

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Hong Leong Assurance Berhad</b>
Read this Product Disclosure Sheet before you decide to take up the <i>Venture Invest II</i> . Be sure to also read the general terms and conditions.	<b>Venture Invest II</b>
	<<system date>>

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 single premium unit-linked plan that matures at age 100; it offers a combination of insurance protection and investment.
- It pays the higher of the basic sum assured minus withdrawal or the value of the investment units upon the first occurrence of Death, Total and Permanent Disability (prior to attaining age 65), Old Age Disablement (after attaining age 65) or upon diagnosis of any of the 36 critical illnesses covered during the term of the policy.
- The value of the unit-linked policy depends on the price of the underlying units, which in turn depends on the performance of your chosen fund.

**2. What are the covers / benefits provided?**

**Basic Plan**

The Basic Sum Assured for this plan is RM\_\_and the duration of the coverage is\_\_years or upon termination, whichever occurs first.

**Death Benefit**

In the event of Death of the Life Assured during the coverage term, the higher of 125% of Single Premium plus 100% of Top Up premiums minus withdrawal or the account value at the next valuation date immediately following the date of notification of death shall be payable.

**Total and Permanent Disability Benefit**

In the event of TPD (prior to attaining age 65) of the Life Assured during the coverage term, the higher of 125% of Single Premium plus 100% of Top Up premiums minus withdrawal or the account value at the next valuation date immediately following the date of admission of TPD claim shall be payable. TPD Benefit will be paid in accordance to TPD provision as below:

Attained Age upon TPD	TPD Benefit Limit per Life
Less than 7	RM 100,000
7 to less than 15	RM 500,000
15 to less than 65	RM 3,500,000

Total TPD Benefit payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life stated above. TPD Benefit per Life means TPD coverage of all in-force policies for each Life Assured at the point of claim event.

**Old Age Disablement Benefit**

In the event of OAD of the Life Assured after attaining age 65 during the coverage term, the higher of 125% of Single Premium plus 100% of Top Up premiums minus withdrawal or account value at the next valuation date immediately following the date of admission of OAD claim shall be payable. OAD benefit will be paid in accordance to OAD Provision. OAD Benefit payable under all policies insuring the Life Assured shall not exceed the RM 1,000,000 Limit per life. OAD Benefit per Life means OAD coverage of all in-force policies for each Life Assured at the point of claim event.

**Critical Illness Benefit**

In the event of diagnosis of critical illness of the Life Assured during the coverage term, the higher of 125% of Single Premium plus 100% of Top Up premiums minus withdrawal or account value at the next valuation date immediately following the date of admission of critical illness claim shall be payable.

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### Funds Chosen

Fund	Fund Allocation (%)	Fund	Fund Allocation (%)
Venture Growth Fund	*	Venture Dana Putra	*
Venture Blue Chip Fund	*	Venture Managed Fund	*
Venture Income Fund	*	Venture Flexi Fund	*

Reminder: Please read the sales illustration, which includes product benefits and objectives of the unit-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

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

### 3. How much premium do I have to pay?

The estimated premium that you have to pay (before GST) is as follows. Please refer to the Total Relevant Amount Payable page for the estimated premium plus GST that you have to pay:

Plan/Rider	Type	Initial Premium
		Single (RM)
Venture Invest II	Basic Plan	*

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

- Premium Duration: One time only

Insurance company allocates a portion of the premium to purchase units in the unit-linked fund that you have chosen. Any unallocated amount will be used to pay commissions to agents and other expenses of the insurance company. You are advised to refer to the allocation rates given in the sales illustration. Charges are not guaranteed and maybe revised from time to time.

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

There is only a one time administrative fee of RM 100

The insurance coverage charges are deducted monthly from the value of your units. Generally, the insurance charges will increase as you grow older. Details of insurance charges and other charges for the unit-linked policy are given in the sales illustration. Charges are not guaranteed and maybe revised from time to time.

### 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. The insurance 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 insurance charge and policy fee and any applicable tax that have been deducted less any medical fee incurred.
- Cash value - the cash value of the unit-linked policy depends on the performance of the unit-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.
- Policy lapse - The policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- 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?

#### 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 the later, this Policy shall become void. The account value under this policy shall be payable.

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**Total & Permanent Disability**

The policy shall not cover Total & Permanent Disability resulted directly or indirectly;

- from any self-inflicted bodily injury while sane or insane;
- from any nervous disorder or mental illness;
- 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 as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion.

**Old Age Disablement**

The policy shall not cover Old Age Disablement resulted directly or indirectly;

- from any self-inflicted bodily injury while sane or insane;
- from any nervous disorder or mental illness;
- 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 as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion.

**Critical Illness Benefit**

This policy shall not cover the following incidences

- An episode of coronary artery or ischaemic heart disease that occurred before the Issue Date or any reinstatement date, whichever is later
- Diagnosis of the critical illness other than those specified below within 30 days from the Issue Date or any reinstatement date, whichever is later
- Diagnosis of the critical illness specified below within 60 days from the Issue Date or any reinstatement date, whichever is later:
  - (a) Angioplasty and other invasive treatment for coronary artery disease
  - (b) Cancer
  - (c) Coronary artery disease requiring surgery
  - (d) Heart attack
  - (e) Other serious coronary artery disease
- Other than the first incidence of the critical illnesses. The exceptions to this clause are coronary artery disease and AIDS.

*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?**

Buying a single premium unit-linked policy is a medium-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the 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 or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Customer Service Hotline: 03-76501288 or**

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&lt;&lt;system date&gt;&gt;

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](http://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 19/05/2017.

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

## 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](mailto:customerservice@hla.hongleong.com.my).