

HLA Prime Asset

Always in the Prime of Your Life

Available Until 30 June 2024



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



HLA Prime Asset

Always in the Prime of Your Life

Securing insurance coverage is no longer a major obstacle if you have health or age-related conditions. With HLA Prime Asset, you can now enjoy peace-of-mind even at the application stage as no medical examination is required for a sum assured of up to RM500,000.

HLA Prime Asset is a regular premium investment-linked insurance plan, that provides your family the necessary financial protection to maintain their way of life when you are no longer around.

In the untimely event of death, the following benefits shall be payable:

Policy Year	Death due to non-accidental causes	Death due to accidental causes
1 and 2 ¹	Higher of: <ul style="list-style-type: none"> Total premium paid² for this policy; or Account Value 	Higher of: <ul style="list-style-type: none"> Basic Sum Assured; or Account Value
Thereafter	Higher of: <ul style="list-style-type: none"> Basic Sum Assured; or Account Value 	

On top of that, if you are around upon policy maturity, you will receive a lump sum amount equivalent to the Account Value of your policy, which you can keep aside for future use.

Sign up now to enjoy the prime years of your life to the fullest, while knowing that the financial future of your loved ones has been duly taken care of.

¹ 2 years commencing from the Reinstatement Date of the policy if policy reinstatement is exercised.

² Including Top Up Premium paid and after minus any applicable tax, any withdrawal and any benefit paid for this policy.

Follow these simple steps to build a plan that secure the future for your loved ones.

STEP
01

Choose the **RIGHT COVERAGE** amount (Basic Sum Assured) for your needs, where the minimum coverage amount is RM100,000.

STEP
02

Select from **COVERAGE TERM** options of

- 20 years
- 30 years
- up to age 80

STEP
03

Opt for **PREMIUM PAYMENT TERM** that suit your affordability.

- 3 years
- 6 years
- 12 years

STEP
04

Pick from a **VARIETY OF FUNDS** based on your risk appetite.

- Conservative
- Moderate
- Aggressive

Estimated Annual Premium Required (RM)

For Basic Sum Assured of
RM100,000

Coverage Term Options		20 years			30 years			Cover up to age 80		
Premium Payment Term		3 years	6 years	12 years	3 years	6 years	12 years	3 years	6 years	12 years
Entry Age (Age Last Birthday)	20	1,350	1,200	1,200	1,800	1,200	1,200	3,350	1,900	1,200
	25	1,400	1,200	1,200	2,100	1,200	1,200	3,800	2,150	1,300
	30	1,700	1,200	1,200	2,700	1,500	1,200	4,500	2,550	1,550
	35	2,400	1,350	1,200	3,750	2,150	1,300	5,550	3,100	1,950
	40	3,500	1,950	1,200	5,400	3,050	1,850	6,950	3,900	2,450
	45	5,100	2,950	1,800	7,600	4,300	2,700	8,550	4,800	3,050
	50	7,400	4,250	2,650	10,450	5,900	3,800	10,450	5,900	3,800
	55	10,450	6,000	3,900	-	-	-	12,350	7,050	4,550
60	14,400	8,350	5,550	-	-	-	14,400	8,350	5,550	

For Basic Sum Assured of
RM500,000

Coverage Term Options		20 years			30 years			Cover up to age 80		
Premium Payment Term		3 years	6 years	12 years	3 years	6 years	12 years	3 years	6 years	12 years
Entry Age (Age Last Birthday)	20	4,950	2,750	2,150	6,900	3,800	2,300	14,350	8,100	4,900
	25	5,100	2,800	1,950	8,300	4,600	2,750	16,700	9,450	5,700
	30	6,550	3,600	2,200	11,400	6,350	3,850	20,350	11,450	7,000
	35	10,100	5,600	3,400	16,650	9,400	5,700	25,600	14,350	8,850
	40	15,900	8,850	5,400	24,900	14,150	8,600	32,600	18,350	11,350
	45	23,850	13,550	8,350	36,050	20,350	12,750	40,800	22,950	14,450
	50	35,450	20,300	12,700	50,350	28,550	18,150	50,350	28,550	18,150
	55	50,650	28,950	18,750	-	-	-	60,150	34,250	22,150
60	70,550	40,950	27,150	-	-	-	70,550	40,950	27,150	

Note:

- The premiums shown in tables above have been calculated based on the estimates of future outcome and the following assumptions:
 - 1) male;
 - 2) non-smoker; and
 - 3) 50% of the allocated premium invested in HLA Dynamic Fund and the remaining in HLA Dividend Growth Fund.
- The premiums are not guaranteed and may be higher or lower in the future depending 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 policy sustainability based on most recent assumptions. Should your policy be no longer sustainable, you will be advised on actions you may take to ensure continued insurance coverage for the full policy term, such as increasing your premiums or reducing your insurance cover.
- Your premium may be segregated into Basic Premium and Top Up Premium. For a policy with premium exceeding the maximum amount of Basic Premium allowed under regulatory requirements, the amount in excess will be treated as Top Up Premium.
- 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, 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; or
 - Partial withdrawal.

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 Options	Minimum	Maximum
20 years	30 days old	60 years old
30 years		50 years old
Cover up to age 80		70 years old

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

The minimum and maximum sum assured are as follows:

Minimum	Maximum
RM100,000	RM500,000

How are premiums allocated?

Premiums are allocated to purchase units in selected funds. The premium allocation rates of Basic Premium are shown below:

Premium Payment Term (years)	Policy Year						
	1	2	3	4	5	6	7 and above
3	84%	84%	102%	-	-	-	-
6	78%	78%	78%	102%	102%	102%	-
12	65%	65%	65%	95%	95%	95%	100%

Top Up Premium (i.e. Regular Top Up Premium and Single Top Up Premium) is allocated at an allocation rate of 95%.

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 not guaranteed.

Fund Management Fee

A Fund Management Fee is charged as a percentage of the Net Asset Value of the Fund. For further details on Fund Management Fees, please refer to the Fund Fact Sheet.

IMPORTANT:

HLA Prime Asset is underwritten by Hong Leong Assurance Berhad which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that the selected policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to our friendly life advisors who will perform a needs analysis and assist you in making an informed decision. This brochure is for general information only and is not 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 a not pure investment products such as unit trust.

For further information, call your friendly HLA life advisors today: