

Hong Leong Assurance Berhad (94613-X)

Head Office / 总行

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, Susunan 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

Ipoh

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 Lebuhr Tunku Kudin 3,
11700 Gelugor, Pulau Pinang
Tel : 04-658 4678, 04-658 8011
Fax : 04-658 3791

Sungai Petani

No 9C, Jalan Kampung Baru,
08000 Sg 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 Taman 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

 **Hong Leong**
Assurance

Kuantan

Tingkat 1 & 2, B28, Lorong Tun Ismail 1,
25000 Kuantan, Pahang
Tel : 09-513 0288, 09-514 8587
Fax : 09-513 8378

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. 35, Jalan Kundang,
Taman Bukit Pasir,
83000 Batu Pahat, Johor
Tel : 07-432 1959, 07-432 2021
07-432 2029
Fax : 07-432 2330

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, Ground Floor, 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

 **Hong Leong**
Assurance

HLA Income Builder

Guaranteed Income at Every Step



For further information, call our friendly HLA agent today



Guaranteed Income At Every Step

Life is like a board game, full of excitement and surprises. In a board game, you use a dice to move forward landing on opportunities to build your winning points. Likewise, in life you have control of it by managing effectively the surprises coming to you and your family, at the least to be free of financial worries.

At Hong Leong Assurance, we understand your needs and desires. Your wish to live a life with financial security and protection with your loved ones is our quest in introducing HLA Income Builder. This plan provides you and your family Protection, Savings and Guaranteed Yearly Income.

As a whole life plan, HLA Income Builder provides you protection against death and total permanent disability. It is uniquely designed such that the protection is higher at the earlier years to ensure that you and your family enjoy more protection when dependency requirement becomes relatively higher.

We are here to assure you that in any situation that you have landed, you and your family are financially protected by additionally guaranteeing income for you and your family at every step.

Simple to Earn, Yours to Keep

With HLA Income Builder, you are guaranteed an income at every step starting from the end of Year 1 until age 90! With wise planning, you will be amazed how things can shape up for you. This handy lifetime guaranteed income will be a pleasant surprise to suit your changing lifestyle needs then.

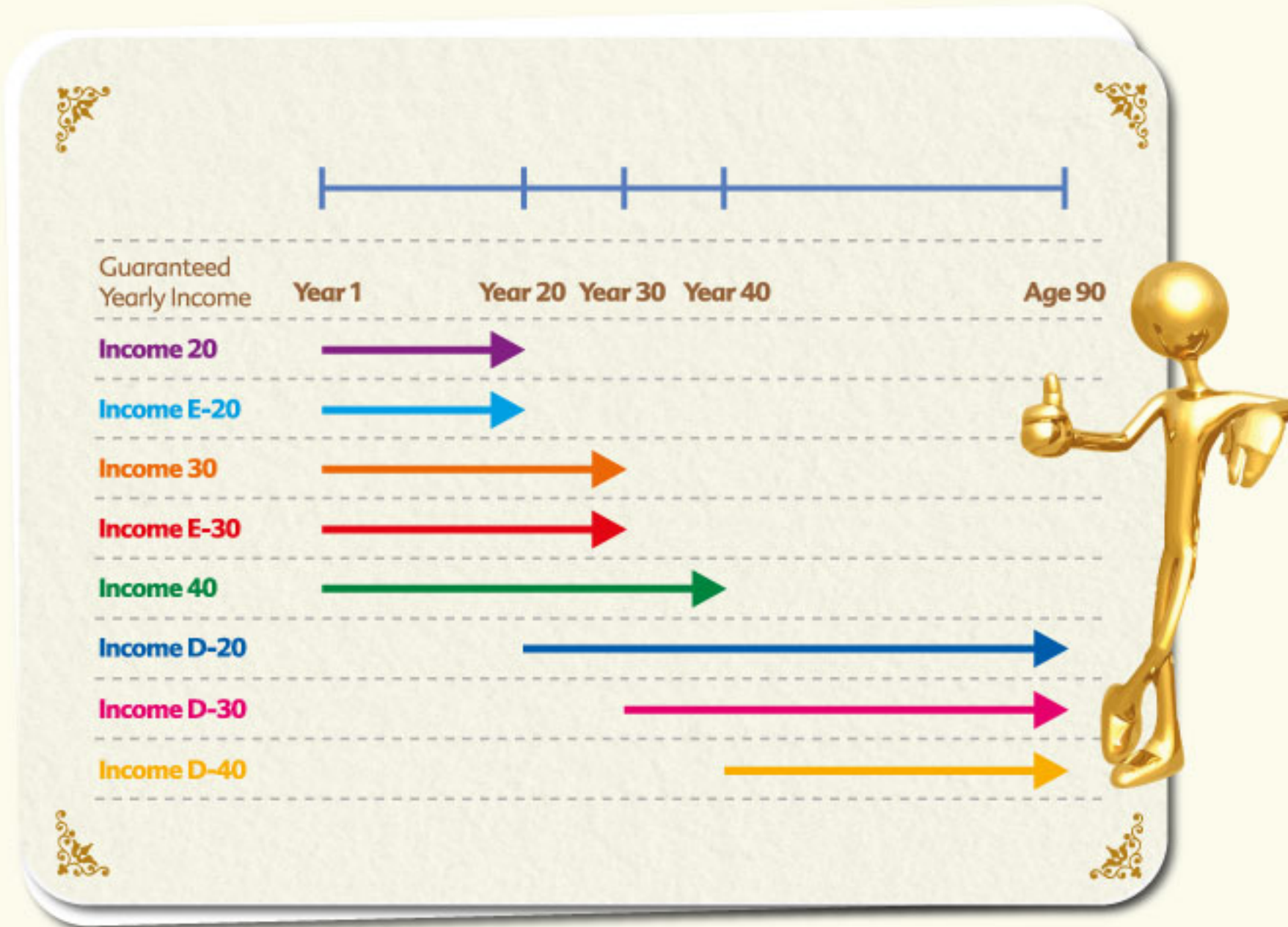
More to look forward, in this plan, you will also enjoy non-guaranteed annual cash dividends as extra additions to the guaranteed income from as early as end of Year 1.

It's certainly simple to earn these lifetime income as they are yours to keep at the end of each policy year. You have a choice to cash out or deposit¹ with us to see them grow with interest. So you will have a bigger amount for your future withdrawal.

¹refer to Accumulation Option

Flexibility to Add-on

Every customer is unique to us. Knowing their different lifestyle needs and with additional premium, HLA Income Builder gives the flexibility to add on any combination of the 8 exclusive Income Riders to boost the guaranteed income.



The 8 exclusive riders also enjoy the non-guaranteed annual cash dividends starting from the end of year 1. With HLA Income Builder and the riders, it is not a quest that you have to wait long. The moment you roll your dice, you are assured with guaranteed income at every step! Simple to Earn, Yours to Keep!

Your savings is not limited to just yearly income

When your policy matures², you are assured with a further lump sum of 9 times of your Guaranteed Yearly Income as well as the non-guaranteed terminal dividends on top of any accumulation of the Guaranteed Yearly Income and annual cash dividends.



² end of the policy year when Life Assured attains age 90.

³ Subject to terms and conditions.

More flexibility than you ever know

Unlike in a board game, you don't need to throw the dice to earn your chance as with HLA Income Builder, you have a full control of your financial cash flow. It gives you the privilege to enjoy greater benefits that eases your financial burden at crucial moments of your life.

- **Accumulation Option.** You have a choice to accumulate your Guaranteed Yearly Income as well as the non-guaranteed annual cash dividends with us to grow at the prevailing interest rate (e.g. projected 5.5% p.a. under scenario A in Sales Illustration) for future withdrawals.
- **Emergency Cash Advancement³.** HLA Income Builder and its 8 Income Riders allow you to advance the next five years Guaranteed Yearly Income to ease your financial burden in moments of emergency and even for joyous occasions.
- **Golden Years Cash Advancement³.** You may also advance all your future Guaranteed Yearly Income from your HLA Income Builder plan at the age of 60 or 75 to fulfill your retirement wishes. It's never too late to celebrate life!

