

HLA CompleteProtect

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



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

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.



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.



Boost 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:

Benefits	Descriptions
Death Benefit	<p>Upon death of the Life Assured, the following will be payable:</p> <p>Higher of:</p> <ul style="list-style-type: none">(a) Basic Sum Assured¹ (BSA); or(b) Account Value <p>plus, the Additional Basic Sum Assured² (if any)</p>
Stroke or Kidney Failure Living Allowance ³	<p>In the event that Life Assured is suffering from Stroke or Kidney Failure, the following will be payable:</p> <p>20% of prevailing BSA for 5 years</p> <p>In the event of death of the Life Assured after approval of Stroke or Kidney Failure living allowance claim, the following will be payable:</p> <p>100% of the outstanding living allowance</p>
Involuntary Loss of Employment (ILOE) Benefit	<p>In the event that Policy Owner experiences ILOE prior to attaining age 60, an ILOE Benefit equivalent to the LOWEST of:</p> <ul style="list-style-type: none">(a) 6 months' worth of premium at inception(b) 6 months' worth of prevailing premium at claim; or(c) RM 3,000 <p>shall be credited into the Policy in a lump sum with 100% allocation rate to purchase units.</p>

¹The BSA will be reduced by the partial withdrawal amount.

²Additional Basic Sum Assured means the increase in death cover effected under Life Protection Extender.

³This living allowance coverage shall cease when Life Assured attains age 60. This benefit only payable on first occurrence.

Benefits	Descriptions																						
Loyalty Bonus	<p>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.</p> <table><tr><th>Entry Age</th><th>Credited into the policy at the end of the policy year upon the Life Assured attaining</th><th>Loyalty Bonus (% of BSA)</th></tr><tr><td rowspan="4">0 - 19</td><td>Age 55</td><td>1%</td></tr><tr><td>Age 60</td><td>2%</td></tr><tr><td>Age 65</td><td>4%</td></tr><tr><td>Age 70</td><td>8%</td></tr><tr><td rowspan="3">20 - 45</td><td>Age 65</td><td>5%</td></tr><tr><td>Age 70</td><td>5%</td></tr><tr><td>Age 75</td><td>5%</td></tr><tr><td>46 and above</td><td>Policy Year 20 or age 75, whichever is later</td><td>15%</td></tr></table>	Entry Age	Credited into the policy at the end of the policy year upon the Life Assured attaining	Loyalty Bonus (% of BSA)	0 - 19	Age 55	1%	Age 60	2%	Age 65	4%	Age 70	8%	20 - 45	Age 65	5%	Age 70	5%	Age 75	5%	46 and above	Policy Year 20 or age 75, whichever is later	15%
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20 - 45	Age 65	5%																					
	Age 70	5%																					
	Age 75	5%																					
46 and above	Policy Year 20 or age 75, whichever is later	15%																					
Maturity Benefit	<p>The Maturity Benefit payable shall be:</p> <p>Higher of:</p> <p>(a) Basic Sum Assured¹ (BSA); or</p> <p>(b) Account Value</p> <p>plus, the Additional Basic Sum Assured² (if any)</p>																						

¹The BSA will be reduced by the partial withdrawal amount.

²Additional 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:

Descriptions		Minimum	Maximum
Life Assured	Unborn child	13 weeks of gestation	Before birth
	>= 30 days old	30 days old	70 years old

What is the Basic Sum Assured of this plan?

Minimum (RM)

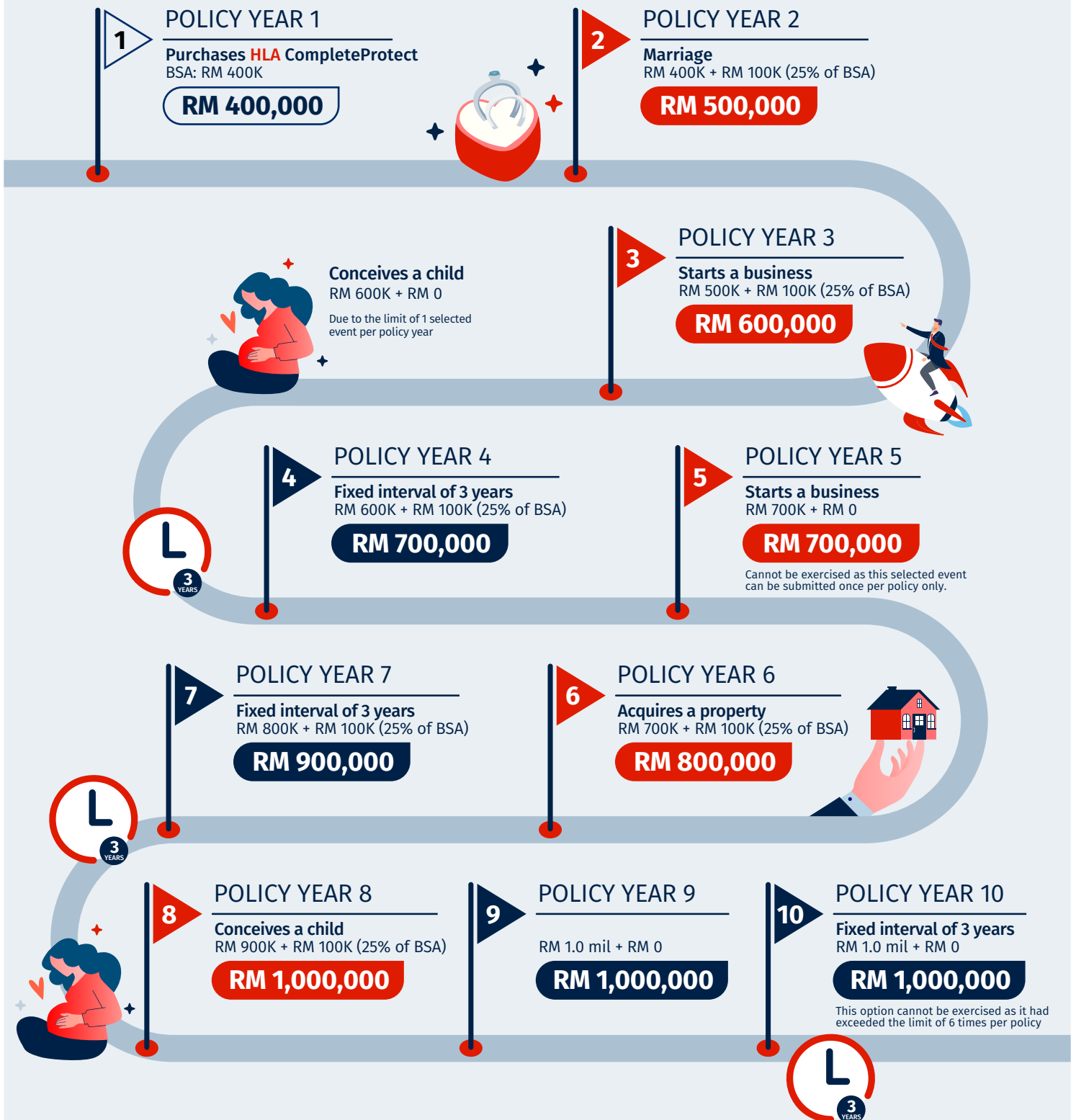
5,000

Maximum (RM)

Subject to Underwriting

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.



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:

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.

Age at beginning of year	Annual Premium		
	Option 1 Full payment term with level premium (RM)	Option 2 Full payment term with stepped up premium ¹ (RM)	Option 3 Limited pay with stepped up premium ² (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



¹This scenario is assuming stepped up premium at age 60.

²This 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.

Initial Premium Pay Term ¹	Policy Year				
	1 - 3	4 - 6	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%.

¹Refer 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.

Case Scenario 1:

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:

Power CI Care rider

Rider Sum Assured (RSA): RM 100,000

Lump sum payment for immediate use



Power CI Payor Benefit rider

(Rider Term: Full Term up to age 100)

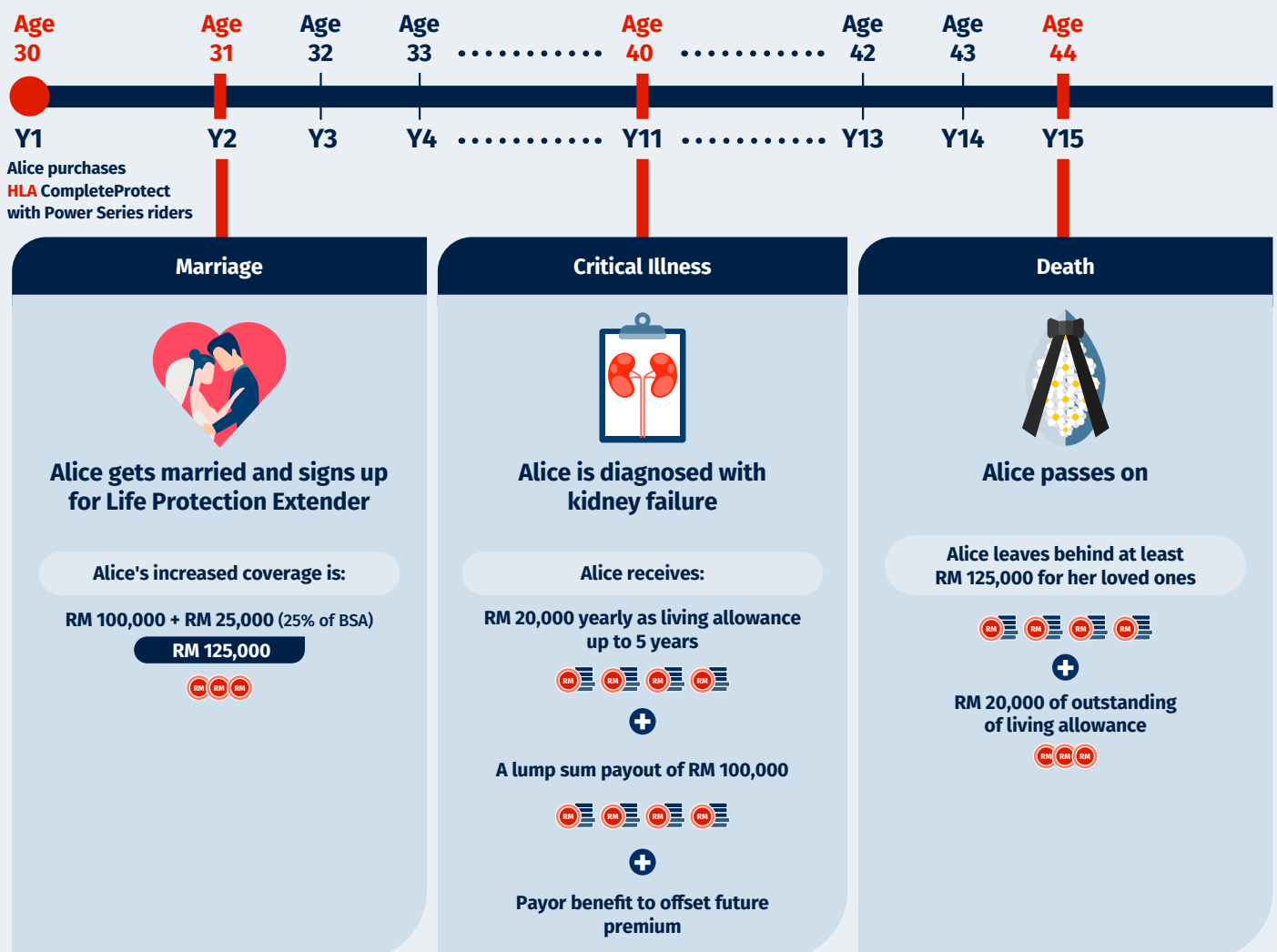
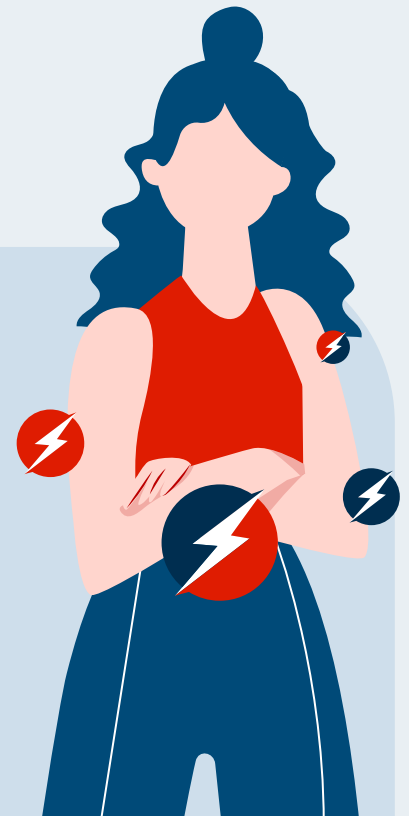
To offset future premium



Disability Lump Sum rider

Rider Sum Assured (RSA): RM 100,000

Lump sum payment for immediate use



Note: Life Protection Extender privilege can be exercised up to maximum of 6 times per policy, without underwriting.

Case Scenario 2:

Alex is 25 years old and purchases a **HLA CompleteProtect with Power Series riders** to power up his protection.

Alex's powered up protection plan:

- Basic Sum Assured of **RM 150,000**
- Riders attached are:

Power CI Care rider

Rider Sum Assured (RSA): RM 150,000

Lump sum payment for immediate use



Power CI Monthly Income Plus rider

Rider Sum Assured (RSA): RM 1,800

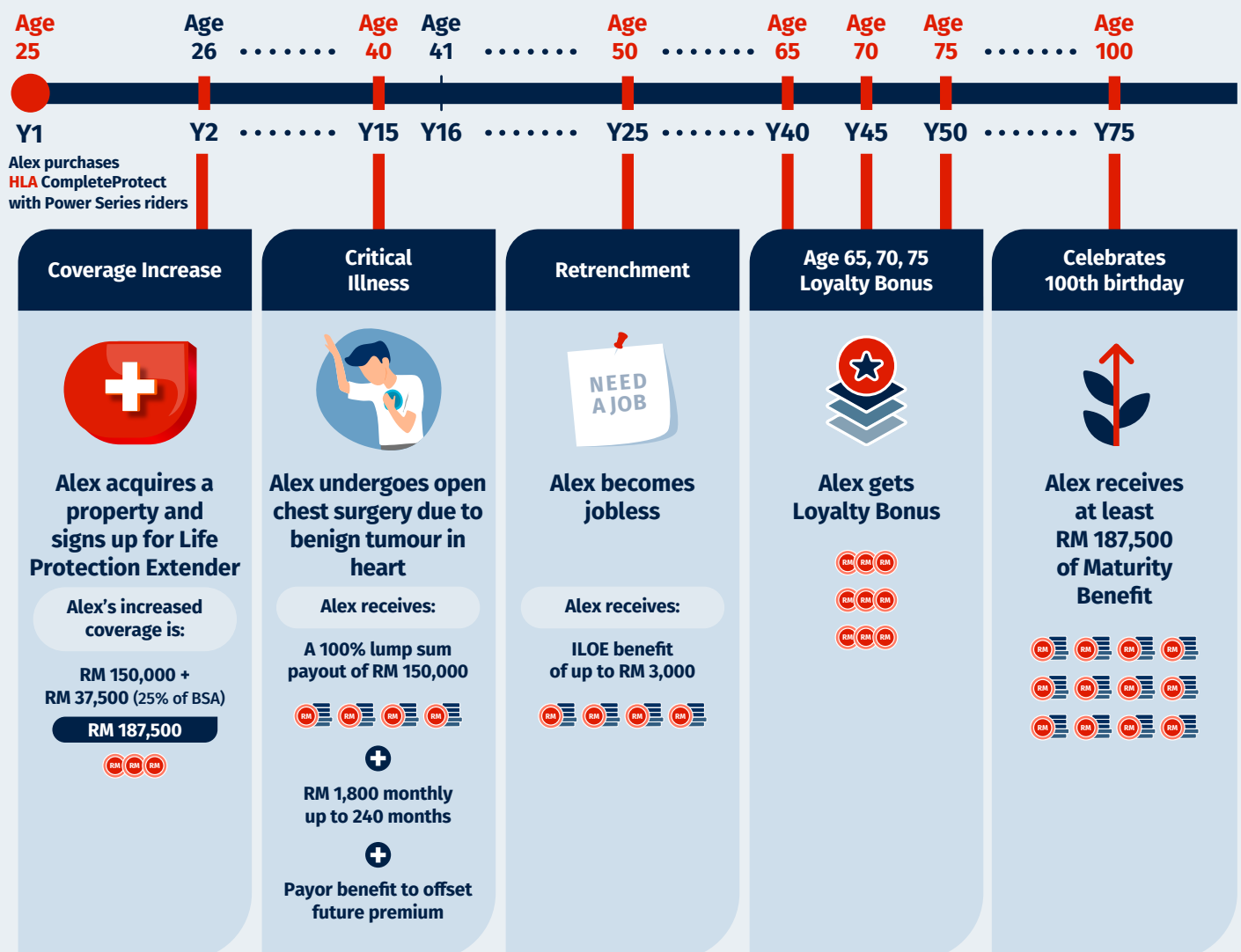
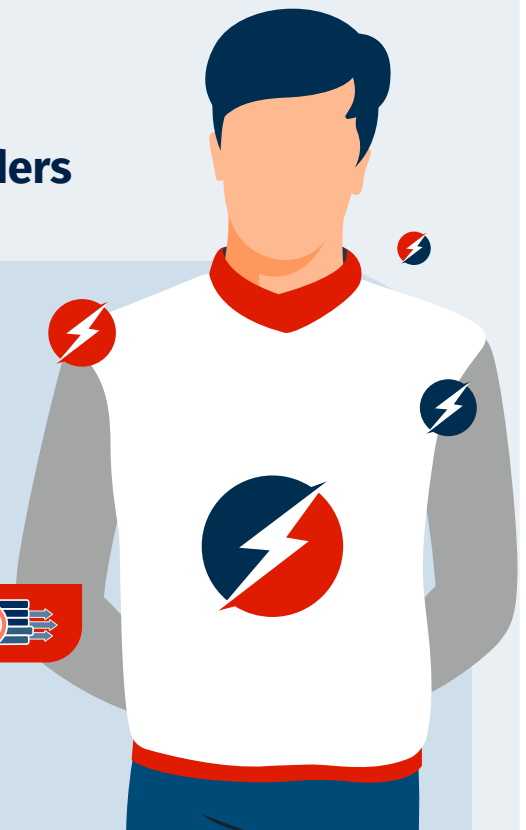
Long term income to supplement living expenses



Power CI Payor Benefit rider

(Rider Term: Full Term up to age 100)

To offset future premium



Note: Life Protection Extender privilege can be exercised up to maximum of 6 times per policy, without underwriting.

IMPORTANT:

HLA CompleteProtect 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 and rider(s) 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 intended 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 trusts.

For further information, call your friendly HLA agent today:

