



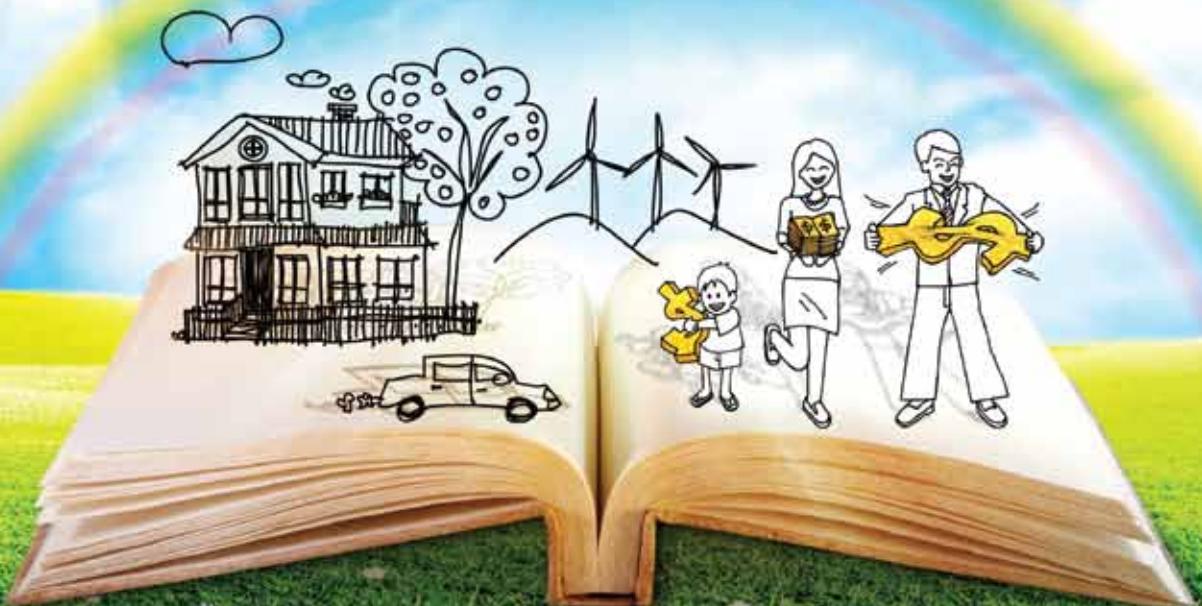
HongLeong Assurance

Reaching out to you

HLA Cash Promise

Promises you more than just a savings plan

Fluid Cash | Savings | Protection



HLA Cash Promise is a limited pay 25-year insurance plan that combines high savings with protection. In this plan, you will only pay regular premiums in the first 6 years on any mode of payment which suits your needs.

As you survive throughout the whole policy term, you will receive a series of Guaranteed Yearly Income and a Guaranteed Maturity Benefit. In total, these benefits will always exceed your total premium paid. On top of these guaranteed benefits, you are also entitled to receive non-guaranteed dividends to enhance your savings:

- ➡ **Annual Cash Dividend**
(declarable from the end of year one onwards);
- ➡ **Terminal Dividend**
(declarable once upon surrender or maturity).

During the course of this savings, on death of the life assured, the remaining Guaranteed Yearly Income and up to 100% of Guaranteed Maturity Benefit will be payable together with the non-guaranteed annual cash dividends already declared but deposited with us and any special terminal dividend payable on the claim.

So start your savings with us today while freeing yourself and your loved ones of any financial worries. Our **HLA Cash Promise** assures you financial security from today.



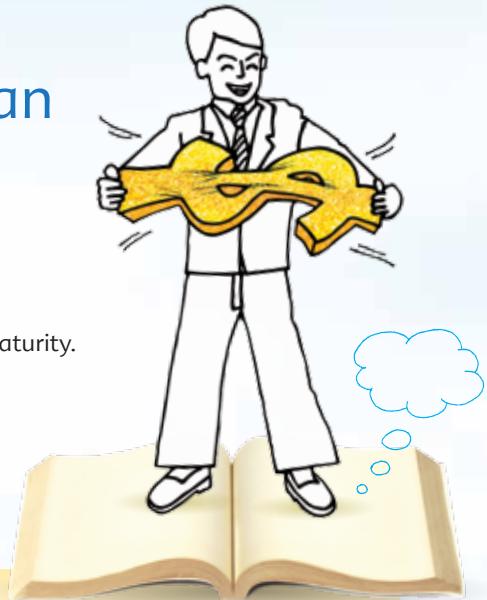
Promises you more than just a savings plan

Promise #1 Fluid Cash:

Receive your yearly cash from the end of year 1 until maturity.

