	<Amount>	3.75%	<Amount>
<Year>	<Amount>	3.00%	<Amount>	<Amount>	3.75%	<Amount>
Total	<Amount>		<Amount>	<Amount>		<Amount>

Details of all fees and charges are given in the summary illustration.

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 conditions (if any) 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 the policy to you. Upon cancellation of the policy, we shall refund you the sum of Basic Premium, any unallocated Regular Top-Up and the fund value, less any medical fee incurred.
- The fund value is not guaranteed and depends on the performance of the Investment-Linked fund(s) selected.
- Claim notification - written notification must be given to us within 60 days from the date of death and 6 months from the date of TPD.
- Replacement of policy - Replacement of your policy with a new one may not be advantageous. If you intend to do so, we recommend that you consult your sales representative/Us.

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



6. What are the major exclusions under this policy?

Death Benefit

Suicide while sane or insane within 1 year from the Issue Date or Reinstatement Date of the Policy, whichever is later. This Policy shall become void and We shall return the Total Premium paid at the date of notification less any indebtedness and any withdrawal from the Investment-Linked Fund(s).

Total and Permanent Disability Benefit (TPD)

- (a) Attempted suicide (whether sane or insane);
- (b) Self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (c) Injury sustained while engaging in hazardous speed or endurance contest;
- (d) 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);
- (e) Submarine voyage;
- (f) Military, police, naval or aeronautical service;
- (g) Any form of Disability which existed at the Issue Date or Reinstatement Date of this policy, whichever is later;
- (h) War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- (i) Violation of law or resistance to arrest; or
- (j) Pre-Existing Condition(s) that existed prior to the Issue Date or Reinstatement Date of this policy, whichever is later.

Accidental Death/ Accidental TPD Benefit

- (a) Any form of illness or disease due to non-accidental causes;
- (b) Attempted suicide (whether sane or insane);
- (c) Self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (d) Injury sustained while engaging in hazardous speed or endurance contest;
- (e) 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);
- (f) Submarine voyage;
- (g) Military, police, naval or aeronautical service;
- (h) Violation of law or resistance to arrest; or
- (i) Restoration of public order or making any arrest as an officer of law;
- (j) Any form of Disability which existed at the Issue Date or Reinstatement Date of this policy, whichever is later;
- (k) War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities or participation in riot and civil commotion;
- (l) Pre-existing condition which existed prior to the Issue Date of Reinstatement Date of the policy, whichever is later;
- (m) Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound); or
- (n) Poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

*Pre-Existing Conditions mean disabilities that the Life Assured has reasonable knowledge of. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the Life Assured had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- its existence would have been apparent to a reasonable person in the circumstances.

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

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 amount that we will pay you when you cancel the policy before the maturity period may be much lesser 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 or your 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 AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

REGULAR TOP-UP 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 NOT GUARANTEED.

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).

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.

The information provided in this disclosure sheet is valid as at 29/02/2024.