TOKIO MARINE
INSURANCE GROUP

Date:<dd/mm/yyyy>

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life Insurance.
Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is RHB Treasure Supreme? (This is an insurance product)

RHB Treasure Supreme is a limited 3 pay 20 years non-participating plan that provides annual Guaranteed Cash Payment (GCP) starting from the end of the 1st policy year until the policy maturity. Additional GCP Booster will also be payable at the end of every fifth policy year. This plan provides coverage on death or Total & Permanent Disability (TPD) and additional coverage upon accidental death or accidental TPD.

Regular Top-Up (RTU) is available as an option for customers to invest into Investment-Linked Fund(s) for extra saving.

2 Know Your Coverage/Benefits

As an illustration, for **RM 600,000.00** annually, you will receive the following life insurance **coverage**:

Death / Total Permanent Disability (TPD)

The death/TPD benefit as following less any GCP and GCP Booster declared up to date and indebtedness will be payable:

a) Percentage of Total Basic Premium Paid (excluding RTU, if selected) according to the policy year; and

Policy Year	Percentage of Total Basic Premium Paid
1 to 2	100%
3 and onwards	105%

b) Accumulated GCP and GCP Booster as at event date (if any); and

c) Fund value (if any and if RTU is selected).

Accidental Death/ Accidental TPD

Upon death/ TPD of the Life Assured before the policy anniversary on which the Life Assured attained the age of 70 years old next birthday due to an Accident, an additional amount equivalent to the percentage of Sum Assured on top of the Death/ TPD Benefit, will be payable:

Event(s)	Percentage of Sum Assured	Amount (RM)
a)Upon death/ TPD due to accident of any causes other than Public Conveyance and Natural Disaster.	100%	500,000
b)Upon death/ TPD due to accident while commuting in Public Conveyance.	200%	500,000
c)Upon death/ TPD due to accident caused by Natural Disaster.	300%	500,000

Guaranteed Cash Payment (GCP)

Guaranteed Cash Payment (GCP) amounting to a percentage of Sum Assured will be payable annually:

End of Policy Year	Percentage of Sum Assured	Amount (RM)
1 to 5	8%	40,000
6 to 10	8%	40,000
11 to 15	8%	40,000
16 to 20	8%	40,000

GCP Booster

GCP Booster amounting to a percentage of Sum Assured will be payable at the end of every five policy year:

End of Policy Year	Percentage of Sum Assured	Amount (RM)
5	30%	150,000
10	50%	250,000
15	60%	300,000
20	80%	400,000

Maturity Benefit

Upon maturity, fund value (if any and if RTU is selected) plus accumulated GCP and GCP Booster (if any) less any indebtedness will be payable together with the final GCP and GCP Booster payment.

Compassionate Benefit (only if RTU is selected)

Upon death of the Life Assured from Policy Year 3 onwards, a compassionate benefit amounting to RM 25,000 (i.e. 25% of annual RTU amount), less any withdrawal from the Investment-Linked Fund(s) within 12 months before the Life Assured's date of death, will be payable.

Your life Insurance **excludes**:

- Suicide - If death was due to suicide within **1** year from the Issue Date or Reinstatement Date of the Policy, whichever is later.
- Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your life Insurance, you can:

Call us at:
03-2603 3999

Email us at:
customercare@tokiomarinelife.com.my

3 Know Your Obligations

For this life Insurance, you must pay a premium of :	
Premium	***RM 600,000.00 annually***
Policy Coverage Term: ***20*** *years*	
Premium Payment Term: ***3*** *years*	
The insurance company allocates a portion of the premium (only if RTU is selected) to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units (only if RTU is selected)	Please take note that the following table is illustrated in Annual Payment Mode only. **Policy Year** | **Allocation Percentage** | **Allocated Premium (RM)** **1 to 3** | **95%** | **95,000.00** Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges :	
Fund management charge (only if RTU is selected)	Up to 1.50% per annum of your fund assets, depending on your choice of funds.
Commission	***3.40% of premium or RM 61,250, which forms of parts of the total premium payable.***
Sales and Service Tax (SST)	***RM 0 annually***

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The fund value is not guaranteed and depends on the performance of the Investment-Linked fund(s) selected.
- Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your policy shall remain in force.
- Policy Lapse - If you do not pay your premiums within the Grace Period, your policy may lapse unless your policy has acquired cash value, and future benefit payouts may be affected.
- 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. Please refer to our corporate website to understand the claim procedures.

Note: This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions under the policy.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-Off Period** - You may cancel your policy by returning to us the policy contract within fifteen (15) days after your policy has been delivered to you. Upon cancellation of the policy, we shall refund you the sum of Basic Premium, any unallocated Regular Top-Up and the fund value, less any medical fee incurred.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation of the policy, we shall refund you the accumulated GCP, GCP Booster, fund value and Cash Value, if any, less any indebtedness.

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 POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

REGULAR TOP-UP 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.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Bhd. [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.