

PRODUCT DISCLOSURE SHEET

TokioMarine-CriticalDefender

Read this Product Disclosure Sheet before you decide to take up the TokioMarine-CriticalDefender. Be sure to also read the general terms and conditions.

1. What is this product about?

This product offers insurance protection up to the end of policy term of 10/ 20/ 30 years.

It pays a lump sum benefit if you are diagnosed with Cancer or Kidney Failure during the term of the policy. This policy does not participate in the profits of the Company.

2. What are the covers / benefits provided ?

This policy covers:

- i. Cancer : RM 50,000/ RM 75,000/ RM 100,000
- ii. Kidney Failure : RM 50,000/ RM 75,000/ RM 100,000

Duration: Up to occurrence of the diagnosis of either one of the Critical Illness (Cancer or Kidney Failure), or the Policy Anniversary at the end of policy year 10/ 20/ 30, whichever is earlier.

Note:

- Life Assured is only allowed to have one TokioMarine-CriticalDefender policy at any one time.
- The policy shall terminate upon any claim.

3. How much premium do I have to pay ?

The premium that you have to pay may vary depending on your age and gender. The estimated premium that you have to pay:

| Sum Assured RM 50,000 | Premium Payable (RM) | | | | | | | | | | | |
|--------------------------|----------------------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|
| | Male | | | | | | Female | | | | | |
| | Term 10 | | Term 20 | | Term 30 | | Term 10 | | Term 20 | | Term 30 | |
| Entry Age | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly |
| 18-30 | 150.00 | 12.50 | 150.00 | 12.50 | 165.00 | 13.75 | 180.00 | 15.00 | 180.00 | 15.00 | 195.00 | 16.25 |
| 31-40 | 210.00 | 17.50 | 225.00 | 18.75 | 250.00 | 20.85 | 270.00 | 22.50 | 300.00 | 25.00 | 315.00 | 26.25 |
| 41-50 | 360.00 | 30.00 | 390.00 | 32.50 | | | 475.00 | 39.60 | 480.00 | 40.00 | | |
| 51-60 | 695.00 | 57.90 | | | | | 710.00 | 59.15 | | | | |

| Sum Assured RM 75,000 | Premium Payable (RM) | | | | | | | | | | | |
|--------------------------|----------------------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|
| | Male | | | | | | Female | | | | | |
| | Term 10 | | Term 20 | | Term 30 | | Term 10 | | Term 20 | | Term 30 | |
| Entry Age | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly |
| 18-30 | 187.50 | 15.65 | 187.50 | 15.65 | 210.00 | 17.50 | 232.50 | 19.40 | 232.50 | 19.40 | 255.00 | 21.25 |
| 31-40 | 277.50 | 23.15 | 300.00 | 25.00 | 337.50 | 28.15 | 367.50 | 30.65 | 412.50 | 34.40 | 435.00 | 36.25 |
| 41-50 | 502.50 | 41.90 | 547.50 | 45.65 | | | 675.00 | 56.25 | 682.50 | 56.90 | | |
| 51-60 | 1,005.00 | 83.75 | | | | | 1,027.50 | 85.60 | | | | |

| Sum Assured RM 100,000 | Premium Payable (RM) | | | | | | | | | | | |
|---------------------------|----------------------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|
| | Male | | | | | | Female | | | | | |
| | Term 10 | | Term 20 | | Term 30 | | Term 10 | | Term 20 | | Term 30 | |
| Entry Age | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly | Annually | Monthly |
| 18-30 | 225.00 | 18.75 | 225.00 | 18.75 | 255.00 | 21.25 | 285.00 | 23.75 | 285.00 | 23.75 | 315.00 | 26.25 |
| 31-40 | 345.00 | 28.75 | 375.00 | 31.25 | 425.00 | 35.45 | 465.00 | 38.75 | 525.00 | 43.75 | 555.00 | 46.25 |
| 41-50 | 645.00 | 53.75 | 705.00 | 58.75 | | | 875.00 | 72.90 | 885.00 | 73.75 | | |
| 51-60 | 1,315.00 | 109.55 | | | | | 1,345.00 | 112.05 | | | | |

- Basic premium duration: 10/20/30 years

Note:

- This plan provides a grace period of 30 days which gives you additional period of time after the payment due date for the payment of premium.
- The premium rate is applicable to the coverage on standard risk only.
- The premium rate for this plan is non-guaranteed. The Company reserves the right to revise the premium rate by giving you 90 days notice in advance. Revised premium rate will take effect upon next policy anniversary.

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

Nil.

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 conditions (if any), and state your age correctly.
- Cooling Off period - you may cancel your policy by written notification to us within 15 days after the delivery of the e-policy to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.

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

6. What are the major exclusions under this policy ?

Benefit shall not be payable if the occurrence is by any one as below:-

- any illness or surgery other than diagnosis of or surgery for Cancer or Kidney Failure;
- the signs or symptoms of Cancer or Kidney Failure is manifested prior to;
 - Sixty (60) days for Cancer (of specified severity and does not cover very early cancers); and
 - Thirty (30) days for Kidney Failure;
- from Issue Date or Reinstatement Date of this Plan, whichever is later;
- Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of this Policy, whichever is later;
- Cancer or Kidney Failure, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim;
- congenital defect or disease, which manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- self-inflicted injury;
- alcohol or drug abuse;
- the Life Assured refusing to consent to treatment or defying the advice of a specialist physician; or
- the Life Assured not surviving for at least thirty (30) days after the diagnosis of Cancer or Kidney Failure.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy ?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy will lapse. This policy does not provide any surrender value and if you cancel your policy, coverage will continue until a day prior to next premium due date.

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 life insurance, please refer to the insuranceinfo booklet on 'Life Insurance' available at all our branches or visit www.insuranceinfo.com.my.

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
Customer Care Hotline: 03-2603 3999
General Line: 03-2059 6188
Fax: 03-2162 8068
E-mail: customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

Nil.



IMPORTANT NOTE:

BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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.

The information provided in this disclosure sheet is valid as at today.