Always Protecting You and Your Family

Can anything be better than having a peace of mind when you know you and your loved ones are always financially protected against uncertainties? The HLA Income Builder will provide you or your family all the outstanding Guaranteed Yearly Income⁴ yet to be paid, NOW in one lump sum. This ensures an immediate resource for the best course needed when total and permanent disability happened before age 65 or death anytime during the policy term. We pledge that this amount shall not be less than the Guaranteed Cash Value or 9 times of the Guaranteed Yearly Income.

With this unique design, you and your family are assured with more protection at the earlier years when you need it most at times of higher dependency of your family on you. The guaranteed income stream that you have planned shall always belong to you.

On top of that, the non-guaranteed special terminal dividends together with any accumulation of Guaranteed Yearly Income and annual cash dividends you deposited with us earlier, will be payable.

4 times your benefits when you need it most

In the case of total and permanent disability due to an accident, at least 4 times of your outstanding Guaranteed Yearly Income⁴ shall be payable to restore your financial security when ability to work is likely impaired.

Easy On Your Wallet

HLA Income Builder and the Income Riders have 3 options of premium payment term: 6, 9 or 12 years. Thus, you only need to pay fixed premiums for a short limited payment term to enjoy Guaranteed Yearly Income and high protection up to age 90!



⁴ Please refer to Sales Illustration or Product Disclosure Sheet for details on TPD provision.



What you need to know:

- Entry age: Minimum – 1 month; Maximum – ranges from 40 to 70 years old
- Guaranteed Yearly Income: Minimum – RM500; Maximum – Subject to underwriting
- 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.
- Total and Permanent Disability benefit will be paid in accordance to the Company's Total and Permanent Disability provision.
- 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 you have paid premium for 3 full years. This guaranteed minimum cash value would be the minimal 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 the premium you had earlier paid for in 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 exclusions of coverage for perusal. The information contained in this brochure may be changed without prior notice.



保证收入护佑人生每一步

人生如棋局，总是充满惊喜与变数。在棋盘游戏中，您掷动骰子伺机前进，力求胜券在握。同样的在人生中，可通过妥善地管理突如其来发生在您和挚爱家人身上的变数，您亦可从容地应对人生，起码免除财务上的忧虑。

丰隆保险深切了解您的需要与心愿。您期望让挚爱家人获得财务保障与保护，正是我们推介HLA Income Builder的原动力。此保单为您与挚爱家人提供保障、储蓄与保证年度收入。

作为终身人寿保险，HLA Income Builder为您在不幸身故与永久性终身全残时提供保障。其设计独特，即在早年提供更高保障，以确保您与挚爱家人在较依赖您抚养的期间，享有更高的保障。

我们就是要确保，无论您遭遇任何境况，您与挚爱家人在人生每一步皆获额外保证收入所护佑，令财务有所保障。

易如反掌，袋袋平安

藉着HLA Income Builder保单，您从第一年杪直至90岁的人生每一步都可保证获得收入！只要规划有道，您会惊讶万事互相为您效力。这项终生保证收入必会为您捎来惊喜，迎合您往后生活方式需要的变化。

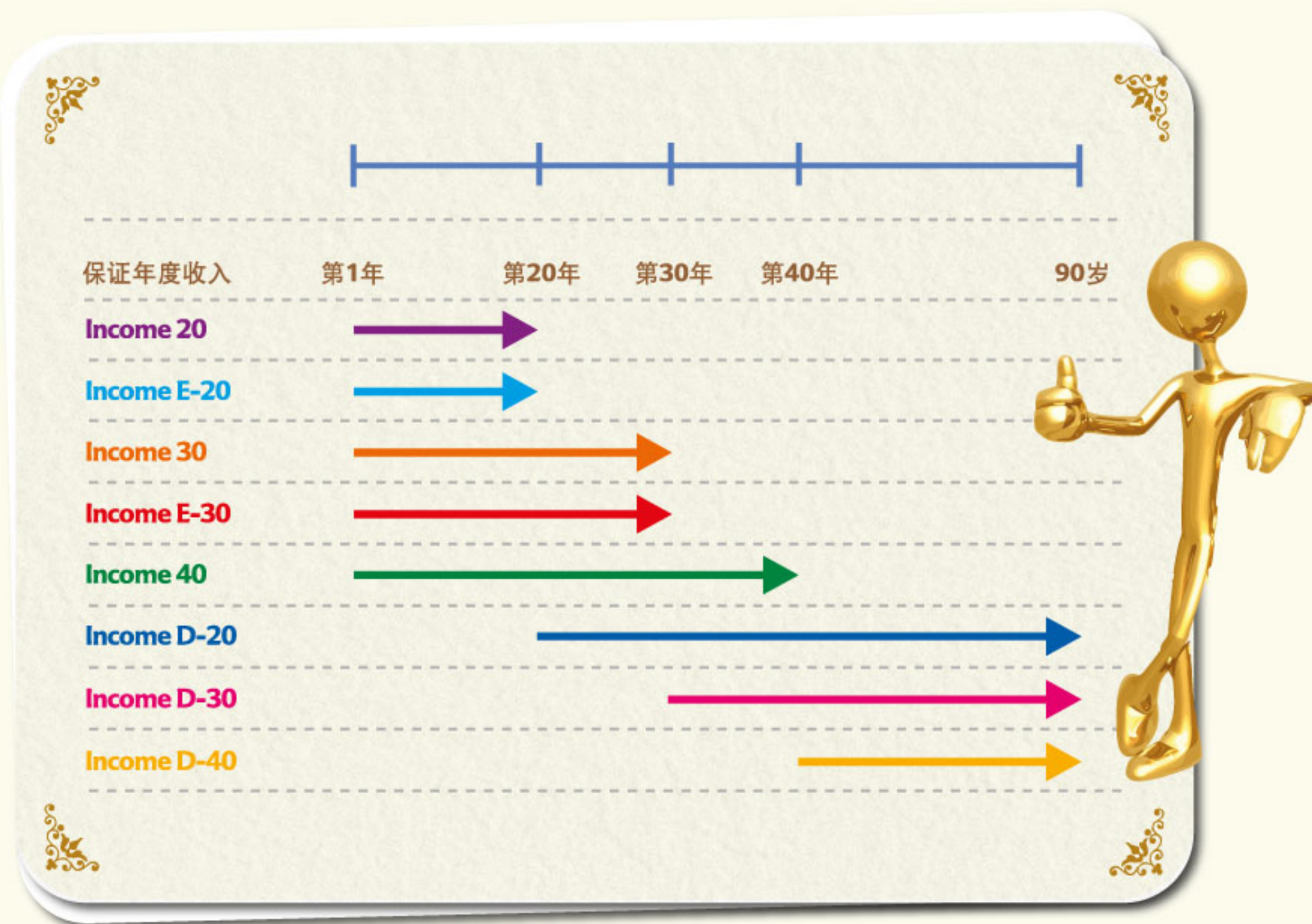
更让人期待的是，除了早至第一年杪可获得保证收入，此保单亦让您额外享有非保证年度现金红利。

赚取这些终身收入其实易如反掌，因为每年的保单年杪，这笔收入就会属于您。您可选择提取或储蓄¹在保单内藉着利息“钱生钱”。若您选择将之储蓄，您将来就可坐享更高的提款数额。

¹ 指本利滚计选择方案。

可随意增购

对我们而言，每位客户都是独一无二的。我们了解他们的生活方式需要各有所异，因此HLA Income Builder让客户以额外保费，灵活地增购 8 项专属 Income Riders，随意组合以提高保证收入。



从第一年杪开始，这8项专属附加保单亦享有非保证年度现金红利。藉着HLA Income Builder与其附加保单，您无须多加等候。就在您掷动骰子的那一刻，您即确保可在人生每一步获得保证收入！易如反掌，袋袋平安！

