



PRODUCT DISCLOSURE SHEET

Dear Customer,

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

1 What is RHB Alpha Future? (This is an insurance product)

RHB Alpha Future is a limited 8 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 18 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 15.

2 Know Your Coverage/Benefits

As an illustration, for RM 86,250.00 annually, you will receive the following life insurance coverage:			
Death	(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) [#] [#] The fund value is determined on the valuation day on the date of notification.		
Total and Permanent Disability (TPD)	(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) [#] [#] The fund value is determined on the valuation day on the date of notification.		
Guaranteed Cash Payment (GCP)	End of Policy Year	Percentage of Basic Sum Assured	Amount (RM)
	15	10.00%	50,000
	16	15.00%	75,000
	17	20.00%	100,000
	18	25.00%	125,000
Maturity Benefit	A lump sum payment of RM 375,000 (i.e. 75% of Basic Sum Assured) less any indebtedness is payable; plus (a) Accumulated GCP (if any); and (b) Fund value (if any) [#] [#] The fund value is determined on the valuation day on the date of notification.		
Attachable optional rider available for this product	<ul style="list-style-type: none"> • Payor Benefit Rider • Payor Shield Rider 		
<p>Your life insurance excludes:</p> <ul style="list-style-type: none"> • Suicide - if death was due to suicide within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later. • Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions). <p>Note: This list is non-exhaustive. You must refer to the policy contract for the full list of exclusions.</p>			
<p>If you have any questions or require assistance on your life insurance, you can:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Call us at: 03-2603 3999</p> </div> <div style="text-align: center;">  <p>Email us at: customer@tokiomarinelife.com.my</p> </div> </div>			



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3 Know Your Obligations

For this life insurance, you must pay a premium of :							
Premium:	RM 86,250.00 annually						
Policy Coverage Term:	18 years						
Premium Payment Term:	8 years						
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).							
Alpha Future Enhancer Premium and Regular Top-Up (if any) allocated to purchase units	Please take note that the following table is illustrated in Annual Payment Mode only.						
	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Allocation Percentage</th> <th>Allocated Premium (RM)</th> </tr> </thead> <tbody> <tr> <td>1 to 8</td> <td>95%</td> <td>16,387.50</td> </tr> </tbody> </table>	Policy Year	Allocation Percentage	Allocated Premium (RM)	1 to 8	95%	16,387.50
Policy Year	Allocation Percentage	Allocated Premium (RM)					
1 to 8	95%	16,387.50					
	Please refer to the Sales Illustration for more details.						
You also have to pay the following fees and charges :							
Fund Management Charge	Up to 1.50% per annum of your fund assets, depending on your choice of funds.						
Commission	4.75% of premium or RM 32,775, which forms of parts of the total premium payable.						
Sales and Service Tax (SST)	RM 0 annually						

4 Other Key Terms

<ul style="list-style-type: none"> You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated. The fund value is not guaranteed and depends on the performance of the Investment-Linked fund(s) selected. Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your policy shall remain in force. Policy Lapse - If you do not pay your premiums within the Grace Period, your policy may lapse unless your policy has acquired cash value, and future benefit payouts may be affected. Claim Notification - Written notification must be given to us within sixty (60) days from the date of death and six (6) months from the date of TPD. Please refer to our corporate website to understand the claim procedures. 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. <p>Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under the policy.</p>

? Can I cancel my policy?

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

- Cooling-Off Period** - You may cancel your policy by returning the policy contract within 15 days after your policy has been delivered 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.
- After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation of the policy, we shall refund you the accumulated GCP, fund value and Cash Value, if any, less any indebtedness.

<p>IMPORTANT NOTE:</p> <p>BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.</p> <p>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.</p> <p>The benefit(s) payable under eligible policy is protected by PIDM up to limits. 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).</p> <p>This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)], a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.</p> <p>RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur</p>



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Date : <dd/mm/yyyy>

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

1 What is Payor Benefit Rider? (This is an insurance product)

Payor Benefit 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 Know Your Coverage/Benefits

As an illustration, for RM 3,464.10 annually, you will receive the following life insurance coverage:	
Death of the Proposer	Waive the future premiums of the policy (including top-ups and rider's premium, if any) until the end of rider term.
Total and Permanent Disability of the Proposer	Waive the future premiums of the policy (including top-ups and rider's premium, if any) until the end of rider term.
Critical Illness of the Proposer	Waive the future premiums of the policy (including top-ups and rider's premium, if any) until the end of rider term.
The Critical Illness <u>covered</u> under this product include: 1. Cancer 2. Stroke 3. Heart Attack	
Note: This is not a complete list. Please read your policy contract for details on the Critical Illness covered.	
Your rider excludes : <ul style="list-style-type: none"> • Suicide - if death was due to suicide within 1 year from the Issue Date or Reinstatement Date of the Rider, whichever is later. • Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions). 	
Note: This list is non-exhaustive . You must refer to the policy contract for the full list of exclusions.	
If you have any questions or require assistance on your rider, you can:	
 Call us at: 03-2603 3999	 Email us at: customercare@tokiomarinelife.com.my



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3 Know Your Obligations

For this rider, you must pay a premium of :	
Premium:	RM 3,464.10 annually
Rider Coverage Term:	8 years
Premium Payment Term:	8 years
You also have to pay the following fees and charges :	
Commission	6.25% of premium or RM 1,732, which forms of parts of the total premium payable.
Sales and Service Tax (SST)	RM 0 annually

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
 - 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.
 - Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
 - Rider Lapse - If you do not pay your premiums within the Grace Period, your rider will lapse, and future benefit payouts will be affected.
 - Waiting period - the eligibility for Critical Illness Benefit under the rider will only start:
 - 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.
 - 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Critical Illness.
 - 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 or Critical Illness. Please refer to our corporate website to understand the claim procedures.
- Note:** This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions under the policy.

? Can I cancel my policy?

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

- **Cooling-Off Period** - You may cancel your policy by returning the policy contract within 15 days after your policy has been delivered to you. Upon cancellation of the policy, the rider premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to us. This rider does not provide any surrender value if you cancel your rider, coverage will continue until a day prior to next premium due date. There is no refund of premium for cancellation after the Cooling-Off Period.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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).

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1 What is Payor Shield Rider? (This is an insurance product)

Payor Shield Rider is a non-participating level term rider with limited premium payment of 8 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 Know Your Coverage/Benefits

As an illustration, for RM 3,725.00 annually, you will receive the following life insurance coverage:

Death of the Proposer	RM 500,000
Total and Permanent Disability of the Proposer	RM 500,000

Your rider **excludes**:

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

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

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



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my



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3 Know Your Obligations

For this rider, you must pay a premium of :	
Premium:	RM 3,725.00 annually
Rider Coverage Term:	18 years
Premium Payment Term:	8 years
You also have to pay the following fees and charges :	
Commission	6.25% of premium or RM 1,863, which forms of parts of the total premium payable.
Sales and Service Tax (SST)	RM 0 annually

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
 - Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
 - Rider Lapse - If you do not pay your premiums within the Grace Period, your rider will lapse, and future benefit payouts will be affected.
 - 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. Please refer to our corporate website to understand the claim procedures.
- Note:** This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions under the policy.

? Can I cancel my rider?

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

- **Cooling-Off Period** - You may cancel your rider by returning the policy contract within 15 days after your rider has been delivered to you. Upon cancellation of the rider, the rider premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- **After Cooling-Off Period** - You may cancel your rider at any time by written request to us. This rider does not provide any surrender value if you cancel your rider, coverage will continue until a day prior to next premium due date. There is no refund of premium for cancellation after the Cooling-Off Period.

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