

PRODUCT DISCLOSURE SHEET
iBig2 Booster Rider

Read this Product Disclosure Sheet before you decide to take up iBig2 Booster Rider. Be sure to also read the general terms and conditions.

1. What is this product about?

This is a unit deducting rider that provides coverage in the event of Life Assured's death or if the Life Assured suffers from Total and Permanent Disability (TPD) before the rider expiry term. A lump sum amount which is equivalent to rider Sum Assured will be payable upon the death or TPD of the Life Assured. This rider is only attachable to TokioMarine-iBig 2.

2. What are the covers / benefits provided?

This rider covers:

- Death - RM <Amount> (i.e. rider Sum Assured).
- TPD - RM <Amount> (i.e. rider Sum Assured).

If the Life Assured is below the age of 5 years old next birthday, the rider Sum Assured payable on death/TPD will be according to following percentage :-

Age at Death	Percentage of Rider Sum Assured Payable
Age 1 next birthday	20%
Age 2 next birthday	40%
Age 3 next birthday	60%
Age 4 next birthday	80%
Age 5 next birthday and above	100%

Coverage Duration: Up to occurrence of termination of basic plan/rider, 100% of the rider Sum Assured/ Basic Sum Assured is being paid, expiry of this rider term, or upon death of Life Assured, whichever is earlier.

3. How much premium do I have to pay?

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

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

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

Note:

- 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 you at least 90 days prior written notice. However, the revised rates will only take effect on 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 - this rider may be cancelled by written request and by the return this rider document to Us within fifteen (15) days after the delivery of this rider to you. Upon cancellation, We shall refund you the full insurance charges paid for this rider less any medical expenses incurred by Us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- 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 sixty (60) days from the date of death.

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 Life Assured's death is directly or indirectly due to:

- Death Benefit
 - suicide (whether sane or insane) within 1 year from the Issue Date or Reinstatement Date of this rider whichever is later.
- Total and Permanent Disability (TPD) Benefit
 - 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.

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

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.

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

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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 RIDER AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

This insurance plan is underwritten 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>**.

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