

## PRODUCT DISCLOSURE SHEET

### RHB Alpha Future

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Alpha Future. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This is a limited <Term> pay non-participating endowment plan that consists of 2 components, i.e. the Alpha Future Basic (Insurance component) and the Alpha Future Enhancer (Investment component). These 2 components must be in force together in order for the policy to be in force. This plan offers insurance protection up to <Term> years. It pays a lump sum payment upon death or total and permanent disability suffered by the life assured while policy is in force and provides annual guaranteed cash payment starting from the end of policy year <Term>.

The fund value is not guaranteed and will depend on the price of the underlying units which in turns 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**  
To maximize returns over medium to long term by investing in quality shares listed on Bursa Malaysia and foreign stock exchanges.
- (ii) **TokioMarine-Bond Fund**  
Aims to provide medium to long term accumulation of capital, by investing in quality fixed income securities.
- (iii) **TokioMarine-Dana Ikhtiar**  
To provide a balanced mixed of income and potential for capital growth by investing in stocks listed on the Bursa Malaysia or on any other stock exchanges, unlisted stocks and Islamic debt securities and other non-interest bearing assets acceptable under principles of Shariah. However, the investment-linked policy itself is not a Shariah-compliant product.
- (iv) **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 other Tokio Marine or third party funds that may become available in the future.
- (v) **TokioMarine-Orient Fund**  
To achieve medium to long term capital appreciation by investing in securities of the Asian (non-Japanese) equity markets.
- (vi) **TokioMarine-Luxury Fund**  
To invest in the Target Fund which derives long term capital appreciation by investing in equities and equity related securities issued by companies that provide goods & services in the leisure, lifestyle and luxury market, or in any other collective investment schemes which share similar investment objectives.

This policy provides the following Top-Up option:

#### (i) Regular Top-Up

An option for you to specify an amount of premium during policy inception, to be payable with the same frequency as the basic premium to enhance your Investment Fund Value.

#### 2. What are the covers / benefits provided ?

This policy provides:

#### (i) Death / Total Permanent Disability (TPD) Benefit

- (a) 110% of total Alpha Future Basic premium paid up-to-date minus any total guaranteed cash payment paid up-to-date, or Cash Value, whichever is higher; plus
- (b) Accumulated guaranteed cash payment (if any); plus
- (c) Fund value (if any)<sup>#</sup>

#### (ii) Guaranteed Cash Payment (GCP)

End of Policy Year	<Term>	<Term>	<Term>	<Term>
Percentage of Basic Sum Assured	10.00%	15.00%	20.00%	25.00%

#### (iii) Maturity Benefit : A lump sum payment of 75% basic Sum Assured less any indebtedness is payable; plus

- (a) Accumulated GCP (if any); and
- (b) Fund value (if any)<sup>#</sup>

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

Prepared By: BANCA PRODUCTION ID 2 (999902)

Date Printed: 28/02/2024 9:29:18AM

Version 4.19

Page 12 of 26

Tokio Marine  
Life Insurance Malaysia Bhd.

tokiomarine.com  
Life & Health | Property & Casualty

**Notes:**

- TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70 or the Date of Maturity, whichever is earlier.
- The maximum amount payable for TPD Benefit is RM 8 million per life for all individual life policies.
- #The fund value is determined on the valuation day on the date of notification.

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

Payor Benefit Rider

This rider waives the premium of the basic policy and rider(s), if any, from the next premium payment due until the expiry of premium payment term. It waives the payment of all premiums upon total and permanent disability before age 65, death or diagnosis of any of the covered critical illness of the proposer.

Payor Shield Rider

This is a non-participating level term rider with limited premium payment of <Term> years which pays a lump sum payment in the event of the Policy Owner's Death or Total and Permanent Disability (TPD) during the rider coverage term as stated.

**Fund(s) chosen:**

Fund(s)	Fund Allocation (%)
<Fund chosen>	<%>

**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.

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

The estimated total premium that you have to pay for the basic plan:

Annually	Semi-Annually	Quarterly	Monthly
<Amount>	<Amount>	<Amount>	<Amount>

Basic Premium paying duration: <Term> years

**Note:**

- This policy provides a grace period of 30 days, which gives you additional period of time after the due date, for the payment of premium.
- The premium rate for this policy is guaranteed.

95% of the Alpha Future Enhancer premium paid shall be allocated to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to sales representative and other expenses. You are advised to refer to the allocation rates given in the Summary Illustration.

The premium for both Alpha Future Basic and Alpha Future Enhancer must be paid concurrently. Any request for cancellation, termination or changes to the policy will apply to **BOTH** Alpha Future Basic and Alpha Future Enhancer.

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

**Sales and Service Tax (SST)** - Except for Educational Institutions or Religious Organisations registered under any written law, 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 Fee:** Not applicable

- Commission will be borne by You and paid from the premium. Please refer to the Commission for Basic Premium and Enhancer Premium\*\* below

Policy Year	Basic Premium Paid (RM)	Commission Payable		Alpha Future Enhancer Premium Paid** (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	11.40%	<Amount>	<Amount>	3.75%	<Amount>
2	<Amount>	12.70%	<Amount>	<Amount>	3.75%	<Amount>
3	<Amount>	9.90%	<Amount>	<Amount>	3.75%	<Amount>
4	<Amount>	4.00%	<Amount>	<Amount>	3.75%	<Amount>
5	<Amount>	0.50%	<Amount>	<Amount>	3.75%	<Amount>
6	<Amount>	0.50%	<Amount>	<Amount>	3.75%	<Amount>
7	<Amount>	0.50%	<Amount>	<Amount>	3.75%	<Amount>
8	<Amount>	0.50%	<Amount>	<Amount>	3.75%	<Amount>
<b>Total</b>	<Amount>		<Amount>	<Amount>		<Amount>

\*\*Sum of Alpha Future Enhancer Premium and Regular Top-Up premium, if any.

Details of all fees and charges are given in the Summary Illustration.

## 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 - you may cancel your policy by written notification to us within 15 days after the delivery of the policy to you. Upon cancellation of the policy, we shall refund you the sum of Alpha Future Basic premium, any unallocated Alpha Future Enhancer premium and the fund value, less any medical fee incurred.
- The fund value is not guaranteed and depends on the performance of the Investment-Linked fund(s) selected.
- 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. If you intend to do so, we recommend that you consult your sales representative/Us.
- Both Alpha Future Basic and Alpha Future Enhancer in RHB Alpha Future must co-exist. Surrender/Termination/Reinstatement of either one is not allowed.
- Partial withdrawal - You may make partial withdrawal from the fund value starting from third policy year and onwards.

**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 exclusions under this policy?

### Death Benefit

- Suicide 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;
- Any form of Disability which existed at the Issue Date or Reinstatement Date of this policy, whichever is later;
- War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- Violation of law or resistance to arrest; or
- Pre-Existing Condition(s) that existed prior to the Issue Date or Reinstatement Date of this policy, whichever is later.

**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 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 amount that we will pay you when you cancel the policy before the maturity period may be much lesser than the total amount of premium that you have paid.

#### 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 this product, please visit [www.rhbgroup.com](http://www.rhbgroup.com).

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 : [customer care@tokiomarinelife.com.my](mailto:customer care@tokiomarinelife.com.my)**

#### 10. Other similar types of cover available.

Please ask Us or your sales representative for other similar types of plans offered by Us.

##### IMPORTANT NOTE:

**BUYING A 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.**

**ALPHA FUTURE ENHANCER 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](http://www.pidm.gov.my)).**

**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 28/02/2024 .

## PRODUCT DISCLOSURE SHEET

### Payor Benefit Rider

This is an insurance product

**Read this Product Disclosure Sheet before you decide to take up Payor Benefit Rider. Be sure to also read the general terms and conditions.**

#### 1. What is this product about?

This rider waives the premium of the basic policy (including top-ups, if any) and rider(s), if any, from the next premium payment due until the expiry of premium payment term. It waives the payment of all premiums upon total and permanent disability before age 65, death or diagnosis of any of the covered critical illness of the proposer.

#### 2. What are the covers / benefits provided?

This rider covers:

- i. Death - waive the future premiums of the policy (including top-ups and rider's premium, if any) until the end of rider term;
- ii. Total and Permanent Disability (TPD)\* - waive the future premiums of the policy (including top-ups and rider's premium, if any) until the end of rider term; or
- iii. Critical Illness - waive the future premiums of the policy (including top-ups and rider's premium, if any) until the end of rider term.

**\*Notes:**

- Proposer who has attained age of 65 years and above will not be covered for Total and Permanent Disability Benefit.

Duration: Up to occurrence of death, TPD, critical illness of proposer, termination of basic policy, cancellation or expiry of this rider term, whichever is earlier.

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome

19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

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

The rider's premium that you have to pay may vary depending on our underwriting requirements.

- The estimated rider's premium that you have to pay:
  - RM <Amount> annually
  - RM <Amount> semi-annually
  - RM <Amount> quarterly
  - RM <Amount> monthly

Rider premium paying duration: rider's term of <Term> years or up to death or total and permanent disability or diagnosis of critical illness of the proposer **\*Please refer to page 2 of sales illustration for the estimated total premium (inclusive of basic plan premium) that you have to pay.**

#### Notes:

- This policy provides a grace period of 30 days, which gives you additional period of time after the premium due date for the payment of premium.
- The premium rates illustrated are based on standard risk only. A loading on premium will be applicable to non-standard risk based on underwriting review and approval.
- The premium rate for Death and Total and Permanent Disability Benefit is guaranteed but the premium rate for Critical Illness Benefit is not guaranteed after the first year premium payment.

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

Except for Educational Institutions or Religious Organisations registered under any written law, 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).

- Commission will be borne by You and paid from the premium. Please refer to the Commission for Payor Benefit Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	14.75%	<Amount>
2	<Amount>	16.13%	<Amount>
3	<Amount>	12.62%	<Amount>
4	<Amount>	5.20%	<Amount>
5	<Amount>	0.65%	<Amount>
6	<Amount>	0.65%	<Amount>
7	<Amount>	0.00%	<Amount>
8	<Amount>	0.00%	<Amount>
<b>Total</b>	<Amount>		<Amount>

### 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 - you may cancel the rider by a written request and returning us the rider document within fifteen (15) days after the delivery of rider document to you. Upon cancellation of the rider, we shall refund you the premium you have paid, less any medical fee incurred.
- Premiums - we reserve the right to revise the premium rates of non-guaranteed critical illness component on policy anniversary date by notifying you of our decision at least ninety (90) days before the Policy Anniversary date.
- Waiting period - the eligibility for Critical Illness Benefit under the rider will only start:
  - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
  - (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Dread Disease.

**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 exclusions under this rider?

No benefit shall be payable if:

- Death
  - suicide, whether sane or insane, within one (1) year from the Issue Date or the Reinstatement Date of the rider, whichever is later.
- Total and Permanent Disability (TPD)
  - 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 this rider, whichever is later;
  - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
  - violation of law or resistance to arrest; or
  - Pre-Existing Condition(s) that existed prior to the Issue Date of Reinstatement Date of this rider, whichever is later.
- Critical Illness
  - any illness or surgery other than diagnosis of or surgery for a Critical Illness as stated herein;
  - the signs or symptoms of the Critical Illness is manifested prior to the Waiting Period;
  - Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later. Pre-Existing Condition means disabilities that the Proposer has reasonable knowledge of. A Proposer may be considered to have reasonable knowledge of a Pre-Existing Condition where the Proposer is one for which:
    - (i) the Proposer had received or is receiving treatment; or
    - (ii) medical advice, diagnosis, care or treatment has been recommended; or
    - (iii) clear and distinct symptoms are or were evident; or
    - (iv) its existence would have been apparent to a reasonable person in the circumstances.
  - the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Proposer to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when Full-blown AIDS, HIV Infection Due to Blood Transfusion, or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection;
  - congenital defect or disease, which was manifested or was diagnosed before the Proposer attains seventeen (17) years of age;
  - self-inflicted injury;
  - alcohol or drug abuse;
  - the Proposer is refusing to consent to treatment or defying the advice of a specialist physician; or
  - the Proposer not surviving for at least thirty (30) days after the diagnosis of a Critical Illness.

**Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.**

## 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 basic life policy has acquired cash value and kept in force by its automatic non-forfeiture privilege.

## 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 this product, please visit [www.rhbgroup.com](http://www.rhbgroup.com).

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** : [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)

## 10. Other similar types of cover available

Nil.