Yearly Cash consists of:

- Guaranteed Yearly Income
- Non-Guaranteed Annual Cash Dividend



What is Guaranteed Yearly Income?

A guaranteed amount that is payable annually on survival of the life assured at the end of each policy year beginning from year 1 until maturity.



What is Non-Guaranteed Annual Cash Dividend?

A non-guaranteed amount that is declarable annually on survival of the life assured at the end of each policy year beginning from year 1 until maturity.

More than just yearly cash!

This plan is embedded with the flexibility that allows you to cash out the yearly cash for immediate usage, or to leverage them by depositing with us to see them grow with interest so that you have a bigger amount for future withdrawal.

You have all the rights to decide your financial cash flow!

Promise #2 Savings:

Receive maturity benefit on your survival to maturity.

As the saying goes, ‘Save the Best for Last’. Should you have used up all the yearly cash, there is always a lump sum awaiting once the policy matures.

Maturity Benefit consists of:

- Guaranteed Maturity Benefit
- Non-Guaranteed Terminal Dividend



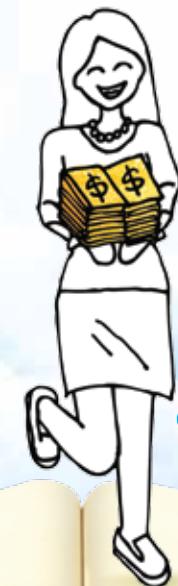
How much is your Guaranteed Maturity Benefit?

On survival to the maturity, a lump sum Guaranteed Maturity Benefit equal to either 12.5 times (for entry age 0 to 50), 11 times (for entry age 51 to 60) or 10 times (for entry age 61 to 63) of Guaranteed Yearly Income will be yours.



What is Non-Guaranteed Terminal Dividend?

Terminal Dividend will be declared and payable upon surrender or maturity of your policy.



Promise #3 Protection:

Life is full of uncertainties. One way to manage these uncertainties with peace of mind is to ensure that we are free of any financial worries. The financial security of HLA Cash Promise is the best gift you could offer to your loved ones.

Death Benefit

This plan has a unique protection for you and your loved ones. It is designed with higher protection at the earlier years when your dependency requirement is relatively higher.

Death Benefit consists of:

- Guaranteed Death Benefit
- Non-Guaranteed Special Terminal Dividend



How much is your Guaranteed Death Benefit?

On death of the life assured, HLA Cash Promise will provide all the outstanding Guaranteed Yearly Income yet to be paid in a lump sum, plus either 12.5 times (for entry age 0 to 40), 6.25 times (for entry age 41 to 50), 5.5 times (for entry age 51 to 60) or 5.0 times (for entry age 61 to 63) of the Guaranteed Yearly Income. In any case, we assure you that your Guaranteed Death Benefit will never be less than the Guaranteed Maturity Benefit.



What is Non-Guaranteed Special Terminal Dividend?

Special Terminal Dividend will be declared and payable upon death of the life assured.

In addition, any annual cash dividends together with any Guaranteed Yearly Income accumulated with us are also payable.



Can I enhance my death cover?

Definitely! With only paying a further premium, you can add the Enhanced Death Benefit Rider that offers you an additional fixed lump sum benefit on death of the life assured.

Total and Permanent Disability Benefit

You and your loved ones will continue to enjoy the yearly cash, savings and protection of the plan even after the unexpected total and permanent disability occurs on the life assured prior to attaining age 65 during the premium payment term. Understanding your concerns, we will refund your total basic premium paid to address your immediate needs. What's more, all future premiums not yet due will be waived, giving you a peace of mind knowing that all benefits remain intact while the liability is off.

With this unique design, the yearly cash payable will act as living benefit to partially replace your loss of income while you remain protected with death cover.

If you have opted to accumulate the yearly cash with us, this amount will remain intact and continue to grow for your future withdrawal.



Can I enhance my total and permanent disability cover?

If you can afford a further premium, you can add the Enhanced TPD Benefit Rider that offers you an additional fixed lump sum benefit on total and permanent disability of the life assured prior to attaining age 65.

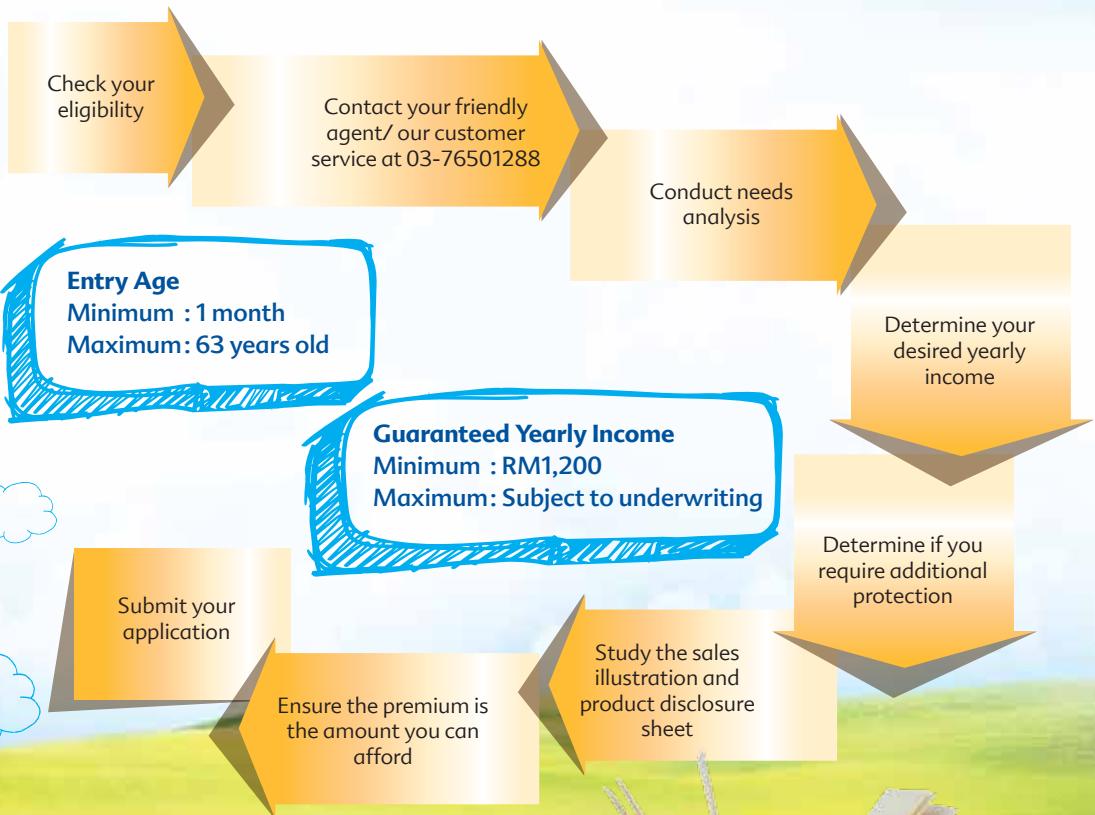
In addition, with this Rider, you are also protected from old age disablement if it occurs after age 65 (defined as OAD thereafter). OAD means a life assured is unable to perform 3 out of the 5 activities of daily living such as eating, dressing, using a lavatory, bathing and mobility.

How do we deliver your Non-Guaranteed dividends?



Since it is always our wish to enhance your returns, we declare your dividends in two ways: on an annual basis or once at the exit of your policy. The actual amount declared will depend on the operating experience and investment performance at the points of declaration. Therefore the amount is non-guaranteed.

How can I buy this plan?



What do you need to know?

Before you sign up for this policy, you should assess the suitability of this policy in relation to your needs and that you can afford the premium payable under the policy.

The values of the dividends are not guaranteed and will depend on the investment performance and operating experience of our life insurance (participating) fund.

The interest earned on the yearly income or dividends retained with us are not guaranteed and may be revised from time to time.

It is highly recommended that you ask for and study our sales illustration and product disclosure sheet, paying particular attention to the non-guaranteed benefits.

The total and permanent disability benefit of HLA Cash Promise will not be accumulated with other in force policies in the computation of maximum total and permanent disability benefit limit per life.

All applications are subject to underwriting approval.

How to notify claim?

In the event of a claim, you just need to submit a written notice on the occurrence of the claim event.



What happens if you terminate your policy early?

Your policy will acquire a guaranteed minimum cash value after it has been in force for 3 full years. This guaranteed minimum cash value would be the minimum amount we pay you when you terminate your policy prematurely.

If you terminate your policy prematurely, it may result in you getting back less than premium you had earlier paid for this policy.

If you retain your policy and at the meantime cease premium payment prior to end of premium payment for each of the plan/rider purchase, your policy may be terminated at a later stage, thus causing termination of protection and loss of your planned income streams.

Your satisfaction is guaranteed

You have 15 days to review your policy after the delivery date. If for any reason you decide not to take up the policy, you may cancel the policy and you will get a full refund your premiums paid less any deduction of medical expenses incurred.

Important:

This brochure is merely for simple brief information and is never intended to be a basis of an insurance policy or contract of insurance. Please ask for a copy of our policy for specific terms, conditions and exclusion of coverage for perusal. The information contained in this brochure may be changed without prior notice.

HLA Cash Promise是结合高储蓄与保障的限期缴费25年保单。在此保单，您将只须在首6年以适合您需要的付款方式，缴付期缴保费。

只要您在整个保单期限内仍健在，您将收到一系列的保证年度收入与保证期满利益。总的而言，这些利益总会超过您所支付的保费总额。除了这些保证利益，您也有资格收到不受保证红利，以增强您的储蓄：



每年现金红利

(从第一年杪开始就可宣布派发)；



终期红利

(在退保或期满时可宣布派发)。

在此储蓄期间，一旦受保人不幸身故，剩余的保证年度收入与高达100%保证期满利益，将连同已宣布但仍向我们储存的不受保证每年现金红利，以及任何可支付特别终期红利，在索赔时支付。

因此，即日起开始透过我们储蓄，让您自己与挚爱免受一切财务担忧。我们的**HLA Cash Promise**可从今天起就保证您获得财务保障。



向您承诺， 这不仅是储蓄保单

承诺#1 流动现金：

从第一年杪就收取年度现金直至期满

年度现金包括：

- 保证年度收入
- 不受保证每年现金红利



什么是保证年度收入？

一笔保证金额，从第一年开始直至期满，只要受保人仍健在，将在每个保单年结束时每年支付。



什么是不受保证每年现金红利？

不受保证金额，从第一年开始直至期满，只要受保人仍健在，将在每个保单年结束时每年宣布派发。

不只限于年度现金！

此保单可灵活地让您提取年度现金供即时用途，或者可选择向我们储存，赚取利息，以在将来提款时取得更高金额。

您可全权决定您财务上的现金流量！



承诺#2 储蓄:

期满时仍健在，您就可收到期满利益。

俗语说：“好戏在后头”。若您用尽年度现金，在此保单期满时，仍有一笔一次付清金额等着您。

期满利益包含：

- 保证期满利益
- 不受保证终期红利



您的保证期满利益有多少？

若期满时仍健在，可获相等于保证年度收入12.5倍（若投保年龄介于0至50岁），11倍（若投保年龄介于51至60岁），或者10倍（若投保年龄介于61至63岁）的一次付清保证期满利益。



什么是不受保证终期红利？

终期红利将在退保或保单期满时宣布派发并支付。



承诺#3 保障:

人生总有不测之风云。要神安气定地管理这些不测风云，其中一个方法就是免除财务上的后顾之忧。HLA Cash Promise所提供的财务保障，是您可送给挚爱的最佳献礼。

身故利益

此保单对您与挚爱有独特保障。其独特设计，可让您在受赡养者需要相对较高的最初几年，享有较高保障。

身故利益包含：

- 保证身故利益
- 不受保证特别终期红利



您的保证身故利益有多少？

在受保人不幸身故的情况下，HLA Cash Promise会一次付清所有应付未付的保证年度收入，加上相等于保证年度收入12.5倍（若投保年龄介于0至40岁），6.25倍（若投保年龄介于41至50岁），5.5倍（若投保年龄介于51至60岁）或5.0倍（若投保年龄介于61至63岁）的收益。无论如何，我们向您保证，您的保证身故利益不会少过保证期满利益。



什么是不受保证特别终期红利？

特别终期期红利将会在受保人不幸身故的情况下宣布派发与支付。

此外，我们亦将支付任何的累积每年现金红利加上累积年度收益。



我可否提高死亡保障？

当然可以！只须多付些保费，您就可增加Enhanced Death Benefit附加保单，您可在受保人不幸身故的情况下，获得额外的固定一次付清数额。

永久性终身全残利益

在保费付款期限期间，受保人若达到65岁之前不幸永久性终身全残，您与挚爱将继续享有此保单的年度现金、储蓄与保障。我们体谅您的关注所在，我们将退还已支付的基本保费总额以应付您即时需要。况且，所有未来到期的保费将获豁免，让您安心地知道所有利益仍保持有效，而且无须再负担缴付保费。

凭藉此独特设计，年度现金付款犹如生活津贴，以取代您的部分收入损失，同时仍获得身故保障。

若您选择向我们累积年度现金，此金额仍获得完好保持，并在您将来提款之前会持续生息。



我可否提高永久性终身全残保障？

若您能够负担更高保费，可增加Enhanced TPD Benefit附加保单，以在受保人不幸于65岁以前永久性终身全残的情况下获得额外一次付清款额。

此外，凭藉此附加保单，在65岁过后发生老年无能力（此后简称为OAD），您亦可获得保障。OAD是指受保人无法进行五项日常活动中的三项，例如自行进食、穿衣、如厕、洗澡与行走。



我们如何交付您的不受保证红利？

我们始终期望可提高您的回报，我们会以两种方式宣布派发红利：每年一次或在您退保时一次。实际派发金额取决于在宣布派发时的营运经验与投资表现而定。因此其金额属不受保证。

我可如何购买此保单？

查看您是否
合格投保

联系友善的代理或拨打
我们的客服热线
03-76501288

进行需要分析

投保年龄

最低：一个月
最高：63岁

保证年度收入

最低：1,200令吉
最高：视批核而定

鉴定您想要的
年度收益

鉴定您是否
需要额外保障

提呈申请

确保保费是你
所能负担的金额

研究销售例证说明
与产品披露说明书

您需要知道些什么？

在签购此保单之前，您须评估此保单的适宜性，是否符合您的需要，而且您也有能力负担此保单的保费。

红利价值未获保证，须取决于我们的寿险（分红）基金的投资表现与营运经验而定。

年度收益或向我们保留的红利可赚取的利息，未获保证，并可能不时调整。

我们极力推荐您索取并研究我们的销售例证说明与产品披露说明书，须特别留意不受保证利益部分。

在计算每人可享有的最高永久性终身全残保险利益限额时，HLA Cash Promise的永久性终身全残保险利益不会与其他有效保单加以累积。

所有申请须获核保批准。

如何索赔？

倘若需要索赔，您只需就所要索赔之事件，提呈书面通知。



若您提早终止保单又如何？

在您已支付满三年的保费后，您的保单可得到保证的最低现金价值。若您提早终止保单，这笔保证的最低现金价值将是我们所支付的最低金额。

若您在满期日之前终止保单，您所得到的金额，可能将低过您之前为此保单所支付的保费。

若您在保留此保单之余，却选择在所有购买的每项保单/附加保单的保费付款结束前即终止供款，您的保单可能在之后被终止，因而造成保障终止，并失去您所规划的收入来源。

务必让您称心满意

在保单发出后，您可在15天内检讨您的保单。若您基于任何理由放弃这项保单，您可取消此保单，而您会获得所支付保费的全额退款，惟须扣除已付还的医药费。

重要提示：

这本小册子仅是提供简要讯息，而非保单或保险合约的基础。请索取本公司之保单副本以查阅具体条款、条件和不受保事项。这本小册子所包含之讯息或会更改，恕不另行通知。



Fluid Cash



Savings





HLA **CashPromise**

Promises you
more than
just a savings plan



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

46100 Petaling Jaya, Selangor Tel: 03-7650 1818 Fax: 03-7650 1991

Customer Service Hotline : 03-7650 1288

Customer Service Hotfax : 03-7650 1299

Website: www.hla.com.my

NORTHERN

Alor Setar

No. 169, Susuran Sultan Abdul Hamid
11, Kompleks Perniagaan,
Sultan Abdul Hamid Fasa 2,
05050 Alor Setar, Kedah Darul Aman.
Tel : 04-771 3366
Fax : 04-771 3322

Bukit Mertajam

No 2, Lorong Usahaniaga Satu,
Taman Usahaniaga,
14000 Bukit Mertajam
Tel : 04-537 5677
Fax : 04-537 5688

Ipooh

No 1 & 3, Persiaran Greentown 4,
Pusat Perdagangan Greentown,
30450 Ipoh, Perak
Tel : 05-241 8064, 05-253 2702
Fax : 05-242 2685

Pulau Pinang

Suite 03-01, Menara IJM Land
1 Lebuh Tunku Abdul Rahman 3,
11700 Gelugor, Pulau Pinang
Tel : 04-658 4678, 04-658 8011
Fax : 04-658 3791

Sungai Petani

No 9C, Jalan Kampung Baru,
08000 Sungai Petani, Kedah
Tel : 04-422 3602, 04-425 2451
Fax : 04-425 0250

CENTRAL

Kuala Lumpur

Level 30, Menara HLA,
No. 3, Jalan Kia Peng,
50450 Kuala Lumpur,
Wilayah Persekutuan
Tel : 03-2711 8712
Fax : 03-2710 1735

Klang

No 1, Lorong Tiara 1B,
Bandar Baru Klang,
41150 Klang, Selangor
Tel : 03-3342 0877, 03-3342 0878
03-3344 9093
Fax : 03-3342 0879

Petaling Jaya

Unit 401C, Level 4, Tower C,
Uptown 5, 5 Jalan SS21/39,
Damansara Uptown,
47400 Petaling Jaya, Selangor
Tel : 03-7718 7000
Fax : 03-7729 0500

Seremban

No 100 & 101, Jalan Toman 5,
Kemayan Square,
70200 Seremban,
Negeri Sembilan
Tel : 06-761 0595
Fax : 06-767 0784

EAST COAST

Kota Bharu

PT225, Jalan Kebun Sultan,
15300 Kota Bharu, Kelantan
Tel : 09-743 3001
Fax : 09-748 5578

Kuantan

B28, Lorong Tun Ismail 1,
25000 Kuantan, Pahang
Tel : 09-5130 288, 09-5148 587
Fax : 09-5138 378

SOUTHERN

Melaka

No 2A & 6, Jalan PPM2,
Plaza Pandan Malim Business Park,
Balai Panjang,
75250 Melaka
Tel : 06-336 3553
Fax : 06-336 8552

Batu Pahat

No 35A & 35B, Jalan Kundang,
Taman Bukit Pasir,
83000 Batu Pahat, Johor
Tel : 07-4321 959, 07-4322 021
07-4322 029
Fax : 07-4322 330

Johor Bahru

Level 27, Menara Landmark
No 12, Jalan Ngee Heng
80000 Johor Bahru, Johor
Tel : 07-224 7193
Fax : 07-227 1443

Kluang

No 7, Bangunan HLA,
Jalan Yayasan,
86000 Kluang, Johor
Tel : 07-771 9077, 07-771 9707
Fax : 07-772 4345

Pontian

No 662, Jalan Taib,
82000 Pontian, Johor
Tel : 07-686 2192
Fax : 07-686 2331

EAST MALAYSIA

Kota Kinabalu

Lot 4.0 - Ground Floor,
Lorong Lintas Plaza 1,
Lintas Plaza, Jalan Lintas,
88300 Kota Kinabalu, Sabah
Tel : 088-223 518, 088-223 528
Fax : 088-223 530

Sandakan

1st Floor, Block 18, Lot 3,
Bandar Indah,
Mile 4, North Road,
90000 Sandakan, Sabah
Tel : 089-226 806, 089-211 400
Fax : 089-226 803

Kuching

22B & 22C, Jalan Rubber,
Lots 342 & 343, Section 9,
93400 Kuching, Sarawak
Tel : 082-413 975, 082-416 075
Fax : 082-257 948

Miri

Lot 942, 1st Flr, Jalan Parry,
98000 Miri, Sarawak
Tel : 085-419 805, 085-419 806
085-419 808
Fax : 085-420 802

Sibu

Tingkat 2, No 133, 135 & 137,
Jalan Kampong Nyabor,
96000 Sibu, Sarawak
Tel : 084-345 630, 084-345 631
Fax : 084-335 673

For further information, call our friendly HLA agent today