



**HongLeong Assurance**

# **HLA VITAL SECURE**

Protection As Easy As ABCD

**NO MEDICAL  
EXAMINATION  
REQUIRED!**

For more information, please call 03-7650 1288  
Log on to [www.hla.com.my](http://www.hla.com.my)

# HLA VITAL SECURE

## Protection As Easy As ABCD

As you enter your golden years, the chances of developing health problems like diabetes, high blood pressure and high cholesterol will increase. It may prove difficult for you to obtain insurance coverage and be protected in case the unexpected occurs.

Lay those worries to rest with HLA Vital Secure!

Exclusively designed for those between 40 and 70 years old, HLA Vital Secure offers coverage against Death, Cancer and another 11 Critical Illnesses, namely heart disease, stroke and kidney failure until 85 years old. This plan also comes with extra protection in the event of Total & Permanent Disability (TPD) due to accident, and Bone Fracture of Hip or Vertebrae due to Osteoporosis.

No medical examination is required for application; just answer 3 underwriting questions for access to the protection you deserve.

## PROTECTION AS EASY AS ABCD

**You're Eligible** even if you have **A**ccidental Conditions, High **B**lood Pressure / **B**ody Mass Index (BMI), High **C**holesterol, **D**iabetes

**A****ACCIDENTAL TPD****B****BONE FRACTURE OF HIP OR  
VERTEBRAE DUE TO OSTEOPOROSIS****C****CANCER + CRITICAL ILLNESSES**

The 11 critical illnesses covered are:

1. Stroke
2. Heart Attack
3. Congestive Heart Failure
4. End-Stage Lung Failure
5. Kidney Failure
6. Alzheimer's disease / Severe Dementia
7. Parkinson's disease
8. Major Head Trauma
9. Blindness
10. Deafness
11. Loss of Speech

**D****DEATH**

# 4 PLAN CHOICES

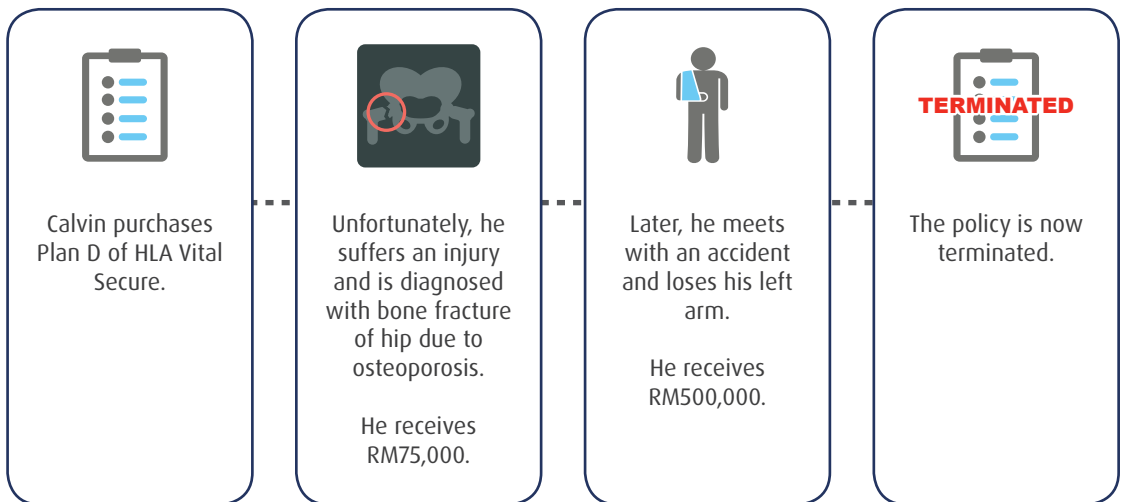
Enjoy the flexibility of choosing from four plan choices depending on your financial capabilities.

	A	B	C	D
Benefit	RM	RM	RM	RM
<b>Death Benefit</b>	12,500	25,000	50,000	125,000
<b>Cancer / Critical Illness Benefit</b>	25,000	50,000	100,000	250,000
<b>Accidental TPD Benefit</b>	50,000	100,000	200,000	500,000
<b>Bone Fracture of Hip or Vertebrae Due to Osteoporosis Benefit</b>	7,500	15,000	30,000	75,000

Note:

- Even if the policy is claimed for Bone Fracture of Hip or Vertebrae due to Osteoporosis, the amount covered for Death, Cancer, Critical Illness and Accidental TPD will not be reduced.
- The coverage of Accidental TPD Benefit shall cease at age 75 of Life Assured.
- The policy will be terminated upon any Death, Cancer, Critical Illness or Accidental TPD claim.

## Sample Scenario



Total Claims Payout: RM75,000 + RM500,000 = **RM575,000**

## Annual Premium for HLA Vital Secure

Entry Age	Male				Female			
	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
40	1,400	2,600	4,900	11,900	1,200	2,300	4,200	10,200
41	1,420	2,660	5,040	12,200	1,220	2,340	4,300	10,440
42	1,440	2,720	5,180	12,500	1,240	2,380	4,400	10,680
43	1,460	2,780	5,320	12,800	1,260	2,420	4,500	10,920
44	1,480	2,840	5,460	13,100	1,280	2,460	4,600	11,160
45	1,500	2,900	5,600	13,400	1,300	2,500	4,700	11,400
46	1,540	2,960	5,720	13,740	1,320	2,520	4,760	11,540
47	1,580	3,020	5,840	14,080	1,340	2,540	4,820	11,680
48	1,620	3,080	5,960	14,420	1,360	2,560	4,880	11,820
49	1,660	3,140	6,080	14,760	1,380	2,580	4,940	11,960
50	1,700	3,200	6,200	15,100	1,400	2,600	5,000	12,100
51	1,720	3,240	6,300	15,380	1,420	2,620	5,060	12,300
52	1,740	3,280	6,400	15,660	1,440	2,640	5,120	12,500
53	1,760	3,320	6,500	15,940	1,460	2,660	5,180	12,700
54	1,780	3,360	6,600	16,220	1,480	2,680	5,240	12,900
55	1,800	3,400	6,700	16,500	1,500	2,700	5,300	13,100
56	1,840	3,480	6,860	16,920	1,520	2,760	5,420	13,400
57	1,880	3,560	7,020	17,340	1,540	2,820	5,540	13,700
58	1,920	3,640	7,180	17,760	1,560	2,880	5,660	14,000
59	1,960	3,720	7,340	18,180	1,580	2,940	5,780	14,300
60	2,000	3,800	7,500	18,600	1,600	3,000	5,900	14,600
61	2,040	3,900	7,660	19,000	1,640	3,060	6,020	14,900
62	2,080	4,000	7,820	19,400	1,680	3,120	6,140	15,200
63	2,120	4,100	7,980	19,800	1,720	3,180	6,260	15,500
64	2,160	4,200	8,140	20,200	1,760	3,240	6,380	15,800
65	2,200	4,300	8,300	20,600	1,800	3,300	6,500	16,100
66	2,260	4,420	8,560	21,220	1,840	3,400	6,700	16,540
67	2,320	4,540	8,820	21,840	1,880	3,500	6,900	16,980
68	2,380	4,660	9,080	22,460	1,920	3,600	7,100	17,420
69	2,440	4,780	9,340	23,080	1,960	3,700	7,300	17,860
70	2,500	4,900	9,600	23,700	2,000	3,800	7,500	18,300

**Note:**

- The annual premium shown above are based on non-smoker rates.
- Premium payment term for this plan is 10 years. The premiums are level and based on your age when the policy is issued. However, the premium rates are not guaranteed and the Company reserves the right to revise the premium rates by giving the policyholders 90 days' written notice.

**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.

**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: