

Hong Leong Assurance Berhad (94613-X)

Head Office / Ibu Pejabat

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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

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 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

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.



Fluid Cash | Savings | Protection

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.