

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 Disability Income Rider - Monthly?

Disability Income Rider - Monthly is a unit deducting rider which provides monthly cash payments upon Total and Permanent Disability (prior to attaining age 65) or Old Age Disablement (after attaining age 65) of the insured life.

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.

Total and Permanent Disability (TPD) Monthly Income Benefit	<ul style="list-style-type: none"> We shall pay a monthly income benefit (RM20,000.00) upon Total and Permanent Disability (TPD), prior to attaining age 65, for a maximum of 240 months provided the insured life is alive and continues to suffer from TPD. We shall terminate this rider after approval of this benefit claim. If the insured life dies after approval of this monthly income benefit claim due to TPD, we shall pay 50% of the total outstanding monthly income benefit (income yet fall due/paid to policy owner) in a lump sum.
Old Age Disablement (OAD) Monthly Income Benefit	<ul style="list-style-type: none"> We shall pay a monthly income benefit (RM20,000.00), upon Old Age Disablement (OAD), after attaining age 65, for a maximum 240 months provided the insured life is alive and continues to suffer from OAD. We shall terminate this rider after approval of this benefit claim. If the insured life dies after approval of this monthly benefit claim due to OAD, we shall pay 50% of the total outstanding monthly income benefit (income yet fall due/paid to policy owner) in a lump sum.
Survival Benefit	<ul style="list-style-type: none"> We shall pay 50% of monthly income benefit payable for 240 months in a lump sum if the insured life survives until age 100 and does not suffer from TPD and OAD. We shall terminate this rider after the payment of this benefit.

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

Your rider **excludes**:

- Disability giving rise to a TPD or OAD claim exists at the Issue Date, Alteration Effective Date, or the Reinstatement Date of this rider, whichever is the latest.
- TPD or OAD resulting directly or indirectly from any self-inflicted bodily injury while sane or insane.

Note: This list is **non-exhaustive**. You must refer to the Product Information Sheet or policy contract for the full list 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.
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Not applicable. This is a unit deducting rider.

You also have to pay the following fees and charges:

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

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.

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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