

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the HLA Prime Protect Gold. Be sure to also read the general terms and conditions.	HLA Prime Protect Gold
	<< system date >>

Important Note: This product is underwritten by Hong Leong Assurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

1. What is this product about?

- This product is a non-participating endowment term plan which provides protection against death.
- Upon survival of the Life Assured to policy maturity, a Guaranteed Maturity Benefit will be payable.
- The period of the coverage and premium payment for this plan are _____ years.

2. What are the covers / benefits provided?

The Basic Sum Assured for this plan is RM _____ and the period of the coverage is _____ years or upon termination, whichever occurs first.

Death Benefit and Additional Accidental Death Benefit

In the event of death of the Life Assured during the coverage period, the following will be payable:

Benefit	Attained Age	Plan *
		Amount Payable (RM)
Death Benefit	40 — 80	*
Additional Accidental Death Benefit	40 — 65	*
	66 — 80	*

* Please obtain a copy of PDS specific to you from your agent.

The Death Benefit is at least the total premium paid.

Upon death due to non-accidental causes within the first two (2) policy years, the total premium paid will be payable.

Maturity Benefit

Upon survival of the Life Assured to policy maturity, 110% of total premium paid will be payable.

3. How much premium do I have to pay?

The estimated premium that you have to pay is as follows:

Plan	Premium Payable			
	Annually (RM)	Semi-annually (RM)	Quarterly (RM)	Monthly (RM)
HLA Prime Protect Gold	*	*	*	*
Total Premium	*	*	*	*

* Please obtain a copy of PDS specific to you from your agent.

Premium payment period:

Plan	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year
HLA Prime Protect Gold	Life Assured	Until age 79

Note:

The premium rates are guaranteed and will remain the same throughout the premium payment period. It is important that you receive and keep the receipt(s) of your payments as proof of payment of premiums.

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

Policy Year	Commission (%)
	HLA Prime Protect Gold
1	*
2	*
3	*
4	*
5	*
6	*
Thereafter	*

* Please obtain a copy of PDS specific to you from your agent.

No other fees or charges are applicable to this product.

The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subjected to 6% Service Tax.

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 and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within fifteen (15) days from the date of delivery of the policy. The premium and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- You are given a thirty (30) days' grace period for payment of subsequent premium.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this plan is an amount you can afford.
- There are provisions for nomination and assignment. Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.

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

6. What are the major exclusions under this policy?

Death Benefit

If the Life Assured, whether sane or insane, commits suicide within twelve (12) months from the Issue Date, Alteration Effective Date or the Reinstatement Date, whichever is the latest, this Policy shall become void and we shall return the premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.

Additional Accidental Death Benefit

The following occurrences are excluded:

- (a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- (b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- (c) Engaging in or taking part in professional or semi-professional sports;
- (d) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater pastimes, water skiing, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;
- (e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- (f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (h) Sickness or disease of any kind caused by or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/ or caused by bites of insects or is sexually transmitted;
- (i) Committing or attempting to commit any unlawful act;
- (j) Any injuries as a result of the mental disorder;
- (k) Miscarriage or any complications related to the same;
- (l) Any dental treatment unless necessitated by Injury.

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?

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash surrender value. The policy may not have a guaranteed minimum cash surrender value on termination until after you have paid premium for three (3) years. If you terminate your policy in the early years, you may get back less than the amount you have paid in.

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 (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or nominee/trustee 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 you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
Level 3, Tower B, PJ City Development
No 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
P.O.Box 120, 46710 Petaling Jaya**

Tel: 03 - 7650 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

BUYING 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 AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <<System date>>.

Service Guide – Our Service To You

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

Before You Buy a Policy	When You Decide to Buy a Policy	During the Term of the Policy
<p>Deal only with Registered Agents</p> <ul style="list-style-type: none"> ❖ You can check the status of the agent via the Life Insurance Association of Malaysia (LIAM) website on Know Your Agent. ❖ Visit https://www.liam.org.my/index.php/customer-zone/know-your-agent for more details, or SMS: LIAMENQ<space>Language(E/M/C)<space>(A/B)<space>(MyKad/Old IC/LIAM No.) and SEND to 63633. (Example: LIAMENQ E A 750614101234) <p>Assist You With Choosing the Right Insurance Plan</p> <ul style="list-style-type: none"> ❖ Go through the Customer Fact Find form with you in order to understand your financial needs and financial goals. ❖ Recommend a suitable insurance plan after assessing your needs. <p>Explain Product Features</p> <ul style="list-style-type: none"> ❖ Explain the product features, benefits payable, exclusions, premium and charges. ❖ Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison. 	<p>Assist You With the Policy Application</p> <ul style="list-style-type: none"> ❖ Explain the importance of answering the questions in the proposal form completely and accurately. ❖ Submit your application for underwriting after you have signed the proposal form. ❖ Arrange for a medical examination with one of our panel clinics, if required. ❖ Provide information on making a nomination to ensure that the policy money is received by your beneficiaries in the event of death. <p>Once Bought, Explain the Policy Terms and Conditions</p> <ul style="list-style-type: none"> ❖ Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date. ❖ Go through the terms and conditions of the policy with you to ensure that this is the right plan that you have purchased. 	<p>Continuous Policy Servicing</p> <ul style="list-style-type: none"> ❖ Remind you of the policy renewal. ❖ Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If your agent has left the Company, we will appoint a new agent to service you. <p>Assists You With Making a Claim</p> <ul style="list-style-type: none"> ❖ Guide you through the standard procedures for filing an insurance claim.

Customer Portal

Please visit our corporate website at <https://www.hla.com.my/>. Once you are there, just click on the **HLA360°** banner to access the HLA Customer Portal where you will be able to access your policy information.

If you require additional information or support from our company, please give us a call at **03-7650 1288** or e-mail us at customerservice@hla.hongleong.com.my.