



TOKIO MARINE  
INSURANCE GROUP

Date : <dd/mm/yyyy>

## 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 Group Credit Level Term Assurance (GCLTA)? (This is an insurance product)

**Group Credit Level Term Assurance** is a non-participating plan which offers insurance protection for a period of **20 year(s)** to the Life Assured who has obtained credit facilities from the financial institution and wishes to have protection against contingencies to repay any outstanding loans. It pays a lump sum death benefit upon Death or Total and Permanent Disability (TPD) during the coverage term as stated in the Certificate of Insurance.

The coverage of the Certificate of Insurance is level throughout the policy term.

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 15,585.00 (without Financing), you will receive the following life insurance coverage.

Death	RM 500,000.00 (without Financing)
Total and Permanent Disability (TPD)	RM 500,000.00 (without Financing)
Attachable optional rider available for this product	• Retail Refund of Premium Rider

Your life insurance **excludes**:

- Suicide - if death was due to suicide within 1 year from the the Effective Date of Insurance.
- Any form of disability that you had before buying the plan.

**Note:** This list is **non-exhaustive**. You must refer to the Certificate of Insurance and Master Policy 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](mailto:customercare@tokiomarinelife.com.my)



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### 3 Know Your Obligations

<b>For this life insurance, you must pay a premium of :</b>	
Single Premium:	<b>RM 15,585.00 (without Financing)</b>
Policy Coverage Term:	<b>20 years</b>
Premium Payment Term:	<b>This is a single premium product.</b>
You also have to pay the following fees and charges :	
Commission	<b>10% of premium or RM 1,558.50, which forms part of the single premium.</b>
Sales and Service Tax (SST)	<b>RM 0.00</b>

### 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.
  - Claim Notification - Written notification must be given to us within six (6) months from the date of death or TPD. Please refer to our corporate website to understand the claim procedures.
  - The premium payable and the policy terms may vary depending on the underwriting requirements of the Company.
- Note:** This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy for the full list of 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 the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the policy, the Single Premium paid (less any medical fee incurred) will be refunded.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to the Policy Owner. Upon cancellation of the policy, we shall refund you the Surrender Value, less any indebtedness.

**IMPORTANT NOTE:**  
**YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND MASTER POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible certificate of insurance 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](http://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.



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## 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 Retail Refund of Premium Rider? (This is an insurance product)

**Retail Refund of Premium Rider** is a premium-paying rider that offers insurance protection for **20 years**. This plan covers Death ,Total and Permanent Disability (TPD) until expiry of coverage term. Upon maturity, a lump sum payout will be payable.

### 2 Know Your Coverage/Benefits

As an illustration, for RM 31,170.00 (without Financing), you will receive the following life insurance coverage.

Death	RM 31,170.00 (without Financing)
Total and Permanent Disability (TPD)	RM 31,170.00 (without Financing)
Maturity Benefit	RM 46,755.00 (without Financing)

Your rider **excludes**:

- Suicide - if death was due to suicide within 1 year from the the Effective Date of Insurance.
- Any form of disability that you had before buying the plan.

**Note:** This list is **non-exhaustive**. You must refer to the Certificate of Insurance and Master Policy for the full list of exclusions.

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



Call us at:  
03-2603 3999



Email us at:  
[customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)

### 3 Know Your Obligations

<b>For this rider, you must pay a premium of :</b>	
Single Premium:	<b>RM 31,170.00 (without Financing)</b>
Rider Coverage Term:	<b>20 years</b>
Premium Payment Term:	<b>This is a single premium product.</b>
You also have to pay the following fees and charges :	
Commission	<b>5% of premium or RM 1,558.50, which forms part of the single premium.</b>
Sales and Service Tax (SST)	<b>RM 0.00</b>

### 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 rider terminated.
  - Claim Notification - Written notification must be given to us within six (6) months from the date of death or TPD. Please refer to our corporate website to understand the claim procedures.
  - The premium payable and the policy terms may vary depending on the underwriting requirements of the Company.
- Note:** This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy for the full list of terms and conditions under the rider.

### ? Can I cancel my rider?

Yes, you may cancel your rider only by cancelling your basic plan and giving a written notice to us.

- **Cooling-Off Period** - You may cancel your rider by returning to the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the rider, the Single Premium paid (less any medical fee incurred) will be refunded.
- **After Cooling-Off Period** - You may cancel your rider at any time by written request to the Policy Owner. Upon cancellation of the rider, we shall refund you the Surrender Value, less any indebtedness.

**IMPORTANT NOTE:**  
**YOU MUST CHOOSE THE TYPE OF RIDER THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND MASTER POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible certificate of insurance 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](http://www.pidm.gov.my)).

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