



TOKIO MARINE
INSURANCE GROUP

TokioMarine-iLifeGuard¹

The Unconditional Love to Guard
What Matters Most for Life



Tokio Marine
Life Insurance Malaysia Bhd.

tokiomarine.com
Life & Health | Property & Casualty

Tokio Marine Life Insurance Malaysia Bhd. is a member of PIDM.

¹ PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY 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).

Gift of Love at Different Stages of Life

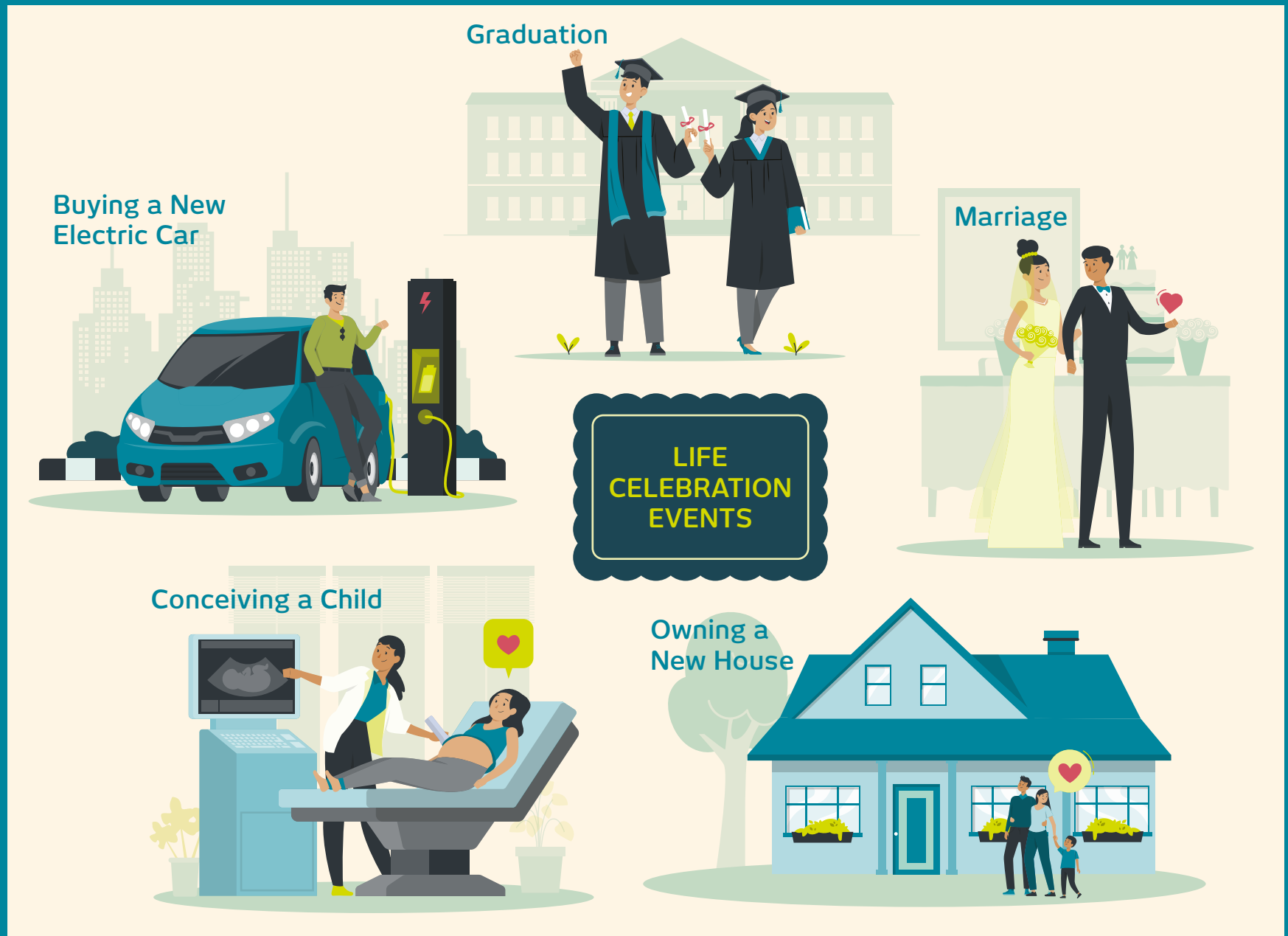
Be rewarded upon occurrence of any one of the Life Celebration Events!

While policy is in force for 24 months and upon occurrence of any one of the Life Celebration Events, subject to minimum RM3,000 annual premium, may redeem:

RM1,500 to purchase a new Investment-Linked policy with minimum annual premium of RM1,800.

Alternatively, for life assured entry age 25 next birthday and below, have option to redeem cash reward RM500.

Terms and conditions apply.



The Comprehensive Life Insurance Solution that Completes Your Protection Needs



AFFORDABLE AND FLEXIBLE

You are protected starting as low as RM100 per month. Customise your TokioMarine-iLifeGuard plan for a comprehensive protection that best meet your needs and budget. The wide range of attachable riders are suitable from newborn to retirement.



FUNERAL EXPENSE

Additional payout upon death.



MATURITY BENEFIT

Basic Sum Assured and Fund Value (if any) is payable at age 99 next birthday.



STAY PROTECTED

You have the flexibility of choosing the plan coverage up to age 60, 65, 70, 75, 80, 85, 90 or 99 next birthday as per your needs at point of purchase, best part is the plan automatically continues to provide coverage until age 99 next birthday without the hassle of medical underwriting.

The plan also comes with a safety net of assurance by remaining in force for first 5 policy years in the event that fund value depletes to zero or in negative.



POTENTIAL GAIN

You may choose any of the available funds based on your risk appetite for premium apportionment, and top ups for investment gain.

Frequently Asked Questions (FAQ)

1. What is TokioMarine-iLifeGuardGuard?

TokioMarine-iLifeGuard is a regular premium Investment-Linked insurance plan that provides protection against Death and Total & Permanent Disability (TPD) with flexible coverage up to age 60, 65, 70, 75, 80, 85, 90, or 99 next birthday. The plan comes with auto extension option that automatically extends the coverage until age 99 next birthday without going through medical underwriting.

A one-time payment, namely Gift of Love is rewarded upon the occurrences of Life Celebration Events prior to the maturity or extended maturity, once per life.

For basic sum assured RM100,000 and above, upon life assured's death, an additional RM5,000 is payable to assist in funeral expenses.

The policy is protected by No Lapse Guarantee during the first five (5) policy years, if fund value is insufficient to cover all the charges, provided premiums are paid to date and no partial withdrawal made, the charges will be deferred and policy continues to remain in force.

Upon maturity when life assured attained age 99, basic sum assured and fund value (if any) is payable. Fund value is payable for policy mature prior to age 99 next birthday.

2. Who is eligible?

Unborn child as early as 12 weeks pregnancy, or anyone ages 30 days old to 70 years old next birthday are eligible to apply for this plan.

3. What are the benefits payable in the event of Death?

(a) Unborn Life Assured (Pre-Birth) up to 30 days after birth

In the event of death, Fund Value (if any) or total premiums paid less any indebtedness, whichever is higher is payable.

(b) Life Assured aged more than 30 days after birth

In the event of death, a lump sum of the Basic Sum Assured plus the Fund Value (if any) less any indebtedness is payable (subject to juvenile lien).

(c) Funeral Expenses

For basic sum assured above RM100,000, additional RM5,000 is payable in the event of death.

4. What are the benefits payable in the event of TPD?

In the event of TPD, the Basic Sum Assured less any indebtedness is payable.

5. What are the optional benefits available?

A list of optional benefits eligible for attachment to TokioMarine-iLifeGuard, refer to Tokio Marine Life website for latest available optional benefits. Insurance charge is applicable on optional benefit(s) selected.

6. What is the minimum premium do I need to pay?

Entry Age	Premium Per Month
1 to 16	100
17 and above	150

7. How will my premium be invested?

A portion of TokioMarine-iLifeGuard premium will be allocated to purchase units in your chosen investment-linked fund(s). The unallocated amount will be used to pay commissions to agents and other expenses by us.

Policy Year	Premium Allocation Rates
1	60%
2	60%
3	60%
4	80%
5	80%
6	80%
7	95%
8	95%
9 & Above	100%

8. What are the available fund(s) selection?

The fund(s) selected will be applied for allocation of premium. Refer to Tokio Marine Life website for latest available fund(s) options.

9. Can I invest more into investment-linked fund(s)?

You can invest more by paying regular top-up premium or single top-up premium with 95% premium allocation to purchase units in chosen fund(s).

Frequently Asked Questions (FAQ)

10. Are the premiums paid eligible for tax relief?

Your premiums are eligible for income tax deduction, subject to the approval of Inland Revenue Board.

11. What are the fees and charges involved?

Charges	Amount (RM)								
Insurance Charge	Depending on the attained age, gender, smoking habits, occupation or health condition, insurance charges will be deducted from your fund value each month Large Sum Assured Discount applicable on Insurance Charge: <table><tr><th>Basic Sum Assured (RM)</th><th>Discount on Insurance Charge</th></tr><tr><td>100,000 – 299,999</td><td>10%</td></tr><tr><td>300,000 – 499,999</td><td>15%</td></tr><tr><td>500,000 and above</td><td>20%</td></tr></table>	Basic Sum Assured (RM)	Discount on Insurance Charge	100,000 – 299,999	10%	300,000 – 499,999	15%	500,000 and above	20%
Basic Sum Assured (RM)	Discount on Insurance Charge								
100,000 – 299,999	10%								
300,000 – 499,999	15%								
500,000 and above	20%								
Policy Fee	RM 8.50 will be deducted from your fund value each month								
Fund Management Charge	Between 1.00% and 1.50% per annum of your fund value, depending on your choice of funds.								
Fund Switching Fee	RM0. No fee will be charged upon fund switching.								
Partial Withdrawal Charge	Partial Withdrawal Charge 10% of the withdrawn amount is deducted from the fund value if the partial withdrawal is made within the first policy year.								
Surrender Charge	Surrender Charge 10% of the fund value is deducted from the fund value if the policy is surrendered within the first policy year.								

All fees and charges are not guaranteed and may be revised by giving you ninety (90) days prior written notice. Any revision will be made effective at the next policy anniversary.

12. Are there any benefit limitations?

This plan does not cover:

- Death due to suicide, while sane or insane, within 1 year from the issue date or reinstatement date of the policy, whichever is later.
- Death of Fetus and newborns up to 30 days old, due to a direct result of an intentional or deliberate act, or omission of the Policy Owner, the parents of the Fetus or Child, or someone who lives with or supervises the Child, or a fetal death less than 12 weeks from conception; or any claim which is a direct result of drug or alcohol abuse and intoxication by substance.
- TPD due to injury sustained while engaging in hazardous pursuits, speed or endurance contest, any form of disability which existed at the issue date or reinstatement date of the policy, whichever is later, or pre-existing conditions which existed prior to the issue date or reinstatement date of the policy, whichever is later.

This list is not exhaustive. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further information.

13. How do I make a claim?

You may login customer portal (e-Claims) to submit claim. Proof of claim must be accepted and approved by Tokio Marine Life Insurance Malaysia Bhd. to facilitate the policy's benefit directly to the appropriate party.

14. How do I track the performance of the funds?

The published daily unit price of the fund is available on our website at <https://www.tokiomarine.com/my/en/life/resources/fund-centre/fund-prices.html>.

15. Who can I reach if I need more information?

If you wish to know more about this plan, please contact your agents. Alternatively, we are also contactable via email at customercare@tokiomarinelife.com.my.

Auto Extension Option

1. How will this extension be activated?

- i. The extension will be automatically activated at the original date of maturity to extend the coverage to age 99 next birthday (refer as extended coverage term) provided that:
 - Your policy remain in force upon original date of maturity; and
 - There is sufficient total fund value to deduct for the insurance charges, policy fee and other applicable charges during the extended coverage.
- ii. However, you may withdraw this option at no additional cost by giving us notice within 90 days prior to the original date of maturity. The withdrawal shall only be utilized once per policy and cannot be revoked after it takes effect. However, bear in mind that once you have decided to withdraw this option, you will no longer be eligible for the extension and you will loss the opportunity for longer coverage at old age.

2. What will happen after this option being activated?

- i. The coverage under your policy will be extended to age 99 next birthday, subject to your policy's fund sufficiency.
- ii. During the extended coverage term, the benefit entitlement under your policy will remain unchanged, subject to the terms and conditions of each benefit.
- iii. Any benefit entitlement under your policy will NOT be extended if:
 - The benefit entitlement has expired or terminated prior to or upon the auto extension; or
 - The benefit entitlement has reached the maximum coverage term set by us.
- iv. The policy shall lapse and cease to be in force during the extended coverage when the total fund value is insufficient to pay for the insurance charges, policy fee and other applicable charges. Additional premium may be required for the policy to sustain until age 99 next birthday.
- v. Please refer to your policy contract for more information of this option.

3. What are the additional premium amount that I need to pay for the policy to sustain until age 99 next birthday?

For example:

Life Assured	Age 40 next birthday, male, non-smoker
Basic Sum Assured	RM 100,000
Coverage Term	Up to Age 70 next birthday
Fund	100% TokioMarine-Enterprise Fund

Please refer to the table below for the comparison of the premium amount that you need to pay under different coverage scenarios:

Alternative	Coverage Duration	Premium Payment Duration	Estimated Annual Premium Required (Excluding Sales and Service Tax, if any)
#1	Coverage up to Age 70 next birthday	Age 40 next birthday until Age 69 next birthday	Basic Premium: RM 1,800
			Regular Top-Up: RM 0
			Total Premium: RM 1,800
#2	Coverage up to Age 70 next birthday + extension up to Age 99* next birthday	Age 40 next birthday until Age 69 next birthday	Basic Premium: RM 1,800
			Regular Top-Up: RM 0
		Age 70 next birthday until Age 98 next birthday	Total Premium: RM 1,800
#3	Coverage up to Age 99^ next birthday	Age 40 next birthday until Age 98 next birthday	Regular Top-Up: RM 9,060
			Basic Premium: RM 2,340
			Regular Top-Up: RM 0
			Total Premium: RM 2,340

This is based on our estimation of the fund value's future outcome. More additional premiums may be required if the future outcome is worse than our current expectations.

*This is only applicable if Auto Extension Option is activated.

What are some important notes that I need to know?

1. This brochure provides a summary of the main features of this product. It does not constitute a contract of insurance. Please refer to the policy document, Sales Illustration and Product Disclosure Sheet for detailed benefits, exclusions, terms and conditions before deciding on your purchase of this plan.
2. You should be satisfied with your decision that this plan suits your needs and the amount of the premium payable under this plan is an amount that is affordable to you.
3. If the premium paid for an investment-linked policy is above RM5,000, you may want to consider a single premium investment-linked product or regular top-up which offers better allocation rates for investment.
4. Any age reference shall be on the basis of Age Next Birthday.
5. You should ensure that the important information regarding this plan is disclosed to you and you understand the information disclosure. If there is any ambiguity, you should seek clarification from us.
6. Buying life insurance is a long term commitment. If you surrender the policy in the early years, the amount you get back will be less than the amount that you have paid.
7. You should consider the applicable fees and charges involved carefully. Such fees and charges are not guaranteed and may be varied from time to time. We reserve the right to revise the rate applicable by giving advanced notice.
8. You may make a partial withdrawal by selling some of the units in the invested funds, subject to the limitations imposed by Tokio Marine Life Insurance Malaysia Bhd.

9. The fund value of the policy is not guaranteed. It is possible that the accumulated fund value is not enough to pay for your insurance charges in the later years due to unfavourable investment returns, depending on the performance of the investment-linked fund(s). In the event of insufficient fund value, you may need to top-up your premiums during and/or after the premium payment term or reduce the level of insurance protection to maintain your policy.

The investment risks under this plan are to be borne solely by you. The Fund Fact Sheet(s) contains detailed information of the investment-linked fund(s) such as the risk involved in investing in the fund and the past performance of the fund compared to the benchmark. The past performance of a fund is not a guide to future performance.

10. TPD benefit is subject to a maximum of RM 8 million for all policies on the same life. The TPD benefit will cease at the policy anniversary where the Life Assured has attained age 70 next birthday.
11. You have 15 days to review your policy from the date of delivery of this policy document. If for any reason you decide not to continue with the policy, you may cancel your policy by submitting a written request to us within the 15 days period for a refund of the following amounts, less any medical expenses incurred:
 - (i) Any unallocated premium;
 - (ii) Fund value at the next valuation date; and
 - (iii) Any insurance charges and fees deducted.
12. If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions of this brochure, the English version shall prevail.
13. Tokio Marine Life Insurance Malaysia Bhd. is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSET, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST.

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About Us

Tokio Marine Life Insurance Malaysia Bhd. is a member of Tokio Marine Holdings. It is an established life insurance company with a history of more than 70 years.

From financial security to wealth enhancement to legacy planning, our priority is to meet the key financial needs of individuals through a comprehensive suite of insurance plans.

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Agent's Stamp