

PRODUCT DISCLOSURE SHEET
RHB Treasure Builder

This is an insurance product

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

1. What is this product about?

This Investment-Linked Insurance Policy (ILP) offers a combination of insurance protection and investment up to X years. A lump sum benefit will be payable if the Life Assured dies during the coverage term or suffers from Total and Permanent Disability (TPD) prior to age 70.

The fund value of this Investment-Linked Product depends on the price of the underlying units, which in turn depends on the performance of the investment-linked fund(s). There are 6 funds available for selection, each with different investment objectives and risk profiles:

(i) TokioMarine-Bond Fund

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

(ii) TokioMarine-Enterprise Fund

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

(iii) 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 any other TokioMarine or third party funds that may become available in the future.

(iv) TokioMarine-Orient Fund

Aims to achieve medium to long term capital appreciation by investing in a single collective investment scheme that invest selectively in securities such as equities and linked bonds, either listed or to be listed, of the Asian (non-Japanese) equities markets.

(v) TokioMarine-Dana Ikhtiar

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

(vi) TokioMarine-Luxury Fund

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

Please refer to the fund fact sheet(s) for further information of the investment-linked fund.

This policy provides the following Premium Top-Up option(s):

- (i) Regular Top-Up (RTU) - An option to You to specify an amount of premium, to be payable with the same frequency as the basic premium to enhance Your Investment Fund Value.
- (ii) Single Premium Top-Up (SPTU) - An option to allow You to pay a one time premium to enhance Your Investment Fund Value.

This policy may be surrendered at any time after its inception. The surrender value is not guaranteed and depends on the performance of the investment linked fund.

2. What are the covers / benefits provided?

The Basic Sum Assured for this plan is RMXX,XXX.

This policy provides:

(i) Death/TPD Benefit - the death/TPD benefit payable will be according to the table below:

Life	Death / TPD	
	Policy Year 1 - 2	Policy Year 3 and onwards
Standard Life	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) XXX% of total premium paid for Basic Plan (excluding Regular Top-Up)^; OR (b) Protection Fund Value ; OR (c) RM 5,000	
Sub-standard Life	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 100% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) XXX% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000
Severely Sub-standard Life	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 100% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 105% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000

[^]Death Benefit based on total premium paid will less any withdrawal made from Protection Fund Value within the past 12 months of the event date.

(ii) Maturity Benefit - Total Fund Value.

Notes:

The coverage term of this policy is XX years unless this policy is being terminated earlier.

TPD shall cease at the policy anniversary where the Life Assured has attained the age of 70 next birthday.

In-Force Guarantee

The policy will not lapse during premium payment term even when the Total Fund Value of the policy falls to zero. This In-Force Guarantee will remain in effect as long as:

- (a) All Total Premiums due (inclusive of basic premium, any RTU premium and rider premium) are paid timely; and
- (b) There has not been any withdrawal from Protection Fund Value.

This policy is also attached with the following rider(s):

- (a) Income Builder Rider
- (b) iLife Waiver 2.0
- (c) iPayor Waiver 2.0

Fund chosen:

Fund(s)	Fund Allocation (%)
TokioMarine-Enterprise Fund	XX
TokioMarine-Bond Fund	XX
TokioMarine-Dana Ikhtiar	XX
TokioMarine-Managed Fund	XX
TokioMarine-Orient Fund	XX
TokioMarine-Luxury Fund	XX

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

3. How much premium do I have to pay?

The estimated total basic premium that you have to pay:	RM XX,XXX.XX	annually
(Inclusive of RTU premium, if any)	RM XX,XXX.XX	semi-annually
	RM XX,XXX.XX	quarterly
	RM XX,XXX.XX	monthly

Premium payment term: X years

We allocate a portion of the premium paid to purchase units in the investment-linked fund(s). Any unallocated amount will be used to pay commissions to the bank and our other expenses. You are advised to refer to the allocation rates given in the sales illustration.

