

LIFE PROTECTION PLAN

RHB Treasure Builder

(This is an Insurance Product)

Build

wealth to secure
your future.

Preserves your wealth for a secured
future while being protected.

RHB 

Preserves your wealth for a secured future while being protected.

We build up our financial wealth for a secured future. The future is not only about enjoying retirement comfortably, equipping children with skills or leaving a legacy behind, but to also be prepared for what tomorrow brings. Since tomorrow is unpredictable, it poses the challenge of building up wealth for goals that have been set.

Introducing **RHB Treasure Builder**, an innovative solution that enables you to not only build up your financial wealth confidently, but also protects your future and your loved ones without compromising on the quality of life. It empowers you to achieve your goals while living life to its fullest.

- *RHB Treasure Builder 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



Be Protected Against Uncertainties

It is not just about building your financial wealth. This plan protects you against death and Total and Permanent Disability (TPD) with lump sum payout. This gives your family an additional financial support against life uncertainties.



Enjoy More Benefits with Income Builder Rider

(a) Step-Up Guaranteed Cash Payment (GCP) and GCP Booster

Enjoy a steady flow of Guaranteed Cash Payment (GCP), payable yearly starting from the end of the 1st policy year until the policy matures.

You will also be rewarded with GCP Booster, which is payable at the end of every 5 policy years as additional savings.

You may use these GCP and GCP Booster at any time, or let it grow into a sizeable nest egg at an attractive interest rate¹ to meet your long term financial goals.

(b) Extra Accidental Coverage

Above and beyond Death and TPD payout, extra one-time payment up to an additional 200% of the Total Annual Premium² is payable upon death or TPD due to an accidental cause.

(c) Spouse Care

We care for your spouse. Additional 100% of the Total Annual Premium² is payable upon death or TPD of your spouse due to an accidental cause.



Flexible Premium Payment Terms

Depending on your goals and preferred level of commitment, you can choose the premium payment of either 5 or 8 years that best suit your needs.



Additional Protection

You may enhance the protection of your plan with optional waiver of premium riders.



Potential Investment Gains

Enjoy potential investment gains by investing in the Company's Investment-Linked Funds. You may boost your investment fund with Regular Top-Up and/or Single Premium Top-Up. Additionally, you have the full control over your portfolio by having the flexibility to switch between the funds at any time when your risk profile changes or to perform partial withdrawal³ from your Investment-Linked Funds (if any) to deal with your life events and financial predicaments.



Ease of Application

Sign up for this plan without any medical examination.



Peace of Mind with In Force Guaranteed⁴

Your coverage will be secured during the premium payment term even when the total fund value is not sufficient for the applicable charges.

¹ The actual interest rate used for accumulation is not guaranteed and depends on the Company's investment experience.

² Total Annual Premium is equivalent to the sum of the Annual Premium of basic plan and Rider Annual Premium of the Income Builder Rider, excluding any Top-Ups.

³ Terms and conditions apply.

⁴ Subject to all premiums due are paid and no withdrawals from the Protection Fund Value.

HOW DOES RHB TREASURE BUILDER WORK?



Mr. Johan, age 35 next birthday, desires to create a secured and fulfilling retirement fund. He signed up for a RHB Treasure Builder packaged with Income Builder Rider and has chosen to receive the Guaranteed Cash Payment (GCP) and GCP Booster.

Premium Payment Term		5 years
Coverage Term		20 years
Annual Premium (payable for 5 years)	RHB Treasure Builder (i)	RM 2,400
	Income Builder Rider (ii)	RM 16,800
	Regular Top-Up (iii)	RM 600
	Total (i) + (ii) + (iii)	RM 19,800
Total Premium Paid over 5 years		RM 99,000 (RM 19,800 x 5)

SCENARIO 1

Mr. Johan's plan matured at end of the 20th policy year, he will receive the following potential payout throughout the policy term for his retirement:



	Amount (RM)	
	Scenario X ⁶	Scenario Y ⁷
RHB Treasure Builder (iv) (Total Fund Value ⁵ at the end of policy term)	14,364	24,030
Income Builder Rider (v) (Total GCP of RM 34,440 and Total GCP Booster of RM 75,264 received throughout the policy term)	109,704	
Potential Total Payout throughout the policy term (iv) + (v)	124,068	133,734
Potential Annualised Return ⁸	1.62%	2.13%

⁵ Total Fund Value refers to the total of Protection Fund Value and Investment Fund Value (if any). The return of the fund is not guaranteed and depends on the performance of the Investment-Linked fund selected.

⁶ Based on the Fund Value of TokioMarine-Managed Fund illustrated at the investment return of 2% per annum.

⁷ Based on the Fund Value of TokioMarine-Managed Fund illustrated at the investment return of 5% per annum.

⁸ This is the estimated average investment return on the survival/savings benefits that you will receive over the period of the policy until its maturity with respect to the premium that you have paid. The actual annualised return of your policy can only be determined when your policy matures.

⁹ This is based on any Investment Fund Value (RM 2,997 for Scenario X and RM 3,714 for Scenario Y) plus higher of RM 5,000, Protection Fund Value (RM 11,287 for Scenario X and RM 14,085 for Scenario Y) or 125%

SCENARIO 2

Unfortunately, Mr. & Mrs. Johan passes away at age 45 (next birthday) in a tragic car accident. Their family members will receive a lump sum of potential total death benefit amount as below:



		Amount (RM)	
		Scenario X ⁶	Scenario Y ⁷
RHB Treasure Builder	Death Benefit ⁹ (vi)	17,997	18,714
Income Builder Rider	Death Benefit ¹⁰ (vii)	89,880	
	Additional Accidental Death Benefit (viii)	19,200	
	Additional Spouse Accidental Benefit (ix)	19,200	
Potential Total Accidental Death Benefit Amount (vi) + (vii) + (viii) + (ix)		146,277	146,994

of Total Basic Premium Paid (RM 15,000) for standard life. Protection Fund Value refers to premium of the basic plan allocated to the selected Investment-Linked fund(s), while Investment Fund Value refers to any Regular Top-Up, Single Premium Top-Up and/or reinvested Guaranteed Cash Payment and GCP Booster from Income Builder Rider allocated to the selected Investment-Linked fund(s).

¹⁰ This is based on the higher of Rider Cash Value (RM 58,363) or 125% of Total Rider Premium Paid (RM 105,000) for standard life less any total GCP and GCP Booster paid (RM 15,120).

The scenarios above are for illustration purpose only. Please refer to the policy document, Sales Illustration, Fund Fact Sheet and Product Disclosure Sheet for the detailed benefits, exclusion, terms and conditions.

FREQUENTLY ASKED QUESTIONS

1. What is RHB Treasure Builder?

RHB Treasure Builder is a limited pay regular premium Investment-Linked plan that provides protection against death or Total & Permanent Disability (TPD).

Upon death or TPD of the Life Assured, any Investment Fund Value and the higher of the following amount less any indebtedness is payable:

- RM 5,000; or
- Protection Fund Value; or
- the percentage of total premium paid for the basic plan (excluding any Top-Ups) according to the policy year of the event occurrence, entry age next birthday and life category of the Life Assured, less any withdrawal made from Protection Fund Value within the past 12 months of the event date:

Entry Age Next Birthday	Life Category	Percentage of Total Premium Paid for the Basic Plan (Excluding any Top-Ups)	
		Policy Year 1 to 2	Policy Year 3 onwards
50 and below	Standard Life	125%	
	Sub-standard Life	100%	125%
	Severely Sub-standard Life	100%	105%
51 and above	Standard Life	110%	
	Sub-standard Life	100%	110%
	Severely Sub-standard Life	100%	105%

The life category is subject to underwriting decision.

Upon maturity, the Total Fund Value is payable.

2. What is Income Builder Rider?

Income Builder Rider is a regular premium paying rider packaged to this plan that provide annual Guaranteed Cash Payment (GCP) from end of the 1st policy year until the policy maturity based on the structure below:

End of Policy Year	Percentage of Rider Sum Assured	
	5 Pay 20 Years	8 Pay 25 Years
1 st to 5 th	7%	9%
6 th to 10 th	8%	9%
11 th to 15 th	13%	12%
16 th to 20 th	13%	12%
21 st to 25 th		15%

In addition, GCP Booster is payable at the end of every 5 policy years:

End of Policy Year	Percentage of Rider Sum Assured	
	5 Pay 20 Years	8 Pay 25 Years
5 th	23%	31%
10 th	42%	81%
15 th	70%	131%
20 th	313%	181%
25 th		391%

You can choose to receive the GCP annually and GCP Booster every 5 policy years, accumulate it with the Company to earn additional returns or reinvest it with 100% allocation rate into our Investment-Linked fund(s) for potential investment return. Please take note that upon non-payment of premium, GCP and GCP Booster will cease to be declared until the outstanding premium required is paid.

The current GCP accumulation interest is 4% p.a.. This rate is not guaranteed and it depends on the Company's investment experience. This rate is subject to change without prior notice.

FREQUENTLY ASKED QUESTIONS

Upon death or TPD of the Life Assured, any accumulated Guaranteed Cash Payment and GCP Booster and the higher of the following amount less any indebtedness is payable:

- Rider Cash Value; or
- the percentage of total Rider Premium paid minus total GCP and GCP booster declared up to date, according to the policy year of the event occurrence, the entry age next birthday and life category of the Life Assured:

Entry Age Next Birthday	Life Category	Percentage of Total Rider Premium Paid	
		Policy Year 1 to 2	Policy Year 3 onwards
50 and below	Standard Life	125%	
	Sub-standard Life	100%	125%
	Severely Sub-standard Life	100%	105%
51 and above	Standard Life	110%	
	Sub-standard Life	100%	110%
	Severely Sub-standard Life	100%	105%

If the death or TPD is due to an accident, the following additional benefit will also be payable:

Accidental Death/Accidental TPD Event	Additional Percentage of the Total Annual Premium (excluding any Top-Ups)
Any causes other than while commuting in a public conveyance.	100%
While commuting in a public conveyance.	200%

Your spouse will be covered against Spouse Accidental Death or Accidental TPD with an additional 100% of the Total Annual Premium (excluding any Top-Ups) is payable.

Upon maturity, any accumulated GCP and GCP Booster less any indebtedness is payable together with the final GCP and GCP Booster instalment.

3. Who is eligible?

This plan is offered to anyone aged 14 days up to 65 years old next birthday.

4. What are the coverage and premium payment terms of this plan and how much annual premium do I have to pay?

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

Plan	Term (years)		Minimum Annual Premium (RM)		Maximum Total Annual Premium (excluding any Top-Ups)
	Premium Payment	Coverage	RHB Treasure Builder (Basic Plan)	Income Builder Rider (Rider)	
5 Pay 20 Years	5	20	1,800	12,600	RM 500,000 per life
8 Pay 25 Years	8	25	1,800	7,200	

The Rider Sum Assured is equivalent to the Annual Premium of Income Builder Rider.

5. What are the other optional benefits for RHB Treasure Builder?

Below are the optional benefits to this plan:

iLife Waiver 2.0	Future premiums of both RHB Treasure Builder and Income Builder Rider (excluding any Top-Ups) will be waived upon diagnosis of any covered critical illnesses of the Life Assured.
iPayor Waiver 2.0	Future premiums of both RHB Treasure Builder and Income Builder Rider (excluding any Top-Ups) will be waived upon death, TPD or diagnosis of any covered critical illnesses of the Policy Owner.

FREQUENTLY ASKED QUESTIONS

6. How is the premium being invested?

The Company will allocate the premium paid for the basic plan and any Top-Ups to purchase units at premium allocation rate of 95%. The 5% unallocated premium is used to meet company expenses and distribution cost.

7. Are the premiums paid for RHB Treasure Builder eligible for tax relief?

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

8. 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, if applicable. 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 5.00 will be deducted from your fund value each month.
Fund Management Charges	Between 1.00% and 1.50% per annum of your fund assets, depending on your choice of funds.
Fund Switching Fee	No fee will be charged.

The commissions payable to the sales representative are as below:

(a) **RHB Treasure Builder:** 3.75% of the basic premium for all premium payment terms.

(b) Income Builder Rider

The percentage of the rider premium as stated below shall be payable:

Policy Year	Premium Payment Term	
	5 Years	8 Years
1	5.88%	11.40%
2	9.82%	12.70%
3	8.05%	9.90%
4	0.65%	4.00%
5	0.60%	0.50%
6		0.50%
7		0.50%
8		0.50%
Total	25%	40%

(c) **Regular Top-Up/Single Premium Top-Up:** 3.75% of the Top-Ups.

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.

9. Are there any benefit limitations?

RHB Treasure Builder

This plan does not cover:

- Death due to suicide (whether sane or insane) within 1 year from the issue date or reinstatement date of the policy, whichever is later.
- Total and Permanent Disability (TPD) due to injury sustained while engaging in hazardous pursuits, 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.

Income Builder Rider

This plan does not cover:

- Death due to suicide (whether sane or insane) within 1 year from the issue date.
- Total and Permanent Disability (TPD) due to injury sustained while engaging in hazardous pursuits, 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.
- Accidental Death 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 or pre-existing conditions which existed prior to the issue date or reinstatement date of the policy, whichever is later.

FREQUENTLY ASKED QUESTIONS

- (d) Accidental TPD or Spouse Accidental TPD 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 limitations of benefits highlighted here are not exhaustive. Please refer to the Product Disclosure Sheet and policy document 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@tokiomarinelifelife.com.my.

IMPORTANT NOTES

- 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.
- The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.
- You should be satisfied 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.
- 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.
- The Protection Fund Value and Investment Fund Value of the policy are 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.

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.

- Income Builder Rider is a premium paying rider. The premium paid for these riders will not be allocated to purchase units in the investment-linked fund.

IMPORTANT NOTES

- 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.
- The TPD, Accidental Death, Accidental TPD, Spouse Accidental Death or Spouse Accidental TPD coverage will cease when the applicable life has attained age 70 next birthday.
- The maximum additional amount payable per life for Accidental Death or Accidental TPD of this plan is RM 500,000, subject to a maximum RM 2 million for all policies on the same life that has attained the age of 1 to 16 years next birthday and RM 10 million for all policies on the same life that has attained the age of 17 to 70 years next birthday.
- 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 age 17 next birthday and above. This benefit is payable only once per policy.
- 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.
- 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) any rider premium;
 - (c) any fund value at the next valuation date; and
 - (d) any insurance charges and fees which have been deducted.
- 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 Life Insurance Malaysia Bhd.

[199801001430 (457556-X)]

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

Ground Floor, Menara Tokio Marine Life,
189, Jalan Tun Razak, 50400 Kuala Lumpur.

General Line : 603-2059 6188

Fax : 603-2162 8068

Customer Care Hotline : 603-2603 3999

www.tokiomarine.com

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).

Distributed by:

RHB Bank Berhad 196501000373 (6171-M)