


PRODUCT DISCLOSURE SHEET
RHB Alpha Future

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

1. What is this product about?

This is a limited 8 pay non-participating endowment plan that consists of 2 components, i.e. the Alpha Future Basic (Insurance component) and the Alpha Future Enhancer (Investment component). These 2 components must be in force together in order for the policy to be in force. This plan offers insurance protection up to Z years. It pays a lump sum payment upon death or total and permanent disability suffered by the life assured while policy is in force and provides annual guaranteed cash payment starting from the end of policy year W.

The fund value is not guaranteed and will depend on the price of the underlying units which in turns 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**
To maximize returns over medium to long term by investing in quality shares listed on Bursa Malaysia and foreign stock exchanges.
- (ii) **TokioMarine-Bond Fund**
Aims to provide medium to long term accumulation of capital, by investing in quality fixed income securities.
- (iii) **TokioMarine-Dana Ikhtiar**
To provide a balanced mixed of income and potential for capital growth by investing in stocks listed on the Bursa Malaysia or on any other stock exchanges, unlisted stocks and Islamic debt securities and other non-interest bearing assets acceptable under principles of Shariah. However, the investment-linked policy itself is not a Shariah-compliant product.
- (iv) **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 other Tokio Marine or third party funds that may become available in the future.
- (v) **TokioMarine-Orient Fund**
To achieve medium to long term capital appreciation by investing in securities of the Asian (non-Japanese) equity markets.
- (vi) **TokioMarine-Luxury Fund**
To invest in the Target Fund which derives long term capital appreciation by investing in equities and equity related securities issued by companies that provide goods & services in the leisure, lifestyle and luxury market, or in any other collective investment schemes which share similar investment objectives.

This policy provides the following Top-Up Option:

Regular Top-Up

An option for you to specify an amount of premium during policy inception, to be payable with the same frequency as the basic premium to enhance your Fund Value.

2. What are the covers / benefits provided?

This policy provides:

- (i) **Death / Total Permanent Disability (TPD) Benefit**
 - (a) 110% of total Alpha Future Basic premium paid up-to-date minus any total guaranteed cash payment paid up-to-date, or Cash Value, whichever is higher; plus
 - (b) Accumulated guaranteed cash payment (if any); plus
 - (c) Fund value (if any)[#]
- (ii) **Guaranteed Cash Payment (GCP)**

End of Policy Year	W	X	Y	Z
Percentage of Basic Sum Assured	10.00%	15.00%	20.00%	25.00%
- (iii) **Maturity Benefit** : A lump sum payment of 75% basic Sum Assured less any indebtedness is payable; plus
 - (a) Accumulated GCP (if any); and
 - (b) Fund value (if any)[#]

Notes:

- TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70 or the Date of Maturity, whichever is earlier.
- The maximum amount payable for TPD Benefit is RM 8 million per life for all individual life policies.
- [#] The fund value is determined on the valuation day on the date of notification.

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

<Rider A>
<Rider B>


Fund(s) chosen:

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

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.

3. How much premium do I have to pay?

The estimated total premium that you have to pay for the basic plan:

Annually	Semi-Annually	Quarterly	Monthly

Basic Premium paying duration: 8 years.

Note:

- This policy provides a grace period of 30 days, which gives you additional period of time after the due date, for the payment of premium.
- The premium rate for this policy is guaranteed.

95% of the Alpha Future Enhancer premium paid shall be allocated to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to sales representative and other expenses. You are advised to refer to the allocation rates given in the Summary Illustration.

The premium for both Alpha Future Basic and Alpha Future Enhancer must be paid concurrently. Any request for cancellation, termination or changes to the policy will apply to **BOTH** Alpha Future Basic and Alpha Future Enhancer.

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

Sales and Service Tax (SST) - 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).

Direct distribution costs - Cost directly attributable to the distribution channel for the sale of this policy which refer to the payment of commissions to sales representative. This cost is borne by you and is paid from the charges that are imposed on your policy for services that the sales representative will provide to you for the duration of your policy.

Fund Management Charge (% of fund value per annum)

Fund(s)	Maximum (Z% p.a. of NAV of the fund)	Current (Z% p.a. of NAV of the fund)
TokioMarine-Enterprise Fund	1.50	1.50
TokioMarine-Bond Fund	1.00	1.00
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 Fee - Not applicable

Details of all fees and charges are given in the Summary Illustration.

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 - you may cancel your policy by written notification to us within 15 days after the delivery of the policy to you. Upon cancellation of the policy, we shall refund you the sum of Alpha Future Basic premium, any unallocated Alpha Future Enhancer premium and the fund value, less any medical fee incurred.
- The fund value is not guaranteed and depends on the performance of the Investment-Linked fund(s) selected.
- Claim notification - written notification must be given to us within 60 days from the date of death and 6 months from the date of TPD.
- Replacement of policy - Replacement of your policy with a new one may not be advantageous. If you intend to do so, we recommend that you consult your sales representative/Us.
- Both Alpha Future Basic and Alpha Future Enhancer in RHB Alpha Future must co-exist. Surrender/Termination/Reinstatement of either one is not allowed.
- Partial withdrawal - You may make partial withdrawal from the fund value starting from third policy year and onwards.

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 exclusions 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 Benefit

- (a) Attempted suicide (whether sane or insane);
- (b) Self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (c) Injury sustained while engaging in hazardous speed or endurance contest;
- (d) 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);
- (e) Submarine voyage;
- (f) Military, police, naval or aeronautical service;
- (g) Any form of Disability which existed at the Issue Date or Reinstatement Date of this policy, whichever is later;
- (h) War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- (i) Violation of law or resistance to arrest; or
- (j) Pre-Existing Condition(s) that existed prior to the Issue Date or Reinstatement Date of this policy, whichever is later.

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 life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The amount that we will pay you when you cancel the policy before the maturity period may be much lesser than the total amount of premium that you have paid.

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 plan, please refer to the *insuranceinfo* booklet on 'Life Insurance', which is 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.
Tel: 03-2059 6188
Fax: 03-2162 8068
E-mail: customer-care@tokiomarinelife.com.my

10. Other similar types of cover available.

Please ask Us or your sales representative for other similar types of plans offered by Us.

IMPORTANT NOTE:

BUYING A 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 AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

ALPHA FUTURE ENHANCER 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 FUND IS NOT GUARANTEED.

This insurance plan is underwritten by Tokio Marine Life 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 19/2/2019.