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

- The insurance charges are deducted monthly from the value of your units. The insurance charges will increase as the age increases.
- Monthly policy fees shall be due on the commencement date and each subsequent monthly anniversary while the policy remain in force for an amount of RM 5.00.
- Except for Educational Institutions or Religious Organisations, 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	1.00
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

- Switching fees: Not applicable

- Commission for Basic Premium and Regular Top-Up (RTU)

Policy Year	Basic Premium Paid (RM)	Commission Payable		RTU Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount
1	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
2	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
3	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
4	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
5	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
6	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
7	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
8	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX
Total	XX,XXX.XX	X.XX%	XX,XXX.XX	XX,XXX.XX	X.XX%	XX,XXX.XX

Note:

Details of all fees and charges for the ILP are given in the sales illustration. All fees and charges are non-guaranteed and may be revised by giving at least 90 days prior written notice to you. Any revision made will only take effect on the next Policy Anniversary.

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 (if any), and state your age correctly.
- Cooling-Off Period – the policy may be cancelled by written request and by returning to us the policy document within fifteen (15) days after the delivery of the policy to you. Upon cancellation of the policy, we shall refund you the sum of any unallocated premium, the Total Fund Value at the next valuation date and any insurance charges and fees which have been deducted, less any medical expenses incurred by us (if any) in issuing the policy and your policy shall be cancelled accordingly.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium, Single premium Top-Up, Reinvested GCP and GCP Booster (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate the fund value under your policy.
- Policy lapse - the ILP will lapse when the Total Fund Value is insufficient to pay for the insurance and other charges and In-Force Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. Any revision made will only take effect on the next policy anniversary.
- 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 new insurer. If you intend to do so, we recommend that you consult Us/our sales representatives before making your final decision.

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. The policy shall become void and we shall pay the Total Premium Paid immediately after the date of notification.
- Total and Permanent Disability (TPD) Benefit
 - 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 pursuits, 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, riot and civil commotion, strikes, terrorist activities; or
 - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual 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 regular premium ILP is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. The cash amount that we will pay you when you cancel the policy before the maturity period will be less than the total amount of premium that you have paid unless the chosen fund(s) has performed very well. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

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 investment-linked insurance plan, please refer to the *insuranceinfo* booklet on 'Investment-Linked Insurance', which available at all our branches or you can obtain a copy from the sales representative or visit www.insuranceinfo.com.my.

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:

THIS IS AN INSURANCE PRODUCT THAT 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 PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UP'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

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-LINKED FUND IS NOT GUARANTEED.

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 **XX-XXX-XXXX**

PRODUCT DISCLOSURE SHEET

Income Builder Rider

This is an insurance product

Baca Risalah Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil . Pastikan anda juga membaca terma dan syarat am.

1. What is this product about?

Income Builder Rider is a premium-paying rider that provides protection upon death or TPD and pays annual Guaranteed Cash Payment (GCP) starting from the end of first policy year until the policy maturity. Additional GCP Booster will be payable at the end of every fifth policy years. This rider also provide additional coverage upon accidental death or accidental TPD for Life Assured and his/her legal spouse prior age 70 years old next birthday.

2. What are the covers / benefits provided?

The Rider Sum Assured of this rider : RMXXX,XXX.

This rider provides:

(i) **Guaranteed Cash Payment (GCP)** amounting to a percentage of the Rider Sum Assured, payable annually as shown below:

End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
X to X	XX.X%	XX,XXX
X to X	XX.X%	XX,XXX
X to X	XX.X%	XX,XXX

(ii) **GCP Booster** amounting to a percentage of the Rider Sum Assured, payable at the end of every 5 policy years as shown below:

End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
X	XX.X%	XX,XXX
X	XX.X%	XX,XXX
X	XX.X%	XX,XXX
X	XX.X%	XX,XXX
X	XX.X%	XX,XXX

You may choose the following GCP and GCP Booster payment options:

Option 1 : To receive GCP and GCP Booster

Option 2 : To leave the GCP and GCP Booster with TMLM to accumulate at such a rate of interest as TMLM may determine from time to time. The actual interest rate used for accumulation may be depending on the Company's investment experience. The prevailing interest rate is at 4% p.a.. This rate is not guaranteed and is subject to change without prior notice.

