

# HLA Prime Secure

Get Protected and Build Your Financial Stability



Available Until  
**31 December 2024**

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**For more information, please call 03-7650 1288**  
Log on to [www.hla.com.my](http://www.hla.com.my)

# HLA Prime Secure

## Get Protected and Build Your Financial Stability

We all have long-term financial goals and while we work towards securing them, there are times along the way where some cash inflow would surely help pay, perhaps for that annual family trip or your children's education fees.

**HLA Prime Secure**, a limited premium payment term investment-linked plan, makes this possible by offering you a guaranteed stream of cash on a yearly basis, a lump sum payment at maturity, along with protection for your family when you're no longer around.

With a simple and hassle-free enrolment, you can now enjoy coverage up to 30 years by just paying premiums for as short as 3 years only !



## Plan At a Glance



### Shorter Payment Term, Longer Coverage

Pay premium for just 3 or 6 years to enjoy coverage up to 20 or 30 years.



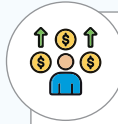
### Boost Your Savings with Yearly Guaranteed Cash Amount (GCA)

The GCA will be credited to your Policy at the end of every policy year.



### Secure Your Future with a Lump Sum Amount at Maturity

Enjoy a lump sum payment equivalent to the Account Value of your policy.



### Secure Your Family in Your Absence

Empower your loved ones with immediate financial support during difficult times with a lump sum death benefit.

**Above All, Enjoy Easy Enrolment**  
without the hassle of a medical examination or  
answering health-related questions!

#### Lump Sum Benefit for Death

Upon death, this plan pays the following benefits:

Policy Year	Death Benefit Payable for death due to non-accidental causes	Death Benefit Payable for death due to accidental causes	Additional Accidental Death Benefit
1 and 2	<div>The higher of Total Premium Paid for Basic Policy OR Account Value</div> <div>+</div> <div>Total Premium Paid for Cash Rider</div>	<div>The higher of Basic Sum Assured OR Account Value</div> <div>+</div> <div>100% of the outstanding GCA</div>	100% of the outstanding GCA
Thereafter	<div>The higher of Basic Sum Assured OR Account Value</div> <div>+</div> <div>100% of the outstanding GCA</div>		

#### Notes:

- Account Value shall mean the Account Value as at the Next Valuation Date immediately following the date of notification of death.
- Outstanding GCA shall mean the GCA yet to fall due or yet to be paid to Policy Owner that they are entitled to.

How does HLA Prime Secure work when packaged with Cash Rider?



Sample Scenario

Mr Alex, 30 years old, wishes to purchase an insurance plan with savings and protection, and enjoy the coverage until the age of 60. He signs up for the packaged plan with the details below:

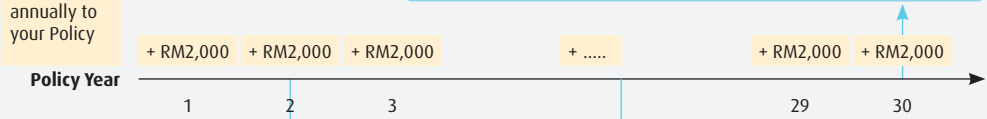
Annual Premium	RM10,000 (1 unit)
Premium payment term	6 Years
Coverage term	30 years
Death Benefit	RM100,000 + 100% of the outstanding GCA
Fund selected	100% HLA Venture Income Fund

Total Premium Paid	Total GCA Credited
RM60,000	RM60,000

GCA credited annually to your Policy

Projected Maturity Benefit received at the end of the 30th year

Account value (inclusive of GCA)	
Scenario X	Scenario Y
RM67,374	RM116,799



If Mr Alex passed away in year 2:

**Death benefit payable for death due to non-accidental causes**

Higher of Total Premium Paid for Basic Policy/ Account Value

+

Total Premium Paid for Cash Rider

**Death benefit payable for death due to accidental causes**

Higher of Basic Sum Assured/ Account Value

+

100% of outstanding GCA

+

100% of outstanding GCA

If Mr Alex passed away in year 5:

**Death benefit payable for death due to non-accidental causes**

Higher of Basic Sum Assured/ Account Value

+

100% of outstanding GCA

**Death benefit payable for death due to accidental causes**

Higher of Basic Sum Assured/ Account Value

+

100% of outstanding GCA

+

100% of outstanding GCA

Notes:

- The benefits and coverage illustrated above is available provided this policy remain in force. For details specific to your profile, please refer to the Product Illustration provided to you.
- The projected account value in the Sample Scenario is based on two scenarios of investment return, i.e. 2% (Scenario X) and 5% (Scenario Y) to show the impact of different investment returns and the actual returns rate may be higher or lower than the chosen rates. The projected values are for illustration purpose only and they are not guaranteed. Please refer to the Product Illustration for more details.
- Your investment-linked policy may lapse/ terminate once your Account Value is insufficient to pay the charges. Some factors that may cause your Account Value being insufficient are:
  - Increasing insurance charge as you grow older;
  - Unfavourable investment returns;
  - Premium holiday – i.e. if you stop paying premium for a long period of time; or
  - Partial withdrawal.

# FREQUENTLY ASKED QUESTIONS

## Who is eligible for this plan?

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

Coverage Term Options	Minimum	Maximum
20 years	30 days old	55 years old
30 years		45 years old

## What is the Annual Premium & Sum Assured Required per unit (RM)?

Each unit is comprised of HLA Prime Secure and Cash Rider. Depending on premium payment term, policy term and Entry Age of the Life Assured, the annual premium and sum assured of the Basic Policy and Rider per unit shall be as stated in table below:

Premium payment term = 6 years				
Policy Term	Entry Age	Annual Premium	Sum Assured per Unit	
			Basic Policy	Rider/GCA
20	0 – 35	10,000	100,000	2,650
	36 – 55	15,000	100,000	4,140
30	0 – 35	10,000	100,000	2,000
	36 – 45	15,000	100,000	3,000

Premium payment term = 3 years				
Policy Term	Entry Age	Annual Premium	Sum Assured per Unit	
			Basic Policy	Rider/GCA
20	0 – 35	20,000	100,000	2,850
	36 – 55	30,000	100,000	4,280
30	0 – 35	20,000	100,000	2,100
	36 – 45	30,000	100,000	3,150

## What are the number of units that can be purchased for this plan?

The minimum and maximum units are as follows:

Premium Payment Term	Minimum	Maximum
3 years	1 unit	4 units
6 years		3 units

## How are premiums allocated?

Premiums are allocated to purchase units in selected funds. The premium allocation rates of Basic Premium are shown below:

Premium Payment Term (years)	Policy Year					
	1	2	3	4	5	6
3	84%	84%	102%	-	-	-
6	78%	78%	78%	102%	102%	102%

Top Up Premium (i.e. Regular Top Up Premium and Single Top Up Premium) is allocated at an allocation rate of 95%.

# FREQUENTLY ASKED QUESTIONS

## What are the charges I should know about?

### Policy Fee

A monthly policy fee of RM8.00 (excludes any applicable tax) is chargeable to the policy.

### Insurance Charge

The rates of insurance charge are not guaranteed and shall depend on attained age, gender of the Life Assured and Sum At Risk of the Basic Policy.

### Fund Management Fee

A Fund Management Fee is charged as a percentage of the Net Asset Value of the Fund. For further details on Fund Management Fees, please refer to the Fund Fact Sheet.

## IMPORTANT:

HLA Prime Secure is underwritten by Hong Leong Assurance Berhad which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that the selected policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to our friendly agents who will perform a needs analysis and assist you in making an informed decision. This brochure is for general information only and is not to be construed as a contract of insurance. Please refer to the Fund Fact Sheet, Product Disclosure Sheet, and Product Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage after purchasing the policy. Please note that the information contained in the brochure may change without prior notice.

**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 trust.**

For further information, call your friendly HLA agents today: