



## PRODUCT DISCLOSURE SHEET

### RHB Essential FlexiLink Plus

Read this Product Disclosure Sheet before you decide to take up RHB Essential FlexiLink Plus. 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 plus Fund Value, if any) if the Life Assured dies during the term of the policy.

Upon Life Assured suffering from Total and Permanent Disability (TPD) prior to age 70, a TPD benefit (equivalent to basic Sum Assured) will be payable in one lump sum and the policy shall remain in-force. Insurance charges of other eligible in-force benefit(s), rider(s) and policy fees shall be deducted accordingly until the termination of each respective rider or policy, whichever is earlier.

The fund value of this Investment-Linked Product 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 an amount of premium one time to enhance the return of your Fund Value.
- (ii) **Regular Top-Up**  
An option to allow you to specify an amount of premium, up to a maximum of the basic premium to be payable with the same frequency as the basic premium to enhance the return of 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 - Basic Sum Assured plus the Fund Value (if any)
- (ii) TPD\* - Basic Sum Assured; and
- (iii) Surrender - Fund Value (if any)
- (iv) Maturity Benefit - Fund Value (if any)

#### Notes:

\* TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70 years.

Upon claim of TPD, the Policy shall continue to be in force and insurance charges of other in force benefit(s) shall be deducted accordingly until the expiry date of the respective rider(s) or until the termination of the Policy, whichever is earlier.

The maximum sum assured of TPD is subject to RM 8 million per life limit under all policies issued by us on the same life.



Funds chosen:

Fund(s)	Fund Allocation (%)
TokioMarine-Enterprise Fund	
TokioMarine-Bond Fund	
TokioMarine-Dana Ikhtiar	
TokioMarine-Managed Fund	
TokioMarine-Orient Fund	
TokioMarine-Luxury Fund	

**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%

Duration: Up to occurrence of death of Life Assured, surrender, maturity of the Policy or when the Fund Value of Investment-Linked Funds is insufficient to pay for all 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:

- annually
- semi-annually
- quarterly
- monthly

Basic premium duration: until age 90 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 other expenses of the insurance company. You are advised to refer to the allocation rates given in the sales illustration.

**\* Please refer to Page 2 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 coverage charges are deducted monthly from the value of your units. The insurance coverage charges will increase as the age increase.
- Monthly policy fee shall be due on the commencement date and each subsequent monthly anniversary while the policy remains in force for an amount of RM 8.50 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-Enterprise Fund	1.50	1.50
TokioMarine-Bond Fund	1.00	0.50
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 fees: Not applicable

**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 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 condition (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 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 medical 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 Value under your policy.
- Policy lapse - the ILP will lapse when the Fund Value is insufficient to pay for the insurance and other charges.
- Insurance charge - We reserve the right to revise the insurance charge applicable at the time of renewal by notifying you in written notice of its decision at least ninety (90) days before the policy anniversary date. 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. If you intend to do so, we recommend that you consult your sales representatives/ us 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 while sane or insane within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later; or
- Total and Permanent Disability
  - 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, riot and civil commotion, strikes or terrorist activities; or
  - pre-existing condition which existed at the issue date or reinstatement date of the policy, whichever is later.

**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) you have chosen is no longer appropriate, you have the flexibility to switch the fund(s). The cash amount that we will pay you when you cancel the policy before the maturity period may 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 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.**

General Line	: 03-2059 6188
Fax	: 03-2162 8068
Customer Care Hotline	: 03-2603 3999
E-mail	: <a href="mailto:customercare@tokiomarinelife.com.my">customercare@tokiomarinelife.com.my</a>

#### 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 MEETS 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 25/11/2019.