



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 PrimeLink Plus-Premier? (This is an insurance product)

RHB Essential PrimeLink Plus-Premier offers a combination of insurance protection and investment up to 20 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. This plan also provides additional coverage upon accidental death prior to age 70.

2 Know Your Coverage/Benefits

As an illustration, for RM 19,789.80 annually, you will receive the following insurance coverage:

Death/ Total and Permanent Disability		Policy Year 1 - 3	Policy Year 4 and onwards
	Standard Life	Investment Fund Value (IFV), if any and higher of : (a) RM 500,000 less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	
	Sub-Standard Life	Investment Fund Value (IFV), if any and higher of : (a) 115% of Total Premiums Paid for Basic Plan less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	Investment Fund Value (IFV), if any and higher of : (a) RM 500,000 less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.
	Severely Sub-Standard Life	Investment Fund Value (IFV), if any and higher of : (a) 105% of Total Premiums Paid for Basic Plan less any withdrawal from Protection Fund Value in the past 12 months prior to death/TPD of the Life Assured; or (b) Protection Fund Value (PFV) less any indebtedness.	
Accidental Death/ Accidental TPD		Event (s)	Percentage of Basic Sum Assured
		a) Any other causes other than Public Conveyance and Natural Disaster	Additional 100% Basic Sum Assured
		b) Public Conveyance.	Additional 200% Basic Sum Assured
		c) Natural Disaster	Additional 300% Basic Sum Assured
		Amount (RM)	
			Additional RM 500,000
			Additional RM 1,000,000
			Additional RM 1,500,000
Maturity Benefit	Total Fund Value		
Guaranteed Insurability Option after Maturity	Option to purchase a new policy covering death and total and permanent disability without evidence of insurability where the amount payable upon death/TPD of the new policy is not more than: (i) RM 500,000 (Basic Sum Assured for Standard Life and Sub-Standard Life); or (ii) 105% of total premium paid on the basic plan (for Severely Sub-Standard Life) The Life Assured will still be subjected to the eligibility criteria of the new policy.		
In-Force Guarantee	The policy will not lapse during premium payment term even when The Total Fund Value of the policy falls to zero. Please refer to the policy contract for the full list of terms and conditions.		
Attachable optional rider available for this product	<ul style="list-style-type: none"> Income Plus Enhancer Rider Saver Plus Enhancer Rider Investment-Linked Waiver of Premium on Dread Disease Rider iPayor Waiver 		
Your investment-linked insurance 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 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 investment-linked insurance, you can:			
 Call us at: 03-2603 3999		 Email us at: customercare@tokiomarinelife.com.my	

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of :																																			
Premium	RM 19,789.80 annually																																		
Policy Coverage Term: 20 years																																			
Premium Payment Term: 5 years																																			
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.																																		
	<table border="1"> <thead> <tr> <th rowspan="2">Policy Year</th> <th colspan="2">Basic Premium</th> <th colspan="2">Top-Up Premium</th> </tr> <tr> <th>Allocation Percentage (%)</th> <th>Allocated Premium (RM)</th> <th>Allocation Percentage (%)</th> <th>Allocated Premium (RM)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>60%</td> <td>4,313.88</td> <td>95%</td> <td>11,970.00</td> </tr> <tr> <td>2</td> <td>90%</td> <td>6,470.82</td> <td>95%</td> <td>11,970.00</td> </tr> <tr> <td>3</td> <td>100%</td> <td>7,189.80</td> <td>95%</td> <td>11,970.00</td> </tr> <tr> <td>4</td> <td>100%</td> <td>7,189.80</td> <td>95%</td> <td>11,970.00</td> </tr> <tr> <td>5</td> <td>100%</td> <td>7,189.80</td> <td>95%</td> <td>11,970.00</td> </tr> </tbody> </table>	Policy Year	Basic Premium		Top-Up Premium		Allocation Percentage (%)	Allocated Premium (RM)	Allocation Percentage (%)	Allocated Premium (RM)	1	60%	4,313.88	95%	11,970.00	2	90%	6,470.82	95%	11,970.00	3	100%	7,189.80	95%	11,970.00	4	100%	7,189.80	95%	11,970.00	5	100%	7,189.80	95%	11,970.00
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	Please refer to the Sales Illustration for more details.																																		
You also have to pay the following fees and charges :																																			
Insurance 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 fees	RM 8.50																																		
Fund management charge	Up to 1.50% per annum of your fund assets, depending on your choice of funds.																																		
Commission	5.29% of premium or RM 5,238, 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. The Total Fund Value of this product depends on the performance of your chosen fund(s). 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 and/or make partial withdrawals, your policy 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. 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. 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. The premium or insurance charge may increase automatically following a medical repricing exercise for Investment-Linked Waiver of Premium on Dread Disease Rider and iPayor Waiver. <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 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 Total Fund Value, subject to Surrender Charge.

