

PRODUCT DISCLOSURE SHEET
iAdvanced CI

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

1. What is this product about?

This unit deducting rider provides comprehensive critical illness coverage up to Life Assured's age 85, subject to the sustainability of the basic policy. Rider Sum Assured will be pay in lump sum if Life Assured is diagnosed with any of the covered Critical Illness (CI). This plan will automatically terminate upon 100% rider sum assured is paid.

2. What are the covers / benefits provided?

This rider covers:

- Critical Illness - RM <Amount> (i.e. rider Sum Assured).

No.	Critical Illness	No.	Critical Illness
1	Alzheimer's Disease/ Severe Dementia	25	Heart Valve Surgery
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	26	HIV Infection Due to Blood Transfusion
3	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	27	Kidney Failure - requiring dialysis or kidney transplant
4	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	28	Loss of Independent Existence
5	Benign Brain Tumor - of specified severity	29	Loss of Speech
6	Blindness - Permanent and Irreversible	30	Major Head Trauma - resulting in permanent inability to perform
7	Brain Surgery	31	Major Organ/ Bone Marrow Transplant
8	Cancer - of specified severity and does not cover very early	32	Medullary Cystic Disease
9	Cardiomyopathy - of specified severity	33	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
10	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	34	Multiple Sclerosis
11	Chronic Autoimmune Hepatitis	35	Muscular Dystrophy
12	Chronic Relapsing Pancreatitis	36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
13	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	37	Paralysis Of Limbs
14	Coronary Artery By-Pass Surgery	38	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
15	Creutzfeldt-Jakob Disease	39	Poliomyelitis
16	Deafness - Permanent and Irreversible	40	Primary Pulmonary Arterial Hypertension - of specified severity
17	Ebola Hemorrhagic Fever	41	Progressive scleroderma
18	Elephantiasis	42	Serious Coronary Artery Disease
19	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	43	Severe Eisenmenger's Syndrome
20	End-Stage Liver Failure	44	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
21	End-Stage Lung Disease	45	Surgery To Aorta
22	Full-Blown AIDS	46	Systemic Lupus Erythematosus with Lupus Nephritis
23	Fulminant Viral Hepatitis	47	Terminal Illness
24	Heart Attack - of specified severity	48	Third Degree Burns - of specified severity

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

***Notes:**

- For claim under Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the Rider Sum Assured (subject to a maximum of RM 25,000 under all policies on the same life) will be payable and the Rider Sum Assured shall reduce accordingly. Thereafter, the reduced rider sum assured will be payout upon subsequent Critical Illness is being diagnosed.

Coverage Duration: Up to occurrence of termination of basic plan/rider, 100% of the rider sum assured is being paid or expiry of this rider term, whichever is earlier.

3. How much premium do I have to pay?

This is a unit-deduction rider. Please refer to sales illustration for details.

This is an illustration only (E O.E)

Prepared by :
Date Printed :

[version]

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

The rider's insurance charges will increase as your age increases and will be deducted monthly from your fund value. Details of insurance charges are given in the sales illustration.

***Notes:**

- The insurance charge in sales illustration is applicable to standard risks only.
- The insurance charges for this rider is not guaranteed and may increase upon renewal. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice to you. The revised rates will only take effect on the next policy anniversary.

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 - you may cancel your rider by returning the policy within 15 days after the delivery of this rider to you. We shall refund to you full insurance charges for this rider less any medical fee incurred.
- Waiting period -The eligibility for benefits under the rider will only start:
 - (i) 60 days after the effective date of the rider for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity), Serious Coronary Artery Disease
 - (ii) 30 days for all other Critical Illness.
 from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Fund Value - the Fund Value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate Fund Values under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient fund value to pay for the insurance and other charges and No Lapse Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.
- Claim notification - written notification must be given to us within six (6) months after the date of diagnosis of any Critical Illness.

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 exclusions under this rider?

No benefit shall be payable if the Life Assured's 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:
 - 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
 - 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* 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 Life Assured 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 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 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 Life Assured has reasonable knowledge of. A Life Assured may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:-

- (i) the Life Assured 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.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge is due.

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 : customercare@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 POLICY 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.

This insurance plan is under written 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/mm/yyyy>