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 investment–linked insurance. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too.**

1 What is Hong Leong SMART3 Shield Insurance (Sign&Protect)?

Hong Leong SMART3 Shield Insurance offers a combination of insurance protection and investment. In the event of death of the Life Assured during the policy term, we shall pay the Death Benefit.

2 Know Your Coverage/Benefits

As an illustration, for annual premium of **RM27,778.00** payable in the **first year**, you will receive the following life insurance **coverage/ benefits**. The amount stated above includes any Regular Top Up.
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 premium.

Death Benefit

- Coverage term of 25 years, or upon termination, whichever is earlier.
- Upon death, we shall pay the benefit as shown below:

Period	Death Benefit payable for death due to non–accidental causes	Death Benefit payable for death due to accidental causes
2 years commencing from the Issue Date or the Reinstatement Date of this Policy, whichever is later	Higher of (a) total premium paid for basic policy less any applicable tax on premium, any withdrawal and any benefit paid, or (b) Account Value	Higher of (a) prevailing Basic Sum Assured, or (b) Account Value
Thereafter	Higher of (a) prevailing Basic Sum Assured, or (b) Account Value	

Any partial withdrawal will reduce the Basic Sum Assured. The initial Basic Sum Assured is **RM500,004.00**.

Maturity Benefit

Upon the end of the policy term, we shall pay a Maturity Benefit equivalent to the Account Value.

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

Your investment–linked insurance **excludes**:

- Suicide - if death was due to suicide within **12** months from the Issue Date, Alteration Effective Date, or the Reinstatement Date, whichever is the latest.

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 investment–linked insurance, you can:

Call us at	Visit us at:	Email us at:	Scan the QR code
03–7650 1288	https://www.hla.com.my/en/home.html	customerservice@hla.hongleong.com.my	for the Product Information Sheet

3 Know Your Obligations

For this investment–linked insurance, you must pay a premium of:	
Premium	Annual premium of **RM27,778.00** is payable in the **first year**. This amount includes any premium of rider(s) and Regular Top Up. Please refer to the Product Illustration for more details of the premium payable for all years.
Duration: **3** year(s)	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	**93.50%** of **first year** premium (including any premium of rider(s), Regular Top Up and Single Top Up) or **RM25,972.43**. Please refer to the Product Illustration for more details.
You also have to pay the following fees and charges:	
Monthly Policy Fee	**RM8.00**
Total Commission	**4.13%** of **total** premium or **RM3,437.53**. Please refer to the Product Illustration for more details.
Other applicable charges	Insurance Charges, Fund Management Fee, Partial Withdrawal Fee, Surrender Fee, Service Tax (if applicable). 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 policy terminated.
- The cash value of this product depends on the performance of your chosen fund(s).
- Premium payment beyond grace period and partial withdrawal may result in policy lapse and may affect future benefit payouts.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount you can afford.

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.

? Can I cancel my policy?

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

- **Free–look period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have paid (less any medical fee incurred and subject to the IL fund(s)' unit price fluctuations) will be refunded to you.
- **After free-look period:** You may cancel your policy and we shall pay you the Non-Guaranteed Cash Value.

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:
THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT–LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS 'TOP UPS'. RETURN ON INVESTMENT–LINKED FUND IS NOT GUARANTEED.

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HongLeong Assurance

Service Guide - Our Service To You

Hong Leong Bank Berhad offers a range of Hong Leong Assurance insurance products across its Branches nationwide. If you intend to purchase a life insurance product from our Personal Bankers/ Bank Representatives, you can enjoy these value added services below:

Before you buy a policy	When you decide to buy a policy	During the term of the policy
Assist you in choosing the right insurance plan • Go through the Customer Fact Find form with you to better understand your insurance needs and financial goals. • Recommend a suitable insurance plan after assessing your needs. **Explain product features** • Explain the product features, benefits payable, exclusions, premiums and fee/charges. • Provide Product Disclosure Sheet to assist you in making an informed decision and to facilitate product comparison.	**Assist you with the policy application** • Explain the importance of answering the questions in the proposal form fully and accurately. • Submit your application for underwriting after you have signed the proposal form. • Arrange for medical examination with one of our panel clinics, if required. • Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death. **Explain the policy terms and conditions** • Go through the policy terms & conditions with you to ensure that this is the right insurance plan that you have purchased. • You may cancel your policy within 15 days after your policy has been delivered to you. The premiums that you have paid (less any medical fees incurred and subject to any IL fund(s)' unit price fluctuations) will be refunded to you. • Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date.	**Continuous policy servicing** • Assist in submitting your service requests to Hong Leong Assurance Berhad, e.g. policy modifications, change of address and frequency of premium payments. **Assist you with making a claim** • Assist in submitting your claim forms and documents to Hong Leong Assurance Berhad.

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Contact Information

If you have enquiries or require additional information, please feel free to contact Hong Leong Bank Berhad's Customer Care Centre Hotline at 1-800-38-8888 or Hong Leong Assurance Berhad's Customer Care Centre Hotline at 03-7650 1288.

Customer Portal for your life policy

Please visit Hong Leong Assurance Berhad's Customer Portal at https://hla360.hla.com.my/CMS/HLA360/login/1.aspx for online access to your policy information.