Option 3 : To reinvest the GCP and GCP Booster. The GCP and GCP Booster will be 100% allocated into Investment Fund Value (IFV) and apportioned in the selected Tokio Marine Life Investment-Linked Funds as per selected for the basic plan. The number of units created shall be based on the unit price on the next valuation date.

GCP and GCP Booster payment will cease to be payable upon non payment of premium and/or termination of the rider.

Please refer to the Sales Illustration for the benefits of this rider.

(iii) **Death/TPD Benefit** - any accumulated GCP and GCP Booster plus the below less any indebtedness shall be payable in one lump sum:

Life	1st to 2nd Policy Year	3rd Policy Year and onwards
Standard Life	XXX% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher	XXX% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher
Sub-Standard Life	100% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher	XXX% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher
Severely Sub-Standard Life	100% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher	105% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher

Notes for Death/TPD Benefit:

- Either one benefit which is Death or TPD benefit shall be payable and the policy will terminate after the benefit payment is made.
- The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70 next birthday.

(iv) **Accidental Death/Accidental TPD Benefit** - Upon death or TPD of the Life Assured prior to age 70 due to an accident, an additional amount equivalent to the percentage of the **Total Sum Assured of the basic plan and this rider** on top of the Death or TPD Benefit, shall be payable.

Accidental Death/TPD Event	Additional Percentage of Total Sum Assured
Due to accidental of any causes other than while commuting in a public conveyance and natural disaster	100%
Disebabkan oleh menaiki Pengangkutan Awam	200%

Notes for Accidental Death/Accidental TPD Benefit:

- The additional amount payable for Accidental Death or Accidental TPD is subject to juvenile lien as stated below:

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

- Accidental Death or Accidental TPD benefit will cease at the policy anniversary immediately following the attainment of age 70 years old next birthday.
- In the event if the Accidental Death or Accidental TPD is due to multiple events, the highest benefit shall be payable.
- Maximum additional amount payable per life for Accidental Death or Accidental TPD Benefit of the policy is RM 500,000.
- The total additional amount payable for Accidental Death or Accidental TPD Benefit of the policy is subject to maximum RM 2 million per life for Life Assured age 16 and below, and RM 10 million per life for Life Assured age 17 to 70.

(v) **Spouse Accidental Death/Accidental TPD Benefit** - Upon death or TPD of the legal spouse of Life Assured prior to age 70 next birthday (of legal spouse) due to an Accident, an additional amount equivalent to 100% of total sum assured will be payable.

Notes for Spouse Accidental Death/Accidental TPD Benefit:

- Maximum additional amount payable per life for Spouse Accidental Death or Accidental TPD Benefit of the policy is RM 500,000.
- This additional spouse accidental benefit shall not aggregate under the Life Assured's Accidental Death/ Accidental TPD RM 10 million per life limit BUT under the spouse's life for spouse's individual life policies.
- This benefit is payable only once per policy and this benefit will be terminated after payout.

(vi) **Maturity Benefit** - Upon maturity, any accumulated GCP and GCP Booster less any indebtedness is payable together with the final GCP and GCP Booster instalment.

Coverage duration: XX years or upon the occurrence of death/TPD of Life Assured, surrender, maturity, cancellation or lapses of the Policy/Rider, whichever is earlier.

3. How much premium do I have to pay?

The estimated premium that you have to pay for this rider:	RM	XX,XXX.XX	annually
	RM	XX,XXX.XX	semi-annually
	RM	XX,XXX.XX	quarterly
	RM	XX,XXX.XX	monthly

Premium payment term: X years.

Please refer to the Table 5 of the Sales Illustration on the total premium you have to pay for this policy.

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

- Except for Educational Institutions or Religious Organisations, 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 of Income Builder Rider

Policy Year	Basic Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	XXX,XXX.XX	X.XX%	XX,XXX.XX
2	XXX,XXX.XX	X.XX%	XX,XXX.XX
3	XXX,XXX.XX	X.XX%	XX,XXX.XX
4	XXX,XXX.XX	X.XX%	XX,XXX.XX
5	XXX,XXX.XX	X.XX%	XX,XXX.XX
6	XXX,XXX.XX	X.XX%	XX,XXX.XX
7	XXX,XXX.XX	X.XX%	XX,XXX.XX
8	XXX,XXX.XX	X.XX%	XX,XXX.XX
Total	XXX,XXX.XX	X.XX%	XX,XXX.XX

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 (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the premium paid on this rider, less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- Non-payment of premium - when total premium (including basic premium, any RTU premium and rider's premium) is not paid up-to-date, the rider will continue to be in-force, subject to the sufficiency of the Total Fund Value. However, no guaranteed cash payments and guaranteed cash payment booster will be declared until the outstanding premium is paid.
- 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 policy contract for the terms and conditions under this rider.

