

[illegible]TOKIO MARINE  
INSURANCE GROUP

## Advance Premium Option Form

## PART 1: PARTICULARS

[illegible]

## PART 2: APPLICATION FOR ADVANCE PREMIUM OPTION

I hereby apply to Tokio Marine Life Insurance Malaysia Bhd., hereinafter referred to as the Company, to pay the annual premiums due in advance for the abovementioned policy and duration, subject to the conditions below:

1. The Company will not be sending any premium notice. No official receipt will be issued on premium due date. Instead, a confirmation of premium payment will be sent.
2. Entitlement to the Policy Loan and Surrender value will be based on the terms and conditions of the policy and not by virtue of the advance premium payment.
3. Actual interest declared to the Advance Premium balance is non-guaranteed and depends on the Company's investment and operating performances. Past interest declared does not represent future declaration.
4. Upon each premium due date, the Company will deduct total premium due of the policy (including all riders attached) from my Advance Premium balance.
5. Only full withdrawal of Advance Premium balance is allowed and no partial withdrawal is allowed.
6. Should the Advance Premium balance be insufficient for premium payment, the Company will request additional premium from me. Insufficiency of Advance Premium Balance can be the result of various reasons, such as interest declared for Advance Premium Balance is lower than originally assumed, upward revision in premium rates, upgrade of coverage, full withdrawal of Advance Premium balance etc.
7. Once the policy is lapsed, upon reinstatement of the policy, the Life Assured and/or Policy Owner are required to adhere to the reinstatement requirements set by the Company and subject to the Company approval.
8. If there is an absolute assignment, the Advance Premium balance therein shall be deemed to be assigned.
9. Paying Advance Premium does not guarantee the sustainability of my policy:
  - My traditional plan policy will lapse in the event the total indebtedness is higher than the surrender value of the policy.
  - My investment linked plan policy will lapse in the event the fund value of my policy is insufficient for Insurance Charges and Policy Fees deduction.
  - Please refer to Policy Contract for detailed terms and conditions.
  - Should the policy lapse, Company will refund Advance Premium balance (if any) to me.





### PART 3: SIGNATURE

I understand the abovementioned conditions and hereby agree to the conditions.

I understand and agree that the information I supply will be collected, used and processed by Tokio Marine Life Insurance Malaysia Bhd. ("TMLM"), its agents and its authorised parties (within or outside of Malaysia) for the purposes of processing this application and to facilitate TMLM's function as an insurance company. I have a right to obtain access to and to request correction of my personal information held by TMLM by contacting TMLM's Customer Service Representatives.

I understand that I can visit TMLM's Corporate Website (<https://www.tokiomarine.com/my/en/life/privacy-policy.html>) for a full copy of TMLM's Privacy and Data Protection Policy.

Signed at

on

Signature of Policy Owner

Name:

NRIC No.:

Tel. No.:

Signature of Witness\*

Name:

NRIC No.:

Tel. No.:

**\*Note :**

1. **STATEMENT OF WITNESS** - I hereby witness and certify that the signature(s) in this form was/were made before me and that to the best of my knowledge it is the signature(s) of the Policy Owner under the Policy Number as mentioned above.
2. The Witness must be an **INDEPENDENT** party who is of at least 18 years of age and of sound mind.

#### For Office Use Only

Received By:

Date:

Signature:

Received From: