

PRODUCT DISCLOSURE SHEET

Essential PrimeLink

Read this Product Disclosure Sheet before you decide to take up Essential PrimeLink. 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. 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 to 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

This policy provides:

(i) Death/TPD Benefit - the death/TPD benefit payable will be according to the table below:

Life	Death / TPD	
	Policy Year 1 - 3	Policy Year 4 and onwards
Standard Life	Investment Fund Value (IFV), if any and higher of : (a) Basic Sum Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	
Sub-standard Life	Investment Fund Value (IFV), if any and higher of : (a) 115% of Total Premiums Paid for Basic Plan*; or (b) Protection Fund Value (PFV) less any indebtedness.	Investment Fund Value (IFV), if any and higher of : (a) Basic Sum Assured; or (b) Protection Fund Value (PFV) less any indebtedness.
Severely Sub-standard Life	Investment Fund Value (IFV), if any and higher of : (a) 105% of Total Premiums Paid for Basic Plan*; or (b) Protection Fund Value (PFV) less any indebtedness.	

(ii) Maturity Benefit - Protection Fund Value (PFV) and Investment Fund Value (IFV).

(iii) Guaranteed Insurability Option after Maturity - option to purchase a new policy covering death and total and permanent disability

without evidence of insurability where the amount payable upon death/TPD of the new policy is not more than:

- the Basic Sum Assured of Essential PrimeLink (for Standard Life and Sub-Standard Life); or
- 105% of total premium paid on the basic plan* of Essential PrimeLink (for Severely Sub-Standard Life).

The Life Assured will still be subjected to the eligibility criteria of the new policy.

Notes:

- TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70.
- The maximum amount payable for TPD Benefit is RM 8 million per life for all individual life policies under Tokio Marine Life.
- If there is any withdrawal from the Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured and the benefit payable is more than the Protection Fund Value, then the benefit payable will be the higher of:
 - a. Basic Sum Assured or 105% of the total premium paid on basic plan* (wherever applicable) minus withdrawal amount in the past 12 months; or
 - b. Protection Fund Value.

*Total premium paid on the basic plan refers to basic plan premium and Limited Top-Up (if any). It does not include Regular Top-Up and Single Premium Top-Up (if any).

The coverage term of this policy is 20 years unless terminated earlier.

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

Income Shield Rider (Plan Accumulate)

Fund(s) chosen:

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

If the Life Assured is below age of 5 years old, the following reduced Basic Sum Assured will be applicable in determining the death benefit payable:-

Age at Death	Percentage of 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%

3. How much premium do I have to pay?

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

Premium payment term: 5 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 bank and our other expenses. You are advised to refer to the allocation rates given in the sales illustration.

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 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	5.00%
2	5.00%
3	5.00%
4	0.65%
5	0.60%

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

Policy Year	Direct Distribution Costs* (% of SPTU/RTU/LTU)
All Years	3.75%

*Cost directly attributable to the distribution channel for the sale of this policy which refer 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-Managed Fund	Up to a maximum of 1.50%

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 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 expenses incurred by us (if any) in issuing the policy and your policy shall be cancelled accordingly.
- 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 Protection Fund Value (PFV) is insufficient to pay for the insurance and other charges and In-Force Guarantee is forfeited.
- 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. 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 representatives 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 while sane or insane 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) within 2 years from the Issue Date or Reinstatement Date of the policy, whichever is later.
- Total and Permanent Disability Benefit
 - attempted suicide (whether sane or insane);
 - self-inflicted injury or injury sustained while under the influence of drugs and/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;
 - violation of law or resistance to arrest;
 - any form of disability (TPD) 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.

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 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: 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 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 30/07/2018 .

PRODUCT DISCLOSURE SHEET

Income Shield Rider

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 550.

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 declaration 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	1st to 3rd Policy Year	4th Policy Year and onwards
Standard Life	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Income Shield Rider minus Total GCP Paid.	
Sub-Standard Life	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.
Severely Sub-Standard Life	Higher of : - Rider Cash Value; OR - 80% 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: 20 years or upon the occurrence of death/TPD of Life Assured, surrender, maturity, cancellation or lapsed of the Policy/Rider.

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: 5 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?

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 - this rider may be cancelled by giving us a written request and by returning this rider's contract to us within 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 expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.

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.
Tel : 03-2059 6188
Fax : 03-2162 8068
E-mail : customercare@tokiomarinelifemalaysia.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:

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.

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