

PRODUCT DISCLOSURE SHEET
TokioMarine - StarterPack (TMSP)

(You should read this Product Disclosure Sheet before you decide to take up TokioMarine - StarterPack. Be sure to also read the general terms and conditions.)

1. What is this product about?

This is a non-participating yearly renewable level term insurance plan which pays the sum assured in lump sum upon the Life Assured's death. It shall cease to be renewable upon the anniversary after the Life Assured attaining the age of 60th nearest birthday.

2. What are the covers / benefits provided?

This certificate covers:

- Death Benefit:

| Monthly Premium | Entry Age | Coverage Amount |
|-----------------|-----------|-----------------|
| RM 15 | 18 - 35 | RM 50,000 |
| | 36 - 55 | RM 25,000 |
| RM 9 | 18 - 35 | RM 30,000 |
| | 36 - 55 | RM 15,000 |
| RM 6 | 18 - 35 | RM 20,000 |
| | 36 - 55 | RM 10,000 |

Coverage Duration: Up to occurrence of Death or termination of this certificate, whichever is earlier.

3. How much premium do I have to pay?

- The premium that you have to pay : **RM 15.00 / RM 9.00 / RM 6.00 per month**
- Premium duration : Monthly premium is payable until the last month of the policy year after the Life Assured turns 60 years old
- This certificate provides a grace period of 30 days which gives you additional time after the due date to make payment of premium.
- The monthly premium payable and sum assured are level throughout the certificate term. The amount for both monthly premium and sum assured depend on Life Assured's entry age and plan chosen upon application (refer to table in Item 2)
- The monthly premium charged for this plan is not guaranteed and is subject to the claims experience and other relevant factors of the Company. We reserve the right to revise the monthly premium by giving you 90 days' notice. The revised monthly premium will be effective upon next premium due.

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

Nil.

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, and state your age correctly. In the event of any non-disclosure during application stage or reinstatement, we reserve the right to reject any claims submitted due to non-disclosure.
- Cooling off period – you may cancel your certificate by returning the certificate within 15 days after the delivery of the the certificate. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- Nominee - When you apply for this plan, you may nominate a person to receive monies payable upon your death. You are strongly encouraged to make a nomination to facilitate the payment of moneys under your insurance cover. If you do not make a nomination at the application stage, you can do so after you purchase the plan.

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

6. What are the major exclusions under this policy?

- The Death Benefit will not be payable for death resulting from suicide within one (1) year after the Effective Date of Insurance or the reinstatement date of the insurance cover.

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 certificate will lapse. This certificate does not provide any surrender value and if you cancel your certificate, coverage will continue until a day prior to next premium due date.

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 insurance agent 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
Tel: 03-2059 6188
Fax: 03-2162 8068
E-mail: customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

Nil.

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 OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad (457556-X), a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>.