您的储蓄并不仅限于年度收入

在保单满期时²，除了任何累积保证年度收入与累积年度现金红利，您尚确保可获得另一笔9倍的保证年度收入的一次付清数额，以及非保证末期红利。



² 当受保人年满90岁时的保单年杪。

³ 须符合条款与条件。

比您想象的更有灵活性

有了HLA Income Builder，您无须掷动骰子碰碰运气，反之您可全盘操控您的现金流量。如此的安排让您拥有特殊权益享有更多利益，在人生的关键时刻减轻财务负担。

- 本利滚计选择方案。您可选择累积您的保证年度收入与非保证年度现金红利，以按现行利率“钱生钱”（例如在销售说明A情境下，预计年利会有5.5%），未来以作为提款。
- 紧急现金预支³。HLA Income Builder与其8项Income Riders允许您预支未来5年的保证年度收入，以在紧急时刻，甚至喜事庆典时减轻您的财务负担。
- 黄金岁月现金预支³。您也可在60岁或75岁时从您的HLA Income Builder保单全额预支所有未来的保证年度收入，以满足您的退休心愿。尽享人生永不言迟！

时时刻刻守护您与 挚爱家人

若能确保您与挚爱家人在充满变数之际仍然时刻获得财务保障，您就可高枕无忧了。HLA Income Builder如今可一次付清所有尚未支付的保证年度收入⁴给您或挚爱家人。这确保在65岁之前不幸遭遇永久性终身全残或在保单期限内不幸身故时，在最需要时刻拥有这笔即时资源。我们承诺这笔金额不会少过保证现金价值或9倍的保证年度收入。

藉着如此独特的设计，以确保在挚爱家人较依赖您抚养的早年时期，您与挚爱家人皆可获更高的保障。您所规划的保证收入来源将永远属于您。

除此之外，非保证特别末期红利以及较早前储蓄的任何累积保证年度收入与累积年度现金红利，都会支付给您。

在您最需要时刻获得 4倍的利益

若因意外事故而不幸永久性终身全残，可获付款至少4倍的未支付保证年度收入⁴，在您的工作能力可能受损之际，协助恢复您的财务保障。

让您的钱包应付自如

HLA Income Builder与Income Riders提供3种保费供款期限的选择：6年，9年或12年。因此您只须支付短期限的固定保费，就可享有保证年度收入与全面保障直至90岁！



⁴ 欲知更多关于永久性终身全残条例，请参阅销售说明或产品披露说明书。



您须知道.....

- 投保年龄：至少—1个月；
最高—40至70岁之间
- 年度保证收入：最低—RM500；
最高—视批核而定
- 在签购此保单之前，您应评估此保单是否适合您的需要，同时您可承担此保单所须支付的保费。
- 红利价值未获保证，并将取决于寿险（分红式）基金的投资绩效与营运经验。
- 您保留在本公司的年度收入与红利所赚取的利息未获保证，并可能随时修改。
- 我们强力建议您询问与研究我们的销售说明与产品披露说明书，尤其要特别注意非保证利益。
- 永久性终身全残利益，将根据本公司的永久性终身全残条款来支付。
- 所有申请须获批核，方为有效。



如何通知索赔？

若要索赔，您只须在发生索赔事故时，提呈书面通知。

若您提早终止保单又如何？

- 在您已支付满三年保费后，您的保单可获得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支付给您的最低数额。
- 若您提早终止保单，您所获得的金额，可能低过您之前在此保单所支付的保费。
- 若您在保留此保单之余，却选择在所购买的每项保单/附加保单的保费付款结束前即停止保费供款，您的保单可能在之后被终止，因此造成保障终止，并损失您所规划的收入来源。

务必让您称心满意

在保单发出日的15天内，您可检讨您的保单。若您基于任何理由放弃这项保单，您可取消此保单，而您会获得已支付保费的全额退款，惟须扣除任何已付还的医药费。

注意事项：

此传单仅为资讯摘要，而非保险保单或保险合约之基础。敬请索取保单以了解具体条款、条件与除外责任之细节。此传单所包含的资讯，可在未事先通知下修改。



HLAIncomeBuilder

Guaranteed Income at Every Step

Simple to earn, Yours to keep.