



PRODUCT DISCLOSURE SHEET
RHB Essential Protect

This is an insurance product

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

1. What is this product about?

This Investment-Linked Insurance Policy (ILP) offers you a combination of insurance protection and investment. Upon Death, Total and Permanent Disability (TPD) or Senior Disability (SD) of the Life Assured during the coverage term, a lump sum benefit will be payable.

This plan comes with Loyalty Bonus, Lifestyle Reward and additional coverage upon Accidental Death/TPD of Life Assured and Life Assured's legal spouse.

The fund value of this ILP 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-Enterprise Fund

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

(ii) TokioMarine-Bond Fund

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

(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 funds.

This policy provides the following Premium Top-Up options:

(i) Regular Top-Up

An option for 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

An option that allows 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.

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2. What are the covers / benefits provided?

The Sum Assured for this plan is RM <Basic Sum Assured>.

This policy provides:

(i) Death/TPD/SD Benefit^	Investment Fund Value (IFV) and (a) Protection Fund Value (PFV); OR (b) Current Basic Sum Assured* less any withdrawal made from PFV within 12 months before the Life Assured's date of death/TPD/SD whichever is higher, less any indebtedness due and owing to Us.
(ii) Accidental Death/Accidental (a) any causes other than Public Conveyance (b) Public Conveyance	(a) Additional RM <amount> (i.e. 100% of Basic Sum Assured) (b) Additional RM <amount> (i.e. 200% of Basic Sum Assured)
(iii) Spouse Accidental Death/TPD Benefit	Additional RM <amount> (i.e. 10% of Basic Sum Assured), subject to a maximum of RM 500,000 per life.
(iv) Lifestyle Reward*	Basic Sum Assured increases by RM <amount> (i.e. 5% of Basic Sum Assured) at the end of every 5 policy year upon survival of Life Assured, subject to a maximum of RM <amount> (i.e. 10% of Basic Sum Assured). This Lifestyle Reward is also applicable during Auto Extension period.
(v) Maturity Benefit	Protection Fund Value (PFV) plus Investment Fund Value (IFV) (if any)
(vi) Loyalty Bonus	RM <amount> (i.e. 4% of Basic Sum Assured), subject to a maximum of RM 50,000, will be credited into PFV with 100% allocation rate at the end of policy year where the Life Assured attained <age> years old next birthday, provided that the policy is in-force and all premiums are paid up-to-date. This benefit is applicable during Auto Extension Period.
(vii) Auto Extension Option	Upon reaching maturity while this policy is in force, the coverage of the policy and any attaching riders will continue after the Coverage Term with Auto Extension Option up to age 100 next birthday of the Life Assured for the basic plan and the maximum coverage term of any attaching riders PROVIDED there is sufficient total fund value to deduct for the insurance charges and other relevant charges. Additional premium may be required during the extended coverage term. The policy will lapse during the extended coverage term when the total fund value has been fully utilised. You may withdraw this Auto Extension Option by giving us a notice within ninety (90) days prior to the end of the Coverage Term. The withdrawal of this option can only be utilized once per policy and shall not be revoked after the withdrawal takes effect. The basic plan and all attaching riders shall expire at the end of Coverage Term once Auto Extension Option is withdrawn. In the event of no explicit action taken by You upon the end of Coverage Term, the Auto Extension Option shall be exercised. Please refer to "Auto Extension Option" section in this Sales Illustration for the details of this option.

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Notes:

- *Current Basic Sum Assured = Basic Sum Assured + additional Sum Assured from Lifestyle Reward. Juvenile Lien is applicable for event occurring before age 5 next birthday.
- **If the Accidental Death or Accidental TPD is due to multiple events under item (ii), only the highest benefit shall be payable.
- TPD benefit will cease to be payable at the policy anniversary immediately following the Life Assured's attainment of age 70 next birthday, subject to RM 8 million per life for all individual life policies.
- SD benefit will be payable upon SD of the Life Assured on/after the policy anniversary on which the Life Assured attained the age 70 next birthday. SD Benefit will cease to be payable upon maturity of the policy.
- The maximum amount payable for SD benefit is RM 2 million per life for all individual life policies.
- ^Either ONE of the Total and Permanent Disability (TPD) or Senior Disability (SD) benefit is claimable
- The additional amount payable upon Accidental Death/TPD will cease to be payable at the policy anniversary immediately following the attainment of age 70 next birthday, subject to RM 2 million per life for Life Assured age 16 next birthday and below, and RM10 million per life for Life Assured age 17 to 70 next birthday.
- Spouse Accidental Death/TPD benefit is only payable upon death or TPD due to an accident of the legal spouse of Life Assured prior to the legal's spouse's age 70 next birthday. This benefit is payable once per policy.

In-Force Guarantee

The policy will not lapse during the first 5 policy years even when the fund value of the policy falls to zero. This In-Force Guarantee will remain in effect as long as:

- All premiums due are paid timely and no decrease of any premium is done except when the Basic Sum Assured or the Rider Sum Assured is also reduced accordingly; and
- There has not been any withdrawal from the Protection Fund Value during the In-Force Guarantee period.

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

<rider(s)>

Fund(s) chosen:

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

Reminder: Please read the sales illustration and fund fact sheet(s) 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.

If the Life Assured is below the age of 5 years old next birthday, Juvenile Lien is applicable. The Sum Assured[#] payable on death/ TPD/ Accidental Death/Accidental TPD Benefit will be according to the following percentage:

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

[#]Sum Assured is referring to:

- Current Basic Sum Assured upon claim for death/ TPD; OR
- Additional Basic Sum Assured upon claim for Accidental Death/Accidental TPD Benefit.

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Coverage duration: <coverage term> years, or up to occurrence of death of Life Assured, full payment of Total and Permanent Disability Benefit or Senior Disability Benefit, surrender, maturity, cancellation or lapses of the Policy, whichever is earlier.

3. How much premium* do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements of Tokio Marine Life Insurance Malaysia Bhd.

The estimated basic plan premium that RM <amount> annually
 RM <amount> semi-annually
 RM <amount> quarterly
 RM <amount> monthly

Premium payment term: <premium payment term> 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.

***Please refer to Table 1 of this sales illustration for estimated total premium that you have to pay.**

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 your age increases.
- Monthly policy fees shall be due on the commencement date and each subsequent monthly anniversary while the policy remains in force for an amount of RM 8.50.
- 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%	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%

- Switching fees: Not applicable
- Commission will be borne by You and paid from the premium. Please refer to the commission for Basic Premium and Top-Up premium below:

Policy Year	Basic Premium Paid* (RM)	Commission Payable		Top-up Premium Paid**	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount (RM)
<Year>	<RM>	<%>	<RM>	<RM>	<%>	<RM>

*Exclude Limited Top-Up and Regular Top-Up premium, if any.

**Sum of Limited Top-Up and Regular Top-Up premium, if any.

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Notes:

- 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 ninety (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 and Limited Top-Up premium (if any) at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium and Single Premium Top-Up premium (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 (TFV) 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 you 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/ SD.
- 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 exclusion under this policy?

- Death Benefit
 - Suicide (whether sane or insane) within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later. The policy will be void and we shall refund the Total Premium Paid at the date of notification less any indebtedness.
- Total and Permanent Disability (TPD)/ Senior Disability (SD) 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;

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- 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.
-
- Accidental Death/ Accidental TPD/ Spouse Accidental Death/ Spouse Accidental TPD Benefit
 - 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 for Accidental TPD/Spouse Accidental TPD Benefit
 - 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 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).

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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 is available at all our branches or you can obtain a copy from the sales representatives 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 representatives 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 <date>.

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