


LIFE PROTECTION PLAN
RHB Prime VantageLife Plus
(This is an Insurance Product)

Cherish
your legacy
of love.

A photograph of a man with glasses and a young girl with pigtails. The man is wearing a dark sweater over a light blue striped shirt. The girl is wearing a blue and white striped shirt. They are both smiling and hugging each other. The man is kissing the girl on the cheek. The background is a bright blue sky.

A life insurance solution to assure
the future of your loved ones.

RHB 

A life insurance solution to assure the future of your loved ones.

Your hard work of yesterday has paved the way for the comfortable lifestyles that you and your loved ones deserve.

As you strive for new heights financially, you plan each step forward carefully with your family as your focal point. They are your greatest inspiration and it is imperative that a solid foundation is there for them to lean on no matter what the future may bring.

Introducing **RHB Prime VantageLife Plus**. An innovative solution to assure the future of your loved ones against the unexpected. You can scale to greater heights confidently, knowing that you have laid down a secure financial pillar for your family.

FEATURES & BENEFITS



Hassle free enrolment

You need not undergo medical check-up for coverage up to RM1.5 million*, saving your time for bigger goals.

** Up to 50 years old, subject to Life Assured's health conditions and underwriting decisions.*



Additional 100% coverage

In the event of Accidental Death or Accidental Total and Permanent Disability, your nominee will receive an additional 100% of Basic Sum Assured.



More protection for peace of mind

Continue to enjoy the protection of your policy should any unfortunate events happen to you or the Policy Owner by attaching the iLife Waiver or iPayor Waiver.



In-Force Guarantee Benefit

Your policy will remain in force during the premium payment term even though Total Fund Value is insufficient for the applicable charges, subject to prompt payment of all premiums due and no partial withdrawal is made during the premium payment term.



Opportunity to invest in Tokio Marine Investment-Linked Fund

Enjoy the opportunity to accumulate wealth while staying protected by investing in TokioMarine-Managed Fund managed by Professional Investment Experts.



Boost your wealth accumulation

Add more value to the investment fund and get closer to achieving your financial goals with regular top-ups.



Grow your savings for a secure future

Take care of your financial wellbeing by attaching Income Shield Rider, which provides annual Guaranteed Cash Payments (GCP). You may choose to receive the GCP annually or keep them with us to accumulate at an interest rate subject to our declaration.



Maturity Benefits

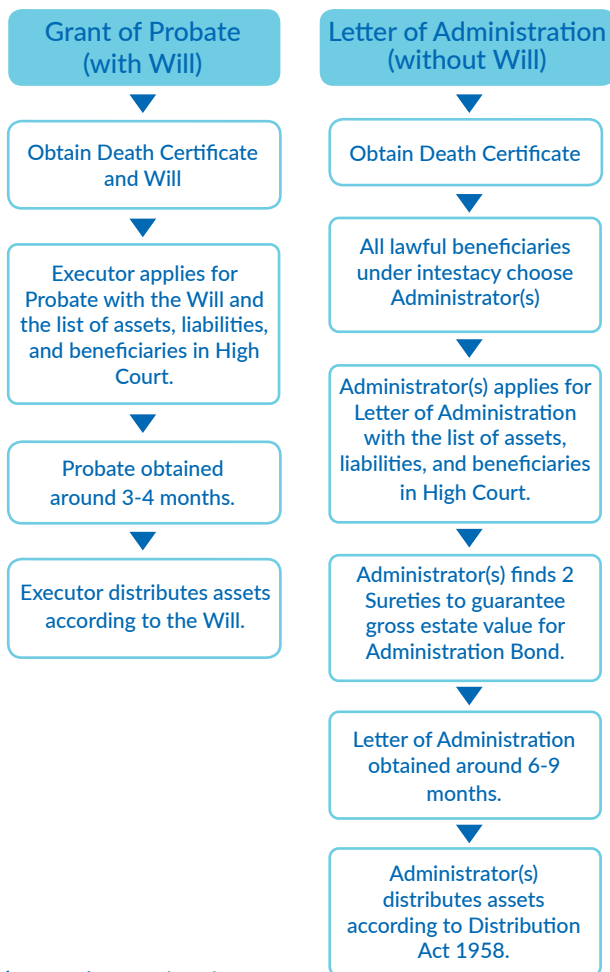
Upon policy maturity, you will receive the total of final year GCP, total Fund Value and any accumulated GCP less any amount owed to us in a lump sum.

Benefits of Income Shield Rider:

5 Pay 20 Years		10 Pay 30 Years	
End of Policy Year	GCP rate (% of Rider Sum Assured)	End of Policy Year	GCP rate (% of Rider Sum Assured)
1 to 19	5.5%	1 to 5	4.0%
20	55.5%	6 to 10	6.0%
		11 to 20	8.0%
		21 to 29	10.0%
		30	60.0%

DID YOU KNOW?

It takes longer than you can imagine to transfer your assets to your loved ones the traditional way.



It's more than you imagine.

Facts of Unclaimed:

According to the Accountant General's Department (AGD), a total of RM11.6 billion remains unclaimed as of Sept 2022 despite its best efforts to return said money to the rightful owners.

Benefits of RHB Prime VantageLife Plus

- With **RHB Prime VantageLife Plus**, you may create swift
- transfer ones via nomination. Have a peace of mind knowing your loved conditions.

Source:

<http://www.mylawyer.com.my>

<https://www.thesundaily.my/local/unclaimed-money-balloons-to-rm11-billion-FL9926689>

HOW RHB PRIME VANTAGELIFE PLUS WORKS?

3

Steps to personalize your legacy planning

1

Plan out your insurance coverage

Determine the insurance coverage that you want, starting from **RM 500,000** Sum Assured.

A tip for you:

As a rule of thumb, your insurance coverage is recommended to be around 10 times of your annual income!



2

Decide your plan option that best suits your needs

Choose the premium payment term and coverage term that suit your protection and financial goals:

Plan Option	Premium Payment Term	Coverage Term
Option 1	5 years	20 years
Option 2	10 years	30 years

3

Customize your plan with optional riders:

There are 3 riders available for your RHB Prime VantageLife Plus policy:

**iPayor
Waiver**

**iLife
Waiver**

**Income
Shield Rider**

FREQUENTLY ASKED QUESTIONS

What is RHB Prime VantageLife Plus?

RHB Prime VantageLife Plus is a limited 5 or 10 pay regular premium investment-linked plan covering Death or Total and Permanent Disability (TPD) up to the coverage term. This plan also provides additional coverage upon Accidental Death or Accidental TPD.

Upon Death or TPD of the Life Assured, a lump sum of Investment Fund Value (IFV) PLUS the higher of the below, less any indebtedness due and owing to us shall be payable:

- (a) Protection Fund Value (PFV); OR
- (b) Basic Sum Assured less any withdrawal made from PFV within 12 months before the date of Death or TPD.

Upon Accidental Death or Accidental TPD of the Life Assured, an additional 100% of Basic Sum Assured shall be payable.

Note: Tokio Marine Life has the right to deduct any indebtedness before the payment of any policy benefit. The TPD, Accidental Death and Accidental TPD benefit will cease upon the Life Assured attaining the age of 70 (based on age at next birthday).

Who is eligible?

This plan is offered to anyone aged 18 to 70 years old depending on the plan chosen and maximum expiry age is 90 years old (both entry and expiry age are based on age at next birthday).

How long is the coverage and premium payment term of RHB Prime VantageLife Plus?

There are 2 options below for you to select to suit your unique financial needs:

Premium Payment Term (years)	Coverage Term (years)
5	20
10	30

What is the minimum and maximum sum assured of RHB Prime VantageLife Plus?

Minimum: RM 500,000

Maximum: No limit, subject to underwriting.

Note: Sum Assured must be in multiple of RM 1,000.

How much premium do I have to pay?

The premium amount differs by the entry age, gender, smoking status, sum assured, riders selected and coverage term.

The premiums are payable throughout the premium payment term of your policy. You may also top-up your premium periodically to maximize your investment, of which 95% will be used to purchase units in the investment-linked fund.

How will my basic premium be invested?

We will allocate the basic premium paid to purchase units at the following premium allocation rates according to your choice of premium payment term:

Premium Payment Term of 5 years

Policy Year	1	2	3	4	5
Premium Allocation Rate (%)	60%	90%	100%	100%	100%

Premium Payment Term of 10 years

Policy Year	1	2	3	4	5	6 & above
Premium Allocation Rate (%)	60%	65%	75%	100%	100%	100%

What are the optional benefits that can be attached to RHB Prime VantageLife Plus?

- (i) iLife Waiver¹
- (ii) iPayor Waiver²
- (iii) Income Shield Rider³

¹ Future premiums are waived in the event the Life Assured is diagnosed with any of the covered Critical Illnesses.

² Future premium are waived in the event the Policy Owner is diagnosed with any of the covered Critical Illnesses, suffered from TPD or Dies.

³ Income Shield Rider is a regular premium paying rider which provides a stream of GCP:

5 Pay 20 Years		10 Pay 30 Years	
End of Policy Year	GCP rate (% of Rider Sum Assured)	End of Policy Year	GCP rate (% of Rider Sum Assured)
1 to 19	5.5%	1 to 5	4.0%
20	55.5%	6 to 10	6.0%
		11 to 20	8.0%
		21 to 29	10.0%
		30	60.0%

You may choose to receive or leave the GCP with us to accumulate with interest*.

* The interest rate is not guaranteed and subject to our declaration.

This rider also provides lump sum protection benefits less any amount owed to us which are payable upon Death or TPD of the Life Assured, depending on the category of the Life Assured.

Category of Life Assured	Policy Year 1 to 3	Policy Year 4 onwards
Standard (S1) Life	Accumulated GCP (if any) plus higher of : <ul style="list-style-type: none"> Rider Cash Value; OR 100% Total Premium Paid for the rider minus Total GCP Paid less any indebtedness 	
Sub-standard (S2) Life	Accumulated GCP (if any), plus higher of : <ul style="list-style-type: none"> Rider Cash Value; OR 80% Total Premium Paid for the rider minus Total GCP Paid less any indebtedness	Accumulated GCP (if any), plus higher of : <ul style="list-style-type: none"> Rider Cash Value; OR 100% Total Premium Paid for the rider minus Total GCP Paid less any indebtedness

Are the premiums paid for my RHB Prime VantageLife Plus policy eligible for tax relief?

Your premiums are eligible for income tax relief, subject to the approval of the Inland Revenue Board.

What are the fees and charges involved?

Charges	Amount
Insurance Charges	Depending on the Life Assured's attained age, gender, smoking habits, occupation, health condition or sum assured. This charges will be deducted from your fund value each month.
Policy Fee	RM 8.50 will be deducted from your fund value each month.
Fund Management Charges	Up to 1.5% per annum of the fund assets.

The percentage of basic premium to the sales representative shall be based on the premium payment term as stated below:

Policy Year	Premium payment term (Years)	
	5	10
1	8.90%	10.00%
2	15.20%	18.50%
3	12.40%	14.50%
4	1.75%	2.00%
5	1.72%	2.00%
6	-	2.00%
7	-	2.00%
8	-	2.00%
9	-	2.00%
10	-	2.00%
Total	40.00%	57.00%

Single Premium Top-Up/ Limited Top-Up/Regular Top-Up:
3.75% of the Top-Up.

Are there any benefit limitations?

This basic plan does not cover:

- Death due to suicide within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.

(b) Total and Permanent Disability due to:

- 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 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, strikes, terrorist activities or participation in riot and civil commotion; or
- Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

(c) Accidental Death or Accidental Total and Permanent Disability due to:

- 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 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;
- any form of disability which existed at the Issue Date or Reinstatement Date of the policy, whichever is later;
 - 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).

This list is non-exhaustive. Please refer to the policy contract for the complete list of exclusions.

How do I make a claim?

You may submit the claim form directly to the nearest RHB Bank/ Tokio Marine Life Insurance Malaysia Bhd's ("the Company") branches or claim online via customer portal at <https://www.tokiomarine.com/eService>. Proof of claim must be accepted and approved by the Company to facilitate the policy's benefit directly to the appropriate party.

How do I track the performance of the funds?

The published daily unit price of the funds is available on our website at <https://www.tokiomarine.com/my/en/personal/resources/funds-overview/fund-prices.html>.

Who can I reach if I need more information?

If you wish to know more about this plan, please contact your nearest RHB Bank Branch. Alternatively, we are also contactable via email at customercare@tokiomarinelife.com.my.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of this product. It does not constitute a contract of insurance. Please refer to the policy document, Sales Illustration and Product Disclosure Sheet for detailed benefits, exclusions, terms and conditions before deciding on your purchase of this plan.
2. You should satisfy yourself that this plan suits your needs and the amount of premium payable under this plan is the amount that you can afford.
3. Buying a life insurance is a long term commitment. If you surrender the policy in the early years, the amount you get back will be less than the amount that you have paid.
4. You should consider the applicable fees and charges involved carefully. Such fees and charges are not guaranteed and may be varied from time to time.
5. The insurance charges and the policy charges are not guaranteed and we reserve the right to revise the rate applicable by giving a 90-day advanced notice.
6. Your insurance charges may increase based on your attained age.
7. The Protection Fund Value (PFV) and Investment Fund Value (IFV) of the policy are not guaranteed and will fluctuate depending on the performance of the investment-linked fund. The investment risks under this plan are to be borne solely by you.

The Fund Fact Sheet contains detailed information of the investment-linked fund such as the risk involved in investing in the fund and the past performance of the fund compared to the benchmark. The past performance of a fund is not a guide to future performance.

8. TPD benefit is subject to RM 8 million per life for all policies on the same life. The TPD coverage will cease when the Life Assured has attained age 70 (next birthday).
9. The maximum additional amount payable for Accidental Death or Accidental TPD is RM 10 million for all policies on the same life. This additional amount payable upon Accidental Death or Accidental TPD will cease to be payable when the Life Assured has attained age 70 (next birthday).

10. You should ensure that the important information regarding this plan is disclosed to you and you understand the information disclosure. If there is any ambiguity, you should seek clarification from us.

11. You have 15 days to review your policy from the date of delivery of this policy document. If for any reason you decide not to continue with the policy, you may cancel your policy by submitting a written request to us within the 15 days period for a refund of the following amounts, less any medical expenses incurred:
 - (i) Any unallocated premium;
 - (ii) Total Fund value at the next valuation date; and
 - (iii) Any insurance charges and fees deducted.

Underwritten by:



TOKIO MARINE
INSURANCE GROUP

Tokio Marine Life Insurance Malaysia Bhd.

[199801001430 (457556-X)]

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

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THE PERFORMANCE OF THE UNDERLYING ASSETS,
AND IS NOT A PURE INVESTMENT PRODUCT SUCH
AS UNIT TRUST**

Tokio Marine Life Insurance Malaysia Bhd. is a member of
Perbadanan Insurans Deposit Malaysia.