6. What are the major exclusions under this rider?

- Death Benefit

- Suicide, while sane or insane, within 1 year from the Issue Date of the policy. The policy shall become void and we shall refund the Total Rider Premium Paid as of claim event date.

- Total and Permanent Disability Benefit

- 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 pursuits, 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 this rider, whichever is later;
- war declared or undeclared, revolution, riot and civil commotion, strikes, terrorist activities; or
- Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

- **Accidental Death/Accidental TPD/Spouse Accidental Death/Spouse Accidental TPD**
- 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 pursuits, 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 Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, 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).

- **Additional exclusion is applicable to Accidental TPD/Spouse Accidental TPD:**
- any form of disability which existed at the issue date or reinstatement of the policy, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual 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 rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, the rider cash value, any accumulated GCP less any indebtedness shall be payable and the coverage of this rider will cease. As RHB Treasure Builder is packaged with this rider, any cancellation of this rider will also result in the termination of your RHB Treasure Builder policy.

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 life insurance, please refer to the insuranceinfo booklet on 'Life Insurance', available at all our branches or you can obtain a copy from the sales representative or visit www.insuranceinfo.com.my.

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@tokiomarinelifemalaysia.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.

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 **XX-XXX-XXXX**

PRODUCT DISCLOSURE SHEET
iLife Waiver 2.0 Rider

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up iLife Waiver 2.0 Rider. Be sure to also read the general terms and conditions.

1. What is this product about?

iLife Waiver 2.0 Rider is a unit-deducting rider that waives the future premium of the policy (excluding any top-up premiums) in the event the Life Assured is diagnosed with any of the Critical Illnesses (CI) covered during the coverage of this rider, subject to the waiting period.

The next premium due (excluding any top-up premiums) beginning from the date of diagnosis will be waived until the end of the rider's coverage term or termination of the basic plan, whichever is earlier.

The waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the policy.

2. What are the covers / benefits provided?

This rider waives the future premium of the policy (excluding any top-ups) upon:

- Critical Illness

Coverage duration: X years or unless terminated earlier.

The Critical Illness covered under this rider:

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

3. How much premium do I have to pay?

This is a unit-deducting rider. Please refer to the sales illustration for the insurance charges applicable to this rider.

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

The rider's insurance charges are deducted monthly from the value of your units. The insurance charges will increase as you grow older. Details of insurance charges for the rider are given in the sales illustration.

Note:

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charge for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary

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 (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- Waiting period - The eligibility for benefits under this rider will only start:
 - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
 - (ii) 30 days after the Issue Date/Reinstatement Date of this rider, whichever is later for all other Critical Illness.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium, Single Premium Top-Up, Reinvested GCP and GCP Booster (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate the fund value under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient Total Fund Value (TFV) to pay for the insurance and other charges.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. Any revision made will only take effect on the next policy anniversary.
- Claim notification - written notification must be given to us within six (6) months after the date of diagnosis of any Critical Illness.

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

6. What are the major exclusions under this rider?

No benefit shall be payable if the Life Assured's Critical Illness is caused directly or indirectly due to:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness;
- the signs or symptoms of the Critical Illness manifested prior to or:
 - within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease; or
 - within thirty (30) days for all other Critical illness;
- from the Issue Date or Reinstatement Date of this rider, whichever is later;
- the Critical Illness arises directly or indirectly from a Pre-existing condition* as defined, which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later.
- the Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due To Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in this Contract. For the purpose of this PDS,
 - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- Congenital defect or disease, which manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- Self-inflicted injury;
- Alcohol or drug abuse;
- the Life Assured refusing to consent to treatment or defying the advice of a specialist physician; or
- the Life Assured did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

*Pre-Existing Conditions mean any disabilities or illnesses 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:-

- (i) the Life Assured had received or is receiving treatment;
- (ii) medical advice, diagnosis, care or treatment has been recommended;
- (iii) clear and distinct symptoms are or were evident; or
- (iv) 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 rider?

