

FREQUENTLY ASKED QUESTIONS

Who is eligible for this plan?

The minimum and maximum entry ages are based on the last birthday as follows:

Life Assured	Minimum	Maximum
1 st Life Assured	18 years old	70 years old
2 nd Life Assured	16 years old	65 years old ⁴
Policy Owner		

How do I get started?

First, determine the amount of basic protection that you need, and then decide on your choice of add-on benefits from our range of riders that give additional term protection, guaranteed income, medical coverage, critical illness coverage, and waiver of premium benefit.

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

The minimum and maximum basic sum assured is as follows:

Minimum Basic Sum Assured (RM)	Maximum Basic 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 Basic Sum Assured purchased.

How are premiums allocated?

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

Policy Year	1	2	3	4	5	6	7 and above
Premium Allocation Rates	45%	50%	76%	76%	90%	90%	100%

How many Guaranteed Bonus Units am I entitled to?

You will be rewarded with Guaranteed 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

⁴ If the Waiver of Premium Rider is purchased.

FREQUENTLY ASKED QUESTIONS

How much Guaranteed Additional Allocations am I entitled to?

You will be rewarded with Guaranteed Additional Allocations in policy year 1 and 2 as a percentage of your basic annualised premium as shown below:

Basic Annualised Premium (RM)	Guaranteed Additional Allocations in Policy Year 1 and Policy Year 2 (% of Premium)
180 – 11,999	0%
12,000 – 23,999	2%
≥ 24,000	4%

What are the charges I should know about?

Policy Fee

A monthly policy fee of RM5.30 (inclusive of GST⁵) is chargeable to the policy.

Insurance Charge

The insurance charge is not guaranteed. GST will be charged where applicable.

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 Sales Illustration.

⁵ GST payable is based on the current rate of 6% and is subject to change by the authorities from time to time. If the tax rate changes, the amount payable shall be adjusted accordingly.

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 Sales Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage. Do 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 Asset Protector

Guarding your assets, securing your business



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



Your aspirations deserve to be protected as much as you. HLA Asset Protector complements your existing financial planning and lets you purchase coverage for a loan or key personnel in your company, ensuring that business will go on as usual even while facing unfortunate events.



HLA *Asset Protector*

**Guarding your assets,
securing your business**



HLA Asset Protector is a regular premium investment-linked plan that protects against Total and Permanent Disability (TPD¹), Old Age Disablement (OAD²), or death, up to age 100³. This plan gives you the option of additional term protection, guaranteed income, medical coverage, critical illness coverage, and waiver of premium benefit with add-on riders.



¹ TPD refers to Total and Permanent Disability prior to attaining age 65.

² OAD refers to Old Age Disablement after attaining age 65.

³ Your insurance charge (which is not guaranteed and deducted from the account value) will increase as you get older. It is possible that the account value may be insufficient to pay for the high insurance charge and policy fee in later years due to circumstances such as poor fund returns, premium holiday or withdrawals causing your policy to lapse before attaining the age of 100. In such event you may need to top up your premium to ensure continuous coverage.

Key Benefits

01

Ideal loan protection

HLA Asset Protector protects your outstanding financial commitment in the form of a lump sum payment that goes towards paying your loan in the event of TPD¹, OAD², or death. It is flexible towards your changing needs as you have the option of, among others:

- Adjusting your loan protection coverage when needed in the event of refinancing, an overdraft, or opting for an early repayment.
- Settling your outstanding loan with withdrawal from your account value.
- Withdrawing from the account value to finance the renovation of your home or expansion of your business.
- Shortening your premium payment term by opting for Reduced Paid Up, provided there is sufficient account value to pay for the one-time charge.

02

Safeguarding your human capital

Insuring key personnel in your company will help to protect your profits while reducing your losses should an unfortunate event occur. With this plan, you will receive a lump sum payment to help with the recovery of your business if your key personnel are unable to work or while you find a replacement.

03

Leaving behind a legacy

HLA Asset Protector can also be used to leave behind a legacy for your loved ones. In the event of TPD¹, OAD², or death, you or your loved ones will receive a lump sum payment of sum assured and your account value.