

PRODUCT DISCLOSURE SHEET

RHB Treasure Builder

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Treasure Builder. 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 <Term> 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.

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(s). There are 6 funds available for selection, each with different investment objectives and risk profiles:

- (i) **TokioMarine-Bond Fund**
Aims to provide medium to long term accumulation of capital, by investing in quality fixed income securities.
- (ii) **TokioMarine-Enterprise Fund**
Aim to maximize returns over medium to long term by investing in quality shares listed on Bursa Malaysia and foreign stock exchange.
- (iii) **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.
- (iv) **TokioMarine-Orient Fund**
Aims to achieve medium to long term capital appreciation by investing in a single collective investment scheme that invest selectively in securities such as equities and linked bonds, either listed or to be listed, of the Asian (non-Japanese) equities markets.
- (v) **TokioMarine-Dana Ikhtiar**
Aims to provide a balanced mix of income and potential for capital growth by investing in stocks listed on the Bursa Malaysia or on any other stock exchange, unlisted stocks and Islamic debt securities and other non-interest bearing assets acceptable under principles of Shariah. However, this policy itself is not a Shariah-compliant product.
- (vi) **TokioMarine-Luxury Fund**
To invest in RHB Leisure, Lifestyle & Luxury Fund which derives potential long term capital appreciation by investing in equities and equity related securities issued by companies that provide goods and service in the leisure, lifestyle and luxury market, or in any other collective investment schemes which share similar investment objectives.

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 (RTU) - 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.
- (ii) Single Premium Top-Up (SPTU) - An option to allow You to pay a one time 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 RM <Amount>.

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 - 2	Policy Year 3 and onwards
Standard Life	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 125% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000	
Sub-standard Life	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 100% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 125% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000
Severely Sub-standard Life	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 100% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000	Any Investment Fund Value and the higher of the following, less any indebtedness shall be payable: (a) 105% of total premium paid for Basic Plan (excluding Regular Top-Up)^ ; OR (b) Protection Fund Value ; OR (c) RM 5,000

^Death Benefit based on total premium paid will less any withdrawal made from Protection Fund Value within the past 12 months of the event date.

(ii) Maturity Benefit - Total Fund Value.

Notes:

The coverage term of this policy is <Term> years unless this policy is being terminated earlier.

TPD shall cease at the policy anniversary where the Life Assured has attained the age of 70 next birthday.

In-Force Guarantee

The policy will not lapse during premium payment term even when the Total Fund Value of the policy falls to zero. This In-Force Guarantee will remain in effect as long as:

- (a) All Total Premiums due (inclusive of basic premium, any RTU premium and rider premium) are paid timely; and
- (b) There has not been any withdrawal from Protection Fund Value.

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

Income Builder Rider

Fund chosen:

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

Reminder: Please read the sales literature which includes the product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goal and risk profile.

3. How much premium do I have to pay?

The estimated total basic premium that you have to pay:

(Inclusive of RTU premium, if any)

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

Premium payment term: <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 the 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 RM5.00.
- 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	1.00
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 fees: Not applicable

- Commission will be borne by You and paid from the premium. Please refer to the commission for Basic Premium and Regular Top-Up (RTU) below:

Policy Year	Basic Premium Paid (RM)	Commission Payable		RTU Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
2	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
3	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
4	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
5	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
6	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
7	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
8	<Amount>	3.75%	<Amount>	<Amount>	3.75%	<Amount>
Total	<Amount>		<Amount>	<Amount>		<Amount>

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 condition (if any), and state your age correctly.
- Cooling-Off Period - the policy may be cancelled by written request and by returning to us 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 any medical expenses incurred by us (if any) in issuing the policy and your policy shall be cancelled accordingly.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium, Single premium Top-Up, Reinvested GCP and GCP Booster (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment 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 and In-Force Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving at least ninety (90) days prior written notice. Any revision made will only take effect on 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 favourable to the new insurer. If you intend to do so, we recommend that you consult Us/ our sales representatives before making your 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 exclusions 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. The policy shall become void and we shall pay the Total Premium Paid immediately after the date of notification.
- Total and Permanent Disability (TPD) 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 pursuits, 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, terrorist activities; or
 - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- Its existence would have been apparent to a reasonable person in the circumstances

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. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

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.

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

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.

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-LINKED FUND IS NOT GUARANTEED.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS. 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 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)

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Tokio Marine
Life Insurance Malaysia Bhd.

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Life & Health | Property & Casualty

PRODUCT DISCLOSURE SHEET

Income Builder Rider

This is an insurance product

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

1. What is this product about?

Income Builder Rider is a premium-paying rider that provides protection upon death or TPD and pays annual Guaranteed Cash Payment (GCP) starting from the end of first policy year until the policy maturity. Additional GCP Booster will be payable at the end of every fifth policy years. This rider also provide additional coverage upon accidental death or accidental TPD for Life Assured and his/her legal spouse prior age 70 years old next birthday.

2. What are the covers / benefits provided?

The Rider Sum Assured of this rider : RM <Amount>.

Accidental Benefit of this rider : RM <Amount>.

This rider provides:

(i) **Guaranteed Cash Payment (GCP)** amounting to a percentage of the Rider Sum Assured, payable annually as shown below:

End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
1 to 10	9.0%	<Amount>
11 to 20	12.0%	<Amount>
21 to 25	15.0%	<Amount>

(ii) **GCP Booster** amounting to a percentage of the Rider Sum Assured, payable at the end of every 5 policy years as shown below:

End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
5	31.0%	<Amount>
10	81.0%	<Amount>
15	131.0%	<Amount>
20	181.0%	<Amount>
25	391.0%	<Amount>

You may choose the following GCP and GCP Booster payment options:

Option 1 : To receive GCP and GCP Booster

Option 2 : To leave the GCP and GCP Booster with TMLM to accumulate at such a rate of interest as TMLM may determine from time to time. The actual interest rate used for accumulation may be depending on the Company's investment experience. The prevailing interest rate is at 4% p.a.. This rate is not guaranteed and is subject to change without prior notice.

Option 3 : To reinvest the GCP and GCP Booster. The GCP and GCP Booster will be 100% allocated into Investment Fund Value (IFV) and apportioned in the selected Tokio Marine Life Investment-Linked Funds as per selected for the basic plan. The number of units created shall be based on the unit price on the next valuation date.

GCP and GCP Booster payment will cease to be payable upon non payment of premium and/or termination of the rider.

Please refer to the Sales Illustration for the benefits of this rider.

(iii) **Death/TPD Benefit** - any accumulated GCP and GCP Booster plus the below less any indebtedness shall be payable in one lump sum:

Life	1st to 2nd Policy Year	3rd Policy Year and onwards
Standard Life	125% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher	
Sub-Standard Life	100% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher	125% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher
Severely Sub-Standard Life	100% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher	105% of Total Rider Premium Paid minus Total GCP and GCP Booster declared up to date OR Rider Cash Value, whichever is higher

Notes for Death/TPD Benefit:

- Either one benefit which is Death or TPD benefit shall be payable and the policy will terminate after the benefit payment is made.
- The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70 next birthday.

(iv) **Accidental Death/Accidental TPD Benefit** - Upon death or TPD of the Life Assured prior to age 70 due to an accident, an additional amount equivalent to the percentage of the **Accidental Benefit**, on top of the Death or TPD Benefit, shall be payable.

Accidental Death/TPD Event	Additional Percentage of Accidental Benefit
Due to accidental of any causes other than while commuting in a public conveyance	100%
Due to accident while commuting in a public conveyance	200%

Notes for Accidental Death/Accidental TPD Benefit:

- The additional amount payable for Accidental Death or Accidental TPD is subject to juvenile lien as stated below:

Age Next Birthday	Percentage of Accidental Benefit
1	20%
2	40%
3	60%
4	80%
5 and above	100%

- Accidental Death or Accidental TPD benefit will cease at the policy anniversary immediately following the attainment of age 70 years old next birthday.
- In the event if the Accidental Death or Accidental TPD is due to multiple events, the highest benefit shall be payable.
- Maximum additional amount payable per life for Accidental Death or Accidental TPD Benefit of the policy is RM 500,000.
- The total additional amount payable for Accidental Death or Accidental TPD Benefit of the policy is subject to maximum RM 2 million per life for Life Assured age 16 and below, and RM 10 million per life for Life Assured age 17 to 70.

(v) **Spouse Accidental Death/Accidental TPD Benefit** - Upon death or TPD of the legal spouse of Life Assured prior to age 70 next birthday (of legal spouse) due to an Accident, an additional amount equivalent to 100% of **Accidental Benefit** will be payable.

Notes for Spouse Accidental Death/Accidental TPD Benefit:

- Maximum additional amount payable per life for Spouse Accidental Death or Accidental TPD Benefit of the policy is RM 500,000.
- This additional spouse accidental benefit shall not aggregate under the Life Assured's Accidental Death/Accidental TPD RM 10 million per life limit BUT under the spouse's life for spouse's individual life policies.
- This benefit is payable only once per policy and this benefit will be terminated after payout.

(vi) **Maturity Benefit** - Upon maturity, any accumulated GCP and GCP Booster less any indebtedness is payable together with the final GCP and GCP Booster instalment.

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:

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

Premium payment term: <Term> years.

Please refer to the Table 5 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 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 of Income Builder Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	11.40%	<Amount>
2	<Amount>	12.70%	<Amount>
3	<Amount>	9.90%	<Amount>
4	<Amount>	4.00%	<Amount>
5	<Amount>	0.50%	<Amount>
6	<Amount>	0.50%	<Amount>
7	<Amount>	0.50%	<Amount>
8	<Amount>	0.50%	<Amount>
Total	<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 - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (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 any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- Non-payment of premium - when total premium (including basic premium, any 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 and guaranteed cash payment booster will be declared until the outstanding premium is paid.
- 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.

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?

- **Death Benefit**
 - Suicide, while sane or insane, within 1 year from the Issue Date of the policy. The policy shall become void and we shall refund the Total Rider Premium Paid as of claim event date.
- **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 pursuits, 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, terrorist activities; or
 - Pre-Existing Conditions which existed prior to the Issue Date or Reinstatement Date of the policy, whichever is later.
- **Accidental Death/Accidental TPD/Spouse Accidental Death/Spouse Accidental TPD**
 - 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 pursuits, 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, terrorist activities or participation in riot and 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 an accident cut or wound); or
 - poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- **Additional exclusion is applicable to Accidental TPD/Spouse Accidental TPD:**
 - any form of disability which existed at the issue date or reinstatement of the policy, whichever is later.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- Its existence would have been apparent to a reasonable person in the circumstances

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 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. As RHB Treasure Builder is packaged with this rider, any cancellation of this rider will also result in the termination of your RHB Treasure Builder policy.

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.

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

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.

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).

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.