

PRODUCT DISCLOSURE SHEET

RHB Prime VantageLife Plus

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Prime VantageLife Plus. 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 or Total and Permanent Disability (TPD) of the Life Assured during the coverage term, a lump sum benefit will be payable.

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.

(i) 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.

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

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

2. What are the covers / benefits provided ?

The Basic Sum Assured for this plan is RM

This plan provides the below benefits:

(i) Death/TPD Benefit	Investment Fund Value (IFV) and a) Protection Fund Value (PFV); OR b) Basic Sum Assured less any withdrawal made from PFV within 12 months before the Life Assured's date of death/TPD whichever is higher, less any indebtedness due and owing to Us.
(ii) Accidental Death/TPD Benefit	- Additional 100% of basic sum assured.
(iii) Maturity Benefit	- Protection Fund Value (PFV) and Investment Fund Value (IFV).

Notes:

- TPD benefit will cease to be payable at the policy anniversary where the Life Assured has attained the age of 70, subject to RM 8 million per life for all individual life policies.

- The additional amount payable upon Accidental Death/TPD will cease to be payable at the policy anniversary where the Life Assured has attained the age of 70, subject to RM 10 million per life for all individual life policies.

Non-Lapse Guaranteed

The policy will not lapse during premium payment term even when the fund value of the policy falls to zero. This Non-Lapse Guaranteed will remain in effect as long as:

- (a) 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
- (b) There has not been any withdrawal from the Protection Fund Value during the Non-Lapse Guaranteed period.

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

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

Income Shield Rider (Plan Accumulate)

iLife Waiver

iPayor Waiver

Fund(s) chosen:

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

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 the insurance company.

The estimated basic plan premium that you have to pay:

RM	annually
RM	semi-annually
RM	quarterly
RM	monthly

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 sales representatives and our other expenses. You are advised to refer to the allocation rates given in the sales illustration.

Please refer to the page 2 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?

- 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 RM8.50 for all modes of payment.
- 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-Managed Fund	1.50%	1.20%

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** (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount (RM)
1		10.00%			3.75%	
2		18.50%			3.75%	
3		14.50%			3.75%	
4		2.00%			3.75%	
5		2.00%			3.75%	
6		2.00%			3.75%	
7		2.00%			3.75%	
8		2.00%			3.75%	
9		2.00%			3.75%	
10		2.00%			3.75%	
Total		57.00%			37.50%	

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

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 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 conditions(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 Non-Lapse Guaranteed 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.
- 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 with 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 within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.
- 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 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.
- Accidental Death/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 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).

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.

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/ the 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 [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 21/12/2022 .

PRODUCT DISCLOSURE SHEET

Income Shield Rider

This is an insurance product

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

1. What is this product about?

Income Shield Rider is a premium-paying rider that provides annual Guaranteed Cash Payment (GCP) starting from the end of first policy year until the maturity of this rider. Upon Death or TPD of the Life Assured, a lump sum benefit together with accumulated GCP (if any), will be payable.

2. What are the covers / benefits provided?

The number of units selected for this rider is unit(s) with Amount of Benefit of RM .

This rider provides:

(i) **Guaranteed Cash Payment** amounting to a percentage of the Amount of Benefit will be payable annually, beginning from the end of first policy year until the maturity of this rider.
The first GCP payable is RM .

You can choose to receive the GCP payable OR to leave the GCP with the Company to accumulate with interest which is non-guaranteed and subject to Company's discretion from time to time.

Please refer to the Sales Illustration for the GCP amount that you will receive every year.

(ii) **Death/TPD Benefit**** - accumulated GCP (if any) plus the below shall be payable in one lump sum:

Life Category	1st to 3rd Policy Year	4th Policy Year and onwards
Standard	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Income Shield Rider minus Total GCP Paid.	
Sub-Standard	Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Income Shield Rider minus Total GCP Paid.	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Income Shield Rider minus Total GCP Paid.

(iii) **Maturity Benefit** - the final GCP will be payable along with accumulated GCP, if any.

****Notes:**

- Either one benefit which is Death or TPD benefit shall be payable.
- The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70.

Coverage duration: years or upon the occurrence of death/TPD of Life Assured, surrender, maturity, cancellation or lapsed 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:

Annually	Semi-Annually	Quarterly	Monthly

Premium payment term years.

Please refer to the page 2 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?

- Commission will be borne by You and paid from the premium. Please refer to the commission of Income Shield Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1		10.00%	
2		18.50%	
3		14.50%	
4		2.00%	
5		2.00%	
6		2.00%	
7		2.00%	
8		2.00%	
9		2.00%	
10		2.00%	
Total		57.00%	

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 LTU premium, 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 will be declared. The guaranteed cash payments will only be declared on the earlier occurrence of death/TPD of the Life Assured, surrender or maturity of the rider, whichever is earlier.
- 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?

Not applicable.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, the rider cash value less any indebtedness shall be payable and the coverage of this rider will cease.

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@tokiomarinelif.com.my