

HLA CompleteCover Premier

With You Every Step Of The Way



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

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With You Every Step Of The Way

Having a great insurance plan is essential to protect you and your loved ones at any point of time in life. As circumstances change, your protection needs may also vary to cater to different life goals, from prime protection to leaving a meaningful legacy and funding for retirement.

Secure yourself and your loved ones with HLA CompleteCover Premier, an investment-linked plan that provides ample life protection in your prime years, while allowing you to leave a meaningful legacy for your family in your absence. You even have the options of adjusting your coverage to suit your current and future needs while receiving a stable stream of income to plan for your retirement nest.

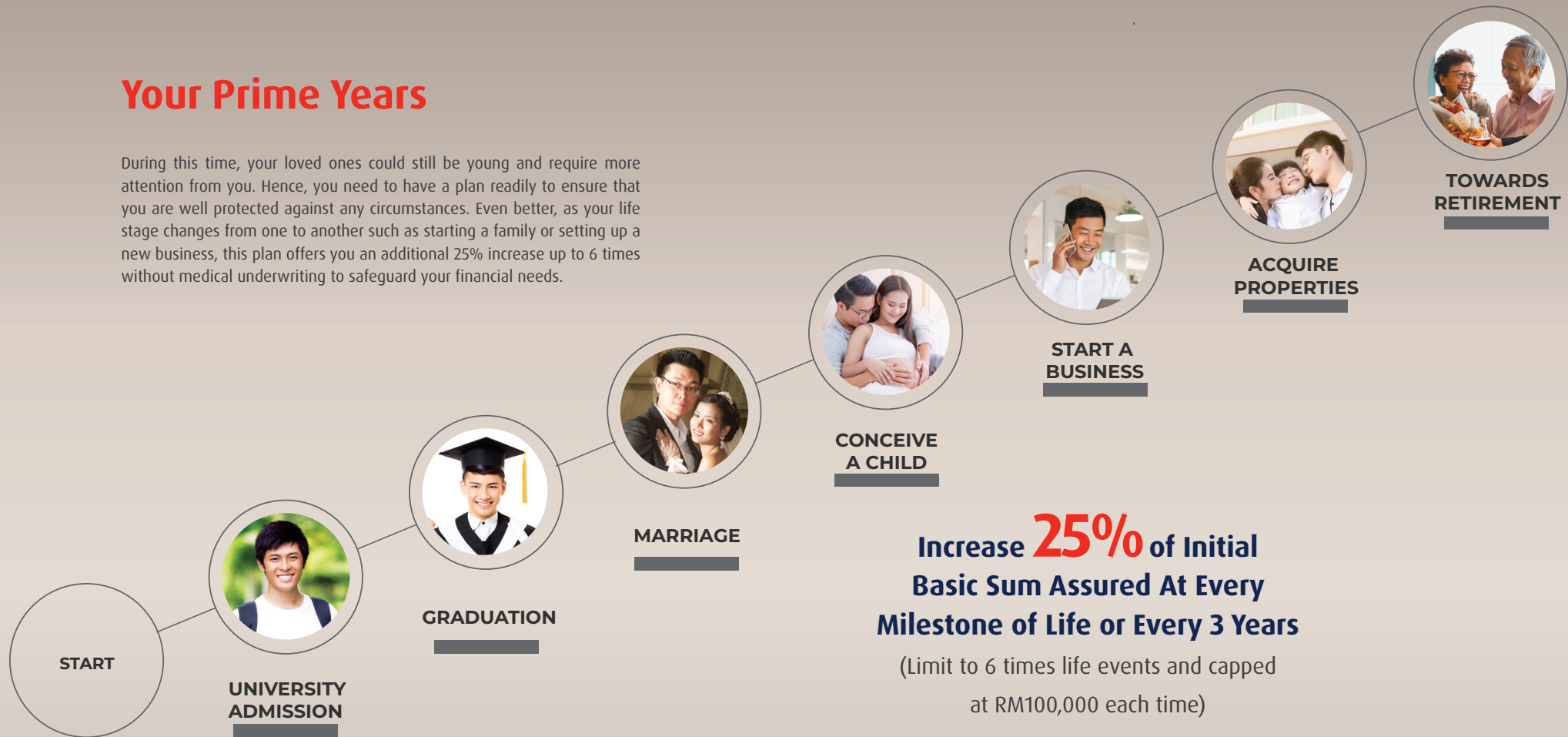
This plan provides flexible coverage up to age 60, 70, 80, 90 and 100 that can be auto-extended hassle-free recurring every 5 years up to age 100 without going through underwriting. You can even fortify your protection against accidents, medical, a comprehensive list of critical illnesses and old age disablement. Best of all, the plan also provides an additional coverage of 3 times your sum assured up to RM3 million in the event you meet with an accident and pass on due to a natural disaster.

What's more, the plan also protects you against unexpected retrenchment by offering 6 months of premium relief up to RM6,000 to ease your financial commitments and to ensure that your coverage continues to remain active during this trying period.



Your Prime Years

During this time, your loved ones could still be young and require more attention from you. Hence, you need to have a plan readily to ensure that you are well protected against any circumstances. Even better, as your life stage changes from one to another such as starting a family or setting up a new business, this plan offers you an additional 25% increase up to 6 times without medical underwriting to safeguard your financial needs.



Increase **25%** of Initial
Basic Sum Assured At Every
Milestone of Life or Every 3 Years

(Limit to 6 times life events and capped
at RM100,000 each time)

Your Golden Years

This is the time when most of your commitments may have been fulfilled and you just want to enjoy your life with a peace of mind.

LEGACY FOR YOUR FAMILY

At this point, you may decide to either maintain your protection or boost your coverage to secure your family's financial future in your absence. Though financially you may be well-off, your health may not be in the best of conditions to support your intention.

This plan allows you to leave a meaningful for your family. What's best about this plan is that even if you are not in the pink of health, you can choose to **double your coverage without medical underwriting** to leave a more significant inheritance to them.

If legacy isn't part of your plan, you can make use of your existing savings vested in your policy to ease your financial burden in the later years and have a great retirement.

HLA CompleteCover Premier is truly one flexible plan that fulfils your needs with every choice you make depending on your life goals!

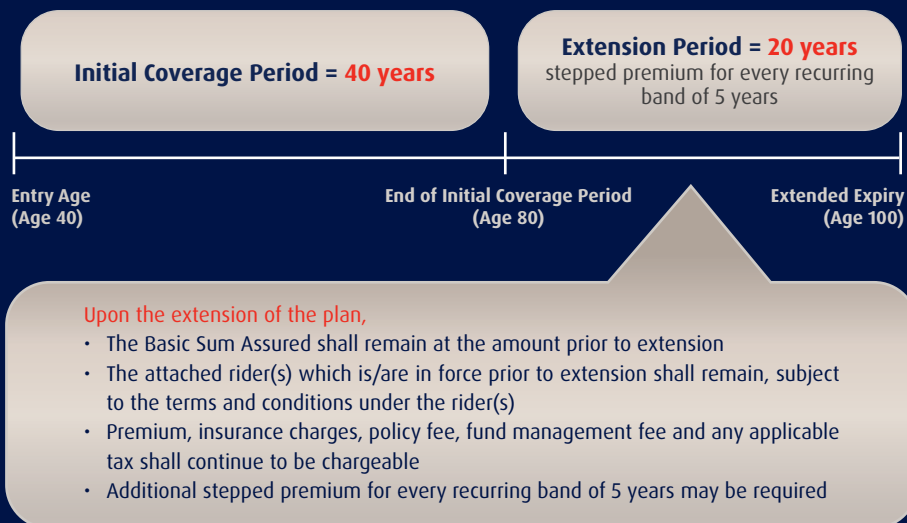
How does the auto-extension feature work?

At the end of the initial coverage period, this plan will be automatically extended, recurring every 5 years until age 100 without going through underwriting. A notification on the extension of the plan will be sent to you at least 90 days before the beginning of the extension period, together with the expected premium during the extension period.

If you **do not want to extend** the plan up to age 100, you are required to notify HLA at least 30 days prior to the end of the initial coverage period and a Maturity Benefit shall be payable upon the end of initial coverage period.

Example:

Alex, a non-smoker purchased HLA CompleteCover Premier with Level Cover as his coverage type and Basic Sum Assured of RM500,000 at the age of 40. He has chosen his coverage period up to age 80, thus his initial coverage period is 40 years. Also, Alex has chosen a full premium payment term with annual premium of RM3,205 which is allocated into Venture Blue Chip Fund.



For illustration purpose, Table 1 shows the estimated required premium of different coverage periods with and without auto-extension feature.

Table 1:

	You have chosen an initial coverage period up to age 80	Initial coverage period up to age 80 with auto-extension up to age 100	If you choose initial coverage period up to age 100
Initial Coverage Period	Up to age 80	Up to age 80	Up to age 100
Annual Premium payable based on 1st insured life's age at the beginning of the policy year	RM3,205 payable from age 40 to age 79 Total: RM128,200 Accumulative: RM128,200	RM3,205 payable from age 40 to age 79 Total: RM128,200 Accumulative: RM128,200	RM4,511 payable from age 40 to age 99 Total: RM270,660 Accumulative: RM270,660
		RM24,801 payable from age 80 to age 84 Total: RM124,005 Accumulative: RM252,205	
		RM35,292 payable from age 85 to age 89 Total: RM176,460 Accumulative: RM428,665	
		RM45,404 payable from age 90 to age 94 Total: RM227,020 Accumulative: RM655,685	
		RM67,254 payable from age 95 to age 99 Total: RM336,270 Accumulative: RM991,955	

Note:

- The expected premiums in Table 1 above have been calculated based on the estimates of future outcome and the actual expected premium may be higher or lower depending on policy sustainability. Actual sustainability of the policy depends on the actual investment return and any variation in policy benefits and charges. You are advised to refer to the annual sustainability statement for the updated expected premium based on most recent assumptions.
- The stepped premium illustrated during extension period is dependent on the remaining Account Value at the end of initial coverage period and each recurring band. If the Account Value is high at the end of initial coverage period or the recurring band, then the stepped premium in subsequent recurring bands could be lesser.
- However, your investment-linked policy may lapse/ terminate once your Account Value is insufficient to pay the charges. Some factors that may cause your Account Value being insufficient are:
 - High insurance charges if you buy many riders, and especially if the charges are increasing over time as you get older
 - Poor investment returns
 - Premium holiday – i.e. if you stop paying premium for a long period of time
 - Partial withdrawal
- Once the Policy Owner surrenders the policy during initial coverage period or extension period, the auto-extension feature shall not be applicable.

You are advised to refer to the Product Disclosure Sheet and Product Illustration for the estimated required premium during the extension period before purchasing the policy. In general, the expected premium increases as you move into older age band.

FREQUENTLY ASKED QUESTIONS

Who is eligible for this plan?

The minimum and maximum entry ages (based on age last birthday) are as follows:

Policy term option	Minimum	Maximum
Cover up to age 60	30 days old	50 years old
Cover up to age 70		60 years old
Cover up to age 80		70 years old
Cover up to age 90		
Cover up to age 100		

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%	-
11	67%	97%	100%	100%	100%
12	65%	95%	100%	100%	100%
13	64%	93%	100%	100%	100%
14	63%	91%	100%	100%	100%
15	62%	88%	100%	100%	100%
16	61%	86%	100%	100%	100%
17	61%	84%	99%	100%	100%
18	60%	82%	98%	100%	100%
19	60%	81%	96%	100%	100%
20 and above	60%	80%	95%	100%	100%

FREQUENTLY ASKED QUESTIONS

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

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: