



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 PrimeGuard? (This is an insurance product)

Essential PrimeGuard is a limited 5 years premium paying Non-participating Endowment plan. This Policy offers savings and insurance protection for 10 years. It pays a lump sum upon death or when the Life Assured suffers from total and permanent disability (TPD) during the policy term. In addition, this Policy provides guaranteed maturity benefit, provided that the Policy is still in force.

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 23,400.00 annually, you will receive the following life insurance coverage:

| | |
|--|---|
| Death | RM 500,000 |
| Total and Permanent Disability (TPD) | RM 500,000 |
| Maturity Benefit | RM 117,000 |
| Attachable optional rider available for this product | <ul style="list-style-type: none"> • Maturity Enhancer Rider • Term Booster Rider |

Your life insurance **excludes**:

- 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 life insurance, you can:



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my



3 Know Your Obligations

| | |
|--|---|
| For this life insurance, you must pay a premium of : | |
| Premium | RM 23,400.00 annually |
| Policy Coverage Term : 10 years | |
| Policy Payment Term : 5 years | |
| You also have to pay the following fees and charges : | |
| Commission | 5.00% of premium or RM 5,850, which forms of parts of the total premium payable. |
| Sales and Service Tax (SST) | RM 0 annually |

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
 - 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.
 - 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.
 - 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 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 INSURANCE POLICY 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 Maturity Enhancer Rider? (This is an insurance product)

Maturity Enhancer Rider offers savings and insurance protection for 10 years. It refunds 105% of the total premium paid for the rider upon death or when the Life Assured suffers from total and permanent disability (TPD) during the policy term. In addition, this Policy provides guaranteed maturity benefit (130% of the total premium paid for Maturity Enhancer Rider), provided that the Policy is still in force.

2 Know Your Coverage/Benefits

As an illustration, for RM 23,400.00 annually, you will receive the following life insurance coverage:

| | |
|--------------------------------------|-------------------------|
| Death | up to RM 122,850 |
| Total and Permanent Disability (TPD) | up to RM 122,850 |
| Maturity Benefit | RM 152,100 |

Your rider **excludes**:

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

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

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



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03-2603 3999



Email us at:
customer@tokiomarinelife.com.my

3 Know Your Obligations

| | |
|--|---|
| For this rider, you must pay a premium of : | |
| Premium: | RM 23,400.00 annually |
| Rider Coverage Term: | 10 years |
| Premium Payment Term: | 5 years |
| You also have to pay the following fees and charges : | |
| Commission | 0.20% of premium or RM 234, which forms of parts of the total premium payable. |
| Sales and Service Tax (SST) | RM 0 annually |

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
 - Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
 - Rider Lapse - If you do not pay your premiums within the Grace Period, your rider will lapse and future benefit payouts will be affected.
 - Claim Notification - Written notification must be given to us within 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 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 rider 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. Upon cancellation of the rider, we shall refund you the Cash Value (if any), less any indebtedness.

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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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Dear Customer,

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1 What is Term Booster Rider? (This is an insurance product)

Term Booster Rider covers Death, Total and Permanent Disability (TPD) with additional coverage on Accidental Death during the rider coverage term, provided the policy is still in force.

2 Know Your Coverage/Benefits

As an illustration, for **RM 1,755.00** annually, you will receive the following life insurance **coverage**:

| | |
|--------------------------------------|------------------------------|
| Death | RM 250,000 |
| Total and Permanent Disability (TPD) | RM 250,000 |
| Accidental Death | Additional RM 750,000 |

Your rider **excludes**:

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

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

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



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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 1,755.00 annually |
| Rider Coverage Term: 10 years | |
| Premium Payment Term: 5 years | |
| You also have to pay the following fees and charges : | |
| Commission | 5.00% of premium or RM 439, which forms of parts of the total premium payable. |
| Sales and Service Tax (SST) | RM 0 annually |

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
- Rider Lapse - If you do not pay your premiums within the Grace Period, your rider will lapse and future benefit payouts will be affected.
- Claim Notification - Written notification must be given to us within 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 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 rider 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. Upon cancellation of the rider, we shall refund you the Cash Value (if any), less any indebtedness.

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