

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the HLA Stackable. Be sure to also read the general terms and conditions.	HLA Stackable
	<<CommDate>>

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.

1. What is this product about?

- This is a non-participating yearly renewable term plan. It pays a benefit upon death of the Life Assured.
- Automatic Renewability of the Basic Plan
 1. Upon the end of the Policy Year, the Basic Policy will automatically be renewed every subsequent year without evidence of insurability subject to
 - attained age upon renewal is not greater than 60 years old; and
 - this product is still offered by the Company at the time of renewal.
 2. Premium and any applicable tax shall continue to be chargeable subject to the prevailing rate upon the renewal.
 3. Policy Owner is required to notify Company if the Policy Owner does not want to renew the plan for another 1 year term at least 30 days prior to the end of the initial term.
- The premium payment term for this plan is 1 year.

2. What are the covers / benefits provided?

Basic Plan

The Basic Sum Assured for this plan is RM<<Basic Sum Assured>> and the duration of the coverage is 1 year or upon termination, whichever occurs first.

Death Benefit

In the event of death of the Life Assured during the coverage period, RM<<100% of Basic Sum Assured>> shall be payable in one lump sum.

This plan shall be terminated upon settlement of Death Benefit.

Attaching Rider(s) <<show only when rider is attached>>

Rider(s)	Sum Assured/ Benefit	Coverage Period	Insured Lives	Description of Benefits
<<attaching rider(s)' benefit, to reflect all attaching rider>>				

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

3. How much premium do I have to pay?

The estimated premium that you have to pay is as follows:

Plan	Type	Premium mode	Premium Payable (RM)
<<Product Name>>	Basic Plan	Annually	
<<Rider>>	Rider	Annually	
Total Premium			

Premium Duration:

Plan	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year	Premium Payment Term
<<Product Name>>	Life Assured	Until age << entry age>>	1
<<Rider>>	Life Assured	Until age << entry age>>	1

Premium is guaranteed throughout premium payment term. The renewal premium is determined based on the attained age of the Life Assured at the prevailing rates on the date of renewal. The premium rates may increase as you get older. The prevailing rates will be determined by the Company from time to time.

Note:

- It is important that you receive and keep the receipt(s) of your payments as proof of payment of premiums.
- Riders are optional and can provide additional protection or enhance existing benefits payable under your basic policy.
- Upon the end of the Rider Year, the Rider(s) will automatically be renewed every subsequent year without evidence of insurability subject to
 - attained age upon renewal is not greater than 60 years old; and
 - this product is still offered by the Company at the time of renewal.
- Premium and any applicable tax shall continue to be chargeable subject to the prevailing rate upon the renewal.
- Policy Owner is required to notify Company if the Policy Owner does not want to renew the plan for another 1 year term at least 30 days prior to the end of the initial term.

4. What are the fees and charges I have to pay?

16.67% of premium paid will be paid as commission to Agents, Independent Financial Advisors (IFA), Brokers or Bancassurance partners, whomever is applicable.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within fifteen (15) days from the date of delivery of the policy. The Total Relevant Amount Payable that you have paid (less any medical fee incurred) will be refunded to you.
- You should satisfy yourself that this plan will best serve your needs and that the Total Relevant Amount Payable under this plan is an amount you can afford.
- The coverage will cease on the day after the expiry date and liability of the insurance company shall cease immediately after the expiry date.
- There are provisions for nomination and assignment. Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.
- Please note the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another – for example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- All applications are subject to underwriting approval.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

A) Basic Plan

Death Benefit

If the Life Assured, whether sane or insane, commits suicide within twelve (12) months from the Issue Date or the Reinstatement Date, whichever is later, this Policy shall become void and we shall return the Total Relevant Amount Payable paid without interest after deducting any amount due to us under this Policy.

B) Attaching Rider(s) <<show only when rider is attached>>

Rider(s)	Insured Lives	Exclusions
<<to reflect all attaching rider >>		

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

A) Basic Plan

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad.

For Perlindungan Tenang Voucher Redemption

For any cancellation during free-look period, no cash refund will be provided. However, you can reuse your Perlindungan Tenang Voucher on the next purchase of any Perlindungan Tenang products.

For non-Perlindungan Tenang Voucher Redemption

For any cancellation during free-look period, the Company shall refund any Total Relevant Amount Payable which has been paid without interest less any expenses which may have been incurred by the Company for any medical examination of the Life Assured.

B) Attaching Rider(s) <<show only when rider is attached>>

Rider(s)	Cancellation Entitlement
<<to reflect all attaching rider >>	

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the insuranceinfo booklet on 'Life Insurance', available at all our branches or you can obtain a copy from our Customer Service.

If you have any enquiries, please contact us at:

**Level 3, Tower B, PJ City Development
No 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
P.O.Box 120, 46710 Petaling Jaya**

Tel: 03 - 7650 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our Customer Service for other similar types of cover available.

IMPORTANT NOTE:

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

The information provided in this disclosure sheet is valid as at <<CommDate>>.

Service Guide – Our Service To You

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

Before You Buy a Policy	When You Decide to Buy a Policy	During the Term of the Policy
<p>Deal only with Registered Agents</p> <ul style="list-style-type: none"> ❖ You can check the status of the agent via the Life Insurance Association of Malaysia (LIAM) website on Know Your Agent. ❖ Visit https://www.liam.org.my/customer_zone/?c=15&ct=2 for more details, or SMS: LIAMENQ<space>Language(E/M/C)<space>(A/B)<space>(MyKad/Old IC/LIAM No.) and SEND to 63633. (Example: LIAMENQ E A 750614101234) <p>Assist You With Choosing the Right Insurance Plan</p> <ul style="list-style-type: none"> ❖ Go through the Customer Fact Find form with you in order to understand your financial needs and financial goals. ❖ Recommend a suitable insurance plan after assessing your needs. <p>Explain Product Features</p> <ul style="list-style-type: none"> ❖ Explain the product features, benefits payable, exclusions, premium and charges. ❖ Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison. 	<p>Assist You With the Policy Application</p> <ul style="list-style-type: none"> ❖ Explain the importance of answering the questions in the proposal form completely and accurately. ❖ Submit your application for underwriting after you have signed the proposal form. ❖ Arrange for a medical examination with one of our panel clinics, if required. ❖ Provide information on making a nomination to ensure that the policy money is received by your beneficiaries in the event of death. <p>Once Bought, Explain the Policy Terms and Conditions</p> <ul style="list-style-type: none"> ❖ Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date. ❖ Go through the terms and conditions of the policy with you to ensure that this is the right plan that you have purchased. 	<p>Continuous Policy Servicing</p> <ul style="list-style-type: none"> ❖ Remind you of the policy renewal. ❖ Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If your agent has left the Company, we will appoint a new agent to service you. <p>Assists You With Making a Claim</p> <ul style="list-style-type: none"> ❖ Guide you through the standard procedures for filing an insurance claim.

Customer Portal

Please visit our corporate website at <https://www.hla.com.my/>. Once you are there, just click on the **HLA360°** banner to access the HLA Customer Portal where you will be able to access your policy information.

If you require additional information or support from our company, please give us a call at **03-7650 1288** or e-mail us at customerservice@hla.hongleong.com.my.