



## PRODUCT DISCLOSURE SHEET

### Essential FlexiLink

Read this Product Disclosure Sheet before you decide to take up Essential FlexiLink. 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. It pays a lump sum death benefit (i.e. the basic Sum Assured and total Fund Value) if the Life Assured dies during the term of the policy. Upon Total and Permanent Disability (TPD) of Life Assured prior to age 70, a lump sum TPD benefit (i.e. the basic Sum Assured) will be payable and the policy shall continue to be in-force. Insurance charges of other eligible in-force benefit(s), rider(s) and policy fee shall be deducted accordingly until the termination of each respective riders or the policy, whichever is earlier.

The fund value of this ILP depends on the price of the underlying units, which in turn depends on the performance of your chosen 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) Single Premium Top-Up  
An option to allow you to pay a one time premium to enhance Your Fund Value.
- (ii) Regular Top-Up  
An option to you to specify an amount of premium, to be payable with the same frequency as the basic premium to enhance your 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 your chosen fund(s).

#### 2. What are the covers / benefits provided ?

This policy covers:

- (i) Death - RM (i.e. basic Sum Assured) plus the total Fund Value; or
- (ii) TPD\* - RM (i.e. basic Sum Assured); or
- (iii) Surrender - total Fund Value; or
- (iv) Maturity Benefit - RM (i.e. basic Sum Assured ) plus the total Fund Value.

**Funds chosen:**

Fund(s)	Fund Allocation (%)
TokioMarine-Bond Fund	100

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

If the Life Assured is below age of 5 years old, the following reduced Basic Sum Assured is payable on death :-

Age at Death	Percentage of Basic Sum Assured
30 days to age 1 next birthday	20%
Age 2 next birthday	40%
Age 3 next birthday	60%
Age 4 next birthday	80%
Age 5 next birthday and above	100%

**\*Note**

- The TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70 years.
- Upon claim of TPD benefit, the Policy shall continue to be in force and insurance charge of other eligible in force benefit(s) or riders shall be deducted accordingly until the expiry date of each respective rider(s) or until the termination of the Policy, whichever is earlier.
- The maximum Sum Assured of TPD is subject to RM 3 million per life limit under all policies issued by us on the same life.

Duration: Up to the occurrence of death of Life Assured, surrender, maturity of the Policy or when the value of units of investment is insufficient to pay for the charges due, whichever is earlier.

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

The Basic Premium that you have to pay and the policy terms may vary depending on our underwriting requirements :

The estimated total basic premium that you have to pay: < Premium Amount >

Basic premium duration: until age 99 next birthday

We allocate a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. 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 Page 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 remain in force for an amount of RM 6.00 for all modes of payment.
- GST is applicable to non-life benefit.
- Direct distribution costs on regular premium are as follow:

Policy Year	Direct Distribution Costs* (% of Basic Premium)
1	20.0
2	5.0
3	5.0
4	5.0
5	5.0
6	5.0
7	5.0
8	5.0
9	2.5
10	2.5
11 onwards	0.0

- Direct distribution costs on Single Premium/Regular Top-Up are as follow:

Policy Year	Direct Distribution Costs* (% of Single Premium/Regular Top-Up)
All Years	3.75

\*Cost directly attributable to the distribution channel for the sale of this policy which refers to the payment of commissions to sales representatives. This cost is borne by you and is paid from the charges that are imposed on your policy.

- Fund Management Charge (% of fund value per annum)

Fund(s)	Fund Management Charge
TokioMarine-Enterprise Fund	Up to a maximum of 1.50%
TokioMarine-Bond Fund	Up to a maximum of 1.00%
TokioMarine-Dana Ikhtiar	Up to a maximum of 1.50%
TokioMarine-Managed Fund	Up to a maximum of 1.50%
TokioMarine-Orient Fund	Up to a maximum of 1.50%
TokioMarine-Luxury Fund	Up to a maximum of 1.50%

- Switching fees: Not applicable

Note: Details of 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. 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 conditions (if any), and state your age correctly.
- Cooling Off Period - the policy may be cancelled by written request and by the return to us of 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 value of any units allocated at the unit price at the next valuation date and any insurance charge and fees which have been deducted, less any expenses incurred by us (if any) in issuing the policy and your policy shall be cancelled accordingly.
- Fund Value - the Fund Value of the ILP depends on the performance of the investment-linked 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 Fund Values under your policy.
- Policy lapse - the ILP will lapse when the value of investment units is insufficient to pay for the insurance charges and other charges.
- Insurance charge - 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 6 months from the date of TPD.
- Replacement of policy - replacement of your policy with the new one may not advantageous. The new terms and conditions of the new policy may be applied if the current health status is less favorable to the new insurer. If you intend to do so, we recommend that you consult with us/ our sales representative before making 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 within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later;or
  - Acquired Immune-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Total and Permanent Disability
  - attempted suicide (whether sane or insane);or
  - self-inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;or
  - injury sustained while engaging in hazardous speed or endurance contest;or
  - 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);or
  - submarine voyage;or
  - military, police, naval or aeronautical service;or
  - violation of law or resistance to arrest;or
  - any form of disability (TPD) which existed at the issued date or reinstatement of the Policy, whichever is later; or
  - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;or
  - pre-existing condition.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the 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. If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch the Fund. The cash amount that we will pay you when you cancel the policy in the early policy years will be less than the total amount of premium that you have paid unless the chosen Fund(s) has performed very well.



#### 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', available at all our branches or you can obtain a copy from the sales representative or visit [www.insuranceinfo.com.my](http://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](mailto: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.**

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.

RHB Bank Berhad (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 **12/10/2018**.