

PRODUCT DISCLOSURE SHEET

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. Please refer to the policy contract for the definition of the capitalised terms.

Dear Customer,

This Product Disclosure Sheet provides you with key information on your rider. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too.**

1 What is Cancer Monthly Income Plus Rider?

Cancer Monthly Income Plus Rider is a unit deducting rider that provides Cancer Monthly Income Benefit upon diagnosis of any Intermediate Stage or Advanced Stage of Cancer during the rider term, provided that the insured life is still alive.

2 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Account Value to pay for your insurance charges and you will receive the following insurance coverage/benefits.

The coverage stated in the table below is for the Life Assured, unless stated otherwise.

Please refer to the Product Illustration for more details of the insurance charges.

Cancer Monthly Income Benefit	We shall pay the Cancer Monthly Income Benefit (RM20,000.00) based on the stage of Cancer diagnosed as shown in the table below, provided that the insured life is still alive.	
	Stage of Cancer	Benefit Amount (RM)
	Intermediate Stage of Cancer	Cancer Monthly Income Benefit for 24 months
	Advanced Stage of Cancer	Cancer Monthly Income Benefit for 60 months

- We shall waive the future monthly insurance charges for this rider upon approval of the claim under this benefit, commencing from the date of diagnosis of the cancer.
- In the event of death of the insured life after approval of Intermediate or Advanced Stage of Cancer claim, we will pay 100% of the outstanding Cancer Monthly Income Benefit in a lump sum.

Please refer to the Product Illustration, Product Information Sheet, and policy contract for more details.

Your rider **excludes**:

- Medical condition that you had before buying this plan (i.e. pre-existing condition).
- Any diagnosis of Cancer within 60 days from the Issue Date, Alteration Effective Date, or any Reinstatement Date of this rider, whichever is the latest.
- The Cancer where in the Company's sole and absolute opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection.
- Any Cancer:
 - i) was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the insured life attained seventeen (17) years of age;
 - ii) caused by a self-inflicted injury, while sane or insane;
 - iii) resulting directly from alcohol or drug abuse.
- Death of the insured life within twenty-eight (28) days following the date of diagnosis of any Cancer.

Note: Please refer to the Product Information Sheet or policy contract for the details of exclusions.

If you have any questions or require assistance on your rider, you can:



Call us at
03-7650 1288



Visit us at:

<https://www.hla.com.my/en/home.html>



Email us at:

customerservice@hla.hongleong.com.my



Scan the QR code
for the Product Information Sheet

3 Know Your Obligations

For this rider, you must pay a premium of:

Premium	Not applicable. This is a unit deducting rider.
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You also have to pay the following fees and charges:

Total Commission	Not applicable. This is a unit deducting rider.
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Other applicable charges	Insurance Charges. Please refer to the Product Illustration for more details.
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4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated.
- You should satisfy yourself that this rider will best serve your needs.

Note: The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

This Product Disclosure Sheet consists of 18 pages and each page forms an integral part of the Product Disclosure Sheet.

A prospective policy owner is advised to read and understand the information printed on each and every page.

Version 11.0 (Banca PFS) / v.1.0.476-hla - Last Updated 19 Dec 2025 - E&OE -

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Ref: SI20251219-0001

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**Can I cancel my rider?**

Yes, you may cancel your rider by giving a written notice to us.

- **Free-look period:** You may cancel your rider within 15 days after your rider has been delivered to you. The insurance charges that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your rider and the rider cancellation will take effect from the next monthly anniversary.

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).

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

SAMPLE