

FREQUENTLY ASKED QUESTIONS For **HLA** Life Essential

1. Who is eligible for this plan?

The minimum and maximum entry ages (based on age last birthday) are as follows:

Minimum	Maximum
30 days old	70 years old

2. What is the coverage term?

Yearly renewable with coverage up to age 100 without underwriting, last renewal at age 99.

3. What is the minimum and maximum sum assured for this plan?

The minimum and maximum sum assured are as follows:

Minimum Sum Assured (RM)	Maximum Sum Assured (RM)
5,000	Subject to underwriting

4. What is the minimum annual premium purchasable for this plan?

The minimum annual premium purchasable for this plan is RM240. However for older ages, the premium will exceed RM240. For example, Age 70 is from about RM300 onwards (about RM25 a month).

5. Can this plan be renewed?

This plan will be automatically renewed at the end of Policy Year without underwriting and the last renewal age is age 99.

6. Can this plan be converted?

This plan can be converted to any new permanent plan (i.e., whole life or endowment plan providing death coverage only) at any time during the policy term without underwriting.

7. Will my premium vary as I grow older?

Your premium varies depend on your attained age. However, your premium is not guaranteed and subject to review by the Company by giving you at least 90-day written notice.

8. What are the charges I should know about?

Please refer to Product Disclosure Sheet of HLA Life Essential for details on fees and charges.

9. Is the Policy entitled for any tax related benefits?

Eligibility for individual tax relief or corporate tax deduction is subject to the Inland Revenue Board’s approval.

IMPORTANT:

This leaflet is for general information only and is not intended to be construed as a contract of insurance. Please refer to the Product Disclosure Sheet and Sales Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage. Do note that the information contained in the leaflet may change without prior notice.

Hong Leong Assurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For further information, call your friendly HLA agent today:

HLA Life Essential

One Plan, Two Choices of Coverage
for You and Your Business



Hong Leong Assurance Berhad is a member of PIDM
The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (TIPS) Brochure, contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).

For more information, please call 03-7650 1288
Log on to www.hla.com.my

HLA Life Essential

One Plan, Two Choices of Coverage for You and Your Business

In today's uncertain times, it is important to start building a strong foundation of protection for you and your family. To start-off, you need a plan that provides sufficient coverage so that your most basic protection needs are taken care of. Even better if the plan is affordable so that you aren't financially burdened, and is flexible enough to be enhanced for a more comprehensive coverage.

Look no further than HLA Life Essential! With premiums starting as low as RM 20 a month, this affordable, yearly renewable basic plan offers essential coverage without a heavy financial commitment. When you are better off financially, you have the flexibility of adding on comprehensive coverage for medical, critical illness, accidents, total & permanent disability (TPD) and old age disablement (OAD) based on your needs. You can just pay as you go with this plan, which is automatically renewed every year until age 99 without further underwriting!

While taking care of your personal protection needs is crucial, on the other hand, if you're a start-up entrepreneur, it is also imperative that you adequately protect your business during this challenging period. Once again, you can turn to HLA Life Essential to offer you keyman protection as the business owner, so that your company can continue operating in your absence. Your company may even get tax deductible benefits. Even better, discounts enable you to enjoy more savings for bigger coverage!

What's more, you can easily convert this basic plan to a full-fledged plan with level premium, without a hassle whenever you're ready.

One Plan, Two Choices of Coverage, Depending on Your Intention!



**Coverage for
Yourself and
Your Family**



ONE PLAN TWO CHOICES OF COVERAGE Depending On Your Intention!

**Coverage for
Your Business with
Keyman Protection**



With Affordable Premium From Just
RM20 Per Month



Enjoy Greater Discounts
for Bigger Coverage



**Enjoy Extra
Savings**
from Individual Tax Relief.



**Enjoy Extra
Savings**
from Corporate Tax Deduction.



Boost Your Protection With:

- 48 Critical Illnesses coverage including Heart Attack, Cancer and Kidney Ailments.
- Lump Sum Payment upon Total & Permanent Disability (TPD) and Old Age Disablement (OAD).
- Medical card with cashless hospital admission facilities.
- Accidental Death/TPD protection rider.



Basic Plan and Add On Riders are

Automatically Renewed Every Year Until Age 99 Without Further Underwriting

Last renewal age for rider is subject to their expiry age