



Dear Policyholders,

We are writing to inform you of our intention to change the underlying fund of TokioMarine Orient Fund ("TMOF"). Currently, TMOF invests at least 90% of its net asset value in a collective investment scheme known as Tokio Marine Fund – Asia ex Japan Equity Fund ("TMF") managed by Tokio Marine Asset Management International Pte. Ltd., Singapore.

We intend to replace TMF with **BlackRock Asian Dragon Fund** ("BRADF") which is managed by BlackRock Asset Management North Asia Limited, Hong Kong. Both TMF and BRADF have similar investment objectives of investing in the securities of Asia ex Japan markets to achieve medium to long term capital appreciation and use the same benchmark of MSCI AC Asia ex Japan.

The change of fund is based on the better overall investment performance (in Ringgit terms) of BRADF compared with TMOF. The table below compares the historical performances of both funds:

Fund	2018 6 Months	Cumulative			Annualized	
		1 year (2017)	3 years (2015-2017)	5 years (2013-2017)	3 years (p.a.)	5 years (p.a.)
BRADF	-7.54%	24.33%	63.92%	118.78%	17.91%	16.95%
TMOF	-6.40%	18.07%	39.46%	61.65%	11.72%	10.08%

Note: Past performance of the Fund is not an indicator of its future performance.

The table below compares the key information of both BRADF and TMF:

Fund name	BRADF	TMF
Fund type	Growth	Growth
Base currency	USD	USD
Launch date	January 1997	October 2001
Investment Manager/Adviser	BlackRock Investment Management (UK) Limited	Tokio Marine Asset Management Co., Ltd.
Sub-investment Manager/Adviser	BlackRock Asset Management North Asia Limited, Hong Kong	Tokio Marine Asset Management International Pte. Ltd., Singapore
Benchmark	MSCI AC Asia ex Japan	MSCI AC Asia ex Japan

The switch to BRADF is expected to take place in March 2019. The fund management charge remains unchanged upon the switch.

We trust our decision to change the underlying fund of TMOF to BRADF will be beneficial to policyholders based on the previous performance track records. However, please be advised that past performance may not be a good indicator of future performance.

Please do not hesitate to contact us if you have any query.

Thank you.

Yours sincerely,
 Tokio Marine Life Insurance Malaysia Bhd.

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