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Hong Leong Assurance

HLA Prime Secure

Celebrating 50 Years of Excellence

Get Protected and Build Your Financial Stability

Available Until 31 December 2024

Hong Leong Assurance Berhad is a member of PIDM

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. 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

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YOUR LIFE IS OUR PASSION | Trust Legacy Dedication

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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!

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◇ 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:

The following table:

"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", "The higher of Total Premium Paid for Basic Policy OR Account Value + Total Premium Paid for Cash Rider", "The higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA", "100% of the outstanding GCA" "Thereafter", "The higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA", "The higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA", ""

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.

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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:

|| 0

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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

Export to Sheets

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

Export to Sheets

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)	1	2	3	4	5	6
3	84%	84%	102%			
6	78%	78%	78%	102%	102%	102%

Export to Sheets

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.

Document 1: Hong Leong SMART5 Insurance Product Disclosure Sheet

- **Product Overview:** This is an investment-linked plan with a 5-year premium payment term and 25-year policy coverage.
-
- **Death/TPD Benefit:** The benefit paid upon death or Total and Permanent Disability (TPD) before age 65 is the higher of the Basic Sum Assured (minus any withdrawals) or the Account Value.
-
- **Premium Allocation:** 20% of the basic plan premium and 80% of the Regular Top Up Premium.
-

- **Insurance Charges:** These charges are not guaranteed and will increase with age. The Account Value may become insufficient to cover insurance charges and policy fees, potentially causing the policy to lapse.
-
- **Maturity Benefit:** The benefit paid at the end of the policy term is equivalent to the Account Value.
-
- **Key Terms:**
 - Disclosure of all material facts is required.
 -
 - A 15-day free look period is provided for policy cancellation.
 -
 - Non-payment of premium within 30 days of the due date may lead to auto surrender of the policy.
 -
- **Exclusions:**
 - Death benefit exclusions include suicide within 12 months of the policy's issue or reinstatement date.
 -
 - TPD benefit exclusions include self-inflicted injury, nervous disorder or mental illness, flying in an aircraft (with exceptions), or being a member of the armed forces, police, or paramilitary forces during war, riots, or civil commotion.
 -
- **Important Notes:**
 - This is an insurance product tied to the performance of underlying assets, not a pure investment.
 -
 - Return on investment-linked funds is not guaranteed.
 -

Document 2: HLA Prime Secure Product Brochure

- **Product Overview:** This is a limited premium payment term investment-linked plan that offers yearly guaranteed cash payouts, a lump sum payment at maturity, and death benefits.
-
- **Key Features:**
 - Premium payment terms of 3 or 6 years with coverage for 20 or 30 years.
 -
 - Yearly Guaranteed Cash Amount (GCA) credited to the policy.
 -
 - Lump sum payment at maturity equal to the Account Value.
 -
 - Death benefit for financial support to loved ones.
 -
 - Easy enrollment without medical examinations or health-related questions.
 -
- **Death Benefit:**

- Specific calculations for death benefits are provided, differing slightly for accidental vs. non-accidental causes of death, and whether the death occurs in the first two policy years or later.
-
- **Important Notes:**
 - Account Value is subject to investment performance and may be insufficient to pay charges, potentially leading to policy lapse.
 -
 - The brochure is for general information only and is not a contract of insurance.
 -
 - It is recommended to refer to the Product Disclosure Sheet, Fund Fact Sheet and Product Illustration for details.

Document 1: Hong Leong SMART Cash Insurance Product Disclosure Sheet

- **Product Overview:** This is a non-participating whole life plan up to age 80 with limited premium payment (up to the end of the policy year when the life assured reaches age 55). It provides coverage against death and Total and Permanent Disability (TPD) due to natural and accidental causes.
-
- **Death & TPD Benefit:** Death and TPD benefits vary based on the event date, with different percentages of the Basic Sum Assured payable for natural and accidental causes. Juvenile lien applies to Death and TPD benefits. The total TPD benefits payable per life are limited, especially at younger ages.
-
- **Triennial Guaranteed Cash Payment:** 6% of the Basic Sum Assured is payable every 3 years from the end of the 3rd policy year up to when the life assured reaches age 80, or upon earlier death or TPD (prior to age 65).
-
- **Maturity Benefit:** 100% of the Basic Sum Assured, including any accumulated Triennial Guaranteed Cash Payment, is payable at maturity.
-
- **Premium:** The total premium payable varies depending on underwriting criteria and risk assessment.
-
- **Key Terms:**
 - Disclosure of all material facts is required.
 -
 - A 15-day free-look period is provided for policy cancellation, with a refund of premiums and applicable taxes (less any medical fees incurred).
 -
- **Exclusions:**
 - Death benefit exclusions include suicide within 12 months from the issue date or reinstatement date.
 -

- TPD benefit exclusions include self-inflicted bodily injury, flying in an aircraft (with exceptions), or being a member of the armed forces, police, and paramilitary forces during war, riots, or civil commotion.
-

Document 2: HLA Prime Secure Product Brochure

- **Product Overview:** This is a limited premium payment term investment-linked plan that offers yearly guaranteed cash payouts, a lump sum payment at maturity, and death benefits.
-
- **Key Features:**
 - Premium payment terms of 3 or 6 years with coverage for 20 or 30 years.
 -
 - Yearly Guaranteed Cash Amount (GCA) credited to the policy.
 -
 - Lump sum payment at maturity equal to the Account Value of your policy.
 -
 - Death benefit for financial support to loved ones.
 -
 - Easy enrollment without medical examinations or health-related questions.
 -
- **Death Benefit:**
 - Specific calculations for death benefits are provided, differing slightly for accidental vs. non-accidental causes of death, and whether the death occurs in the first two policy years or later.
 -
- **Important Notes:**
 - Account Value is subject to investment performance and may be insufficient to pay charges, potentially leading to policy lapse.
 -
 - The brochure is for general information only and is not a contract of insurance.
 -
 - It is recommended to refer to the Product Disclosure Sheet, Fund Fact Sheet and Product Illustration for details.

Document 1: Hong Leong SMART Protect Plus Insurance Brochure

- **Product Overview:** This is an investment-linked plan providing life protection up to age 100, with customizable coverage options.
-
- **Coverage Options:** The plan offers various coverage options, including life protection, critical illness, disability, medical coverage, premium waiver, accident coverage, and income protection.
-

- **Death Benefit:** The death benefit is payable upon the death of the life assured, with two coverage types: Increasing Cover (Basic Sum Assured + Account Value) and Level Cover (higher of Basic Sum Assured or Account Value).
-
- **Maturity Benefit:** Payable at age 100, it's the Basic Sum Assured + Account Value for Increasing Cover, and the higher of Basic Sum Assured or Account Value for Level Cover. For maturity at other ages, only the Account Value is received.
-
- **Policy Term:** Multiple policy term options are available, and the policy can be extended automatically every 5 years up to age 100 (with conditions).
-
- **Optional Riders:** A range of riders is available to enhance protection, covering areas like accidents, critical illness, disability, income, life protection, medical, and premium waiver.
-
- **Eligibility:**
 - Life Assured: Minimum entry age is 30 days old, with maximums varying by policy term option (up to age 70, 80, 90, or 100).
 -
 - 2nd Life Assured: 30 days to 70 years old.
 -
 - Policy Owner: 16 to 70 years old (if purchasing a rider).
 -
- **Premium:** Payable throughout the policy term, with a minimum basic annualised premium of RM 3,000. Payment modes include cash, cheque, credit card, e-wallet, and auto-debit.
-
- **Premium Allocation:** Premiums are divided into allocated (invested into unit account) and unallocated portions. Allocation rates vary by policy year. Top-up premiums also have allocation rates. Unallocated premiums cover commissions and expenses.
-
- **Fees and Charges:** Include a monthly policy fee (RM 8), premium and insurance charges (which are not guaranteed and vary), and fund management fees.
-
- **Commissions:** Deducted from the unallocated premium, varying by policy year for basic premium and a fixed percentage for top-up premiums.
-
- **Auto-Extension:** The plan can be automatically extended in 5-year increments up to age 100, with notification provided beforehand.
-

Document 2: HLA Prime Secure Product Brochure

- **Product Overview:** A limited premium payment term investment-linked plan offering yearly guaranteed cash payouts, a lump sum at maturity, and death benefits.
-
- **Key Features:**

- Shorter premium payment terms (3 or 6 years) with longer coverage (up to 20 or 30 years).
-
- Yearly Guaranteed Cash Amount (GCA) credited to the policy.
-
- Lump sum payment at maturity equal to the Account Value.
-
- Death benefit for financial protection.
-
- Easy enrollment (no medical exam/health questions).
-
- **Death Benefit:**
 - Specific calculations are provided, differing for non-accidental vs. accidental death.
 -
 - In the first 2 years, the non-accidental death benefit is the higher of Total Premium Paid for Basic Policy OR Account Value + Total Premium Paid for Cash Rider.
 -
 - After 2 years, it's the higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA.
 -
 - Accidental death benefit is the higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA, with an additional accidental death benefit in the first 2 years.
 -
- **Sample Scenario:** Illustrates how the plan works with a Cash Rider, showing premium payment, coverage, death benefits, and projected maturity benefits.
-
- **Important Notes:**
 - Account Value is subject to investment performance and may be insufficient to cover charges.
 -
 - Projections are illustrative and not guaranteed.
 -
- **Eligibility:**
 - Minimum/maximum entry ages vary based on coverage term options (20 or 30 years).
 -
- **Premium & Sum Assured:**
 - Annual premium and sum assured per unit are defined, varying by premium payment term, policy term, and entry age.
 -
- **Number of Units:** Minimum and maximum purchase units are specified.
-
- **Premium Allocation:** Premiums are allocated to purchase units in funds, with allocation rates varying by premium payment term. Top-up premiums have a 95% allocation rate.

-
- **Charges:**
 - Monthly policy fee (RM8).
 -
 - Insurance charges (non-guaranteed, vary by age, gender, etc.).
 -
 - Fund Management Fee (as a percentage of Net Asset Value).
 -

Document 3: Hong Leong SMART5 Insurance Product Disclosure Sheet

- **Product Overview:** An investment-linked plan with a 5-year premium payment term and 25-year policy coverage.
-
- **Death/TPD Benefit:** The higher of Basic Sum Assured (minus withdrawals) or Account Value, payable upon death or Total and Permanent Disability (TPD) before age 65.
-
- **Premium Allocation:** 20% of basic plan premium and 80% of Regular Top Up Premium.
-
- **Insurance Charges:** Not guaranteed and increase with age. Account Value may become insufficient to cover charges, potentially lapsing the policy.
-
- **Maturity Benefit:** Account Value payable at the end of the policy term.
-
- **Key Terms:**
 - Disclosure of all material facts is required.
 -
 - 15-day free look period for cancellation.
 -
 - Non-payment of premium within 30 days may lead to auto surrender.
- **Exclusions:**
 - Death: Suicide within 12 months.
 - TPD: Self-inflicted injury, mental illness, aviation (with exceptions), or war/riots (for armed forces/police).
- **Important Notes:**
 - Insurance product tied to asset performance, not a pure investment.
 -
 - Investment returns are not guaranteed.

Document 4: Hong Leong SMART Cash Insurance Product Disclosure Sheet

- **Product Overview:** A non-participating whole life plan up to age 80 with limited premium payment (up to age 55). Covers death and Total and Permanent Disability (TPD).
-

- **Death & TPD Benefit:** Varies by event date, with different percentages of Basic Sum Assured for natural and accidental causes. Juvenile lien applies. TPD benefits are limited, especially at younger ages.
-
- **Triennial Guaranteed Cash Payment:** 6% of Basic Sum Assured every 3 years from the end of the 3rd policy year up to age 80, or earlier death/TPD (before age 65).
-
- **Maturity Benefit:** 100% of Basic Sum Assured, including accumulated Triennial Guaranteed Cash Payment.
-
- **Premium:** Varies based on underwriting criteria.
-
- **Key Terms:**
 - Disclosure of all material facts required.
 -
 - 15-day free-look period for cancellation.
 -
- **Exclusions:**
 - Death: Suicide within 12 months.
 - TPD: Self-inflicted injury, aviation (with exceptions), or war/riots (for armed forces/police).

Document 1: HLA Prime Secure Product Brochure

- **Product Overview:** This is a limited premium payment term investment-linked plan offering yearly guaranteed cash payouts, a lump sum at maturity, and death benefits.
-
- **Key Features:**
 - Shorter premium payment terms (3 or 6 years) with longer coverage (up to 20 or 30 years).
 -
 - Yearly Guaranteed Cash Amount (GCA) credited to the policy.
 -
 - Lump sum payment at maturity equal to the Account Value.
 -
 - Death benefit for financial protection.
 -
 - Easy enrollment (no medical exam/health questions).
 -
- **Death Benefit:**
 - Specific calculations are provided, differing for non-accidental vs. accidental death.
 -
 - In the first 2 years, the non-accidental death benefit is the higher of Total Premium Paid for Basic Policy OR Account Value + Total Premium Paid for Cash Rider.
 -

- After 2 years, it's the higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA.
-
- Accidental death benefit is the higher of Basic Sum Assured OR Account Value + 100% of the outstanding GCA, with an additional accidental death benefit in the first 2 years.
-
- **Important Notes:**
 - Account Value is subject to investment performance and may be insufficient to cover charges.
 -
 - Projections are illustrative and not guaranteed.
 -
- **Eligibility:**
 - Minimum/maximum entry ages vary based on coverage term options (20 or 30 years).
 -
- **Premium & Sum Assured:**
 - Annual premium and sum assured per unit are defined, varying by premium payment term, policy term, and entry age.
 -
- **Number of Units:** Minimum and maximum purchase units are specified.
-
- **Premium Allocation:** Premiums are allocated to purchase units in funds, with allocation rates varying by premium payment term.
 - Top-up premiums have a 95% allocation rate.
 -
- **Charges:**
 - Monthly policy fee (RM8).
 -
 - Insurance charges (non-guaranteed, vary by age, gender, etc.).
 -
 - Fund Management Fee (as a percentage of Net Asset Value).
 -

Document 2: Hong Leong SMART5 Insurance Product Disclosure Sheet

- **Product Overview:** An investment-linked plan with a 5-year premium payment term and 25-year policy coverage.
-
- **Death/TPD Benefit:** The higher of Basic Sum Assured (minus withdrawals) or Account Value, payable upon death or Total and Permanent Disability (TPD) before age 65.
-
- **Premium Allocation:** 20% of basic plan premium and 80% of Regular Top Up Premium.
-
- **Insurance Charges:** Not guaranteed and increase with age.

- Account Value may become insufficient to cover charges, potentially lapsing the policy.
-
- **Maturity Benefit:** Account Value payable at the end of the policy term.
-
- **Key Terms:**
 - Disclosure of all material facts is required.
 -
 - 15-day free look period for cancellation.
 -
 - Non-payment of premium within 30 days may lead to auto surrender.
 -
- **Exclusions:**
 - Death: Suicide within 12 months.
 -
 - TPD: Self-inflicted injury, mental illness, aviation (with exceptions), or war/riots (for armed forces/police).
 -
- **Important Notes:**
 - Insurance product tied to asset performance, not a pure investment.
 -
 - Investment returns are not guaranteed.
 -

Document 3: Hong Leong SMART Cash Insurance Product Disclosure Sheet

- **Product Overview:** A non-participating whole life plan up to age 80 with limited premium payment (up to age 55).
 - Covers death and Total and Permanent Disability (TPD).
 -
-
-
- **Death & TPD Benefit:** Varies by event date, with different percentages of Basic Sum Assured for natural and accidental causes.
 - Juvenile lien applies.
 -
 - TPD benefits are limited, especially at younger ages.
 -
-
-
- **Triennial Guaranteed Cash Payment:** 6% of Basic Sum Assured every 3 years from the end of the 3rd policy year up to age 80, or earlier death/TPD (before age 65).
-
- **Maturity Benefit:** 100% of Basic Sum Assured, including accumulated Triennial Guaranteed Cash Payment.
-
- **Premium:** Varies based on underwriting criteria.

-
- **Key Terms:**
 - Disclosure of all material facts required.
 -
 - 15-day free-look period for cancellation.
 -
- **Exclusions:**
 - Death: Suicide within 12 months.
 -
 - TPD: Self-inflicted injury, aviation (with exceptions), or war/riots (for armed forces/police).
 -

Document 4: Hong Leong SMART Protect Plus Insurance Brochure

- **Product Overview:** An investment-linked plan providing life protection up to age 100, with customizable coverage options.
-
- **Coverage Options:** Life protection, critical illness, disability, medical coverage, premium waiver, accident coverage, and income protection.
-
- **Death Benefit:** Payable upon death, with two coverage types: Increasing Cover (Basic Sum Assured + Account Value) and Level Cover (higher of Basic Sum Assured or Account Value).
-
- **Maturity Benefit:** Payable at age 100, it's the Basic Sum Assured + Account Value for Increasing Cover, and the higher of Basic Sum Assured or Account Value for Level Cover.
 - For maturity at other ages, only the Account Value is received.
 -
- **Policy Term:** Multiple policy term options are available, and the policy can be extended automatically every 5 years up to age 100 (with conditions).
-
- **Optional Riders:** A range of riders is available to enhance protection.
-
- **Eligibility:**
 - Life Assured: Minimum entry age is 30 days old, with maximums varying by policy term option.
 -
 - 2nd Life Assured: 30 days to 70 years old.
 -
 - Policy Owner: 16 to 70 years old (if purchasing a rider).
 -
- **Premium:** Payable throughout the policy term, with a minimum basic annualised premium of RM 3,000.
 - Payment modes include cash, cheque, credit card, e-wallet, and auto-debit.
 -
-

-
- **Premium Allocation:** Premiums are divided into allocated (invested into unit account) and unallocated portions.
 - Allocation rates vary by policy year.
 - Top-up premiums also have allocation rates.
 -
 - Unallocated premiums cover commissions and expenses.
 -
- **Fees and Charges:** Include a monthly policy fee (RM 8), premium and insurance charges (which are not guaranteed and vary), and fund management fees.
-
- **Commissions:** Deducted from the unallocated premium, varying by policy year for basic premium and a fixed percentage for top-up premiums.
-
- **Auto-Extension:** The plan can be automatically extended in 5-year increments up to age 100, with notification provided beforehand.
-

Document 5: Hong Leong SMART Saver Plus Insurance Product Disclosure Sheet

- **Product Overview:** A non-participating endowment plan with a 5-year premium payment term and a 20-year coverage term.
-
- **Guaranteed Cash Payment (GCP):** GCP is payable annually from the end of the 5th policy year until maturity at the 20th year.
 - The policy owner can choose to pay out the GCP, accumulate it with interest, reinvest it, or partially pay out/accumulate/reinvest.
 -
-
-
- **Death/TPD Benefit:** Payable upon death/TPD (prior to age 65), including the Guaranteed Death/TPD Benefit, accumulated GCP (if any), and Account Value (if any).
 - Benefits vary based on entry age.
 -
 - Juvenile lien applies, reducing the Basic Sum Assured if death/TPD occurs before age 5.
 -
 - TPD Benefit Limit per life is specified and varies by age.
 -
-
-
- **Maturity Benefit:** 100% of the Basic Sum Assured plus accumulated GCP (if any) is payable at maturity.
-
- **Key Terms:**
 - Disclosure of all material facts is required.
 -

- 15-day free-look period for cancellation.
-
- **Exclusions:**
 - Specific exclusions for death and TPD are detailed in the policy contract.

Product Disclosure Sheet

Hong Leong SMART Wealth Insurance

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?

- Hong Leong SMART Wealth Insurance is an investment-linked plan with a premium payment term of three (3) years and policy coverage up to age 100.
-
- This plan offers various Annual Premium packages for selection, ranging from Standard (RM 30,000) to Ultimate (RM 1,000,000).
- Insurance protection provided is for death only.
-
- For the first two (2) policy years, the death benefit payable for death due to non-accidental causes is the higher of:
 - The total premium paid for this basic policy less any applicable tax on premium, any withdrawal and any benefit paid, or
 - The Account Value at the next valuation date.
 -
- The death benefit payable for death due to non-accidental causes from the 3rd policy year onwards and the death benefit payable for death due to accidental causes for all policy years shall be the higher of the Basic Sum Assured or Account Value at the next valuation date.
-
- Allocation for Basic Regular Premium and Regular Top Up Premium (executed at policy inception) are both 100%.
-
- The total Basic Plan Premium is apportioned into 5.5% of Basic Regular Premium and 94.5% of Regular Top Up Premium (executed at policy inception).
-
- Allocation for Regular Top Up Premium/One Time Top Up Premium executed after policy inception is 95%, with 5% unallocated charge applied.
-
- The policy values of this policy vary directly with the performance of the unit funds.
-
- Insurance charges (deducted from the account value) will increase with age and in later years, the accumulated account value may not be sufficient to pay

for insurance charges and supplementary fees, potentially leading to policy lapse.

-
- Premium top-up or withdrawal reduction may be necessary to continue the policy.
-

2. What are the covers / benefits provided?

- The Basic Sum Assured for this plan is RM <<Sum Assured>> and the duration of the coverage is <<100-Entry Age>> years or upon termination, whichever occurs first.
-
- **Death Benefit:**
 - For the first two (2) policy years, the death benefit payable for death due to non-accidental causes is the higher of the total premium paid for this basic policy less any applicable tax on premium, any withdrawal and any benefit paid, or the Account Value at the next valuation date.
 -
 - From the 3rd policy year onwards and for death due to accidental causes, the death benefit is the higher of the Basic Sum Assured or Account Value at the next valuation date.
 -
 - The Basic Sum Assured will be reduced by any partial withdrawal amount.
 -
- **Maturity Benefit:**
 - Upon survival of the Life Assured at the end of the policy term, a maturity benefit equivalent to the higher of Basic Sum Assured or Account Value shall be payable.
 -
- **Important Notes:**
 - The Product Illustration and Fund Fact Sheet, which include product benefits and objectives of the investment-linked fund, should be read.
 -
 - It is important to select a plan or fund combination that suits your financial goals and risk profile.
 -
 - Protection by PIDM on benefits payable from the unit portion of this policy/product is subject to limitations.
 -

3. How much premium do I have to pay?

- The total premium payable may vary depending on underwriting criteria and risk assessment.
-
- The estimated premium is as follows:
 - Basic Regular Premium: <<Total Basic Regular Premium>>

- Regular Top Up Premium (executed at policy inception): <<Total Regular Top Up Premium (executed at policy inception) Premium>>
 - Total Premium Payable: <<Total Premium Payable>>
- Premium payment period is until <<1st Life Assured's Entry Age + Premium Payment Term - 1>>.
-
- 100% of the Basic Plan Premium is allocated to purchase units in the chosen investment-linked fund.
-
- Supplementary fees will be charged.
-
- Refer to the Product Illustration for allocation rates and supplementary fees.
-
- Receipts of payments should be kept as proof of premium payment.
-

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

- A monthly supplementary fee is charged: 0.13% of initial Basic Sum Assured (policy year 1 to 3) and RM8 (policy year 4 onwards).
-
- The insurance charges and supplementary fee are deducted monthly from the unit value.
-
- Insurance charges generally increase with age.
-
- Surrender and partial withdrawal within the first three policy years are subject to charges.
-
- Details of insurance charges and other fees/charges are in the Product Illustration.
-
- Illustrated insurance and other fees/charges are based on current levels and may be varied with 3 months' notice for upward revision or immediately upon written notice for downward revision.
-
- Refer to the policy contract for terms and conditions.
-
- Premium and reinvestment of claims or benefit paid for policies to business organizations are subject to 8% Service Tax.
-

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

- **Importance of disclosure:** All material facts, such as nationality and correct age, must be disclosed.
- **Free-look period:** The policy can be cancelled within 15 days from the date of delivery of the policy. HLA will refund unallocated premiums, the value of allocated units at the next valuation date, any insurance charge,

supplementary fee, and applicable tax deducted, less any medical fee incurred.

- **Grace Period:** Non-payment of premium within the 30-day grace period from the premium due date will result in automatic surrender of the policy. The cash value, net of surrender fee, shall be payable, and the policy will be terminated.
- Guaranteed benefits are only applicable if the policy is in force.
- **Cash value:** Depends on the performance of the investment-linked funds selected. Higher insurance coverage results in more units being used to pay for insurance charges, and fewer units remain to accumulate cash values.
- **Policy lapse:** Occurs when the value of investment units is insufficient to pay for insurance and other fees/charges. A 30-day grace period for premium payment is given.
- Insurance charges increase with age, and in later years, the accumulated account value may be insufficient to cover insurance charges and supplementary fees, potentially leading to policy lapse.
- Premium top-up or withdrawal reduction may be required to continue the policy.
- The policy should align with your needs and the premium should be affordable.
- Provisions for nomination and assignment are available. Nominate a nominee and ensure they are aware of the policy.
- All applications are subject to underwriting approval.
- Note: This list is non-exhaustive. Refer to the policy contract for the complete terms and conditions.

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, Alteration Effective Date or the Reinstatement Date, whichever is the latest, the policy shall become void.
- In such cases, the death benefit is not payable, and the Company shall only refund unallocated premiums (if any), the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, supplementary fee, and any applicable tax that have been deducted less any medical fee incurred and benefit paid.
- Note: This list is non-exhaustive. Refer to the policy contract for the full list of exclusions.

7. Can I cancel my policy?

- Buying a regular premium Investment-Linked Plan is a long-term financial commitment.
-
- It is not advisable to hold this policy for a short period due to the high initial costs.
-
- Early termination may result in receiving less than the amount of premiums paid.
-

- Switching to other funds is allowed without any fee.
-

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

- It is important to inform the insurer of any changes in contact details (including nominee and/or trustee) to ensure timely receipt of correspondences.
-

9. Where can I get further information?

- For additional information about investment-linked insurance, refer to the insuranceinfo booklet on 'Investment-Linked Insurance', available at branches or from bancassurance personnel.
-
- Enquiries can be directed to Hong Leong Assurance Berhad.
-
- Contact details for Hong Leong Assurance Berhad and Hong Leong Bank Berhad are provided.
-

10. Other similar types of coverage available

- Information on other similar types of coverage is available from bancassurance personnel.
- **Important Note:** This is an insurance product tied to the performance of the underlying assets and is not a pure investment product like unit trusts. Evaluate your options carefully, ensuring the chosen plan meets your risk appetite and that you can afford the premium throughout the premium payment term. Increasing investment value is advised through 'top ups'. Return on an investment-linked fund is not guaranteed.

<!-- end list -->

- The information in this disclosure sheet is valid as of <<system date>>.
-

Service Guide - Our Service To You

- Hong Leong Bank offers Hong Leong Assurance insurance products through its branches nationwide.
- Services provided when purchasing a life insurance product:
 - **Before You Buy a Policy:** Assistance in choosing the right insurance plan, reviewing the Customer Fact Find Form, and recommending suitable plans. Explaining product features, benefits, exclusions, premiums, and fees/charges. Providing the Product Illustration, Product Disclosure Sheet, and other relevant materials.
 -

- **When You Decide to Buy a Policy:** Assistance with the policy application, explaining the importance of accurate answers in the proposal form, submitting the application, arranging medical examinations if required, providing information and assistance in making a nomination, and explaining the Policy Terms and Conditions. The policy document will be delivered within 7 days from the policy issue date.
-
- **During the Term of the Policy:** Continuous policy servicing and assistance in submitting service requests to Hong Leong Assurance Berhad, such as policy modifications, changes of address and frequency of premium payments.
-
- **Assist You In Making A Claim:** Assistance in submitting claim forms and documents to Hong Leong Assurance Berhad.
-
- **Customer Portal:** Hong Leong Assurance Berhad's corporate website (<https://www.hla.com.my>) provides access to the HLA Customer Portal for policy information.
- Contact information for Hong Leong Assurance Berhad is provided for additional support.

PRODUCT DISCLOSURE SHEET

Hong Leong Assurance Berhad

Read this Product Disclosure Sheet before you decide to take up the HLA Wealth Gain Plus. Be sure to also read the general terms and conditions.

HLA Wealth Gain Plus

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?
- 2.
3. This is a regular premium investment-linked plan with Level Cover.
- 4.
5. Insurance protection provided is death only.
- 6.

The policy values of this policy vary directly with the performance of the unit funds.

What are the covers/ benefits provided?

A) Basic Plan

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

1. Death Benefit
- 2.

In the event of death of the Life Assured, the amount payable shall be the HIGHER of: Basic Sum Assured; or Account Value at the Next Valuation Date immediately following the date of notification of death.

The Basic Sum Assured will be reduced by the partial withdrawal amount 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.

In the event of death before age of 5, there will be a reduction to the Basic Sum Assured.

As a result, the Basic Sum Assured payable will be reduced as shown in Table (1) below.

Table (1) - Provision for Juvenile

The following table:

"Age at death (last birthday)

% of Basic Sum Assured payable "

1. 1 20%
- 2.
3. 2 40%
- 4.
5. 3 60%
- 6.
7. 4 80%
- 8.

II) Maturity Benefit

At the end of the policy term, a Maturity Benefit equivalent to the Account Value shall be payable.

Reminder: Please read the Sales Illustrations 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.

This product disclosure sheet consists of 5 pages and each page forms an integral part of the Product Disclosure Sheet.

A prospective policy owner is advised to read and understand the information printed on each and every page.

Win MP (UL UDR) Version 3. 8 Last Updated 24 June 2019-E&OE -

Level 3, Tower B, PJ City Development, No 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Malaysia.

Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

Page 1 of 5

3. How much premium do I have to pay?
- 4.

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.

The following table:

"Plan/Rider Type Insured Lives Initial Premium Payable *(RM) "

HLA Wealth Booster Plus Basic Plan 1st Life Assured Total

Premium duration:

"Plan/Rider Premium payable based on 1st insured life's age at the beginning of the policy year "

HLA Wealth Booster Plus Until

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 direct distribution cost and company's expenses.

You are advised to refer to the allocation rates given in the Sales 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?
- 5.

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 in first 2 policy years are subject to charges.

Details of insurance charges and other charges for your investment-linked policy are given in the Sales Illustration.

The rates of insurance charge are guaranteed; other charges are not guaranteed and may be varied from time to time by giving 3 months' notice to Policy Owners.

6% Service Tax is chargeable if the premium of the policy is contributed by corporates.

Otherwise, there is no service tax chargeable if the premium of policy is contributed by individuals.

5. What are some of the key terms and conditions that I should be aware of?
- 6.
7. Importance of disclosure you must disclose all material facts such as medical condition, and state your age correctly.
- 8.
9. Free-look period you may cancel your policy by returning the policy within 15 days from the date of delivery of the policy.
- 10.

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.

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.

Policy lapse - Basic Plan and Unit Deduction Rider will lapse 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 respective Rider provision.

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.

This product disclosure sheet consists of 5 pages and each page forms an integral part of the Product Disclosure Sheet.

A prospective policy owner is advised to read and understand the information printed on each and every page.

Win MP (UL UDR) Version 3. 8 Last Updated 24 June 2019-E&OE-

Level 3, Tower B, PJ City Development, No 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Malaysia.

Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

Page 2 of 5

6. What are the major exclusions under this policy?
- 7.

A) Basic Plan

1. Death Benefit
- 2.

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 voided.

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.

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?

8.

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?

9.

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?

10.

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.

If you have any enquiries, please contact us at:

Customer Service Hotline

HLA ASSET ELITE

You Care For Your Family. We Care For YOU

Life is full of moments of joys and courage, but it is not always a smooth ride. While you are pursuing your dreams and taking care of your family, an unfortunate incident may ruin your financial planning or even bring hardship to your family. We know you work hard to give the best for your family while conquering life challenges. Hence, we are here to back you up and assist in improving the financial wellbeing of your family even when you're no longer around.

Be it protection for yourself or legacy for your loved ones,

you can now pursue your dreams with a peace of mind. Unlocking HLA Asset Elite, an investment-linked plan that comes with all-rounded protection from your prime age to your golden age, and allows you to leave a meaningful legacy with flexible coverage up to age 100. We care for you with financial aid should you suffer elderly disablement such as incontinence, immobility, not able to get dressed or eat, so that you can live with dignity and don't have to burden your family. You can also add on riders to strengthen your retirement needs with a guaranteed income stream. Let us help you build your retirement confidence to achieve your retirement goals. This plan allows a premium payment term from as short as 6 years up to full term, whichever suits your needs. Especially during your prime age where

you have high commitments, full premium pay term with lower regular premiums will be a better choice. Moreover, during this period of time, this plan protects you with auxiliary benefits if you are unfortunately retrenched or diagnosed with cancer, to support you through tough times. Along your life journey, we reward you when you stay with us longer to boost your account value and help to sustain your policy in later years. We are always here to safeguard your needs, so that you can focus on taking care of your family, and count on us to take care of you.

3

Base

Build an all-encompassing plan that covers your needs with
for YOU and your family

You care for your family

We care for YOU

Basic Sum Assured

Choose the right coverage for you and your family with a rule of thumb $\approx 100 \times$ monthly income to ensure you're adequately protected. Starting from RM500,000; for entry age 51 and above, you can start with as low as RM350,000. Enjoy Large Size Discount when you buy Basic Sum Assured of RM1,250,000 and above. Coverage Term

Get your coverage up to age 100. You can choose lower expiry up to age 60, 70, 80 or 90 to match your needs. Chosen policy term that expires before age 100 can be extended to age 100. You just need to pay additional premium. You can refer to Product Illustration and Product Disclosure Sheet for premium comparisons.

i

Premium payment term

Select 6, 10, 15, 20 years or full pay based on your budget. Choose full pay to pay lower premium each year but over a longer period. However, a short premium payment term allows you to pay more during higher income-earning years and reduces your burden of paying premiums at older age.

i

Fund Choice

Choose a combination of funds based on your risk appetite: conservative, moderate, aggressive. Your Base come with

✓ Death Benefit

✓ Cancer Recovery ✓ Elder Care

- ✓ Loyalty Bonus
- ✓ Involuntary Loss of Employment Benefit
- ✓ Maturity Benefit

Why HLA Asset Elite?

Exclusive Cancer Recovery and Elder Care from your prime age to golden age

Apart from the death benefit, this plan also provided these two unique auxiliary benefits:

Cancer Recovery

Step up coverage up to 30% Basic Sum Assured, subject to a maximum of RM4,000,000 per life, if you suffer from cancer during prime age. Receive higher coverage when you stay with us longer.

Receive a lump sum payout depending on the Policy Year inforce upon diagnosis of cancer up to age 60.

Coverage on Cancer Recovery up to age 60

% of Basic Sum Assured (BSA)

Policy Year

Elder Care

Receive supplementary income of 50% Basic Sum Assured, subject to a maximum of RM2,500,000 per life, if you suffer elderly disablement, such as not being able to take care of your daily life during golden age. Receive 50% of Basic Sum Assured in 5 annual instalments if suffer elderly disablement at age 60 and onwards

if suffer from elderly disablement

Age of Life Assured

Payout of Elder Care

Total Payout: 50% of BSA

Further boost your protection with add-on riders with additional premium:

Coverage on critical illnesses such as early to late-stage cancer, heart-related problems, stroke as well as mental illness and type II diabetes. You can also get lump sum cover for hospitalisation or surgery on top of hospital income. Get the right combination for your boosted healthcare needs.

Disability solutions are provided with lump sum benefit for acclimatizing the unexpected total and permanent disablement and with the option of continuing care supported by the regular

stream of supplementary income. You'll also receive financial support upon elderly disablement where you will have to rely on others for assistance on daily living while facing few conditions such as incontinence, immobility, not able to get dressed or eating during golden age.

Leave a meaningful legacy for your loved ones

Death Benefit

Coverage in the event of death with flexible coverage term up to age 100. Immediate financial relief for your loved ones during the hard times when you unfortunately pass away. The "rule of thumb" is to have coverage 100 times of your monthly income to ensure you and your family are adequately protected. If you want to multiply legacy for your loved ones, you can buy a higher Basic Sum Assured with additional premium. Insure you with a financial safety net upon involuntary loss of employment & reward you when you stay longer with us

Involuntary Loss of Employment Benefit

In time of involuntary loss of employment, we provide you with a temporary premium relief up to RM6,000 for 6 months to ensure your protection remains intact. Loyalty Bonus

Rewards you up to 15% of Basic Sum Assured when you stay longer with us. Loyalty Bonus can boost your account value and lead to higher savings in later years

7

Tailor your protection with flexible premium payment & coverage term

Customise your plan with various premium payment terms of 6, 10, 15, 20 years or full pay to match your budget. While your Asset Elite plan can cover you up to age 100, you can choose a shorter policy term to match your needs. We offer policy terms that expire at age 60, 70, 80, 90 or 100. If you choose the coverage that expires before age 100, worry not as you can extend your policy term to age 100 without going through underwriting with additional premium. Enhance your coverage with comprehensive range of riders

Add-on benefits

Your Asset Elite plan has a wide range of add-on riders with additional premium to optimise your protection, such as accidents and premium waiver. To ease you from managing multiple policies, you can also extend the add-on benefits to your spouse only, or both your spouse and children, so that you can cover your whole family under ONE plan! Retirement planning

While you take care of your family, you can also plan ahead and secure a guaranteed income stream during your retirement years. What you need to do is to add on the premium paying rider to your basic, so that you have a peace of mind and live your moment during your retirement.

Extension With Additional Premium

Enhance your coverage with comprehensive range of riders

Accidental

Get protected against death or disablement due to accident, especially high accident incidence rates during your prime age. Medical

Comprehensive medical benefits or daily income for your healthcare needs. Critical Illness

Coverage on early to late-stage cancer, heart-related problems, stroke as well as mental illness and type II diabetes, or lump sum cover for hospitalisation/surgery on top of hospital income. Disability

Lump sum benefit or regular stream of supplementary income to support you upon total and permanent disablement. Premium waiver

Continue to enjoy the coverage with your premium waived if the unfortunate strikes.

HongLeong Assurance

Celebrating 50 Years of Excellence

HLA CompleteProtect

Embrace life's uncertainties with enhanced protection you can count on.

Various riders selection to complement your coverage

Financial aid for stroke and kidney failure

RM

Power Up

with Power Series riders for comprehensive coverage

Boost your coverage without medical examination

☆

Loyalty bonuses totalling 15% of Basic Sum Assured

Hong Leong Assurance Berhad is a member of PIDM

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. 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 or log on to www.hla.com.my

www.hla.com.my inf

YOUR LIFE IS OUR PASSION | Trust Dedication. Legacy

Live life with confidence knowing you and your loved ones are prepared for life's uncertainties.

Introducing HLA CompleteProtect, an enhanced regular premium investment-linked plan with stepped up premium that goes beyond traditional coverage. Pioneering a new standard in protection, it offers affordable yet comprehensive coverage to meet evolving needs. More importantly, it allows you to future-proof your current protection by adding various riders including the unique Power Series riders a series of critical illness riders which provides lump sum payment, long term income and payor benefit to offset future premium. The Power Series riders focus on how illnesses impair key body systems and financially protect you during critical moments, providing coverage beyond a fixed list of conditions or defined critical illnesses. Discover how HLA CompleteProtect can protect you and your loved ones today from life's uncertainties.

E

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E

Key benefits at a glance

Enjoy the flexibility

to select between level and stepped up premium structures. Mitigate financial burden

with a regular payout when you experience retrenchment, stroke or kidney failure.

Cost protection

with various riders available. Rest assured

you are still covered with future-proof Power Series riders even for undiscovered diseases.

Automatically rebalance

your risk exposure in your investment portfolio.

Coverage increases

by 25% of prevailing Basic Sum Assured (BSA) upon life events as an option without medical examination. Earn loyalty bonuses

totalling 15% of BSA.

All about HLA CompleteProtect

What are the benefits payable?

The benefits of HLA CompleteProtect will be payable in accordance to the table below:

The following table: "Benefits ", "Descriptions " "Death ", "Upon death of the Life Assured, the following will be payable: " "Benefit ", "Higher of: (a) Basic Sum Assured¹ (BSA); or (b) Account Value " , "plus, the Additional Basic Sum Assured² (if any) " "Stroke or

Kidney ", "In the event that Life Assured is suffering from Stroke or Kidney Failure, the following will be payable: " "Failure Living Allowance³ " , "20% of prevailing BSA for 5 years

In the event of death of the Life Assured after approval of Stroke or Kidney Failure living allowance claim, the following will be payable: " , "100% of the outstanding living allowance " "Involuntary Loss of ", "In the event that Policy Owner experiences ILOE prior to attaining age 60, an ILOE Benefit equivalent to the LOWEST of: " "Employment (ILOE) Benefit ", "(a) 6 months' worth of premium at inception (b) 6 months' worth of prevailing premium at claim; or

" , "(c) RM 3,000 shall be credited into the Policy in a lump sum with 100% allocation rate to purchase units. "

'The BSA will be reduced by the partial withdrawal amount. Additional Basic Sum Assured means the increase in death cover effected under Life Protection Extender. This living allowance coverage shall cease when Life Assured attains age 60. This benefit only payable on first occurrence.

The following table: "Benefits ", "Descriptions " , "Loyalty Bonus

Maturity " , "Loyalty Bonus by entry age would be credited into the policy based on % of prevailing Basic Sum Assured as stated in the table below, provided that the policy is in force and premiums are paid up to date. Credited into the policy at the Loyalty Bonus end of the policy year upon the Entry Age (% of BSA) Life Assured attaining Age 55 1% Age 60 0-19 2% Age 65 4% Age 70 8% Age 65 5% Age 70 20-45 5% Age 75 5% Policy Year 20 or age 75, 46 and above 15% whichever is later The Maturity Benefit payable shall be:

" , "

"

"Benefit " , "Higher of: (a) Basic Sum Assured¹ (BSA); or (b) Account Value " , "plus, the Additional Basic Sum Assured² (if any) " ,

The BSA will be reduced by the partial withdrawal amount. Additional Basic Sum Assured means the increase in death cover effected under Life Protection Extender.

Who can take up this plan?

The entry ages (based on age last birthday) are as follow:

The following table: "Descriptions ", "Minimum ", "Maximum ", "Unborn child ", "13 weeks of gestation ", "Before birth " "Life Assured " ,,, , "=30 days old ", "30 days old ", "70 years old "

What is the Basic Sum Assured of this plan?

Minimum (RM)

5,000

Maximum (RM)

Subject to Underwriting

L

1

What is Life Protection Extender?

Upon the occurrence of any one of the selected events, you have the option to increase Death coverage by 25% of the prevailing Basic Sum Assured capped at RM 100,000 each time without underwriting, subject to prevailing administrative rules. POLICY YEAR 1

Purchases HLA CompleteProtect BSA: RM 400K

RM 400,000

Conceives a child RM6~00K+RMo~ Due to the limit of 1 selected event per policy year

L

4

POLICY YEAR 4

Fixed interval of 3 years RM 600K + RM 100K (25% of BSA)

RM 700,000

8

7

POLICY YEAR 7

Fixed interval of 3 years RM 800K + RM 100K (25% of BSA)

RM 900,000

POLICY YEAR 8

Conceives a child RM 900K + RM 100K (25% of BSA)

RM 1,000,000

6

2

3

POLICY YEAR 2

Marriage RM 400K + RM 100K (25% of BSA)

RM 500,000

POLICY YEAR 3

Starts a business RM 500K + RM 100K (25% of BSA)

RM 600,000

POLICY YEAR 5

5

Starts a business overlineRM7~00K+R莫~

RM 700,000

Cannot be exercised as this selected event can be submitted once per policy only.

POLICY YEAR 6

Acquires a property RM 700K + RM 100K (25% of BSA)

RM 800,000

POLICY YEAR 9

9

10

RM1~.0m~il+R莫~ RM 1,000,000

POLICY YEAR 10

Fixed interval of 3 years RM1~.0m~il+R莫~

RM 1,000,000 This option cannot be exercised as it had exceeded the limit of 6 times per policy

L

3 YEARS

How long is the policy term?

The policy expiry age is 100 years old. How much premium do I have to pay?

The minimum annual premium is RM 1,200. Premium structure

You can choose from the premium structure options below:

The following table: , "Annual Premium " , "Age at beginning of year " , "Option 1 Full payment term with level premium (RM) " , "Option 2

Full payment term with stepped up premium¹ (RM) " , "Option 3

Limited pay with stepped up premium² (RM) " "30-49 " , "1,950 " , "1,800 " , "2,100 " "50-59 " , "1,950 " , "1,800 " , "0 " "60-64 " , "1,950 " , "2,250 " , "2,625 " "65-69 " , "1,950 " , "2,700 " , "3,150 " "70-74 " , "1,950 " , "3,150 " , "3,675 " "75-79 " , "1,950 " , "3,600 " , "4,200 " "80-84 " , "1,950 " , "4,050 " , "4,725 " "85-89 " , "1,950 " , "4,500 " , "5,250 " "90-94 " , "1,950 " , "4,950 " , "5,775 " "95-99 " , "1,950 " , "5,400 " , "6,300 " "Total up to age 59 " , "58,500 " , "54,000 " , "42,000 " "Total up to age 79 " , "97,500 " , "112,500 " , "110,250 " "Total up to age 99 " , "136,500 " , "207,000 " , "220,500 "

Andrew, aged 30 purchased BSA of RM 300,000. He has invested 50% in HLA Dynamic Fund and 50% in HLA Venture Income Fund respectively. This scenario is assuming stepped up premium at age 60.

This scenario is assuming initial premium pay term of 20 years and stepped up premium at age 60.

How will my premium be allocated?

The allocated premium for the basic plan is used to purchase units in the selected Funds. Please see the table below for premium allocation rates.

The following table: "Initial Premium Pay Term¹ " , "1-3 " , "4-6 " , "Policy Year

7-9 " , "10 " , "11 and above " "6 " , "78% " , "102% " , , , "10 " , "68% " , "99% " , "100% " , "100% " , "15 " , "%

62 " , "88% " , "100% " , "100% " , "100% " "20 and above " , "60% " , "80% " , "95% " , "100% " , "100% "

Note: Premium allocation rates for stepped up premium portion is 100%. 'Refer to Premium Pay Term chosen at inception. Where are my fund(s) invested?

You may choose to invest in one or more of the available funds in accordance with your preference/risk appetite. The auto-rebalancing strategy is applicable to this plan. For the complete list of fund offerings, you may refer to the Product Disclosure Sheet or Product Illustration. For more information on these funds, please refer to their respective Fund Fact Sheets available on Hong Leong Assurance Berhad corporate website at

www.hla.com.my. What are the optional rider(s) attachable to this basic plan? You can choose to complement your coverage with various riders available such as Life Protection, Pre-Natal Coverage, Disability Income, Disability Lump Sum, Accidental Coverage, Critical Illness Coverage, Cancer Coverage, Medical Coverage and Payor Benefit to offset future premium. For the complete list of attachable riders, please speak to our friendly HLA agent.

What are the fees and charges involved?

Fund Management Fee

A Fund Management Fee is charged as a percentage of the Net Asset Value of the Fund. For a full list of Fund Management Fees, please refer to the Fund Fact Sheet and Product Illustration. Insurance Charges

Insurance charge of basic plan is chargeable up to end of the policy term. The rates of the insurance charge for the basic plan and riders are not guaranteed. The Company shall give at least 3 months' written notice prior to the policy anniversary date before making any upward revision. 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. Policy Fee

Monthly policy fee of RM8.00 is chargeable to the policy.

Alice is 30 years old and purchases a HLA CompleteProtect with Power Series riders to power up her protection. Alice's powered up protection plan: • Basic Sum Assured of RM 100,000 • Riders attached are: Case Scenario 1: Power CI Care rider Rider Sum Assured (RSA): RM 100,000 Power CI Payor Benefit rider (Rider Term: Full Term up to age 100) Disability Lump Sum rider Rider Sum Assured (RSA): RM 100,000 Y2 Age 31 Age 32 Y3 Age 33 Y4 Age 40 Y11 Age 42 Y13 Age 43 Y14 Age 44 Y15 Note: Life Protection Extender privilege can be exercised up to maximum of 6 times per policy, without underwriting. Alice is diagnosed with kidney failure A lump sum payout of RM 100,000 RM RM RM RM RM RM RM RM RM RM + Payor benefit to offset future premium + + RM 20,000 of outstanding of living allowance RM RM RM RM RM RM RM Alice gets married and signs up for Life Protection Extender RM 125,000 RM RM RM Alice purchases HLA CompleteProtect with Power Series riders Marriage Critical Illness Death Alice's increased coverage is: RM 100,000 + RM 25,000 (25% of BSA) Alice receives: RM 20,000 yearly as living allowance up to 5 years Alice leaves behind at least RM 125,000 for her loved ones Y1 Age 30 Alice passes on Lump sum payment for immediate use To offset future premium Lump sum payment for immediate use

Y1 Age 25 Power CI Care rider Rider Sum Assured (RSA): RM 150,000 Power CI Payor Benefit rider (Rider Term: Full Term up to age 100) Power CI Monthly Income Plus rider Rider Sum Assured (RSA): RM 1,800 Case Scenario 2: Age 26 Age 40 Age 50 Age 75 Age 65 Y2 Y15 Y25 Y40 Y50 Age 41 Y16 Age 70 Y45 Age 100 Y75 Alex is 25 years old and purchases a HLA CompleteProtect with Power Series riders to power up

FREQUENTLY ASKED QUESTIONS

For HLA Life Essential

1. Who is eligible for this plan?

The following table:

"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:

The following table:

"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/Agency/HLA Life Essential/10-2021/V1

Hong Leong Assurance

HLA Life Essential

One Plan, Two Choices of Coverage

for You and Your Business

Hong Leong Assurance Berhad is a member of PIOM

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

ONE PLAN

TWO CHOICES OF COVERAGE

Depending On Your Intention!

Coverage for

Yourself and

Your Family

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

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.

Coverage for

Yourself and

Your Family

ONE PLAN

TWO CHOICES OF COVERAGE

Depending On Your Intention!

•

\$

With Affordable Premium From Just

RM20 Per Month

Coverage for

Your Business with

Keyman Protection

+

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!

-

+

%

Enjoy Greater Discounts

for Bigger Coverage

Enjoy Extra

Savings

from Individual Tax Relief. Enjoy Extra

Savings

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Boost Your Protection With:

- 48 Critical Illnesses coverage including Heart Attack, Cancer and Kidney Ailments.
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Last renewal age for rider is subject to their expiry age