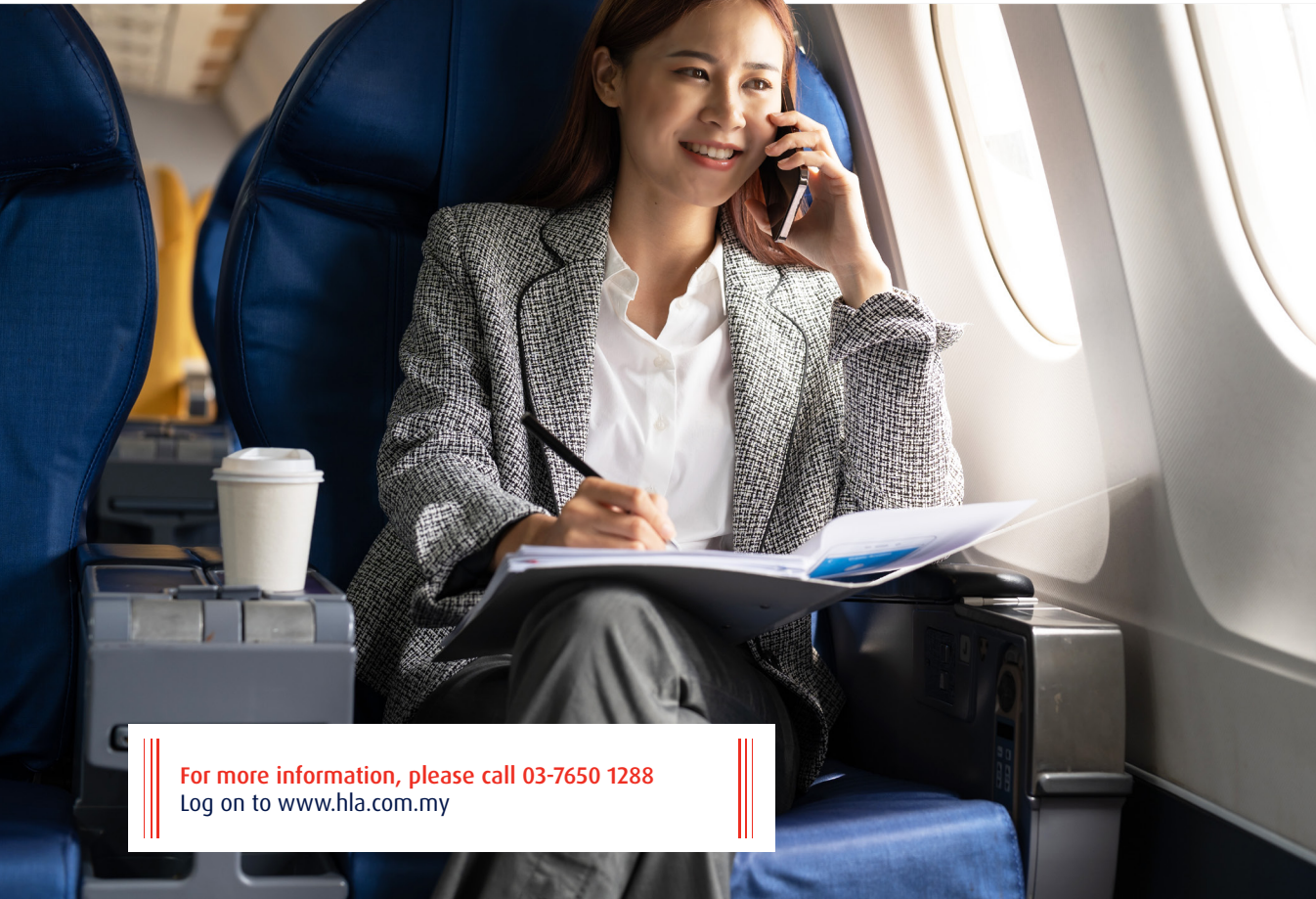


HLA ASSET MASTER

Be The Guardian Of Your Assets



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

HLA ASSET MASTER

Be The Guardian Of Your Assets

Maintaining sufficient cash flow for business operations and expansion is dependent on your ability to repay your business loans on time. Equally important is the ability to cope with the disruption to your business if your key personnel suffer from a critical illness, becomes disabled or passes away. To live in the moment, you may wish to safeguard your housing loan and any other commitments should you encounter any misfortunes, so that your family will always have peace of mind.

