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 Hong Leong Invest 3Plus ProRider?

Hong Leong Invest 3Plus ProRider is a premium–paying rider that provides Guaranteed Cash Amount (GCA), which will be credited into the policy every year, commencing from the end of year 1.

2 Know Your Coverage/Benefits

As an illustration, for annual rider premium of **RM160,000.00** payable in the **first year**, you will receive the following life 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 premium.

Guaranteed Cash Amount (GCA)	We shall credit the GCA of **RM14,920.00** into the policy at the end of every rider year commencing from the end of first rider year until the death of the Life Assured, expiry, or termination of this rider, whichever is the earliest.
Death Benefit	• Coverage term of 20 years, or upon termination, whichever is earlier. • Upon death, we shall pay the benefit as shown below. If there is a reinstatement of the rider, the Death Benefit payable for death due to non–accidental causes from 1st to 24th month commencing from the Reinstatement Date of the rider shall be Rider premium paid less any applicable tax on premium and any benefit paid.
Maturity Benefit	Upon the end of the policy term, we shall pay a Maturity Benefit equivalent to 25 times of Guaranteed Cash Amount.

Rider Year	Death Benefit payable for death due to non–accidental causes	Death Benefit payable for death due to accidental causes
1	Rider premium paid less any applicable tax on premium and any benefit paid.	8 times of Guaranteed Cash Amount
2		16 times of Guaranteed Cash Amount
Thereafter	28 times of Guaranteed Cash Amount	

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

Your rider **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 rider, 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 rider, you must pay a premium of:	
Premium	Annual rider premium of **RM160,000.00** is payable in the **first year**. 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	Not applicable. This is a premium–paying rider.
You also have to pay the following fees and charges:	
Total Commission	**5.00%** of **total** rider premium or **RM24,000.00**. Please refer to the Product Illustration for more details.
Other applicable charges	Not applicable.

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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.
- The cash value of this rider is guaranteed.
- You should satisfy yourself that this rider will best serve your needs and that the premium payable under this rider 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 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 premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your rider and we shall pay you the guaranteed non-unitised 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:
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.

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