You may cancel your rider by giving a written notice to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

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 medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all our branches or you can obtain a copy from sales representative or visit www.insuranceinfo.com.my.

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:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVES OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This insurance plan is under written 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 **XX-XXX-XXXX**



PRODUCT DISCLOSURE SHEET

iPayor Waiver 2.0

This is an insurance product

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

1. What is this product about?

iPayor Waiver 2.0 is a unit deducting rider that waives the future premium of the policy (excluding any top-up premiums) in the event the Policy Owner dies, suffers from Total and Permanent Disability (TPD) or upon diagnosis of any of the covered Critical Illnesses (CI) after the Issue Date and before expiry date of the rider, subject to the waiting period. The next modal premium due starting from the date of diagnosis will be waived until the end of the rider's coverage term, or termination of the basic plan, whichever is earlier.

The waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the policy.

2. What are the covers / benefits provided?

This rider waives the future premium of the policy (excluding any top-ups) upon:

- Death
- Diagnosis of any covered Critical Illness
- Total and Permanent Disability (TPD)* - This benefit shall cease when the Policy Owner attained age 70 next birthday.

Critical Illness covered under this rider:

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV)
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
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20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

Coverage Duration: Up to occurrence of termination of basic plan/rider, a valid claim on this rider benefit/other waiver riders attached to the basic plan or term of the rider which is X years, whichever is earlier.



3. How much premium do I have to pay?

This is a unit-deducting rider. Please refer to sales illustration for details.

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

The rider's insurance charges are deducted monthly from the value of your units. The insurance charges will increase as you grow older. Details of insurance charges for the rider are given in the sales illustration.

*Note:

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least ninety (90) days prior written notice. The revised rates will only take effect on the next Policy Anniversary.

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 (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- Waiting period - The eligibility for benefits under this rider will only start:
 - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
 - (ii) 30 days after the Issue Date/Reinstatement Date of this rider, whichever is later for all other Critical Illness.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium, Reinvested GCP and GCP Booster (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate the fund value under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient Total Fund Value (TFV) to pay for the insurance and other charges.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. Any revision made will only take effect on the next policy anniversary.
- 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 or after the date of diagnosis of any Critical Illness.

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

6. What are the major exclusions under this rider?

No benefit shall be payable if:

- Death is directly or indirectly due to:
 - suicide, while sane or insane, within one (1) year from the Issue Date or the Reinstatement Date of this rider, whichever is later. This rider shall become void and we shall refund the insurance charge deducted for this rider without any interest.
- Total and Permanent Disability (TPD) is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
 - 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 pursuits, 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 this rider, whichever is later;
 - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
 - Pre-Existing Conditions* which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.
- Critical Illness is caused directly or indirectly due to :
 - any illness or surgery other than diagnosis of or surgery for a Critical Illness;
 - the signs or symptoms of the Critical Illness manifested prior to or:
 - within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease; or
 - within thirty (30) days for all other Critical Illness;
 - from the Issue Date or Reinstatement Date of this rider, whichever is later;
 - Pre-Existing Conditions* which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later;
 - the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Policy Owner to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due to Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection. For the purpose of this,
 - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.

- congenital defect or disease, which manifested or was diagnosed before the Policy Owner attains seventeen (17) years of age;
- self-inflicted injury;
- alcohol or drug abuse;
- the Policy Owner refusing to consent to treatment or defying the advice of a specialist physician; or
- the Policy Owner did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (i) the Policy Owner had received or is receiving treatment;
- (ii) medical advice, diagnosis, care or treatment has been recommended;
- (iii) clear and distinct symptoms are or were evident; or
- (iv) 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 rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

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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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:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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The information provided in this disclosure sheet is valid as at **XX-XXX-XXXX**