

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the HLA Asset Elite . Be sure to also read the general terms and conditions.	HLA Asset Elite
	01/02/2023

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.

1. What is this product about?

- This is a regular premium investment-linked plan with Level Cover.
- It provides insurance coverage for death.
- The policy values of this policy depends on the performance of the unit funds.

2. What are the covers/ benefits provided?

A) Basic Plan

The Sum Assured for this plan is RM_____ and duration of the coverage is _____ years or upon termination, whichever occurs first.

Basic Plan Benefit											
<p>I) Death Benefit Cover up to age ____</p>	<p>In the event of death of the Life Assured, the amount payable shall be the HIGHER of:</p> <ul style="list-style-type: none"> - Basic Sum Assured; or - Account Value at the Next Valuation Date immediately following the date of notification of death. <p>The Basic Sum Assured will be reduced by any partial withdrawal amount.</p> <p>In the event that the ownership of the policy is being transferred, the monthly charges shall continue to be deducted through unit cancellation and the Account Value payable shall be the Account Value of the Policy as at the Next Valuation Date following the approval of the death claim.</p> <p>In the event of death before age of 5, the Basic Sum Assured payable will be reduced as shown in table below.</p> <p>Provision for Juvenile</p> <table border="1"> <thead> <tr> <th>Age at death (last birthday)</th> <th>% of Basic Sum Assured payable</th> </tr> </thead> <tbody> <tr> <td>0, 1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>40%</td> </tr> <tr> <td>3</td> <td>60%</td> </tr> <tr> <td>4</td> <td>80%</td> </tr> </tbody> </table>	Age at death (last birthday)	% of Basic Sum Assured payable	0, 1	20%	2	40%	3	60%	4	80%
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<p>IV) Life Protection Extender</p>	<p>Upon the occurrence of any one of the selected events, you have the option to increase the death cover by 25% of the Initial Basic Sum Assured each time without underwriting subject to prevailing administrative rules. The increase in death cover will incur additional insurance charge.</p> <p>Selected Events:</p> <ol style="list-style-type: none"> 1. Graduation 2. Marriage 3. Acquiring a property 4. Conceiving a child/ legal adoption of a child 5. University Admission 6. Starting of a business (Only one time is allowed for Basic Sum Assured increase) 7. Fixed interval of 3 years from policy commencement date <p>The above listed events are not exhaustive and the Company may include more events at its discretion from time to time.</p> <p>Please refer to the policy contract for the terms and conditions.</p>												
<p>V) Death Cover Top-up Benefit</p>	<p>In the event the Life Assured diagnosed with Critical Illness, Total and Permanent Disability or Old Age Disablement, Policy Owner have the option to exercise this Death Cover Top-up to increase the death cover provided:</p> <ul style="list-style-type: none"> • the Policy Owner exercise this option within 30 days upon diagnosis of Critical Illness, Total and Permanent Disability or Old Age Disablement of the Life Assured; and • the Life Assured has not attained age 70 at the point of exercising this option; and • this option can only be exercised once. <p>Policy Owner may select the coverage term of the Death Cover Top-up option, provided that the term selected does not exceed the expiry date of the basic plan. The Death Cover Top-up option will be automatically renewed for additional 1 year up to maximum 10 years and entitled to auto-extension feature. Renewal is subject to the condition that the Company continues to offer this Death Cover Top-up option. In the event that the Company ceases to offer this Death Cover Top-up option, notice shall be given to Policy Owner 3 months in writing prior to next renewal date of the Death Cover Top-up Benefit.</p> <p>The Death Cover Top-up Amount shall be the lower of 25% of prevailing Basic Sum Assured or Account Value, capped at RM 150,000 per life.</p> <p>Upon exercising this option, the Death Cover Top-up Amount will be payable in the event of death according to the table below.</p> <table border="1" data-bbox="645 935 1653 1241"> <thead> <tr> <th>Death of Life Assured</th> <th>% of Death Cover Top-up Amount payable upon death</th> </tr> </thead> <tbody> <tr> <td>Within 1st – 24th month upon effective date of Death Cover Top-up Benefit</td> <td>0%</td> </tr> <tr> <td>Within 25th – 36th month upon effective date of Death Cover Top-up Benefit</td> <td>25%</td> </tr> <tr> <td>Within 37th – 48th month upon effective date of Death Cover Top-up Benefit</td> <td>50%</td> </tr> <tr> <td>Within 49th – 60th month upon effective date of Death Cover Top-up Benefit</td> <td>75%</td> </tr> <tr> <td>Within 61st – 120th month upon effective date of Death Cover Top-up Benefit</td> <td>100%</td> </tr> </tbody> </table> <p>Additional insurance charges will be deducted monthly based on attained age upon exercising this option with the first monthly insurance charge commencing from the 25th month upon effective date of Death Cover Top-up Benefit based on the Death Cover Top-up Amount.</p> <p>Please refer to the policy contract for the terms and conditions.</p>	Death of Life Assured	% of Death Cover Top-up Amount payable upon death	Within 1 st – 24 th month upon effective date of Death Cover Top-up Benefit	0%	Within 25 th – 36 th month upon effective date of Death Cover Top-up Benefit	25%	Within 37 th – 48 th month upon effective date of Death Cover Top-up Benefit	50%	Within 49 th – 60 th month upon effective date of Death Cover Top-up Benefit	75%	Within 61 st – 120 th month upon effective date of Death Cover Top-up Benefit	100%
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VI) Loyalty Bonus	Loyalty Bonus will be credited into your policy at the end of policy year as shown in table below, provided that the policy is in force and premiums are paid up to date.			
		Based on initial coverage period		Upon exercising auto-extension up to age 100
	End of Policy Year where Life Assured attains age			
	% of prevailing Basic Sum Assured			
	Amount (RM)¹			
	<p>¹ Amount is calculated based on initial Basic Sum Assured, and will be adjusted accordingly based on prevailing Basic Sum Assured if there is any decrease of Initial Basic Sum Assured (including reduction in Basic Sum Assured due to partial withdrawal).</p>			
VII) Involuntary Loss of Employment (ILOE) Benefit Cover up to age 60 of Policy Owner	<p>In the event that Policy Owner experiences ILOE, an ILOE Benefit equivalent to the LOWEST of:</p> <ol style="list-style-type: none"> 1. 6 months' worth of premium at inception; 2. 6 months' worth of prevailing premium at claim; or 3. RM6,000 <p>shall be credited into the Policy in a lump sum with 100% allocation rate to purchase units.</p> <p>If Policy Owner has multiple policies of the same basic plan, policy term, premium payment term and Life Assureds within same Assessment Period, only the policy with the highest ILOE Benefit is eligible for payment of ILOE Benefit.</p> <p>This amount credited into the Policy is refrained from withdrawal and the amount refrained from withdrawal shall be reduced proportionately over the period of 6 months.</p> <p>Please refer to the policy contract for the terms and conditions.</p>			
VIII) Auto-Extension of the Plan	<p>At the end of initial coverage period, this plan will be automatically extended, recurring every 5 years until age 100 without going through underwriting. A notification on the extension of the plan will be sent to you at least 90 days before the beginning of the extension period, together with the expected premium during the extension period.</p> <p>Upon the extension of the plan,</p> <ul style="list-style-type: none"> • The Basic Sum Assured shall remain at the amount prior to the extension of the plan • The attached rider(s) which is/are in force prior to extension shall remain, subject to the terms and conditions under the rider(s) • Premium, insurance charges, policy fee, fund management fee and any applicable tax shall continue to be chargeable • Additional stepped premium for every recurring band of 5 years may be required <p>If you do not want to extend the plan up to age 100, you are required to notify HLA at least 30 days prior to the end of the initial coverage period and a Maturity Benefit shall be payable upon the end of initial coverage period.</p> <p> You are advised to refer to Table A below for the estimated required premium during the extension period before purchasing this policy.</p> <p>In general, the expected premium increases as you move into older age band.</p>			

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X) Maturity Benefit	Upon the end of the initial term (if Policy Owner has opted not to extend the coverage to age 100) or at the end of the extended term, whichever is applicable, Maturity Benefit shall be payable depending on the age of Life Assured at policy maturity as below:	
	Age at policy maturity (last birthday)	Maturity Benefit Payable
	Less than age 100	Account Value
Age 100	The higher of the: (a) Basic Sum Assured; or (b) Account Value.	

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Table A: Estimated required premium of different coverage periods with and without auto-extension feature

Coverage Period	You have chosen an initial coverage period up to age ____	To improve your policy sustainability up to age 100	
		Initial coverage period up to age ____ with auto-extension up to age 100	If you choose initial coverage period up to age 100
Premium Payable based on 1st insured life's age at the beginning of the policy year	Up to age ____ RM____ payable from age ____ to age ____ Total: RM____ Accumulative: RM____	Up to age ____ with auto-extension RM____ payable from age ____ to age ____ Total: RM____ Accumulative: RM____ We recommend you to pay the Premium Payable below during the extended term. RM____ is recommended from age ____ to age ____ Total: _____ Accumulative: RM____ RM____ is recommended from age ____ to age ____ Total: _____ Accumulative: RM____ RM____ is recommended from age ____ to age ____ Total: _____ Accumulative: RM____	Up to age 100 We recommend you to pay the Premium Payable below during the coverage period. RM____ is recommended from age ____ to age ____ Total: RM____ Accumulative: RM____

Note:

- Premium illustrated in Table A above are based on the current projection, selected coverage and premium payment period.
- The expected premiums in Table A have been calculated based on the estimates of future outcome and the actual expected premium may be higher or lower depending on policy sustainability. Actual sustainability of the policy depends on the actual investment return and any variation in policy benefits and charges. You are advised to refer to the annual sustainability statement for the updated expected premium based on most recent assumptions.
- Your investment-linked policy will lapse/ terminate if there is not enough units in your fund to pay the charges. The units may not be enough over the years due to:
 - High insurance charges if you buy many riders, and especially if the charges are increasing over time as you get older
 - Poor investment returns
 - Premium holiday – i.e. if you stop paying premium for a long period of time
 - Partial withdrawal
- Once the Policy Owner surrenders the policy, the auto-extension feature shall not be applicable.



By choosing a plan with longer initial coverage period, total premium outlay throughout the entire coverage period may be less than purchasing a plan with shorter initial coverage period with subsequent auto-extension.

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Reminder: Please read the Product Illustration and Fund Fact Sheet which includes product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

3. How much premium do I have to pay?

The total premium you have to pay may vary depending on our underwriting decisions.

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

Plan/Rider		Type	Insured Lives	Coverage Type	Initial Premium Payable * (RM)
HLA Asset Elite		Basic	1 st Life Assured	Level Cover	*
Total					*

Premium duration:

Plan/Rider	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year
HLA Asset Elite	1 st Life Assured	*

Note:

Insurance company allocates a portion of the basic premium to purchase units in the investment-linked fund that you have chosen. Any unallocated amount of your premium will be used to meet the commission and company's expenses. You are advised to refer to the allocation rates given in the Product Illustration.

It is important that you receive and keep the receipt(s) of your payments as proof of payment of premiums.

*Please obtain a copy of PDS specific for you from your agent.

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

The insurance coverage charges and monthly policy fee of RM8 are deducted monthly from the value of your units. The insurance charge for insurance coverage varies by attained age, sex, smoking status, occupation, rider year, sum assured and loadings, where applicable. Generally, the insurance charges will increase as you grow older. Surrender and partial withdrawal charges are not applicable. Details of insurance charges and other charges for your investment-linked policy are given in the Product Illustration.

Charges are not guaranteed and may be revised from time to time by giving 3 months' notice prior to the Policy Anniversary Date to Policy Owners. The said 3-month notice period shall be superseded by any revised period as provided under the laws, guidelines, directives and regulations which may be issued by any regulatory authority or law from time to time.

The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subject to 6% Service Tax.

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 15 days from the date of delivery of the policy. HLA will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any premium paid (without interest) for premium-paying rider(s), any insurance charge, policy fee, and any applicable tax that have been deducted less any medical fee incurred.
- You would only be able to enjoy the guaranteed benefits mentioned in the Product Illustration and Product Disclosure Sheet, for example Guaranteed Death Benefit, Guaranteed TPD/OAD Benefit and Guaranteed Cash Payment/Amount, if basic plan is in force.
- Cash value - the cash value of the investment-linked policy depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.

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- Policy lapse – Basic Plan and all riders including premium-paying rider (provided that the rider is not paid up) will lapse/terminate when the value of investment units is insufficient to pay for the insurance and other charges. However, you are given a 30 days' grace period for payment of premium. Premium-paying rider may lapse if premium is not paid within grace period, subject to the terms and conditions of the said Rider.
- If you terminate your policy in the early years, you may get back less than the amount you have paid in.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this plan is an amount you can afford.
- 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.
- 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, Alteration Effective Date or the Reinstatement Date, whichever is the latest, this policy shall become void. The death benefit shall not be payable and the Company shall only refund the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, policy fee, and any applicable tax that have been deducted less any medical fee incurred and benefit paid.

Complementary Cancer Recovery Benefit

The following situations, conditions or illnesses are excluded:

- The signs or symptoms of the Cancer is manifested prior to or within sixty (60) days from the Issue Date or any Reinstatement Date of this policy, whichever is the latest;
- Pre-existing Illness;
- The Cancer where in the Company's sole and absolute opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. For the purpose of this Rider,
 - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
 - infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's sole and absolute opinion either the presence of any Human Immunodeficiency Virus or antibodies to such virus;
- Any Cancer was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attained seventeen (17) years of age; or
- Any Cancer resulting directly from alcohol or drug abuse;
- Death of the Life Assured within twenty eight (28) days following the date of diagnosis of any of the Cancer.

Complementary Elder Care Benefit

The Elder Care Benefit shall not be payable for Elderly Disablement resulted directly or indirectly;

- from any self-inflicted bodily injury while sane or insane;
- from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline); or
- from anything whatsoever while serving as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion.

The policy shall not pay any Elder Care benefits if the disability giving rise to an Elderly Disablement claim exists at the Issue Date or any Reinstatement Date of this policy, whichever is the latest.

Complimentary Accidental Death Benefit

No benefit shall be payable for the following occurrences:

- Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger or crew member on a regularly scheduled flight of a commercial airline;
- Self-inflicted Injury (while sane or insane), suicide or attempted suicide, provoked murder or assault, intentional or negligent inhalation or consumption of poison, gases or noxious fumes or being under the influence of drugs/ narcotics/ alcohol of any kind;
- Engaging in or taking part in Professional Sports or activities including but not limited to racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater activities requiring breathing apparatus, water skiing, football, polo, hunting, show jumping, caving, potholing, boxing or wrestling;
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;

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- (e) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (f) Active duty in the armed forces (whether voluntary or otherwise);
- (g) Sickness, Disease or infection of any kind (unless occurs in connection with or as a consequence of accidental bodily injury);
- (h) Committing or attempting to commit any unlawful act;
- (i) Any physical disorder, mental disorder or infirmity which existed at birth or prior to Issue Date, whichever is the latest.

Involuntary Loss of Employment (ILOE) Benefit

Notwithstanding anything herein to the contrary, no benefit shall be payable in respect of any one of the following causes:

- (a) Involuntary Loss of Employment occurs within one (1) year from the Issue Date, Alteration Effective Date, any Reinstatement Date or effective date of transfer of ownership of the Policy;
- (b) Policy Owner who has not been continuously employed with the same employer for a minimum of one (1) year at the effective date of unemployment;
- (c) Employment on a fixed term contract;
- (d) Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities;
- (e) Where the Policy Owner was aware of impending unemployment, in the reasonable opinion of the Company, on or before the Commencement Date;
- (f) Self-employed;
- (g) Unemployment due to any of the following:
 - (i) Resignation;
 - (ii) Leaving by mutual agreement;
 - (iii) Voluntary unemployment;
 - (iv) Voluntary retirement;
 - (v) Redundancy;
 - (vi) Misconduct;
 - (vii) Convicted in a crime;
 - (viii) Dishonesty;
 - (ix) Alcoholism or drug addiction;
 - (x) Incarceration;
 - (xi) Pregnancy;
 - (xii) Disability, sickness or accident or any other medical reasons whether mental and/or physical;
 - (xiii) Intentional or self-inflicted injury;
 - (xiv) Unsuccessful probation period;
 - (xv) Unsatisfactory performance;
 - (xvi) Loss of license to perform some or all of the duties of Policy Owner's occupation;
 - (xvii) Abandonment of employment; or
 - (xviii) Constructive termination due to disciplinary action by employer.

7. Can I cancel my policy?

A) Basic Plan

Buying an investment-linked policy is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund without any fee.

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 investment-linked insurance, please refer to the *insuranceinfo* booklet on 'Investment-linked Insurance', available at all our branches or you can obtain a copy from the insurance agent.

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If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
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 agents for other similar types of cover available.

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.

The information provided in this disclosure sheet is valid as at 17/11/2022.

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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/index.php/customer-zone/know-your-agent 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.