We know you work hard to give the best for your family while conquering life challenges to support your family with your business. When times are hard and you become unable to fulfil your business goals, loan obligations and any other commitments, you need a helping hand to cover your liabilities and get you back on your feet. We are here to back you up and assist in improving the financial wellbeing of your family, and the security of your business, even when you're no longer around.

If the worst was to happen, you need sufficient coverage that you can rely on to get your business and your family financially back on track.

Unleashing HLA Asset Master, an investment-linked plan that comes with an all-encompassing 360° coverage from your prime age to your golden age, protecting you against the financial burden that comes with unexpected events. We know you're an asset to you and your family. Hence, we provide financial aid should you suffer elderly disablement such as incontinence, immobility, not being able to get dressed or eat, so that you can live with dignity and not have to burden your family with any outstanding loans. With the option to add on riders to strengthen your retirement needs with guaranteed income stream, let us help you to build retirement confidence and achieve your retirement goals.

This plan allows a premium payment term from as short as 6 years up to full term, whichever suits your needs. Especially during your prime age where you have high commitments, full premium pay term with lower premium will be a better choice. Moreover, during this period, this plan protects you with auxiliary benefits if you are unfortunately retrenched or diagnosed with cancer, to support you through tough times. The plan also provides flexible coverage terms ranging from 20 to 50 years, allowing you to customize your plan efficiently to suit your needs.

Along your life journey, we reward you when you stay with us longer to boost your account value and help sustain your policy in later years.

Build a comprehensive plan that covers your needs with

ASSET MASTER

and become a Guardian of your Assets for You and Your Family

Base

Basic Sum Assured

Choose the right coverage for your needs.

Coverage Term

Choose policy term from 20 to 50 years at interval of 5 years.

Premium payment term

Select 6, 10, 15, 20 years or full pay.

Fund Choice

Choose a combination of funds based on your risk appetite: conservative, moderate, aggressive.



Basic Sum Assured

Starting from RM500,000; for entry age 51 and above, you can start with as low as RM350,000. Enjoy Large Size Discount when you buy Basic Sum Assured of RM1,250,000 and above.



Coverage Term

We encourage you to take on a term of 5-10 year longer to adequately protect you in times of uncertainty in your business or future expansion.

You can extend your policy term up to age 100, with additional premium. You can refer to Product Illustration and Product Disclosure Sheet for premium comparisons.



Premium payment term

Choose full pay to pay lower premiums each year but over a longer period.

However, a short premium payment term allows you to pay more during higher income-earning years and reduces your burden of paying premiums at older ages.

Why HLA Asset Master?

Masterfully personalize your plan

Your Asset Master plan can match your coverage term ranging from 20 up to 50 years at every interval of 5 years. We encourage you to take on a term of 5-10 years longer to adequately protect you in times of uncertainty in your business or future expansion.

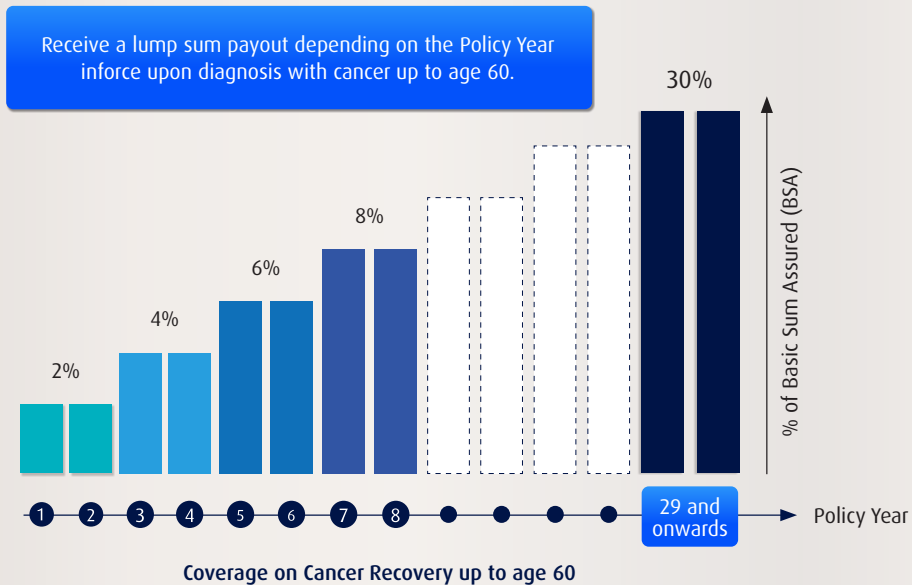
Flexibility to choose a premium payment term of 6, 10, 15, 20 years or full pay to match your budget. A shorter premium payment term requires a higher premium in exchange for shorter commitment.

Ample protection to cover you 360°

Apart from the death benefit, this plan also provides these two unique auxiliary benefits:

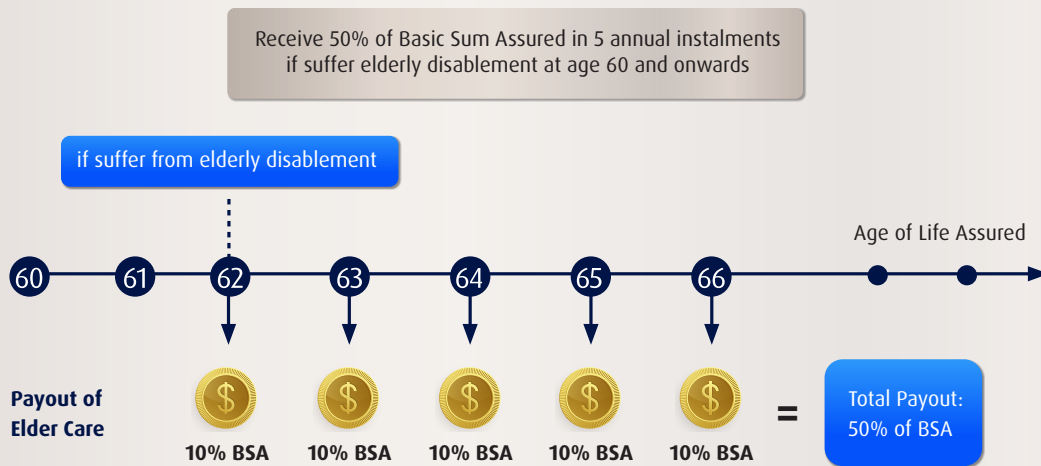
Cancer Recovery

Step up coverage up to 30% Basic Sum Assured, subject to a maximum of RM4,000,000 per life, if you suffer from cancer during prime age.



Elder Care

Receive supplementary income of 50% Basic Sum Assured, subject to a maximum of RM2,500,000 per life, if you suffer elderly disability, such as not being able to take care of your daily life during golden age.



Further boost your protection with add-on riders with additional premium:

Coverage on critical illnesses such as early to late-stage cancer, heart-related problems, stroke as well as mental illness and type II diabetes. You can also get lump sum cover for hospitalisation or surgery on top of hospital income.

Disability solutions are provided, with lump sum benefit for acclimatizing the unexpected total and permanent disability (TPD) and with the option of continuing care supported by the regular stream of supplementary income. You'll also receive financial support upon elderly disability, where you will have to rely on others for the assistance on the daily living while facing few conditions such as incontinence, immobility, not able to get dressed or eat during golden age.

Secure your assets with a financial safety net

Involuntary Loss of Employment Benefit

In time of involuntary loss of employment, we provide you with a temporary premium relief up to RM6,000 for 6 months to ensure your protection remains intact.

