HongLeong Assurance

HLA Asset Protector Matrix
Versatility That Matters



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Whether you're just starting a family, managing your business, or planning to leave a legacy for your loved ones, you need an insurance plan that is flexible enough to meet your needs. So, rather than selecting a fixed plan that won't adapt to your changing life situations, why not opt for the incredibly versatile HLA Asset Protector Matrix to better fit your needs.

EASE
Your Coverage Once Your Commitments Are Fulfilled

As an entrepreneur, protecting your business loans and key man would be your biggest commitment together with family obligations.

Once your loan has been paid off and family commitments reduce, you wouldn't need the existing high coverage.

HLA Asset Protector Matrix provides you the option to receive high coverage for loan and key man protection in the early years, and allows you to ease your coverage in the later years once your commitments are fulfilled.

Empower Your Financial Security with the Power of Versatility

HLA Asset Protector Matrix is a regular premium investment-linked insurance plan that protects against death. This plan gives you the flexibility of adjusting your plan to safeguard your business and secure the future of your loved ones in your absence. With this plan, you can adjust your coverage when it matters most.

INCREASE
Your Coverage To Leave a Meaningful Legacy

As the years go by, your family and business responsibilities will continue to increase. Hence, you'll need adequate coverage to protect your business liabilities and secure the future of your loved ones when you're no longer around.

HLA Asset Protector Matrix offers you sufficient coverage in the early years depending on your needs, and allows you the option of increasing your coverage up to 2 times without underwriting in the later years to build a meaningful legacy for your family.

DISCOVER MORE BENEFITS!

CHOOSE YOUR PAYMENT TERM

Enjoy the flexibility of choosing a premium payment term of **6 / 10 / 15 / 20 years or Full Term** depending on your financial capabilities.

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.

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.

NO CHANGE IN RATES OF INSURANCE CHARGE

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?
Multiple coverage term options are available to best suit 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	78.0%	102.0%	N/A	N/A	N/A
10	68.0%	99.0%	100.0%	100.0%	N/A
15	62.0%	88.0%	100.0%	100.0%	100.0%
20	60.0%	80.0%	95.0%	100.0%	100.0%
Full Term	60.0%	80.0%	95.0%	100.0%	100.0%

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:

HLA/Agency/HLA Asset Protector Matrix/08-2019/V2