

PRODUCT DISCLOSURE SHEET

Essential Elite SaverPlus

Read this Product Disclosure Sheet before you decide to take up the Essential Elite SaverPlus. Be sure to also read the general terms and conditions.

1. What is this product about?

This product offers savings and insurance protection for 30 years. It provides guaranteed cash payment every 2 years and a full refund of total basic premium paid upon policy maturity, provided that the policy is still in force. In addition, it pays a lump sum upon death or when the Life Assured suffers from Total and Permanent Disability (TPD) during the policy term.

This Policy does not participate in the profit of the Company.

2. What are the covers / benefits provided?

This policy covers:

- i. Guaranteed Cash Payment - 4% of the basic plan Sum Assured is payable every 2 years starting from the end of the second policy year, provided that the policy is still in force;
- ii. Maturity Benefit - All premiums paid for the basic plan will be refunded on policy maturity.
- iii. Death and TPD* Benefit

Policy Year	Death/TPD (due to all causes)	Death/TPD (due to accidental causes)
1st and 2nd year	Refund of total basic premiums paid up to date	
3rd year onwards	200% of basic Sum Assured (Standard Life) 100% of basic Sum Assured or total basic premium paid up to date, whichever is higher (Non-standard Life)	200% of basic plan Sum Assured as additional payment

Note*

- TPD benefit will cease at the policy anniversary immediately following the Life Assured's attainment of age 65 years old.
- The maximum Total and Permanent Disability sum assured is subject to RM1 million per policy and RM2 million under all policies on the same life.

Coverage Duration: Up to occurrence of death or full payment of TPD benefit or policy maturity at policy year 30, whichever is earlier.

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

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

Premium duration: 20 years

***Please refer to Page 2 of the sales illustration for estimated total premium that you have to pay.**

Note:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium is guaranteed.

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

Nil.

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, 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 policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.

Note: This list is non-exhaustive. Please refer to the sample policy contract for the terms and conditions under this plan.

This is an illustration only (E. & O.E)

Prepared By:

Date Printed:

Version 4.5

Tokio Marine
Life Insurance Malaysia Bhd.

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6. What are the major exclusions under this policy?

- Death
 - Suicide while sane or insane within 1 year from the Issue Date or Reinstatement Date of Policy, whichever is later; or
 - Acquired Immune-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Total and Permanent Disability (TPD)
 - Attempted suicide (whether sane or insane);
 - Self inflicted injury or injury sustained while under the influence of drugs or intoxicating 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;
 - Any form of disability (TPD) which existed at the commencement or reinstatement of the Policy;
 - Riot and civil commotion, strikes or terrorist activities;
 - Violation of law or resistance to arrest; or
 - Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Accidental Death Benefit
 - Any Accident occurring before we receive first full modal premium required;
 - Any form of illness or disease of whatever nature and howsoever caused;
 - Attempted suicide (whether sane or insane);
 - Self-inflicted injury or injury sustained while under the influence of drugs or intoxicating 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; or
 - Violation of law or resistance to arrest.
- Accidental TPD
 - Assault or murder;
 - Attempted suicide (whether sane or insane);
 - Self-inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
 - War, whether declared or undeclared;
 - Riot, civil commotion, strikes or terrorist activities; or
 - Pregnancy or childbirth.

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.

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 cash amount that the insurance company will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium that you have paid. This policy only provides the guaranteed surrender value after it has been in force for at least 5 full years.

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 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.
Tel : 03-2059 6188
Fax : 03-2162 8068
E-mail : customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

Nil.

IMPORTANT NOTE:

BUYING 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.

The information provided in this disclosure sheet is valid as at 12/10/2018.

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.