

HLA Asset Secure

Empowering Your Dreams

**COMPLIMENTARY
RETRENCHMENT
BENEFIT**

Sign-up between
1st July 2020 - 30th June 2021



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

HLA Asset Secure

Empowering Your Dreams

At HLA, we understand that you need a powerful insurance solution to protect your current loan commitment – be it personal or business loan.



You can count on HLA Asset Secure, an investment-linked plan that provides protection against death, while securing your loan with a wide range of customisable options to help you sail through trying times.

Key Features of HLA Asset Secure

SECURING LOAN COMMITMENTS

Worry no more about the burden of repaying your loans as it's taken care of when you are no longer around.

PROTECTING JOINT OWNER

What's more, there is also an option for joint owner protection. Both you and your spouse are both covered in a single plan!

SAFEGUARDING KEY MAN

Losing important personnel due to untimely demise can be damaging to your business. Receive a lump sum payment to help with the recovery of your business while you find a replacement.

OPTING FOR FLEXIBLE PAYMENT TERMS

One-time payment and high premiums upfront are a thing of the past! Manage the finances of your business efficiently by choosing a payment term of 6, 10, 15, 20 or full term depending on your financial capability.

Discover More Benefits!

01

Hassle-free Extension Up to Age 100

Have the peace of mind knowing that your policy can be extended automatically at policy maturity up to age 100 without underwriting, subject to the selected coverage term. You may need to fulfil the required premium which corresponds to the extended period, or choose to save earlier with higher premium to boost your Account Value.

As this is an investment-linked plan, the sustainability of your policy shall depend on your Account Value.

02

Extensive Coverage

Enhance your protection with additional coverage against critical illness, Total Permanent Disability (TPD), Old Age Disability (OAD), and accidental death /TPD. You can also extend the coverage against death, TPD and OAD for second life assured.

03

No Change in Rates of Insurance Charges

The rates of insurance charge, varying based on attained age over the policy term, are guaranteed and remain unchanged for the entire policy term.

FREQUENTLY ASKED QUESTIONS

Who is eligible for this plan?

The minimum entry age is 30 days old and maximum entry age is 70 years old (based on age last birthday).

What are the choices of coverage term?

You can choose from coverage term options of 20 years, 25 years or 30 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 onwards
6	78%	102%	N/A	N/A	N/A
10	68%	99%	100%	100%	N/A
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 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 and Sales Illustration.

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: