



NEW
STRAITS TIMES

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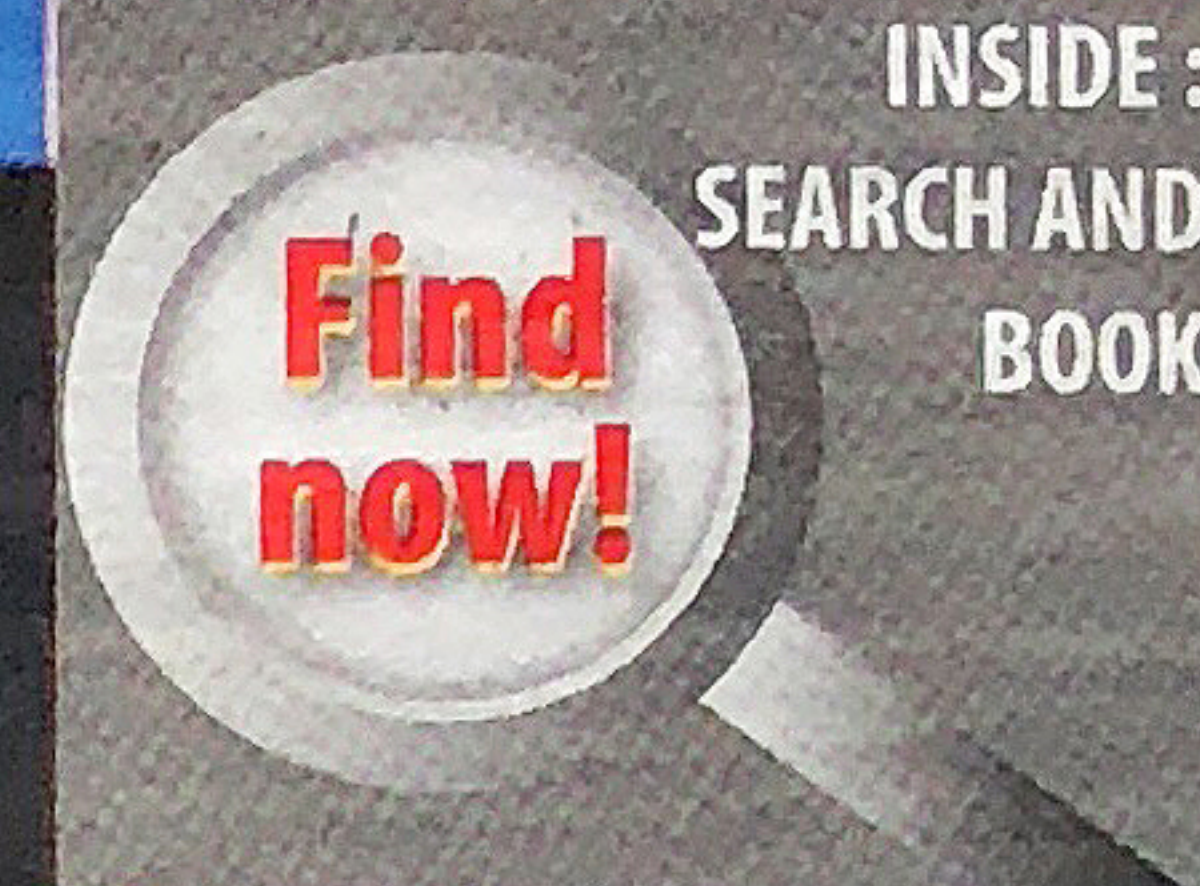
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NOW EVERYONE CAN AFFORD BASIC LIFE PROTECTION

Today, RM6 in Malaysia will probably get you a plate of nasi lemak ayam, a bowl of noodle soup or a pack of chicken rice at your favourite hawker stall. But you know it isn't enough for a movie ticket, or a burger at a popular fast-food joint.

Yet, for the price of a local delight – a seemingly affordable sum to all – you can ensure that your family will be protected should anything untoward happen to you.

Yes, we're talking as low as RM6 a month for a life insurance plan. According to Bank Negara Malaysia's (BNM) statistics, 65% or 7 out of every 10 Malaysians do NOT have a life insurance or family takaful plan. Not surprisingly, Malaysians have been deemed an underinsured population compared to other countries.

It was reported that to remedy this situation, BNM through its Perlindungan Tenang national initiative, seeks to provide affordable, accessible and simple life insurance coverage to protect Malaysians – in particular the under-served bottom 40 per cent of households (B40) where only

just about 4 per cent are insured.

As part of this initiative by BNM, Tokio Marine Life Insurance Malaysia Bhd. (Tokio Marine Life) has introduced its TokioMarine-Starter Pack – an affordable basic protection plan that provides death coverage of up to RM50,000 at a premium rate of less than 50 sen a day to help those who need it most.

"Our main goal is to reach out to as many as possible who need insurance the most, but think they can't afford it. Essentially, the Tokio Marine-Starter Pack is created to give the most basic and essential protection against life's key risks," said Toi See Jong, chief executive officer of Tokio Marine Life.

"We also understand the need for insurance purchase to be hassle free so we have made this an easy plan to take up through online platform, with no medical underwriting required," Toi added.

The Tokio Marine-Starter Pack is essentially a plan that pays out the death coverage benefit in one lump sum to your family or dependents if a misfortune befalls you. This plan is available to those as young as age 18 at their next

birthday up till before they turn 55. And no medical check-up is required.

The plan, said Toi, is also especially relevant as the Life Insurance Association Malaysia (LIAM) has found that families of wage-earners aged between 26 and 55 have a sizeable protection gap, while those aged below 25 have a relatively high probability of being under-insured.

A protection gap means the extent to which families are under-insured following the death of the primary wage earner.

According to LIAM's 2012 Underinsurance Study in Malaysia, breadwinners of the 26-55 age group were typically at the phase when their financial obligations peaked in terms of dependents' support, mortgage repayment, savings creations etc.

Therefore, if anything untoward happens to this age group of breadwinners, it would be hard for many of their families to maintain their current lifestyle – while some may even face the risk of poverty, Toi explained.

So, DON'T leave the fate of your loved ones to luck or chance, not when for as low

as RM6 a month, you can help ensure they are not left in a lurch – or at others' mercy – when you are gone. Love isn't a word, it's an ACT.

Visit <https://www.tokiomarinelife.com.my/StarterPack/index.html> today, for the options that suit you best. Or you can call our customer service at 03-20596188, for more details.

*Tokio Marine Life Insurance Malaysia Bhd ("Tokio Marine Life") has 70 years of presence in Malaysia and is financially strong with total assets of RM8.48 billion**. Today, Tokio Marine Life is a member of Tokio Marine Group in Japan with more than 36,900 employees, 46,000 agents and operates in 483 cities in 38 countries worldwide. The core company of Tokio Marine Group, Tokio Marine & Nichido Fire is financially strong with asset worth more than USD208 billion and has a credit rating of A+ by Standard & Poor's Aa3 by Moody's and A++ (Stable) by A.M. Best.*

*Terms and conditions apply

**As of Dec 31, 2017

- As of April 18, 2018