

PRODUCT DISCLOSURE SHEET

Premium Waiver Plus Rider

Plan Description

This rider waives the payment of all premiums of basic policy (including any rider's premium and Regular Top-Up) from the next premium payment due until the end of payment term which is 6 years if the Policy Owner dies, suffers total and permanent disability before age 70 or is diagnosed from any of the critical illnesses covered below.

The waived Regular Top-Up amount (if any) will be allocated to the Investment-Linked Fund(s) according to the allocation rate of the respective Policy Year.

The critical illness covered under this rider:

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

This is an illustration only (E & O.E)

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Date Printed: <dd/mm/yyyy>

Rider's premium duration is 6 years. The estimated rider's premium that you have to pay is shown below:-

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Rider's premium (RM)	<Amount>	<Amount>	<Amount>	<Amount>

-The premium rate for this rider is guaranteed.

-This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium.

-Commission paid to agent under this rider is as follows:

Policy Year	% of rider's premium	Commission Amount (RM)
1	28.50%	<Amount>
2	17.00%	<Amount>
3	12.50%	<Amount>
4	3.50%	<Amount>
5	2.00%	<Amount>
6	2.00%	<Amount>

Exclusions

No benefit shall be payable if the:

- (a) The Policy Owner's death is caused due to suicide, within one (1) year from the Issue Date or the Reinstatement Date of this Rider, whichever is later.
- (b) The Policy Owner's Total and Permanent Disability (TPD) is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
- attempted suicide (whether sane or insane);
 - self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
 - injury sustained while engaging in hazardous speed or endurance contest;
 - any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an international airline and licensed for passenger service over a regular scheduled commercial route);
 - submarine voyage;
 - military, police, naval or aeronautical service;
 - violation of law or resistance to arrest;
 - any form of disability which existed at the Issue Date or Reinstatement Date of this rider, whichever is later;
 - war declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion; or
 - Pre-Existing Conditions* which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later.
- (c) Critical Illness is caused directly or indirectly due to :
- any illness or surgery other than diagnosis of or surgery for a Critical Illness;
 - the signs or symptoms of the Critical Illness manifested prior to or:
 - (i) within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease; or
 - (ii) within thirty (30) days for all other Critical Illness;
 - from the Issue Date or Reinstatement Date of this rider, whichever is later;
 - Pre-Existing Conditions* which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later;
 - the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Policy Owner to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due to Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection. For the purpose of this,
 - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
 - congenital defect or disease, which manifested or was diagnosed before the Policy Owner attains seventeen (17) years of age;
 - self-inflicted injury;
 - alcohol or drug abuse;
 - the Policy Owner refusing to consent to treatment or defying the advice of a specialist physician; or
 - the Policy Owner did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

*Pre-Existing Conditions mean any disabilities or illnesses that the Policy Owner has reasonable knowledge of. A Policy Owner may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:-

- (i) the Policy Owner had received or is receiving treatment;
- (ii) medical advice, diagnosis, care or treatment has been recommended;
- (iii) clear and distinct symptoms are or were evident; or
- (iv) its existence would have been apparent to a reasonable person in the circumstances.

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

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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.
 - Waiting period - The eligibility for benefits under this rider will only start:
 - (i) 60 days after the effective date of this rider for Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Other Serious Coronary Artery Disease.
 - (ii) 30 days after the effective date of this rider for all other Critical Illness.
- from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- This rider shall be terminated upon death of Life Assured, a claim/expiry of this rider or surrender/cancellation/lapse of this rider/basic policy.

Note: Please refer to the policy contract for the terms and conditions applied.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER(S) WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible product 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).

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>

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