

PRODUCT DISCLOSURE SHEET
iSavings Rider

(Read this Product Disclosure Sheet before you decide to take up iSavings Rider. Be sure to also read the general terms and conditions.)

1. What is this product about?

iSavings Rider is a premium-paying rider that provides Guaranteed Cash Payment (GCP) annually, beginning from the end of 1st policy year until the maturity of the policy. Upon Death or TPD of the Life Assured, a lump sum benefit together with accumulated GCP (if any) will be payable.

2. What are the covers / benefits provided?

The number of units selected for this rider is <Amount> unit(s) and the Rider's Amount of Benefit is RM <Amount>.

This rider provides:

- (i) **Guaranteed Cash Payment** amounting to a percentage of the Rider's Amount of Benefit will be payable annually, beginning from the end of 1st policy year until the maturity of the policy.
The first GCP payable is RM <Amount>.

You can choose to receive the GCP payable OR to leave the GCP with the Company to accumulate with interest. However, interest is not guaranteed and is subject to company declaration from time to time.

Please refer to the Sales Illustration for the GCP amount that you will receive every year.

- (ii) **Death/TPD Benefit**** - accumulated GCP (if any) plus the below less any indebtedness shall be payable in one lump sum:

Life	1st to 3rd Policy Year	4th Policy and onwards
Standard Life	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for iSavings minus Total GCP Paid.	
Sub-Standard Life	Higher of : - Rider Cash Value; OR - 85% Total Premium Paid for iSavings minus Total GCP Paid.	Higher of : - Rider Cash Value; OR - 100% Total Premium Paid for iSavings minus Total GCP Paid.

- (iii) **Maturity Benefit** - the final GCP plus any accumulated GCP less any indebtedness is payable.

****Notes:**

- Either one benefit which is Death or TPD benefit shall be payable.
- The TPD coverage of this rider shall cease at the policy anniversary where the Life Assured has attained the age of 70.

Coverage duration: <Term> years or unless terminated earlier.

3. How much premium do I have to pay?

The estimated premium that you have to pay for this rider:

Annually	Semi-Annually	Quarterly	Monthly
<Amount>	<Amount>	<Amount>	<Amount>

Premium payment term: <Term> years.

Premium payable for iSavings Rider is level and guaranteed.

4. What are the fees and charges that I have to pay?

Except for Educational Institutions or Religious Organisations, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you premium paid on this rider, less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- Non-payment of premium - when total premium for the policy is not paid up-to-date, the rider will continue to be in-force, subject to the sufficiency of the 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, whichever is earlier.
- 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.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.

6. What are the major exclusion under this rider?

Not applicable

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, the rider cash value shall be payable and any accumulated GCP less any indebtedness shall be payable and the coverage of this rider will cease.

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8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this product, please visit our website at www.tokiomarine.com.

If you have any enquiries, please contact us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak,

50400 Kuala Lumpur.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customer-care@tokiomarinelife.com.my

10. Other similar types of cover available.

Please ask us/ your agent for other similar types of plans offered by Us.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT 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).

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad [199801001430 (457556-X)], a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at <dd-mmm-yyyy>

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