

## PRODUCT DISCLOSURE SHEET

Dear Customer,

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

### 1 What is RHB Essential FlexiLink Plus? (This is an insurance product)

**RHB Essential FlexiLink Plus** offers a combination of insurance protection and investment. It pays a lump sum death benefit (i.e. the Basic Sum Assured plus Fund Value, if any) if the Life Assured dies during the term of the policy.

Upon Life Assured suffering from Total and Permanent Disability (TPD) prior to age 70, a TPD benefit (equivalent to basic Sum Assured) will be payable in one lump sum and the policy shall remain in-force. Insurance charges of other eligible in-force benefit(s), rider(s) and policy fees shall be deducted accordingly until the termination of each respective rider or policy, whichever is earlier.

### 2 Know Your Coverage/Benefits

<b>As an illustration, for RM 26,520.00 annually, you will receive the following insurance coverage.</b>	
Death	RM 500,000 plus the Fund Value (if any)
Total and Permanent Disability (TPD)	RM 500,000
Maturity Benefit	Fund Value (if any)
Attachable optional rider available for this product	<ul style="list-style-type: none"> <li>• iAdvanced Critical Illness Income</li> <li>• iHealth Income</li> <li>• iComprehensive Critical Illness</li> <li>• iLife Waiver Plus</li> <li>• iPayor Waiver</li> </ul>
<p>Your investment-linked insurance <b>excludes</b>:</p> <ul style="list-style-type: none"> <li>• Suicide - if death was due to suicide within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.</li> <li>• Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You must refer to the policy contract for the full list of exclusions.</p>	
<p><b>If you have any questions or require assistance on your investment-linked insurance, you can:</b></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: <a href="mailto:customercare@tokiomarinelife.com.my">customercare@tokiomarinelife.com.my</a></p> </div> </div>	

### 3 Know Your Obligations

<b>For your investment-linked insurance, you must pay a premium of :</b>					
Premium	<b>RM 26,520.00 annually</b>				
Policy Coverage Term:	<b>60 years</b>				
Premium Payment Term:	<b>60 years</b>				
The insurance company operator allocates a portion of the premium to purchase units in your chosen investment fund(s)					
Premium allocated to purchase units	Please take note that the following table is illustrated in Annual Payment Mode only.				
		Basic Premium		Regular Top-Up	
	Policy Year	Allocation Percentage (%)	Allocated Premium (RM)	Allocation Percentage (%)	Allocated Premium (RM)
	1	60%	14,472.00	95%	2,280.00
	2	60%	14,472.00	95%	2,280.00
	3	60%	14,472.00	95%	2,280.00
	4	80%	19,296.00	95%	2,280.00
	5	80%	19,296.00	95%	2,280.00
	6	80%	19,296.00	95%	2,280.00
	7	95%	22,914.00	95%	2,280.00
	8	95%	22,914.00	95%	2,280.00
	9 and above	100%	24,120.00	95%	2,280.00
	Please refer to the Sales Illustration for more details.				
<b>You also have to pay the following fees and charges :</b>					
Insurance Coverage Charge	The insurance charges are deducted monthly from the value of your units. Details of insurance charges are given in the sales illustration.				
Monthly Policy Fee	<b>RM 8.50</b>				
Fund Management Charge	Up to 1.50% per annum of your fund assets, depending on your choice of funds.				
Commission	<b>8.04% of premium or RM 21,310, which forms parts of the total premium payable.</b>				
Sales and Service Tax (SST)	<b>RM 0 annually</b>				

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>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.</li> <li>The Fund Value of this product depends on the performance of your chosen fund(s).</li> <li>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.</li> <li>Policy lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your policy will lapse if the Fund Value is insufficient to pay for the insurance and other charges, future benefit payouts will be affected.</li> <li>Policy Fees and Charges - The policy charges (including insurance charges and other charges) are not guaranteed. We reserve the right to revise the policy 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.</li> <li>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.</li> <li>The premium payable and the policy terms may vary depending on the underwriting requirements of the Company.</li> <li>The premium or insurance charge may increase automatically following a medical repricing exercise for iLife Waiver Plus and iPayor Waiver.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the policy contract for the full list of terms and conditions under the policy.</p>
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### ? 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 to us the policy contract within fifteen (15) days after your policy has been delivered 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 other applicable fees which have been deducted, less any medical expenses incurred by us (if any) in issuing the policy.

- 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 Fund Value, subject to Surrender Charge.

<p><b>IMPORTANT NOTE:</b> THIS IS AN INSURANCE PRODUCT (TOGETHER WITH REGULAR TOP-UP IF ATTACHED) 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 <b>NOT GUARANTEED</b>.</p> <p><b>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS.</b> Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</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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## PRODUCT DISCLOSURE SHEET

Dear Customer,

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

### 1 What is iAdvanced Critical Illness Income? (This is an insurance product)

**iAdvanced Critical Illness Income** is a unit deducting rider that provides a comprehensive Critical Illness coverage by paying a fixed monthly income for 12 consecutive months when the Life Assured is diagnosed with any of covered Critical Illness (CI). This rider covers the Life Assured up to age 65, subject to the sustainability of the basic policy. This plan will automatically terminate upon a valid claim on this benefit.

### 2 Know Your Coverage/Benefits

**As an illustration**, we will deduct unit(s) from your Fund Value to pay for your insurance charges and you will receive the following insurance coverage.

Critical Illness (CI) Income Benefit	A fixed Monthly Income of RM 10,000 for 12 consecutive months upon the Life Assured being diagnosed with any of the covered Critical Illness (CI).
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The Critical Illness covered 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**:

- Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).
- Any illness or surgery other than diagnosis of or surgery for a Critical Illness.
- The signs or symptoms of the Critical Illness manifested prior to or:
  - within sixty (60) days 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; or
  - within thirty (30) days for all other Critical illness;
 from the Issue Date or Reinstatement Date of this rider, whichever is later.
- The Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due To Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in this Contract. For the purpose of this PDS,
  - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
  - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- Congenital defect or disease, which manifested or was diagnosed before the Life Assured attains seventeen (17) years of age.
- Self-inflicted injury.
- Alcohol or drug abuse.
- The Life Assured refusing to consent to treatment or defying the advice of a specialist physician.
- The Life Assured did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

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

### 3 Know Your Obligations

<b>For your medical and health rider, you must pay a premium of :</b>	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: <b>35 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Insurance charge	The rider's insurance charges are deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>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.</li> <li>The Fund Value of this product depends on the performance of your chosen fund(s).</li> <li>Waiting period:- The eligibility for benefits under this rider will only start:             <ul style="list-style-type: none"> <li>(i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.</li> <li>(ii) 30 days after the Issue Date/Reinstatement Date of this rider, whichever is later for all other Critical Illness.</li> </ul>             from the Issue Date or Reinstatement Date of this Rider, whichever is later.           </li> <li>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.</li> <li>Rider lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your rider will lapse if the Fund Value is insufficient to pay for the insurance and other charges and future benefit payouts will be affected.</li> <li>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 you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.</li> <li>Claim Notification - Written notification must be given to us within six (6) months from the date of critical illness. Please refer to our corporate website to understand the claim procedures.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the policy contract for the full list of terms and conditions under the policy.</p>
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### ? 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 to us the policy contract within fifteen (15) days after your policy has been delivered to you. Upon cancellation of this policy, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider.
  - After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

<p><b>IMPORTANT NOTE:</b> YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT</p> <p><b>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.</b> Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</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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## PRODUCT DISCLOSURE SHEET

Dear Customer,

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### 1 What is iHealth Income? (This is an insurance product)

**iHealth Income** is a unit deducting rider that offers coverage upon hospitalisation. It pays a daily Hospitalisation Benefit if you are warded in a licensed hospital worldwide during the term of the rider up to age 70, subject to the sustainability of the basic policy.

### 2 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Fund Value to pay for your insurance charges and you will receive the following insurance coverage.

Hospital Benefit	RM 100 per day
Intensive Care Unit (ICU)	RM 200 per day

Your rider **excludes**:

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



### 3 Know Your Obligations

<b>For your medical and health rider, you must pay a premium of :</b>	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: <b>40 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Insurance charge	The rider's insurance charges are deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

### 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.
  - The Fund Value of this product depends on the performance of your chosen fund(s).
  - Waiting period - The eligibility for benefits under this rider will only start thirty (30) days after the Issue Date or Reinstatement Date of this rider, whichever is later.
  - 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 and/or make partial withdrawals, your rider will lapse if the Fund Value is insufficient to pay for the insurance and other charges and future benefit payouts will be affected.
  - 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 you 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 thirty (30) days of completion of the events for which the claim is being made. 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 to us the policy contract within fifteen (15) days after your policy has been delivered to you. Upon cancellation of this policy, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

**IMPORTANT NOTE:**  
**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT 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](http://www.pidm.gov.my)).

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## PRODUCT DISCLOSURE SHEET

Dear Customer,

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

### 1 What is iComprehensive Critical Illness? (This is an insurance product)

**iComprehensive Critical Illness** is a unit deducting rider that provides a comprehensive Critical Illness (CI) coverage from Early Stage Critical Illness (Early CI) to Advanced Stage Critical Illness (Advanced CI) up to the Life Assured's age 85 next birthday or basic policy term, whichever is earlier, subject to the sufficiency of Fund Value. It pays a prescribed percentage of the Rider Sum Assured in a lump sum when the Life Assured is diagnosed with any one of the CI Conditions listed in Critical Illness Table. This rider will automatically terminate after the second claim of Early CI or a claim of Advanced CI.

### 2 Know Your Coverage/Benefits

**As an illustration**, we will deduct unit(s) from your Total Fund Value to pay for your insurance charges and you will receive the following insurance coverage:

Staged Critical Illness (CI)	Up to RM 200,000 (i.e. Rider Sum Assured)
Special Benefit	RM 20,000 (i.e. 10% of rider Sum Assured) payable if the Life Assured undergo Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease.
Health Recovery Benefit	Additional RM 40,000 (i.e. 20% of rider Sum Assured) payable with the first claim payment from Stage CI Benefit.

The Critical Illness covered 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**:

- Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).
- Any illness or surgery other than diagnosis of or surgery for a Critical Illness;
- The signs or symptoms of the Critical Illness Condition under Early CI, Advanced CI and Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease manifested prior to or:
  - (i) For Advanced CI,
    - within sixty (60) days for Critical Illness under Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Other Serious Coronary Artery Disease Category; or
    - within thirty (30) days for all other Critical Illness;
  - (ii) For Early CI and Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease,
    - within sixty (60) days from the Issue Date or Reinstatement Date of this rider, whichever is later;
- The existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV due to Organ Transplant, HIV Infection Due To Blood Transfusion, Full-blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection. For the purpose of this,
  - (i) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
  - (ii) Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- Congenital defect or disease, which manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- Self-inflicted injury;
- Alcohol or drug abuse;
- The Life Assured refusing to consent to treatment or defying the advice of a specialist physician; or
- The Life Assured did not survive for at least:-
  - (i) Seven (7) days after the diagnosis of a CI Condition under Early CI; or
  - (ii) Thirty (30) days after the diagnosis of a CI Condition under Advanced CI

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

### 3 Know Your Obligations

<b>For your medical and health rider, you must pay a premium of :</b>	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: <b>55 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Insurance Charge	This rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for this rider are given in the sales illustration.

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>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.</li> <li>The Total Fund Value of this product depends on the performance of your chosen fund(s).</li> <li>Waiting period:-             <ul style="list-style-type: none"> <li>(i) The eligibility for benefit under Early CI and Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease will only start sixty (60) days after the Issue Date or Reinstatement Date of this Rider, whichever is later.</li> <li>(ii) The eligibility for benefit under Advanced CI for all other Critical Illness under Advanced CI will only start thirty (30) days after the Issue Date or Reinstatement Date of this Rider, whichever is later .</li> <li>(iii) The eligibility for benefit under Advanced CI 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 will only start sixty (60) days after the Issue Date or Reinstatement Date of this Rider, whichever is later.</li> </ul> </li> <li>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.</li> <li>Rider Lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your rider will lapse if the Total Fund Value is insufficient to pay for the insurance and other charges, In-Force Guarantee will be forfeited and future benefit payouts will be affected.</li> <li>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 you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.</li> <li>Claim Notification - Written notification must be given to us within six (6) months after the date of diagnosis of any Critical Illness. Please refer to our corporate website to understand the claim procedures.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the policy contract for the full list of terms and conditions under this rider.</p>
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### ? 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 to us the policy contract within fifteen (15) days after your policy has been delivered to you. Upon cancellation of this policy, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

<p><b>IMPORTANT NOTE:</b>  <b>YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.</b></p> <p><b>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.</b> Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</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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## PRODUCT DISCLOSURE SHEET

Dear Customer,

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### 1 What is iLife Waiver Plus? (This is an insurance product)

**iLife Waiver Plus** is a unit deducting rider that waives the future premium of the policy (including top-ups, if any) in the event, the Life Assured is suffering from Total and Permanent Disability (TPD) or upon diagnosis of any of the covered Critical Illnesses (CI) after the Issue Date and before expiry date of the rider, subject to the waiting period.

The next modal premium due starting from the date of diagnosis will be waived until the end of the rider's coverage term or death of the Life Assured, whichever is earlier.

The waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the policy.

### 2 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Fund Value to pay for your insurance charges and you will receive the following insurance coverage.

Total and Permanent Disability (TPD)	Waives the future premium of the policy (including top-ups, if any)
Critical Illness (CI)	Waives the future premium of the policy (including top-ups, if any)

The Critical Illness covered 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**:

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

### 3 Know Your Obligations

<b>For your rider, you must pay a premium of :</b>	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: <b>60 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Insurance Charge	The rider's insurance charges are deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>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.</li> <li>The Fund Value of this product depends on the performance of your chosen fund(s).</li> <li>Waiting period - The eligibility for benefits under this rider will only start:             <ul style="list-style-type: none"> <li>(i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.</li> <li>(ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Critical Illness.</li> </ul> </li> <li>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.</li> <li>Rider lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your rider will lapse if the Fund Value is insufficient to pay for the insurance and other charges and future benefit payouts will be affected.</li> <li>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 you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.</li> <li>Claim Notification - Written notification must be given to us within six (6) months from the date of TPD or critical illness. Please refer to our corporate website to understand the claim procedures.</li> <li>The insurance charge may increase automatically following a medical repricing exercise for iLife Waiver Plus.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the policy contract for the full list of terms and conditions under the policy.</p>
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### ? 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 to us the policy contract within fifteen (15) days after your policy has been delivered to you. Upon cancellation of this policy, we shall refund you the full insurance charges for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- After Cooling-Off Period** - You may cancel your policy at any time by written request to us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

<p><b>IMPORTANT NOTE:</b>  <b>YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.</b></p> <p><b>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.</b> Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</p> <p><b>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.</b></p> <p><b>RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.</b></p>
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## 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 iPayor Waiver? (This is an insurance product)

**iPayor Waiver** is a unit deducting rider that waives the future premium of the policy (including top-ups, if any) in the event the Policy Owner dies, suffers from Total and Permanent Disability (TPD) or upon diagnosis of any of the covered Critical Illnesses (CI) after the Issue Date and before expiry date of the rider, subject to the waiting period.

The next modal premium due starting from the date of diagnosis will be waived until the end of the rider's coverage term.

If this rider is attached to a juvenile policy, this rider shall cease upon the policy anniversary when the child attained age 25 next birthday. Thereafter, the premium will no longer be waived and the premium for the juvenile policy is required to be paid for the continuity of coverage.

The waived amount will be allocated into the investment-linked fund(s) according to the allocation rate of the respective policy year to sustain the policy.

### 2 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Fund Value to pay for your insurance charges and you will receive the following insurance coverage.

Death	Waive the future premium of the policy (including top-ups, if any)
Total and Permanent Disability (TPD)	Waive the future premium of the policy (including top-ups, if any)
Critical Illness (CI)	Waive the future premium of the policy (including top-ups, if any)

The Critical Illness covered 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:**

- Suicide - if death was due to suicide within 1 year from the Issue Date or the Reinstatement Date of this 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](mailto:customercare@tokiomarinelife.com.my)

### 3 Know Your Obligations

<b>For your rider, you must pay a premium of :</b>	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: <b>60 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Insurance Charge	The rider's insurance charges are deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>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.</li> <li>The Fund Value of this product depends on the performance of your chosen fund(s).</li> <li>Waiting period - The eligibility for benefits under this rider will only start:             <ul style="list-style-type: none"> <li>(i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.</li> <li>(ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Critical Illness.</li> </ul> </li> <li>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.</li> <li>Rider lapse - If you do not pay your premiums within the Grace Period and/or make partial withdrawals, your rider will lapse if the Fund Value is insufficient to pay for the insurance and other charges and future benefit payouts will be affected.</li> <li>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 you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.</li> <li>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.</li> <li>The insurance charge may increase automatically following a medical repricing exercise for iPayor Waiver.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the policy contract for the full list of terms and conditions under the policy.</p>
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### ? Can I cancel my policy?

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<p><b>IMPORTANT NOTE:</b>  <b>YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.</b></p> <p><b>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</b></p> <p><b>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.</b></p> <p><b>RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.</b></p>
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