

HLA Asset Secure Flex

For You, Your Family & Your Business



HLA ASSET SECURE FLEX

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With a family and business to take care of, you often may not prioritise protection for yourself. But have you wondered what will happen during unexpected times, or who would then look after what's dearest to you? Protect yourself first with HLA Asset Secure Flex because when you are adequately protected, your family and business will automatically be secured when something untoward happens.

HLA Asset Secure Flex is an investment-linked plan that is designed to offer you a comprehensive solution in your prime years. You can now personalise your insurance plan to match your individual needs. This plan offers coverage terms ranging from 20 to 50 years and an option for sum assured from a minimum of RM500,000 to as high as RM8 million without going through medical examination. The plan also offers payment term as short as 6 years up to full policy term, depending on your cash flow planning.

As your circumstances change over time, a longer period of coverage is needed. Worry no more as this plan allows you to extend your coverage recurring every 5 years up to age 100 without underwriting. You may also enhance your protection with long term supplementary monthly income in case you are struck by cancer and other critical illnesses, disabilities due to accident as well as old age disablement. All these benefits and more in just one plan so that you can continue to enjoy protection throughout your life with the peace of mind you deserve!

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

PROTECT YOURSELF, YOUR FAMILY & YOUR BUSINESS...

ALL IN ONE PLAN!

Receive Supplementary Income
to Support You Financially

Hassle-free Extension
Recurring Every 5 Years up to Age 100

to Provide Peace of Mind
in Your Golden Years

Fortify Your Personal Coverage for Comprehensive
Protection Against Accidents and Disability

With a Series of Riders

Flexible Payment Terms of
6, 10, 15, 20 or Full Pay

to Match Your
Financial Capability

If Death Occurs Due To All Causes, You Will Receive 100%
of Sum Assured but In The Event of

Accidental Death Due To Natural Disaster, We Pay You 3 Times More
up to RM3 million to Secure Your Loved Ones' Financial Future!

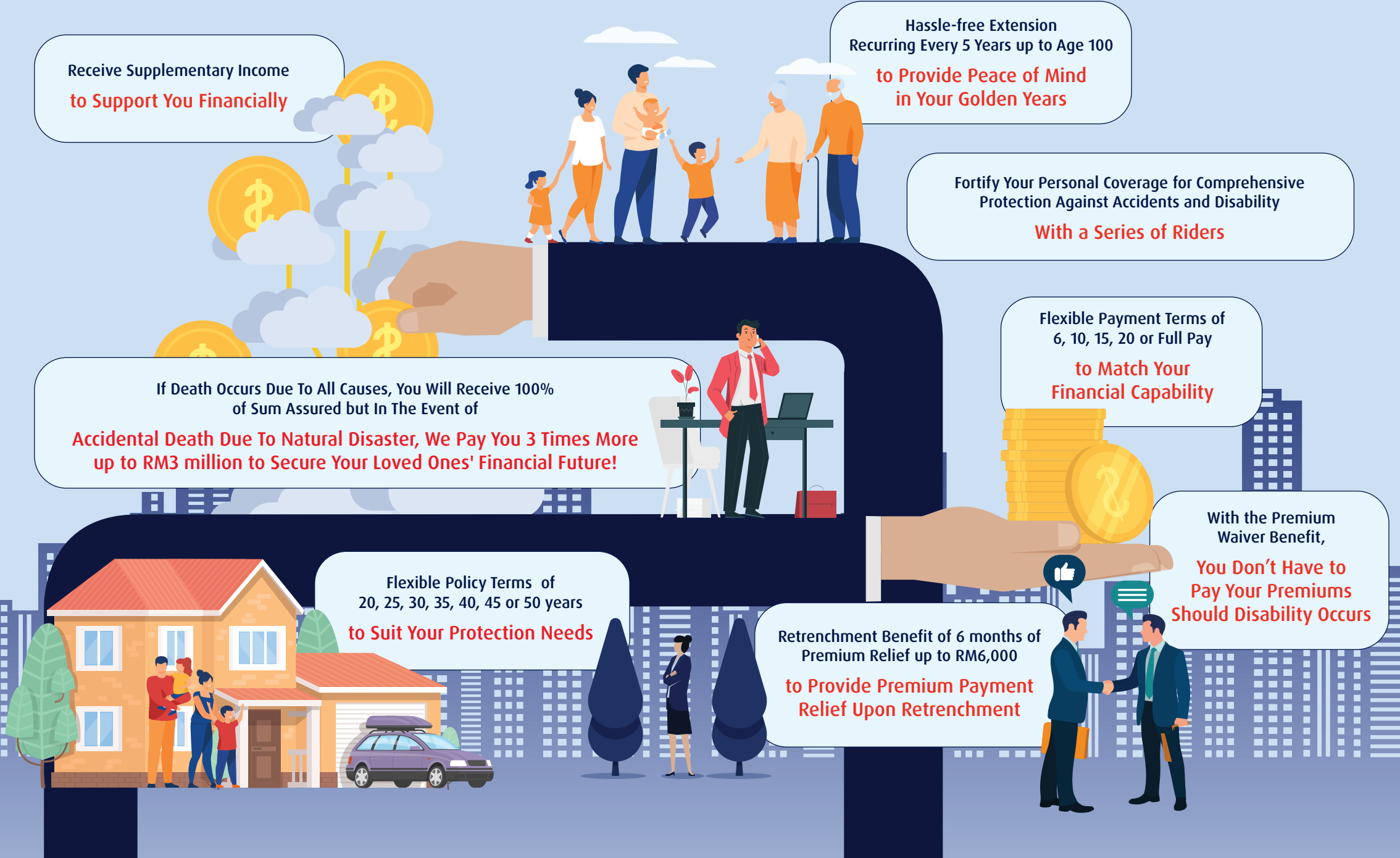
Flexible Policy Terms of
20, 25, 30, 35, 40, 45 or 50 years
to Suit Your Protection Needs

Retrenchment Benefit of 6 months of
Premium Relief up to RM6,000

to Provide Premium Payment
Relief Upon Retrenchment

With the Premium
Waiver Benefit,

You Don't Have to
Pay Your Premiums
Should Disability Occurs



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 option	Minimum	Maximum
20, 25, 30 years	30 days old	70 years old
35 years		65 years old
40 years		60 years old
45 years		55 years old
50 years		50 years old

What are the choices of coverage term?

You may choose the coverage term options of 20,25,30,35,40,45 or 50 years to best suits your protection needs.

What is the minimum and maximum sum assured for this plan?

The minimum and maximum sum assured are as follows:

Minimum Sum Assured (RM)	Maximum Sum Assured (RM)
500,000	Subject to underwriting

What is the minimum annual premium for this plan?

The minimum annual premium shall be based on the sum assured purchased.

How are premiums allocated?

Premiums are allocated to purchase units in selected funds. The premium allocation rates are shown below:

Premium Payment Term (years)	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	60%	80%	95%	100%	100%
Full Term	60%	80%	95%	100%	100%

How many Bonus Units am I entitled to?

You will be rewarded with Bonus Units from the beginning of policy year 7 as shown below:

Beginning of Policy Year	% of Account Value
7	0.04
8	0.08
9	0.12
10	0.16
11 and onwards	0.20

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.

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.

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 Product Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage after purchasing the policy. Please take note that the information contained in the leaflet 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.

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 Asset Secure Flex/01-2021/V1