

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	30 days old	70 years old
2 nd Life Assured	16 years old	70 years old ²
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 wide range of riders for additional protection.

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

The minimum and maximum sum assured is 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	2	3	4	5	6	7 and above
6	75.0%	75.0%	75.0%	95.0%	95.0%	95.0%	N/A
10	67.5%	67.5%	67.5%	90.0%	90.0%	90.0%	100.0%
15	60.0%	60.0%	60.0%	85.0%	85.0%	85.0%	100.0%
20	52.5%	52.5%	52.5%	80.0%	80.0%	80.0%	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

² If any Premium Waiver Rider is purchased.

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What are the charges I should know about?

Policy Fee

A monthly policy fee of RM5.00 (excludes any applicable tax) is chargeable to the policy.

Insurance Charge

The insurance charge is 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 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 Flex/08-2018/V1

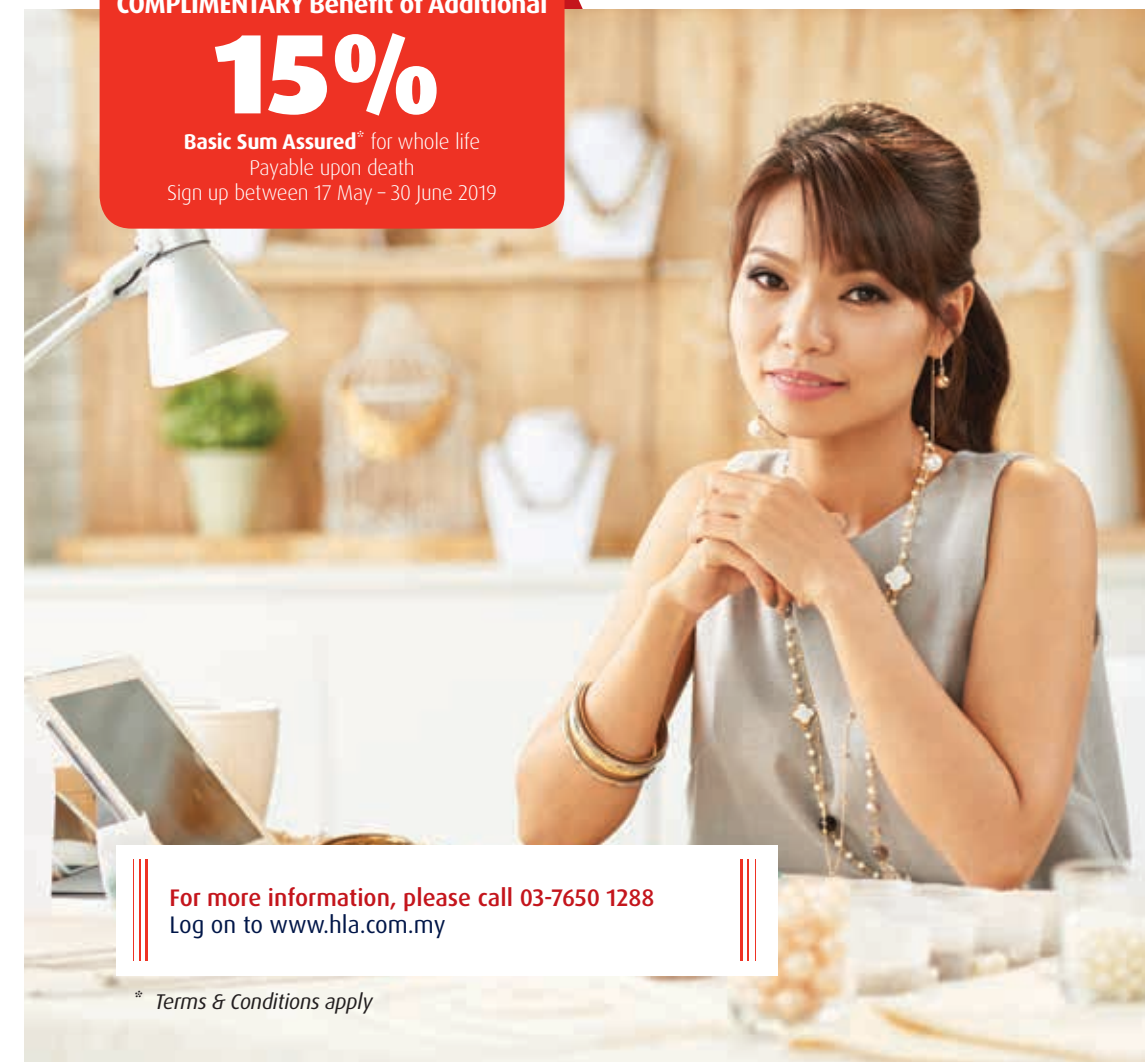
HLA Asset Protector Flex

A Flexible Solution to Protect Your Most Valuable Assets

COMPLIMENTARY Benefit of Additional

15%

Basic Sum Assured* for whole life
Payable upon death
Sign up between 17 May - 30 June 2019



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

* Terms & Conditions apply



HLA Asset Protector Flex

A Flexible Solution to Protect Your Most Valuable Assets

Managing a business can be quite challenging these days. Protecting it shouldn't be. What you need is a flexible plan that caters for all your protection needs. With the HLA Asset Protector Flex, you can now secure your most valuable assets - your business, key personnel and family - giving you the peace of mind during uncertainties.

HLA Asset Protector Flex is a regular premium investment-linked plan that protects against death up to age 100¹. This plan gives you options for additional protection such as Total and Permanent Disability (TPD), Old Age Disablement (OAD), and other add-on riders to complement your protection needs.

¹ Subject to sufficient account value.

KEY BENEFITS

IDEAL LOAN PROTECTION

01

The HLA Asset Protector Flex provides you with a lump sum payment to settle your outstanding loan in the event of death, which can be flexibly utilised according to your changing needs. You may choose to:

- Adjust your loan protection coverage when needed in the event of refinancing, an overdraft, or opt for an early repayment.
- Withdraw from the account value to settle your outstanding loan.
- Finance your home renovation or business expansion by withdrawing from the account value.

SAFEGUARDING KEY PERSONNEL

02

The loss of important personnel can hurt your business. With this plan, you will receive a lump sum payment to help with the recovery of your business while you find a replacement.

PROTECTING YOUR FAMILY

03

Leave a legacy behind for your family to secure their future in your absence. In the event of death, your family will receive a lump sum payment of at least the sum assured.

FLEXIBLE SOLUTION

04

Enjoy the flexibility to select a premium payment term of 6, 10, 15 or 20 years based on your financial needs. You can even complement your protection needs by selecting from a range of add-on riders.