

LIFE PROTECTION PLAN

RHB Essential Protect

(This is an Insurance Product)

Grow, protect
and preserve
your future.



A life insurance solution that preserves your legacy and protects your loved ones.



A life insurance solution that preserves your legacy and protects your loved ones.

The success you've achieved today took a lot of hard work and dedication. No one knows that better than you. As such, you wish to preserve your legacy so that your loved ones can maintain the same lifestyle without worries should anything happen to you.

Introducing **RHB Essential Protect**, an insurance solution designed to safeguard your legacy and create a lasting impact for those you love.

- *RHB Essential Protect is a life insurance plan underwritten by Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)] ("the Company").*
- *RHB Bank Berhad [196501000373 (6171-M)] ("RHB Bank") is the distributor of this product.*

FEATURES & BENEFITS



High Coverage with High Non-Medical Limit

Your family means the world to you. Prepare a strong financial safety net with high coverage starting at RM 300,000 to safeguard their future. You may also get yourself covered with no medical check-up required for coverage up to RM 3.5 million¹.



Senior Disability (SD)³

We cover disability up to age 100! Our life expectancy have increased markedly thanks to today's medical advancements. While we celebrate this longevity, the chance of getting accidentally injury, sickness or disease which leads to the risk of disabilities also increases. The strain of such occurrence can increase financial burden to your loved ones.



Extra Accidental Coverage

Coverage of up to 300% of Basic Sum Assured² will be payable in the event of Accidental Death or Accidental Total and Permanent Disability (TPD). It is crucial to financially support your family during a sudden unfortunate event.

1x



Basic Sum Assured

▶ Death/TPD/
Senior Disability

2x



Basic Sum Assured

▶ Accidental Death/
Accidental TPD of
any causes other than
Public Conveyance

3x



Basic Sum Assured

▶ Accidental Death/
Accidental TPD while
commuting in Public
Conveyance

FEATURES & BENEFITS



Extra Coverage with Lifestyle Rewards

With Lifestyle Rewards, 5% of Basic Sum Assured² will be added to Current Basic Sum Assured⁴ at the end of every 5 policy years (subject to a maximum of 10%) to help ease the burden of the rising cost of living.



Enhance your protection.

Enhance your protection with our optional benefits, including Protect Boost rider to boost your life coverage, iComprehensive Critical Illness, iLife Waiver 2.0 and iPayor Waiver 2.0.



Spouse Care

We care for your spouse. An additional 10% of the Basic Sum Assured² is payable upon death or TPD of your spouse due to an accidental cause.



Boost your wealth accumulation

Boost your investment fund with regular top-ups or single premium top-ups and get one step closer to achieving your financial goals.



Loyalty Bonus^{3,5} for staying with us

It pays to stay protected. Get rewarded with a one-time Loyalty Bonus equivalent to 4% of Basic Sum Assured when you reach age 70, 80 or 90 next birthday, depending on your entry age.



Extension of Coverage up to age 100

With Auto Extension Option⁷, your coverage will be extended to age 100 without re-underwriting.



Peace of mind with In Force Guaranteed⁶

Stay covered for the first 5 policy years, regardless of market performance.



Flexible Premium and Coverage Term

Choose what suits you best. Enjoy the flexibility to go with choice of premium term of 5 or 10 years and coverage term of 15 years, 20 years or up to age 70.

¹ Subject to Life Assured's entry age and health condition.

² Basic Sum Assured shall refer to Initial Sum Assured or Sum Assured as stated in endorsement.

³ Refer to Frequently Asked Questions for the benefits payable.

⁴ Current Basic Sum Assured shall refer to Basic Sum Assured plus any additional Sum Assured from Lifestyle Reward(s).

⁵ Subject to all premiums due are paid and policy remains in force.

⁶ Subject to all premiums due are paid and no withdrawals from the Protection Fund Value.

⁷ Refer to Frequently Asked Questions for the Auto Extension Option.

HOW DOES RHB ESSENTIAL PROTECT WORK?



3 Steps

to customize your legacy planning

1

Plan out your insurance coverage that you want, starting from RM 300,000 Basic Sum Assured.

2

Decide your plan option (premium payment term and coverage term) that best suits your protection and financial needs.

3

Customize your plan with optional riders (Protect Boost, iComprehensive Critical Illness, iLife Waiver 2.0, iPayor Waiver 2.0)



Scenario 1:

Mr. Johan at age 40, non-smoker signs up RHB Essential Protect to cover against unexpected events during his active working years. He added iComprehensive Critical Illness rider to cover himself against critical illness from early to advanced stage:

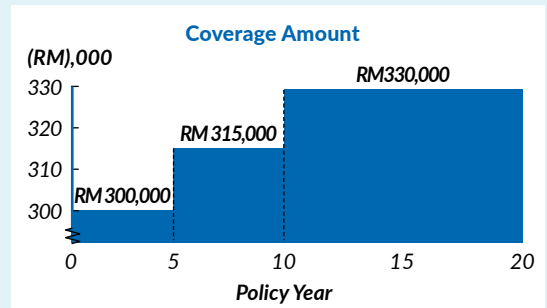
Premium Payment Term		5 years
Coverage Term		20 years
Sum Assured	Basic plan	RM 300,000
	iComprehensive Critical Illness	RM 100,000 (20 years coverage)
Annual Premium (payable for 5 years)	Basic Plan ONLY	RM 5,604
	Basic Plan with iComprehensive Critical Illness	RM 9,300
Investment-Linked Fund		100% TokioMarine-Enterprise Fund

With RHB Essential Protect, Mr. Johan is being protected with the following benefits:

Assuming that Current Basic Sum Assured is higher than Protection Fund Value⁸ and there is no Investment Fund Value⁹ and no reduction of Basic/Rider Sum Assured amount is made throughout the coverage term.



Death/Total and Permanent Disability (TPD)/Senior Disability (SD)¹⁰ with Lifestyle Rewards



Note:

- The policy will be entitled for Lifestyle Reward equivalent to RM 15,000 (5% of Basic Sum Assured) every end of 5 policy years, up to a maximum of 10%.
- Death/TPD/SD benefit is equivalent to Investment Fund Value plus Higher of Current Basic Sum Assured or Protection Fund Value, less any withdrawal made from Protection Fund within the past 12 months of event date.



Accidental Death/Accidental TPD¹¹

- Any accidental causes other than Public Conveyance:** Additional RM 300,000 (additional 100% of Basic Sum Assured)
- While commuting in a Public Conveyance:** Additional RM 600,000 (additional 200% of Basic Sum Assured)



Spouse Accidental Death/Spouse Accidental TPD

His spouse will be covered with an additional RM 30,000 (additional 10% of Basic Sum Assured) if she passes away/diagnosed with TPD due to accident of any causes.



Critical Illness Coverage

Up to 109 critical illness (CI) conditions from early to advanced stage and up to RM 180,000 (Up to 180% of rider sum assured) is payable.

- Early CI:** RM 50,000 (50% of rider sum assured)
- Advanced CI¹²:** RM 100,000 (100% of rider sum assured)
- Health Recovery Benefits:** RM 20,000 (20% of rider sum assured)
- Special Benefits:** RM 10,000 (10% of rider sum assured, capped at RM 25,000)

HOW DOES RHB ESSENTIAL PROTECT WORK?



Auto Extension Option – Protected up to age 100

With this option, his coverage will be automatically extended up to age 100 after maturity with no hassle of medical underwriting and provided there is sufficient fund value to deduct the fees and charges.

Scenario 2:

Mr. Johan at age 40, non-smoker signs up RHB Essential Protect to preserve his legacy and safeguard his family future. To keep pace with his life stage needs, he boosts up his life coverage temporarily with Protect Boost rider:

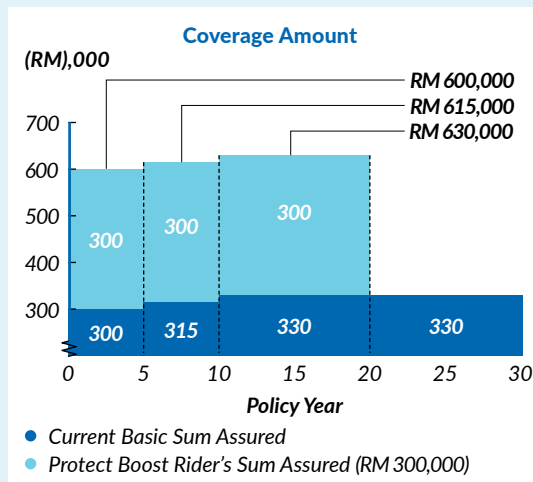
Premium Payment Term		5 years
Coverage Term		Up to age 70
Sum Assured	Basic plan	RM 300,000
	Protect Boost	RM 300,000 (20 years coverage)
Annual Premium <i>(payable for 5 years)</i>	Basic Plan ONLY	RM 11,532
	Basic Plan with Protect Boost	RM 16,752
Investment-Linked Fund		100% TokioMarine-Enterprise Fund

With RHB Essential Protect, Mr. Johan is being protected with the following benefits:

Assuming that Current Basic Sum Assured is higher than Protection Fund Value⁸ and there is no Investment Fund Value⁹ and no reduction of Basic/Rider Sum Assured amount is made throughout the coverage term



Death/Total and Permanent Disability (TPD)/Senior Disability (SD)¹⁰ with Lifestyle Rewards



Note:

- The policy will be entitled for Lifestyle Reward equivalent to RM 15,000 (5% of Basic Sum Assured) every end of 5 policy years, up to a maximum of 10%.
- Death/TPD/SD benefit is equivalent to Investment Fund Value plus Higher of Current Basic Sum Assured or Protection Fund Value, less any withdrawal made from Protection Fund within the past 12 months of event date.



Accidental Death/Accidental TPD¹¹

- Any accidental causes other than Public Conveyance: Additional RM 300,000 (additional 100% of Basic Sum Assured)
- While commuting in a Public Conveyance: Additional RM 600,000 (additional 200% of Basic Sum Assured)



Spouse Accidental Death/Spouse Accidental TPD

His spouse will be covered with an additional RM 30,000 (additional 10% of Basic Sum Assured) if she passes away/ diagnosed with TPD due to accident of any causes.



Loyalty Bonus^{3,5}

He will receive Loyalty Bonus equivalent to RM 12,000 (4% of Basic Sum Assured) which will be credited to the Protection Fund Value at the end of policy year where he has attained age 70 if the policy remains in force.



Auto Extension Option – Protected up to age 100

With this option, his coverage will be automatically extended up to age 100 after maturity with no hassle of medical underwriting and provided there is sufficient fund value to deduct the fees and charges.

⁸ Protection Fund Value refers to allocated Basic Premium and any Limited Top-Up Premium, payable following the date of notification.

⁹ Investment Fund Value refers to any allocated Regular Top-Up Premium plus any allocated Single Premium Top-Up, payable following the date of notification.

¹⁰ TPD benefit covers disability that happens prior to age 70 of Life Assured while SD benefit covers disability that happens on/after age 70 of the Life Assured. Any claim on TPD benefit will cease the Senior Disability Benefit.

¹¹ Only the highest benefit will be payable if the Accidental Death/Accidental TPD is caused by multiple events.

¹² Advanced CI benefit shall be 100% of rider sum assured less any previous claims payout for Early CI if the Early CI and Advanced CI are from the same critical illness category and the diagnosis of the Advanced CI is within 90 days from the diagnosis of the Early CI.

FREQUENTLY ASKED QUESTIONS

1. What is RHB Essential Protect?

RHB Essential Protect is a limited pay regular premium basic Investment-Linked plan that provides protection against death, Total & Permanent Disability (TPD), Senior Disability (SD) with additional coverage on Accidental Death or Accidental TPD of the Life Assured and his/her legal spouse.

RHB Essential Protect also offers Lifestyle Rewards which grows your Basic Sum Assured at the end of every 5 years and rewards Loyalty Bonus.

Upon death/TPD/SD of the Life Assured, any Investment Fund Value and the higher of the following less any indebtedness due and owing to us shall be payable:

- Protection Fund Value; or
- Current Basic Sum Assured, less any withdrawal made from Protection Fund within the past 12 months of event date.

Notes:

- TPD benefit covers disability that happens prior to age 70 of the Life Assured and will cease at the policy anniversary immediately following the Life Assured's attainment of age 70. The maximum amount payable for TPD is RM 8 million per life for all individual life policies. Any claim on TPD benefit will cease the Senior Disability Benefit.
- SD benefit covers disability that happens on/after age 70 of the Life Assured and will cease upon maturity of the policy. The maximum amount payable for SD is RM 2 million per life for all individual life policies.

Accidental Benefit:

Upon death or TPD due to an Accident of the Life Assured prior to age 70, an additional percentage of Basic Sum Assured equivalent to the below is payable:

Accidental Death/ Accidental TPD Event	Additional Benefit (Percentage of Basic Sum Assured)
Due to accident of any causes other than Public Conveyance	100%
While commuting in a Public Conveyance	200%

If the Accidental Death/ Accidental TPD on Life Assured is caused by multiple events, only the highest benefit will be payable.

Spouse Care:

Upon death or TPD of your spouse due to an accidental cause, an additional 10% of the Basic Sum Assured is payable.

Lifestyle Reward:

An additional 5% of Basic Sum Assured will be added to Current Basic Sum Assured at the end of every 5 policy years, subject to a maximum percentage of 10% of Basic Sum Assured.

Loyalty Bonus:

While the policy remains in force (inclusive of the extended coverage term from Auto Extension Option) and all premiums due are paid, a one-time extra Bonus equivalent to 4% of Basic Sum Assured, subject to a maximum amount of RM 50,000, shall be credited into the Protection Fund Value at 100% allocation rate at the end of policy year where the Life Assured has attained the pay-out age below, depending on the entry age of the Life Assured:

Entry Age of Life Assured	Payout Age
14 days to age 50	Age 70
Age 51 to 60	Age 80
Age 61 to 70	Age 90

Upon maturity, the Total Fund Value is payable.

2. Who is eligible?

This plan is offered to anyone aged 14 days old to age 70, depending on the coverage term as stated below:

Coverage Term (years)	Eligible Entry Age of Life Assured		Maximum Expiry Age
	Minimum	Maximum	
15		70	85
20	14 days old	70	90
Up to age 70		50	70

FREQUENTLY ASKED QUESTIONS

3. What are the coverage and premium payment terms of this plan?

The options on the coverage and premium payment terms of this plan are as below:

Premium Payment Term (Years)	Coverage Term (Years)		
	15	20	Up to age 70*
5	✓	✓	✓
10		✓	✓

*Subject to a minimum coverage term of 20 years.

4. What is the minimum and maximum sum assured of RHB Essential Protect?

Minimum: RM 300,000

Maximum: subject to underwriting

5. How much premium do I have to pay?

The premium amount differs by your age, gender, sum assured, smoking habits, occupation, health condition and plan chosen while the minimum premium depends on the policy sustainability.

The premiums are payable throughout the premium payment term of your policy. We will allocate the basic premium paid to purchase units at the following premium allocation rates according to your choice of premium payment term:

Policy Year	Premium Allocation for Premium Payment Term	
	5 years	10 years
1	60%	60%
2	90%	65%
3	100%	75%
4	100%	100%
5	100%	100%
6		100%
7		100%
8 & above		100%

You may also perform top-up to maximize your investment, of which 95% will be used to purchase units in the selected investment-linked fund.

6. What are the optional benefits for RHB Essential Protect?

There are 4 available riders:

Protect Boost Rider

Provides additional protection against death or TPD of the Life Assured.

iComprehensive Critical Illness Rider

Provides protection against early stage and advanced stage of Critical Illness condition of the Life Assured.

iLife Waiver 2.0 Rider

Premium payable (except Regular Top-up) will be waived upon diagnosis of any covered critical illnesses of the Life Assured.

iPayor Waiver 2.0 Rider

Premium payable (except Regular Top-up) will be waived upon death, TPD or diagnosis of any covered critical illnesses of the Policy Owner.

7. What are the fees and charges involved?

Charges	Amount (RM)
Insurance Charges	Depending on the attained age, gender, sum assured, smoking habits, occupation and health condition. This charge will be deducted from your fund value each month. Your insurance charges will increase based on your attained age, according to the insurance charges set out in the policy contract.
Policy Fee	RM 8.50 will be deducted from your fund value each month.
Fund Management Charges	Between 0.5% and 1.50% per annum of your fund assets, depending on your choice of funds.
Fund Switching Fee	No fee will be charged.

FREQUENTLY ASKED QUESTIONS

The percentage of basic premium is payable to the sales representative as commissions:

Policy Year	Premium Payment Term (Years)	
	5	10
1	10.00%	15.00%
2	12.00%	18.00%
3	6.00%	9.00%
4	1.00%	2.50%
5	1.00%	2.50%
6		2.50%
7		2.50%
8		1.00%
9		1.00%
10		1.00%
Total	30.00%	55.00%

Single Premium Top-Up/ Limited Top-Up/ Regular Top-Up: 3.75% of the Top-Up for all applicable year.

All fees and charges are not guaranteed and may be revised by giving you 90 days prior written notice. Any revision will be made effective at the next policy anniversary. Please refer to the Product Disclosure Sheet for further details.

8. Are the premiums paid for RHB Essential Protect eligible for tax relief?

Your premiums paid are eligible for income tax relief, subject to the approval of the Inland Revenue Board.

9. Are there any benefit limitations?

This plan does not cover:

- (a) Death due to suicide within 1 year from the issue date or reinstatement date of the policy, whichever is later.
- (b) TPD or SD due to Injury sustained while engaging in hazardous pursuit, speed or endurance contest,

any form of disability which existed at the issue date or reinstatement date of the policy or pre-existing conditions which existed prior to the issue date or reinstatement date of the policy, whichever is later.

- (c) Accidental TPD, Accidental Death, Spouse Accidental TPD or Spouse Accidental Death due to 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, any form of disability which existed at the issue date or reinstatement date of the policy or pre-existing conditions which existed prior to the issue date or reinstatement date of the policy, whichever is later.

The exclusion and limitations of benefits highlighted are not exhaustive. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further information.

10. How do I make a claim?

You may submit the claim form directly to the nearest RHB Bank/ the Company's branches or claim online via customer portal (e-Claims). Proof of claim must be accepted and approved by the Company to facilitate the policy's benefit directly to the appropriate party.

11. How do I track the performance of the funds?

The published daily unit price of the fund is available on our website at <https://www.tokiomarine.com/my/en/personal/resources/funds-overview/fund-prices.html>.

12. Who can I reach if I need more information?

If you wish to know more about this plan, please contact your nearest RHB Bank Branch. Alternatively, the Company is also contactable via email at customercare@tokiomarinelife.com.my.

FREQUENTLY ASKED QUESTIONS

Auto Extension Option

1. How will this extension be activated?

- The extension will be activated automatically at the original date of maturity to extend the coverage to age 100 (refer as extended coverage term) provided that:
 - Your policy remains in force upon original date of maturity; and
 - There is sufficient total fund value to deduct for the insurance charges, policy fee and other applicable charges during the extended coverage.
- However, you may withdraw this option at no additional cost by giving us notice within 90 days prior to the original date of maturity. The withdrawal shall only be utilized once per policy and cannot be revoked after it takes effect. However, once you have decided to withdraw this option, you will no longer be eligible for the extension and you will loss in opportunity for longer coverage at old age.

2. What will happen after this option being activated?

- The coverage under your policy will be extended to age 100, subject to your policy's fund sufficiency.
- During the extended coverage term, the benefit entitlement under your policy will remain unchanged, subject to the terms and conditions of each benefit.
- Any benefit entitlement under your policy will NOT be extended if:
 - The benefit entitlement has expired or terminated prior to or upon the auto extension; or
 - The benefit entitlement has reached the maximum coverage term set by us.
- The policy shall lapse and cease to be in force during the extended coverage when the total fund value is insufficient to pay for the insurance charges, policy fee and other applicable charges. Additional premium may be required for the policy to sustain until age 100.
- Please refer to your policy contract for more information of this option.

3. What are the additional premium amount that I need to pay to the policy to sustain until age 100?

Upon maturity, you only need to pay Limited Top-Up to sustain the policy until age 100 (extended period).

For example:

Plan	RHB Essential Protect
Life Assured	Age 40, male, non-smoker
Basic Sum Assured	RM 300,000
Premium Payment Term	10 years
Coverage Term	Up to Age 70
Investment-Linked Fund	100% TokioMarine-Enterprise Fund

Please refer to the table below for the comparison of the premium amount that you need to pay under different coverage scenarios:

Scenario	Coverage Duration	Premium Payment Duration	Estimated Annual Premium Required (excluding Sales and Service Tax, if any)
Without Extension	Coverage up to age 70	Age 40 to age 49	Basic Premium: RM 6,288
			Limited Top-Up: RM 0
			Regular Top-Up: RM 0
			Total Premium: RM 6,288
With Extension	Coverage up to age 70 + extension up to age 100*	Age 40 to age 49	Basic Premium: RM 6,288
			Limited Top-Up: RM 0
			Regular Top-Up: RM 0
		Age 70 to age 99	Limited Top-Up: RM 23,364

This is based on our estimation of the fund value's future outcome. More additional premiums may be required if the future outcome is worse than our current expectations.

* This is only applicable if Auto Extension Option is activated.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of this product. It does not constitute a contract of insurance. Please refer to the policy document, Sales Illustration and Product Disclosure Sheet for detailed benefits, exclusions, terms and conditions before deciding on your purchase of this plan.
2. You should satisfy yourself that this plan suits your needs and the amount of premium payable under this plan is the amount that you can afford. If the premium paid for an investment-linked policy is above RM 5,000, you may want to consider a single premium investment-linked product or regular top up which offers better allocation rates for investment.
3. Any age reference shall be on the basis of Age Next Birthday.
4. Buying a life insurance is a long term commitment. If you surrender the policy in the early years, the amount you get back will be less than the amount that you have paid.
5. The Protection Fund Value and Investment Fund Value of the policy is not guaranteed and will fluctuate depending on the performance of the investment-linked fund. The investment risks under this plan are to be borne solely by you.
6. The fund fact sheets contain detailed information of the investment-linked fund such as the risks involved in investing the fund and past performance of the fund compared to the benchmark. The past performance of the fund is not a guide to future performance.
7. You may make partial withdrawal by selling some of the units in the invested funds, subject to the limitations imposed by the Company. If there is any withdrawal from Protection Fund Value within the past 12 months from any claims under the basic plan and the benefit payable is more than the Protection Fund Value, the benefit payable will be subject to the withdrawal clause.
8. TPD benefit is subject to RM 8 million per life for all policies on the same life. The TPD coverage will cease when the Life Assured has attained age 70.
9. Senior Disability (SD) benefit is subject to RM 2 million per life for all policies on the same life. The SD coverage is available from age 70 and shall cease upon maturity of the policy.
10. The maximum additional amount payable per life for Accidental Death or Accidental TPD is RM 2 million per life for Life Assured age 16 and below, and RM10 million per life for Life Assured age 17 to 70. This additional amount payable upon Accidental Death or Accidental TPD will cease to be payable when the Life Assured has attained age 70.
11. The maximum additional amount payable per life for Spouse Accidental Death or Spouse Accidental TPD of this plan is RM 500,000, subject to a maximum of RM 10 million for all policies on the same life for legal spouse. This benefit is payable only once per policy. This additional amount payable upon Spouse Accidental Death or Spouse Accidental TPD will cease to be payable when the spouse has attained age 70.
12. Juvenile lien is applicable to Death, TPD, Accidental Death and Accidental TPD before the Life Assured reaches age 5.
13. You have 15 days to review your policy from the date of delivery of this policy document. If for any reason you decide not to continue with the policy, you may cancel your policy by submitting a written request to the Company within the 15 days period for a refund of the following amounts, less any medical expenses incurred:
 - (a) any unallocated premium;
 - (b) the fund value at the next valuation date; and
 - (c) any insurance charges and fees which have been deducted.less any expenses incurred for the medical examination of Life Assured.

IMPORTANT NOTES

14. You should ensure that the important information regarding this plan is disclosed to you and you understand the information disclosure. If there is any ambiguity, you should seek clarification from the Company or RHB Bank.
15. If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.
16. This plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad ("TMLM"). TMLM is licensed under the Financial Service Act 2013 and regulated by Bank Negara Malaysia.

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

Underwritten by:



TOKIO MARINE
INSURANCE GROUP

Tokio Marine Life Insurance Malaysia Bhd.

[199801001430 (457556-X)]

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Tokio Marine Life Insurance Malaysia Bhd is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by Tokio Marine Life Insurance Malaysia Bhd are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Tokio Marine Life Insurance Malaysia Bhd or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

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