

**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 Lump Sum Rider?**

**Disability Lump Sum Rider** is a unit deducting rider which provides coverage upon Total and Permanent Disability (prior to attaining age 65) or Old Age Disablement (after attaining age 65).

**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) Benefit	<ul style="list-style-type: none"> <li>We shall pay the Rider Sum Assured (<b>RM500,000.00</b>) upon TPD prior to attaining age 65. We shall terminate this rider after approval of this benefit claim.</li> <li>We shall pay the TPD benefit in accordance with the Provision for TPD Benefit Limit per Life for TPD suffering before age 16 (last birthday) in the table below:</li> </ul> <table border="1"> <thead> <tr> <th>Age at TPD (last birthday)</th><th>TPD Benefit Limit per Life</th></tr> </thead> <tbody> <tr> <td>Less than 7</td><td><b>RM100,000.00</b></td></tr> <tr> <td>7 to less than 15</td><td><b>RM500,000.00</b></td></tr> </tbody> </table>	Age at TPD (last birthday)	TPD Benefit Limit per Life	Less than 7	<b>RM100,000.00</b>	7 to less than 15	<b>RM500,000.00</b>
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Less than 7	<b>RM100,000.00</b>						
7 to less than 15	<b>RM500,000.00</b>						
Old Age Disablement (OAD) Benefit	<ul style="list-style-type: none"> <li>We shall pay the Rider Sum Assured (<b>RM500,000.00</b>) upon OAD after attaining age 65. We shall terminate this rider after approval of this benefit claim.</li> <li>The maximum OAD benefit shall not exceed <b>RM2,000,000.00</b>.</li> </ul>						

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, Date of Birth, or at any 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](mailto: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.
<b>You also have to pay the following fees and charges:</b>	
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](http://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