

**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 Essential Elite SaverPlus? (This is an insurance product)**

Essential Elite SaverPlus offers savings and insurance protection for 20 years. It provides Guaranteed Cash Payment (GCP) every 2 years and a full refund of total basic premium paid upon policy maturity, provided that the policy is still in force. In addition, it pays a lump sum upon death or when the Life Assured suffers from Total and Permanent Disability (TPD) during the policy term.

This plan does not participate in the profits of Tokio Marine Life Insurance Malaysia Bhd ("the Company").

2 Know Your Coverage/Benefits

As an illustration, for RM 12,000.00 annually, you will receive the following life insurance coverage:

Death	Policy Year	Death (due to all causes)	Death (due to accidental causes)
	1 to 2	100% of total basic premiums paid up to date	RM 155,400 as additional payment
3 onwards	RM 155,400 (Standard Life) RM 77,700 or total basic premium paid up to date, whichever is higher (Non-standard Life)		
Total and Permanent Disability (TPD)	Policy Year	TPD (due to all causes)	TPD (due to accidental causes)
	1 to 2	100% of total basic premiums paid up to date	RM 155,400 as additional payment
3 onwards	RM 155,400 (Standard Life) RM 77,700 or total basic premium paid up to date, whichever is higher (Non-standard Life)		
Guaranteed Cash Payment	RM 3,108 is payable every 2 years starting from the end of the second policy year, provided that the policy is still in force		
Maturity Benefit	All premiums paid for the basic plan will be refunded on policy maturity		
Attachable optional rider available for this product	<ul style="list-style-type: none"> Personal Accident Rider Payor Waiver of Premium 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 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: customercare@tokiomarinelife.com.my</p> </div> </div>			



3 Know Your Obligations

For this life insurance, you must pay a premium of :	
Premium	RM 12,000.00 annually
Policy Coverage Term :	20 years
Premium Payment Term:	10 years
You also have to pay the following fees and charges :	
Commission	5.00% of premium or RM 6,000, which forms part 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 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.
- 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 the policy, the premiums that you have paid (less any medical fee incurred) will be refunded to you.
- **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 Cash Value (if any), less any indebtedness.

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 policy 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 Bhd. [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.



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 Personal Accident Rider? (This is an insurance product)

Personal Accident Rider provides compensation in the event of permanent disability or death caused solely by violent, accidental and visible events. This rider pays a lump sum death benefit if death occurs within 180 days of the accident and a specific percentage of sum assured if permanent disablement occurs within 180 days of the accident of the Life Assured.

2 Know Your Coverage/Benefits

As an illustration, for RM 1,080.00 annually, you will receive the following life insurance coverage:

Accidental Death	RM 250,000		
Accidental Total and Permanent Disability (TPD)	RM 250,000		
Accidental Permanent Disablement	Up to RM 250,000, refer to schedule of indemnity below.		
	No.	Schedule of Indemnity	Percentage of Personal Accident Rider Sum Assured
	1	Death / TPD	100%
	2	Total Paralysis	100%
	3	Injuries resulting in being permanently bedridden	100%
	4	Loss of arm or hand at wrist or leg (both)	100%
	5	Loss of four fingers & thumb (both hands)	100%
	6	Loss of four fingers & thumb (one hand)	70%
	7	Loss of four fingers of (both hands)	80%
	8	Loss of four fingers of (one hand)	40%
	9	Loss of thumb - one or / both phalanges	30%
	10	Loss of each finger (one or more phalanges)	10%
	11	Loss of foot at ankle (both)	100%
	12	Loss of foot at ankle (one)	50%
	13	Loss of toes (each, one or more phalanges)	5%

Your rider **excludes**:

- War declared or undeclared, strikes, civil war or any warlike operations.
- Heart-stroke or sun stroke.

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



3 Know Your Obligations

For this rider, you must pay a premium of :

Premium	RM 1,080.00 annually
Rider Coverage Term: 20 years	
Premium Payment Term: 10 years	
You also have to pay the following fees and charges :	
Commission	6.25% of premium or RM 675, which forms part 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 thirty (30) days from the date of death, TPD or permanent disablement. 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 to us 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) will be refunded to you.
- **After Cooling-Off Period** - You may cancel your rider at any time by written request to us. Upon cancellation of the rider, we shall refund you the Cash Value (if any), less any indebtedness.

IMPORTANT NOTE:

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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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PRODUCT DISCLOSURE SHEET

Dear Customer,

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1 What is Payor Waiver of Premium Rider? (This is an insurance product)

Payor Waiver of Premium Rider waives all future premium of the basic policy until the end of premium payment term of the basic plan upon death, Total and Permanent Disability (TPD) (before proposer's attainment of age 65 years old) or diagnosis of any one of the Dread Disease covered under this rider of the proposer.

2 Know Your Coverage/Benefits

As an illustration, for RM 120.00 annually, you will receive the following life insurance coverage:

Death	Waive all future premium payable under the basic plan
Total and Permanent Disability (TPD)	Waive all future premium payable under the basic plan
Dread Disease	Waive all future premium payable under the basic plan

The Dread Disease 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 Dread Disease covered.

Your rider **excludes:**

- Suicide - if death was due to suicide within 1 year from the Issue Date or Reinstatement Date of Policy, 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:



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3 Know Your Obligations

For this rider, you must pay a premium of :	
Premium	RM 120.00 annually
Rider Coverage Term: 10 years	
Premium Payment Term: 10 years	
You also have to pay the following fees and charges :	
Commission	6.25% of premium or RM 75, which forms part 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. 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 Dread Disease Benefit under the rider will only start: <ul style="list-style-type: none"> (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, from the Issue Date or Reinstatement Date of this Rider, whichever is later. (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Dread Disease from the Issue Date or Reinstatement Date of this Rider, whichever is later. 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 Dread Disease. Please refer to our corporate website to understand the claim procedures. <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 rider?

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

- Cooling-Off Period** - You may cancel your rider by returning to us the policy contract within fifteen (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) will be refunded to you.
- After Cooling-Off Period** - You may cancel your rider at any time by written request to us. This policy 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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