



## 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 Protect? (This is an insurance product)

**RHB Essential Protect** offers you a combination of insurance protection and investment. Upon Death, Total and Permanent Disability (TPD) or Senior Disability (SD) of the Life Assured during the coverage term, a lump sum benefit will be payable.

This plan comes with Loyalty Bonus, Lifestyle Reward and additional coverage upon Accidental Death/TPD of Life Assured and Life Assured's legal spouse.

### 2 Know Your Coverage/Benefits

As an illustration, for RM 8,904.00 annually, you will receive the following insurance coverage:													
Death/ Total and Permanent Disability (TPD)/ Senior Disability (SD)	Investment Fund Value (IFV) and (a) Protection Fund Value (PFV); OR (b) Current Basic Sum Assured less any withdrawal made from PFV within 12 months before the Life Assured's date of death/TPD/SD whichever is higher, less any indebtedness due and owing to Us.												
Accidental Death/ Accidental TPD	Upon death/ TPD of the Life Assured before the policy anniversary on which the Life Assured attained the age of 70 years old next birthday due to an Accident, an additional amount equivalent to the percentage of Sum Assured on top of the Death/ TPD Benefit, will be payable: <table border="1" data-bbox="511 737 1281 940"> <thead> <tr> <th>Event(s)</th> <th>Percentage of Sum Assured</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td>a) Any causes other than Public Conveyance.</td> <td>100%</td> <td>500,000</td> </tr> <tr> <td>b) Public Conveyance.</td> <td>200%</td> <td>1,000,000</td> </tr> <tr> <td>c) Natural Disaster.</td> <td>300%</td> <td>Not Applicable</td> </tr> </tbody> </table>	Event(s)	Percentage of Sum Assured	Amount (RM)	a) Any causes other than Public Conveyance.	100%	500,000	b) Public Conveyance.	200%	1,000,000	c) Natural Disaster.	300%	Not Applicable
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a) Any causes other than Public Conveyance.	100%	500,000											
b) Public Conveyance.	200%	1,000,000											
c) Natural Disaster.	300%	Not Applicable											
Spouse Accidental Death/ TPD	Additional RM 50,000 (i.e. 10% of Basic Sum Assured), subject to a maximum of RM 500,000 per life.												
Lifestyle Reward	Basic Sum Assured increases by RM 25,000 (i.e. 5% of Basic Sum Assured) at the end of every 5 policy year upon survival of Life Assured, subject to a maximum of RM 50,000 (i.e. 10% of Basic Sum Assured). This Lifestyle Reward is also applicable during Auto Extension period.												
Maturity Benefit	Protection Fund Value (PFV) plus Investment Fund Value (IFV) (if any)												
Loyalty Bonus	RM 20,000 (i.e. 4% of Basic Sum Assured), subject to a maximum of RM 50,000, will be credited into PFV with 100% allocation rate at the end of policy year where the Life Assured attained 70 years old next birthday, provided that the policy is in-force and all premiums are paid up-to-date. This benefit is applicable during Auto Extension Period.												
Auto Extension Option	Upon reaching maturity while this policy is in force, the coverage of the policy and any attaching riders will continue after the Coverage Term with Auto Extension Option up to age 100 next birthday of the Life Assured for the basic plan and the maximum coverage term of any attaching riders PROVIDED there is sufficient total fund value to deduct for the insurance charges and other relevant charges. Additional premium may be required during the extended coverage term. The policy will lapse during the extended coverage term when the total fund value has been fully utilised. You may withdraw this Auto Extension Option by giving us a notice within ninety (90) days prior to the end of the Coverage Term. The withdrawal of this option can only be utilized once per policy and shall not be revoked after the withdrawal takes effect. The basic plan and all attaching riders shall expire at the end of Coverage Term once Auto Extension Option is withdrawn. In the event of no explicit action taken by You upon the end of Coverage Term, the Auto Extension Option shall be exercised. Please refer to "Auto Extension Option" section in this Sales Illustration for the details of this option.												
In-Force Guarantee	The policy will not lapse during the first 5 policy years even when the 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"> <li>• Protect Boost Rider</li> <li>• iComprehensive CI</li> <li>• Income Gain Rider</li> <li>• iPayor Waiver 2.0</li> <li>• iLife Waiver 2.0</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;">             Call us at:            03-2603 3999         </div> <div style="text-align: center;">             Email us at:  <a href="mailto:customer@tokiomarinelife.com.my">customer@tokiomarinelife.com.my</a> </div> </div>													

### 3 Know Your Obligations

<b>For your investment-linked insurance, you must pay a premium of :</b>																									
Premium	<b>RM 8,904.00 annually</b>																								
Policy Coverage Term: <b>20 years</b>																									
Premium Payment Term: <b>5 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.																								
	<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>4,622.40</td> <td>95%</td> <td>1,140.00</td> </tr> <tr> <td>2</td> <td>90%</td> <td>6,933.60</td> <td>95%</td> <td>1,140.00</td> </tr> <tr> <td>3 and above</td> <td>100%</td> <td>7,704.00</td> <td>95%</td> <td>1,140.00</td> </tr> </tbody> </table>	Policy Year	Basic Premium		Top-Up Premium		Allocation Percentage (%)	Allocated Premium (RM)	Allocation Percentage (%)	Allocated Premium (RM)	1	60%	4,622.40	95%	1,140.00	2	90%	6,933.60	95%	1,140.00	3 and above	100%	7,704.00	95%	1,140.00
Policy Year	Basic Premium		Top-Up Premium																						
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Please refer to the Sales Illustration for more details.																									
<b>You also have to pay the following fees and charges :</b>																									
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	<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>5.70% of premium or RM 2,536, which forms of parts of the total premium payable.</b>																								
Sales and Service Tax (SST)	<b>RM 0 annually</b>																								

### 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 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/SD. 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 iLife Waiver 2.0 and iPayor Waiver 2.0.
- 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, 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.

**IMPORTANT NOTE:**  
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 **NOT GUARANTEED**.

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS.** Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://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 Protect Boost Rider? (This is an insurance product)

**Protect Boost Rider** is a unit deducting rider that provides coverage in the event of Life Assured's death or if the Life Assured suffers from Total and Permanent Disability (TPD) before the rider expiry term. A lump sum amount which is equivalent to Rider Sum Assured will be payable upon the death or TPD of the Life Assured.

### 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	RM 250,000 (i.e. Rider Sum Assured).
Total and Permanent Disability (TPD)	RM 250,000 (i.e. Rider Sum Assured).

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>10 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Insurance Charge	The rider's insurance coverage 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 rider terminated.</li><li>• The Total 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 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 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 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></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 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 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 of this rider, 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. 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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## PRODUCT DISCLOSURE SHEET

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### 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 100,000.00 (i.e. Rider Sum Assured).
Special Benefit	RM 10,000.00 (i.e. 10% of Rider Sum Assured), subject to a maximum of RM 25,000 payable if the Life Assured undergo Angioplasty or Other Invasive Treatments for Major Coronary Artery Disease.
Health Recovery Benefit	Additional RM 20,000.00 (i.e. 20% Rider Sum Assured) payable with the first claim payment from Staged 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).

**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>20 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

- 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:-
    - (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.
    - (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 .
    - (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.
  - 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 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 six (6) months after the date of diagnosis of any 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 this rider.

### ? 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 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 of this rider, 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.**

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

**Income Gain Rider** is a premium-paying rider that provides protection upon death or TPD and pays annual Guaranteed Cash Payment (GCP) starting from the end of first policy year until the policy maturity.

### 2 Know Your Coverage/Benefits

As an illustration, for RM 10,000.00 annually, you will receive the following insurance coverage:			
Death	Any accumulated GCP plus the higher of the following less any indebtedness shall be payable in one lump sum: a) Rider Cash Value; or b) Percentage of the Total Rider Premium Paid minus total Guaranteed Cash Payment (GCP) declared up to date, according to the policy year of the event occurrence:		
	<b>End of Policy Year</b>	<b>Percentage of Total Rider Premium Paid</b>	
	1 to 2	100%	
	3 onwards	125%	
Total and Permanent Disability (TPD)	Any accumulated GCP plus the higher of the following less any indebtedness shall be payable in one lump sum: a) Rider Cash Value; or b) Percentage of the Total Rider Premium Paid minus total Guaranteed Cash Payment (GCP) declared up to date, according to the policy year of the event occurrence:		
	<b>End of Policy Year</b>	<b>Percentage of Total Rider Premium Paid</b>	
	1 to 2	100%	
	3 onwards	125%	
Guaranteed Cash Payment (GCP)	Guaranteed Cash Payment (GCP) amounting to a percentage of the Rider Sum Assured, payable annually as shown below:		
	<b>End of Policy Year</b>	<b>Percentage of Sum Assured</b>	<b>Amount (RM)</b>
	1 to 10	8%	800
	11 to 19	12%	1,200
	20	505%	50,500
Maturity Benefit	Upon maturity, any accumulated GCP less any indebtedness is payable together with the final GCP instalment.		
<p>Your rider <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>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;">  <p>Call us at: 03-2603 3999</p> </div> <div style="text-align: center;">  <p>Email us at: <a href="mailto:customer@tokiomarinelife.com.my">customer@tokiomarinelife.com.my</a></p> </div> </div>			

### 3 Know Your Obligations

<b>For your rider, you must pay a premium of :</b>	
Premium	<b>RM 10,000.00 annually</b>
Rider Coverage Term: <b>20 years</b>	
Premium Payment Term: <b>5 years</b>	
<b>You also have to pay the following fees and charges :</b>	
Commission	<b>5.00% of premium or RM 2,500, which forms of 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>Non-payment of premium - When total premium (including basic premium, any RTU (Regular Top-Up) 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 until the outstanding premium is paid.</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> </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 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, the rider cash value, any accumulated GCP less any indebtedness shall be payable and the coverage of this rider will cease.

<p><b>IMPORTANT NOTE:</b>  <b>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.</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>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 iLife Waiver 2.0? (This is an insurance product)

**iLife Waiver 2.0** is a unit-deducting rider that waives the future Basic Premium of the policy (excluding any top-up premiums) 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 Basic Premium (excluding any top-up premiums) that 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.**

Critical Illness	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](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: <i>5 years</i>	
<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</li> <li>The Total 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</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 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> <li>The insurance charge may increase automatically following a medical repricing exercise for iLife Waiver 2.0.</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 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.</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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## 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 2.0? (This is an insurance product)

**iPayor Waiver 2.0** is a unit deducting rider that waives the future Basic Premium of the policy (excluding any top-up premiums), 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) during the rider coverage term, subject to the waiting period.

The next Basic Premium (excluding any top-up premiums) that due starting from the date of death, TPD, or diagnosis of CI of Policy Owner, whichever is earlier, 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 future Basic Premium of the policy (excluding any top-up premiums) upon the Policy Owner's Death.
Total and Permanent Disability (TPD)	Waive future Basic Premium of the policy (excluding any top-up premiums) upon the Policy Owner's Total and Permanent Disability (TPD) prior to the Policy Owner attained age 70 next birthday.
Critical Illness (CI)	Waive future Basic Premium of the policy (excluding any top-up premiums) upon the Policy Owner's diagnosis of any covered Critical Illness (CI).

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: 5 years	
<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
  - 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:
    - (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
  - Rider lapse - If you do not pay your premiums within the Grace Period 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 date of death and six (6) months from date of TPD or 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 iPayor Waiver 2.0.
- 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 RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY 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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