<p>IMPORTANT NOTE:</p> <p>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 <u>NOT GUARANTEED</u>.</p> <p>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>

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 Income Plus Enhancer Rider? (This is an insurance product)

Income Plus Enhancer Rider is a premium-paying rider that provides protection upon death or TPD, pays annual Guaranteed Cash Payment (GCP) starting the end of first policy year onwards with guaranteed maturity benefit of 605% of rider sum assured.

2 Know Your Coverage/Benefits

As an illustration, for RM 126,000.00 annually , you will receive the following insurance coverage:			
Death	Any accumulated GCP plus the below less any indebtedness shall be payable in one lump sum:		
		1st to 3rd Policy Year	4th Policy Year and onwards
	Standard Life	Higher of : a) Rider Cash Value; OR b) 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	
	Sub-Standard Life	Higher of : a) Rider Cash Value; OR b) 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	Higher of : a) Rider Cash Value; OR b) 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.
Severely Sub-Standard Life	Higher of : a) Rider Cash Value; OR b) 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.		
Total and Permanent Disability (TPD)	Any accumulated GCP plus the below less any indebtedness shall be payable in one lump sum:		
		1st to 3rd Policy Year	4th Policy Year and onwards
	Standard Life	Higher of : a) Rider Cash Value; OR b) 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	
	Sub-Standard Life	Higher of : a) Rider Cash Value; OR b) 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.	Higher of : a) Rider Cash Value; OR b) 100% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.
Severely Sub-Standard Life	Higher of : a) Rider Cash Value; OR b) 80% Total Premium Paid for Income Plus Enhancer Rider minus Total GCP Paid.		
Guaranteed Cash Payment	End of Policy Year	Percentage of Rider Sum Assured	Amount (RM)
	1 to 10	12%	12,000
	11 to 19	16%	16,000
You can choose to receive the GCP, to leave the GCP with the Company to accumulate with interest (which is non-guaranteed and subject to Company's declaration from time to time), OR to reinvest the GCP into the selected investment-linked fund with 100% allocation rate.			
Maturity Benefit	A lump sum payment of RM605,000 plus any accumulated GCP less any indebtedness is payable.		
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 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:			
 Call us at: 03-2603 3999		 Email us at: customercare@tokiomarinelifelife.com.my	

3 Know Your Obligations

For your rider, you must pay a premium of :	
Premium	RM 126,000.00 annually
Rider Coverage Term: 20 years	
Premium Payment Term: 5 years	
You also have to pay the following fees and charges :	
Commission	8.00% of premium or RM 50,400, which forms part of the total premium payable.
Sales and Service Tax (SST)	RM 10,080 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 Non-payment of premium - when total premium (including basic premium, any Limited Top-Up (LTU) premium, Regular Top-Up (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 will be declared. The guaranteed cash payments will only be declared on the earlier occurrence of death/TPD of the Life Assured, surrender or maturity of the rider. 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. 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. <p>Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under the rider.</p>
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? 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 this rider, we shall refund you the premium paid for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- After Cooling-Off Period** - You may cancel your rider at any time by written request 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.

<p>IMPORTANT NOTE: BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF RIDER 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>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).</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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1 What is Saver Plus Enhancer Rider? (This is an insurance product)

Saver Plus Enhancer Rider is a premium-paying rider that provides protection upon death or TPD with Guaranteed Maturity Benefit and Loyalty Bonus.

2 Know Your Coverage/Benefits

As an illustration, for RM 252,000.00 annually, you will receive the following insurance coverage:										
Death	The following less any indebtedness shall be payable in one lump sum:									
		<table border="1"> <thead> <tr> <th>1st to 3rd Policy Year</th> <th>4th Policy Year and onwards</th> </tr> </thead> <tbody> <tr> <td colspan="2">Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Saver Plus Enhancer Rider.</td> </tr> <tr> <td>Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Saver Plus Enhancer Rider.</td> <td>Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Saver Plus Enhancer Rider.</td> </tr> <tr> <td colspan="2">Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Saver Plus Enhancer Rider.</td> </tr> </tbody> </table>	1st to 3rd Policy Year	4th Policy Year and onwards	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Saver Plus Enhancer Rider.		Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Saver Plus Enhancer Rider.	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for Saver Plus Enhancer Rider.	Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Saver Plus Enhancer Rider.	
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Higher of : - Rider Cash Value; OR - 80% Total Premium Paid for Saver Plus Enhancer Rider.										
Standard Life										
Sub-Standard Life										
Severely Sub-Standard Life										
Total and Permanent Disability (TPD)	The following less any indebtedness shall be payable in one lump sum:									
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Standard Life										
Sub-Standard Life										
Severely Sub-Standard Life										
Maturity Benefit	A lump sum Guaranteed Maturity Benefit of RM1,980,000 and Loyalty Bonus of RM20,000.									
<p>Your rider 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 rider, you can:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Call us at: 03-2603 3999 </div> <div style="text-align: center;">  Email us at: customercare@tokiomarinelife.com.my </div> </div>										

3 Know Your Obligations

For your rider, you must pay a premium of :	
Premium	RM 252,000.00 annually
Rider Coverage Term: 20 years	
Premium Payment Term: 5 years	
You also have to pay the following fees and charges :	
Commission	8.00% of premium or RM 100,800, which forms part of the total premium payable.
Sales and Service Tax (SST)	RM 20,160 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. Non-payment of premium - When total premium (including basic premium, any LTU premium, 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. 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. <p>Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under the rider.</p>

? Can I cancel my policy?

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 this rider, we shall refund you the premium paid for this rider less any medical expenses incurred by us (if any) in issuing this rider.
- After Cooling-Off Period** - You may cancel your rider at any time by written request to us. Upon cancellation, the rider cash value shall be payable and the coverage of this rider will cease.

<p>IMPORTANT NOTE: BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF RIDER 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>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).</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>



PRODUCT DISCLOSURE SHEET

Dear Customer,

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1 What is Investment-Linked Waiver of Premium on Dread Disease Rider? (This is an insurance product)

Investment-Linked Waiver of Premium on Dread Disease Rider is a unit-deducting rider that waives the future premium of the policy (including top-ups and rider's premium, if any) in the event the Life Assured is diagnosed with any of the Critical Illnesses (CI) covered during the coverage of this rider, subject to the waiting period.

The next modal premium due beginning from the date of diagnosis will be waived until the end of the rider's coverage term or termination of the basic plan, whichever is earlier. Part of 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 Total Fund Value to pay for your insurance charges and you will receive the following insurance coverage:

Critical Illness (CI)	Waive future Basic Premium of the policy (excluding any top-up premiums) upon 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

3 Know Your Obligations

For your rider, you must pay a premium of :	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: 5 years	
You also have to pay the following fees and charges :	
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"> You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated. The Total 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: <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. (ii) 30 days after the Issue Date/Reinstatement Date of this rider, whichever is later for all other Critical Illness. 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 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. 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 six (6) months after the date of diagnosis of any Critical Illness. Please refer to our corporate website to understand the claim procedures. The insurance charge may increase automatically following a medical repricing exercise for Investment-Linked Waiver of Premium on Dread Disease Rider. <p>Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under the rider.</p>
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? Can I cancel my rider?

Yes, you may cancel rider policy 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 this rider, 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 rider 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>IMPORTANT NOTE: YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVES OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.</p> <p>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).</p> <p>This insurance plan is under written 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 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 and rider's premium, 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, or termination of the basic plan, whichever is earlier.

Part of 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 Total 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 and rider's premium, if any).
Total and Permanent Disability (TPD)	Waive the future premium of the policy (including top-ups and rider's premium, if any).
Critical Illness (CI)	Waive the future premium of the policy (including top-ups and rider's premium, 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

3 Know Your Obligations

For your rider, you must pay a premium of :	
Premium	No explicit premiums are payable for this rider as this is a unit-deducting rider.
Rider Coverage Term: 5 years	
You also have to pay the following fees and charges :	
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"> 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 Total 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: <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. (ii) 30 days after the Issue Date/Reinstatement Date of this rider, whichever is later for all other Critical Illness. 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. 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. 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 or after the date of diagnosis of any Critical Illness. The insurance charge may increase automatically following a medical repricing exercise for iLife Waiver. <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>
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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>IMPORTANT NOTE: YOU SHOULD SATISFY YOURSELF THAT THIS RIDER 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.</p> <p>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).</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>