Loyalty Bonus

Rewards you up to 15% of Basic Sum Assured when you stay longer with us. Loyalty Bonus can boost your account value and lead to higher savings in later years.



Take Care of your family even when you are not around

Death Benefit

Coverage in the event of death with flexible coverage term from 20 to 50 years.

Assists you in maintaining sufficient cash flow for business operations and expansion, and to help you cope with business disruption or loan obligations.

Enhance your coverage with comprehensive riders

Add-on benefits

Your Asset Master plan has a wide range of add-on riders with additional premium to optimise your protection, such as accidents and premium waiver.

Revitalize your death coverage upon being diagnosed with Critical Illness and Disability

Death Cover Top-up Option

Should you unfortunately suffer from critical illness, total and permanent disability (TPD) or old age disability (OAD), you will be afforded the opportunity to top-up death coverage and have better security of your assets.



Extension With Additional Premium

Enhance your coverage with comprehensive range of riders



Accidental

Get protected against death or disablement due to accident, especially high accident incidence rates during your prime age.



Medical

Comprehensive medical benefits or daily income for your healthcare needs.



Critical Illness

Coverage on early to late-stage cancer, heart-related problems, stroke as well as mental illness and type II diabetes, or lump sum cover for hospitalisation/surgery on top of hospital income.



Disability

Lump sum benefit or regular stream of supplementary income to support you upon total and permanent disablement.



Premium waiver

Continue to enjoy the coverage with your premium waived if the unfortunate strikes.



Retirement

Plan ahead and secure a guaranteed income stream during your retirement, so that you can have a peace of mind and live your moment at that time.

Extend coverage up to 3 lives

To ease you from managing multiple policies, you can cover multiple lives under ONE plan! Add up to 3 lives and receive protection with coverage of death, accidental, disability, critical illness or medical for you and your business partners.

Top-up Death Cover in times of critical illness or disability

The route of recovery from critical illness or disability may be taxing and costly. You may wish to withdraw money from your account value to support yourself during this lengthy path. Hence, you may wish to top-up your death cover subsequent to the corresponding reduction in your death cover due to withdrawal.

With this feature, you can focus on your treatment and recovery with the nest egg in your policy, whilst not worrying to leave any outstanding debts to your family.

Extend your coverage period after your initial coverage period ends

How does the auto-extension feature work?

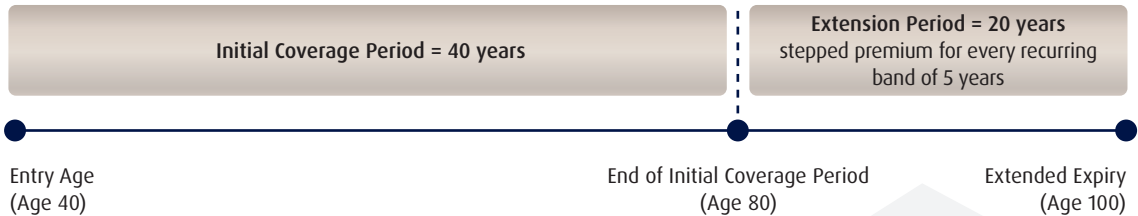
At the end of initial coverage period, this plan will be automatically extended, recurring every 5 years until age 100 without going through underwriting. A notification on the extension of the plan will be sent to you at least 90 days before the beginning of the extension period, together with the expected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

Jason, a non-smoker purchased HLA Asset Master with Basic Sum Assured of RM1,000,000 at the age of 40. He has chosen a policy term of 40 years up to age 80, thus his initial coverage period is 40 years. Also, Jason has chosen a full premium payment term with annual premium of RM4,443.



Upon the extension of the plan,

- The Basic Sum Assured shall remain at the amount prior to extension
- The attached rider(s) which is/are in force prior to extension shall remain, subject to the terms and conditions under the rider(s)
- Premium, insurance charges, policy fee, fund management fee and any applicable tax shall continue to be chargeable
- Additional stepped premium for every recurring band of 5 years may be required

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

Table 1

Coverage Period	You have chosen an initial coverage period up to age 80	To improve your policy sustainability up to age 100	
		Initial coverage period up to age 80 with auto-extension up to age 100	If you choose initial coverage period up to age 90 with auto-extension up to age 100
	Up to age 80	Up to age 80 with auto-extension	Up to age 90 with auto-extension
Annual Premium payable based on 1st insured life's age at the beginning of the policy year	RM4,443.00 payable from age 40 to age 79 Total : RM177,720 Accumulative : RM177,720	RM4,443 payable from age 40 to age 79 Total : RM177,720 Accumulative : RM177,720 We recommend you to pay the Premium Payable below during the extended term. RM61,593.00 is recommended from age 80 to age 84 Total : RM307,965 Accumulative : RM485,685 RM89,295 is recommended from age 85 to age 89 Total : RM446,475 Accumulative : RM932,160 RM128,498 is recommended from age 90 to age 94 Total : RM642,490 Accumulative : RM1,574,650 RM191,848 is recommended from age 95 to age 99 Total : RM959,240 Accumulative : RM2,533,890	We recommend you to pay the Premium Payable below during the coverage period. RM5,881 is recommended from age 40 to age 89 Total : RM294,050 Accumulative : RM294,050 RM123,160 is recommended from age 90 to age 94 Total : RM615,800 Accumulative : RM909,850 RM191,848 is recommended from age 95 to age 99 Total : RM959,240 Accumulative : RM1,869,090

Note: You have the option to pay lower premium but your policy may lapse earlier.

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, 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.

How Asset Master helps you to Guard your Assets

Identify your needs

You wish to secure yourself and protect your business and loan commitments.



For your loved ones

Base:

- Identify your monthly income.
- Cover 100 times up to age 100.

You need relief to get through the tough times should you be diagnosed with cancer during your prime age.

Whilst you are fragile with elderly disablement, we assure you to live with dignity.

If you are unfortunately retrenched, we provide you with financial aid to keep your policy going temporarily.



For yourself

Cancer Recovery & Elder Care support

Up to 30% of your Basic Sum Assured, subject to a maximum of RM4,000,000 per life payable should you be diagnosed with cancer before age 60.

50% of your Basic Sum Assured, subject to a maximum of RM2,500,000 per life payable in 5 annual installments should you be diagnosed with elderly disablement after age 60.

Involuntary Loss of Employment Benefit Up to RM6,000 over 6 months

Reward yourself with a Loyalty Bonus to boost your account value when you stay longer with us.



Up to 15% of Basic Sum Assured to boost your account value.

Be The Guardian Of Your Assets

FREQUENTLY ASKED QUESTIONS

Who is eligible for this plan?

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

Coverage term option	Minimum	Maximum
20, 25, 30 years	30 days old	70 years old
35 years		65 years old
40 years		60 years old
45 years		55 years old
50 years		50 years old

What are the choices of coverage term?

You may choose the coverage term options of 20, 25, 30, 35, 40, 45 or 50 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:

Entry Age	Minimum Sum Assured (RM)	Maximum Sum Assured (RM)
Below 51	500,000	Subject to underwriting
51 and above	350,000	

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%	-	-	-
10	68%	99%	100%	100%	-
15	62%	88%	100%	100%	100%
20	60%	80%	95%	100%	100%
Full Term	60%	80%	95%	100%	100%

How much Loyalty Bonus am I entitled to?

You will be rewarded with Loyalty Bonus according to your entry age as shown below:

Entry Age	End of policy year where the Life Assured attains age	Loyalty Bonus (% of prevailing Basic Sum Assured)
0 - 19	55	1
	60	2
	65	4
	70	8
20 - 45	65	5
	70	5
	75	5
46 and above	Policy year 20 or age 75, whichever is later	15

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 brochure is for general information only and is not intended to be construed as a contract of insurance. Please refer to the Fund Fact Sheet, 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 note that the information contained in the brochure 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: