

PRODUCT DISCLOSURE SHEET

RHB Essential PrimeLink Plus-Premier

Read this Product Disclosure Sheet before you decide to take up RHB Essential PrimeLink Plus-Premier. 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 up to <Policy_Terms> years. A lump sum benefit will be payable if the Life Assured dies during the coverage term or suffers from Total and Permanent Disability (TPD) prior to age 70. This plan also provides additional coverage upon accidental death prior to age 70.

The fund value of this Investment-Linked Product 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 option(s):

(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.

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 <Sum_Assured>

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 less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life 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* less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	Investment Fund Value (IFV), if any and higher of : (a) Basic Sum Assured less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life 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* less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	

(ii) Accidental Death Benefit except due to Public Conveyance and Natural Disaster - additional <Sum_Assured>

(iii) Accidental Death Benefit due to Public Conveyance - additional <Sum_Assured> * 2

(iv) Accidental Death Benefit due to Natural Disaster - additional <Sum_Assured> * 3

(v) Maturity Benefit - Total Fund Value.

(vi) 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 RHB Essential PrimeLink Plus-Premier (for Standard Life and Sub-Standard Life); or

- 105% of total premium paid on the basic plan* of RHB Essential PrimeLink Plus-Premier (for Severely Sub-Standard Life).

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

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

Prepared By: <Sales Staff>

Date Printed: <Date>

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Notes:

- TPD and additional accidental death 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 policies issued under Tokio Marine Life on the same life.
- The maximum additional amount payable upon Accidental Death is RM10 million per life for all policies issued under Tokio Marine Life on the same life.
- Accidental Death Benefit is payable once and the higher of the Accidental Death Benefit stated above will be payable in the event the Life Assured's Accidental Death is caused by multiple events in the same time.
- Public Conveyance refers to
 - (a) A registered fare-paying transport available to the general public that serves to carry its passengers over an established route and/or regular scheduled trips as its primary purpose. Public Conveyance shall include any mechanically propelled public conveyance such as bus, coach, ship, taxi (inclusive of other ride-hailing services), airport limousine, train, monorail, commercial aircraft and ferry. This definition does not include any other form of transportation used for leisure, entertainment and private travel, with the exception of cruise liners.
 - (b) In a lift or an elevator (lifts and elevators in mines and construction sites are excluded) duly certified to carry passenger.
- Natural Disaster means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that is due to natural causes and results in such severe and widespread damage that the area of damage is officially declared a disaster area by a state or federal government if the event occurs in Malaysia, or by a corresponding authority if the event occurs outside of Malaysia.

*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 <Terms> years unless terminated earlier. This policy is also attached with the following rider(s):

- <Rider_1>
- <Rider_2>
- <Rider_3>

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 is payable on death :-

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 total basic plan premium that you have to pay:

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Total Premium (RM)	(Varies depending on your age, gender, occupation, smoking status, coverage term, and sum assured)			

Premium payment term: <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 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 the 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 8.50.
- Except for Educational Institutions or Religious Organizations, the premium payable for policies owned by an organization or policies assigned to an organization shall be subject to Sales and Service Tax (SST) (if applicable).
- Direct distribution costs on regular premium are as follow:

Policy Year	Direct Distribution Costs* (% of Basic Premium)	
	5 Years Payment Term	10 Years Payment Term
1	5.00%	10.00%
2	5.00%	5.00%
3	5.00%	5.00%
4	0.65%	2.00%
5	0.60%	2.00%
6	N/A	2.00%
7	N/A	2.00%
8	N/A	2.00%
9	N/A	2.00%
10	N/A	0.50%

- 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)	Maximum (% p.a. of NAV of the fund)	Current (% p.a. of NAV of the fund)
TokioMarine-Managed Fund	1.50	1.20

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 the return to us of 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 medical expenses incurred (if any) in issuing the policy and your policy shall be cancelled accordingly.
- Total Fund Value - total of Protection Fund Value (PFV) and Investment Fund Value (IFV) which 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 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 when In-Force Guarantee is forfeited.
- Insurance Charge - the insurance charges are not guaranteed and 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 in 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 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.
- Total and Permanent Disability 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, riot and civil commotion, strikes or terrorist activities; or
 - pre-existing condition which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.
- Accidental Death 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;
 - war declared or undeclared, revolution, strikes, terrorists activities or participation in riot or 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 accidental 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 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 [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 <Date>.

PRODUCT DISCLOSURE SHEET
Income Plus Enhancer Rider

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

1. What is this product about?

Income Plus Enhancer Rider is a premium-paying rider that provides protection upon death or TPD, pays annual Guaranteed Cash Payment (GCP) starting the end of first policy year onwards with guaranteed maturity benefit of <Maturity%> of rider sum assured.

2. What are the covers / benefits provided?

The number of units selected for this rider is <Rider_Unit> unit(s) with Rider Sum Assured of <Rider_Sum_Assured>

This rider provides:

(i) **Guaranteed Cash Payment** amounting to a percentage of the rider sum assured as shown below:

5 Years Payment Term			10 Years Payment Term		
End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)	End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
1 to 10	12%	<GCP12%>	1 to 10	5%	<GCP10%>
11 to 19	16%	<GCP16%>	11 to 20	10%	<GCP20%>
			21 to 29	20%	<GCP40%>

You can choose to receive the GCP, 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), OR to reinvest the GCP into the selected investment-linked fund with 100% allocation rate.

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

(ii) **Death/TPD Benefit**** - any accumulated GCP plus the below less any indebtedness 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 Plus Enhancer Rider minus Total GCP Paid.	
Sub-Standard Life	Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.
Severely Sub-Standard Life	Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	

(iii) **Maturity Benefit** - A lump sum payment of <Maturity_Benefit> plus any accumulated GCP less any indebtedness is payable.

****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 next birthday.

Coverage duration: <Term> years or upon the occurrence of death/TPD of Life Assured, surrender, maturity, cancellation or lapses 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:

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Total Premium (RM)	(Varies depending on the rider sum assured and premium payment term)			

Premium payment term: <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?

Except for Educational Institutions or Religious Organizations, the premium payable for policies owned by an organization or policies assigned to an organization shall be subject to Sales and Service Tax (SST) (if applicable).

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 the return of 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 medical expenses incurred (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.

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?

- 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 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 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 prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, the rider cash value, any accumulated GCP 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@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:

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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Malaysia. RHB Bank Berhad (6171-M) is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

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