### IMPORTANT NOTE:

BUYING A 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 benefit(s) payable under eligible product 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](http://www.pidm.gov.my)).

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 28/02/2024.



## PRODUCT DISCLOSURE SHEET

### Payor Shield Rider

This is an insurance product

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

#### 1. What is this product about?

This is a non-participating level term rider with limited premium payment of <Term> years which pays a lump sum payment in the event of the Proposer's Death or Total and Permanent Disability (TPD) during the rider coverage term as stated.

#### 2. What are the covers / benefits provided?

This rider covers Proposer:

- i. Death - RM <Amount>; or
- ii. Total and Permanent Disability (TPD)\* - RM <Amount>

##### \*Notes:

- TPD benefit will cease at the policy anniversary immediately following the Proposer's attainment of age 70.
- The maximum amount payable for TPD benefit is RM 8 million per life for all individual life policies.

This rider shall terminate on the occurrence of the earliest of any of the following:

- i. upon the death of the Life Assured;
- ii. upon the death of the Proposer;
- iii. upon full payment of TPD;
- iv. maturity of the Basic Plan; or
- v. surrender, cancellation or lapse of the Basic Plan or this rider.

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

The rider premium that you have to pay and the policy terms may vary depending on the underwriting requirements of Tokio Marine Life Insurance Malaysia Berhad (the Company / We / Our / Us).

The estimated total premium that you have to pay for this rider:

- RM <Amount> annually
- RM <Amount> semi-annually
- RM <Amount> quarterly
- RM <Amount> monthly

Rider premium paying duration: <Term> years.

##### Notes:

- This policy provides a grace period of 30 days, which gives you additional period of time after the due date, for the payment of premium.
- The premium rate for this policy is guaranteed.

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

Except for Educational Institutions or Religious Organisations registered under any written law, 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).

- Commission will be borne by You and paid from the premium. Please refer to the Commission for Payor Shield Rider below.

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	14.75%	<Amount>
2	<Amount>	16.13%	<Amount>
3	<Amount>	12.62%	<Amount>
4	<Amount>	5.20%	<Amount>
5	<Amount>	0.65%	<Amount>
6	<Amount>	0.65%	<Amount>
7	<Amount>	0.00%	<Amount>
8	<Amount>	0.00%	<Amount>
<b>Total</b>	<Amount>		<Amount>

## 5. What are some of the key terms and conditions that I should be aware of?

- (a) Importance of disclosure - you must disclose all material facts such as medical conditions (if any) and state your age correctly.
- (b) Cooling Off period - you may cancel this rider by written notification to us within 15 days after the delivery of the policy to you. Upon cancellation of this rider, We shall refund you the rider premium paid less medical fee incurred (if any) without interest.
- (c) 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.
- (d) 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 representative/Us.

**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 exclusions under this rider?

No benefit shall be payable if:

### Death

Suicide within one (1) year from the Issue Date or Reinstatement Date of the rider, whichever is later.

### Total and Permanent Disability (TPD)

- (a) attempted suicide (whether sane or insane);
- (b) self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (c) injury sustained while engaging in hazardous speed or endurance contest;
- (d) 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);
- (e) submarine voyage;
- (f) military, police, naval or aeronautical service;
- (g) any form of Disability which existed at the Issue Date or Reinstatement Date of this rider, whichever is later;
- (h) War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
- (i) violation of law or resistance to arrest;
- (j) Pre-Existing Condition(s) that existed prior to the Issue Date of Reinstatement Date of this rider, whichever is later.

**Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.**

## 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, this rider may lapse unless your policy has acquired cash value. The amount that we will pay you when you cancel this rider before the maturity period may be much lesser than the total amount of rider premium that you have paid.

## 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 this product, please visit [www.rhbgroup.com](http://www.rhbgroup.com).

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 : [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)

## 10. Other similar types of cover available

Please ask Us or your sales representative for other similar types of plans offered by Us.

### IMPORTANT NOTE:

**BUYING A 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 benefit(s) payable under eligible product 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](http://www.pidm.gov.my)).

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 28/02/2024.

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

Prepared By: BANCA PRODUCTION ID 2 (999902)

Date Printed: 28/02/2024 9:29:18AM

Version 4.19

Page 21 of 26

Tokio Marine  
Life Insurance Malaysia Bhd.

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty