PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance policy contract carefully for full details on your coverage.	**HLA MediShield III Rider** **Life Assured: MSR** **06/11/2025**

HongLeong Assurance

FIND OUT MORE:

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.

Step 1 Is this rider right for you?

- This rider provides for hospitalisation and surgical expenses ("H&S") incurred due to illnesses/accidents covered under the rider until age 80, subject to policy sustainability.
- Units will be deducted from your investment-linked account value into the insurance risk fund to pay for insurance charges. Your insurance charges will be pooled with other policy owners' insurance charges to pay claims. If the total claims paid out from the pool of insurance charges is high, the insurance charges for all policy owners in the same pool may increase, including your insurance charges **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?
- Hospital Room & Board: RM200.00
- Surgical expenses: As charged

Benefits payable are on pay first, claim later (cashless facility is only available upon issuance of Guarantee Letter) basis and subject to:
- Annual limit (inclusive of optional benefits): RM2,500,000.00
- Lifetime limit: No Lifetime Limit

What is not covered?
- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition).
- Specified illnesses within 120 days from the Issue Date, Alteration Effective Date, Date of Birth or any Reinstatement Date, whichever the latest of the rider (e.g. hypertension, diabetes).
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in insurance charges over time?

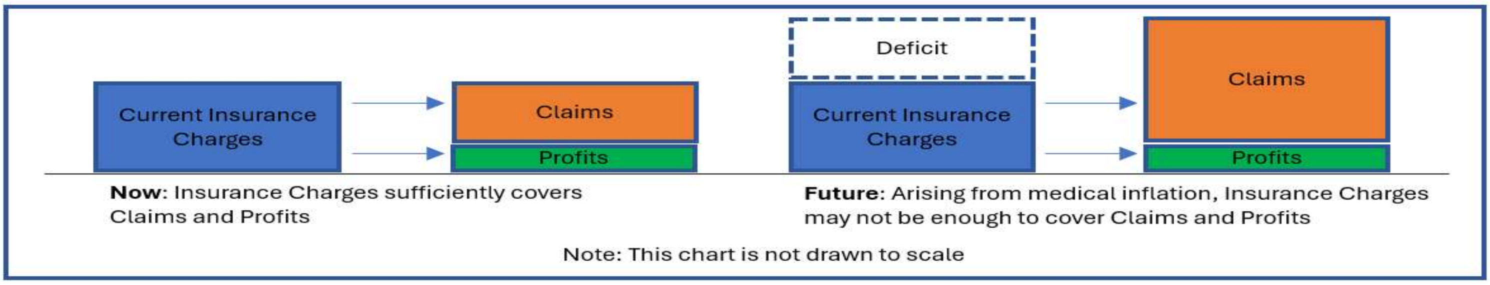
Insurance Charges Projection Table

Age	Current annual insurance charges upon attained age (RM)	Estimated annual insurance charges	
		Based on medical inflation of 7.0%[1] per annum (RM)	Based on medical inflation of 10.0% per annum (RM)
30	557.28	[redacted]	
35	857.41	1,202.56	1,380.87
40	1,096.79	2,157.55	2,844.79
45	1,566.35	4,321.61	6,543.03
50	2,205.07	8,532.93	14,834.61

Over the long term, you can reduce insurance charges payable by choosing plans with:
(a) A higher deductible.
(b) A lower annual/lifetime limit.

- The projection above is solely for **illustration purposes only.**
- Insurance charges rates are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage insurance charges increases over time.
- The actual insurance charges you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current insurance charges level may not be enough to cover future claims.**

[1] This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a refund of the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, policy fee, and any applicable tax that have been deducted (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days from the Issue Date, Alteration Effective Date, Date of Birth or any Reinstatement Date, whichever the latest of the rider, except for accidental injuries.
- The commissions paid to the insurance agent forms part of your premium for your base policy. Please refer to the Product Illustration for more information.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions. For more information on the benefits provided, insurance charges and other relevant details, please refer to the Product Information Sheet by scanning the QR code in page 1.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options (Not exhaustive, refer to insurance agent for other products)	
Name	**HLA CompleteCover with HLA MediShield III Rider Plan 200 Pre-Retirement 2,500 ; Post-Retirement 2,500 Policy Term: 50; Premium Payment Term: 50**	**Option 1: HLA Life Essential with HLA MediStarter Rider Plan 180 Pre-Retirement 5,000 ; Post-Retirement 2,500 Policy Term: 70; Premium Payment Term: 70**	**Option 2: Standalone HLA MedGlobal IV Plus Plan 200 Policy Term: 70; Premium Payment Term: 70**
Medical Rider(s) Attached	HLA MediShield III Rider - Million Extra III - Overseas Treatment for Selected Surgeries II Kindly refer to the Product Illustration for other rider(s) attached.	HLA MediStarter Rider	-
Annual Premium	RM500,000.00 *This is the annual premium at entry age and includes the annual premium for a basic life insurance policy and all riders.*	[Age 30] RM26,467.49 [Age 60] RM589,663.65 [Age 40] RM66,317.57 [Age 70] RM1,600,348.74 [Age 50] RM166,442.29 [Age 80] RM4,191,921.71 *This includes the annual premium for a basic life insurance policy and medical rider.* *The annual premium at entry age is lower by RM473,532.51.* ***The premium illustrated will be increasing along with the attained age.** If you wish to know more, please seek help from your insurance agent to obtain the Product Disclosure Sheet for this plan.*	[Age 30] RM1,218.13 [Age 60] RM3,860.56 [Age 40] RM1,491.09 [Age 70] RM7,883.48 [Age 50] RM2,030.69 [Age 80] RM14,148.26 *The annual premium at entry age is lower by RM498,781.87.* ***The premium illustrated will be increasing along with the attained age.** If you wish to know more, please seek help from your insurance agent to obtain the Product Disclosure Sheet for this plan.*
Type	Benefits payable are on pay first, claim later (cashless facility is only available upon issuance of Guarantee Letter)	Benefits payable are on pay first, claim later (cashless facility is only available upon issuance of Guarantee Letter)	Benefits payable are on pay first, claim later (cashless facility is only available upon issuance of Guarantee Letter)
Coverage Term	Until age 80 *'Renewal is guaranteed but premium rates are not guaranteed'*	Until age 100 *'Automatic renewal is applicable provided that renewal is within the validity period but premium rates are not guaranteed'*	Until age 100 *'Renewal is guaranteed but premium rates are not guaranteed'*
Co-insurance/ Deductible	RM2,500.00 pre-retirement deductible RM2,500.00 post-retirement deductible	RM5,000.00 pre-retirement deductible RM2,500.00 post-retirement deductible	N/A
Hospital Room & Board	RM200	RM180	RM200
Surgical Expenses	As charged	As charged	As charged
Annual Limit (inclusive of optional benefits)	RM2,500,000	RM1,000,000	RM120,000
Lifetime Limit	No Lifetime Limit	No Lifetime Limit	RM690,000

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM 300 deductible means you have to pay RM 300 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.
- **Annual limit:** Maximum amount you can claim in a year.
- **Lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your insurance agent for more information on the differences in features of these products.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).