

HLA ASSET ELITE

You Care For Your Family. We Care For YOU



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

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Life is full of moments of joys and courage, but it is not always a smooth ride. While you are pursuing your dreams and taking care of your family, an unfortunate incident may ruin your financial planning or even bring hardship to your family. We know you work hard to give the best for your family while conquering life challenges. Hence, we are here to back you up and assist in improving the financial wellbeing of your family even when you're no longer around.



Be it protection for yourself or legacy for your loved ones, you can now pursue your dreams with a peace of mind.

Unlocking HLA Asset Elite, an investment-linked plan that comes with all-rounded protection from your prime age to your golden age, and allows you to leave a meaningful legacy with flexible coverage up to age 100. We care for you with financial aid should you suffer elderly disablement such as incontinence, immobility, not able to get dressed or eat, so that you can live with dignity and don't have to burden your family. You can also add on riders to strengthen your retirement needs with a guaranteed income stream. Let us help you build your retirement confidence to 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 regular premiums will be a better choice. Moreover, during this period of time, this plan protects you with auxiliary benefits if you are unfortunately retrenched or diagnosed with cancer, to support you through tough times.

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

We are always here to safeguard your needs, so that you can focus on taking care of your family, and count on us to take care of you.

Build an all-encompassing plan that covers your needs with

ASSET ELITE

for YOU and your family



You care for your family



We care for YOU

Base

Basic Sum Assured

Choose the right coverage for you and your family with a rule of thumb $\approx 100 \times$ monthly income to ensure you're adequately protected.

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

Get your coverage up to age 100. You can choose lower expiry up to age 60, 70, 80 or 90 to match your needs.

Chosen policy term that expires before age 100 can be extended to age 100. You just need to pay additional premium. You can refer to Product Illustration and Product Disclosure Sheet for premium comparisons.



Premium payment term

Select 6, 10, 15, 20 years or full pay based on your budget.

Choose full pay to pay lower premium 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 age.



Fund Choice

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

Your Base come with

- ✓ Death Benefit
- ✓ Cancer Recovery
- ✓ Elder Care
- ✓ Loyalty Bonus
- ✓ Involuntary Loss of Employment Benefit
- ✓ Maturity Benefit

Why HLA Asset Elite?

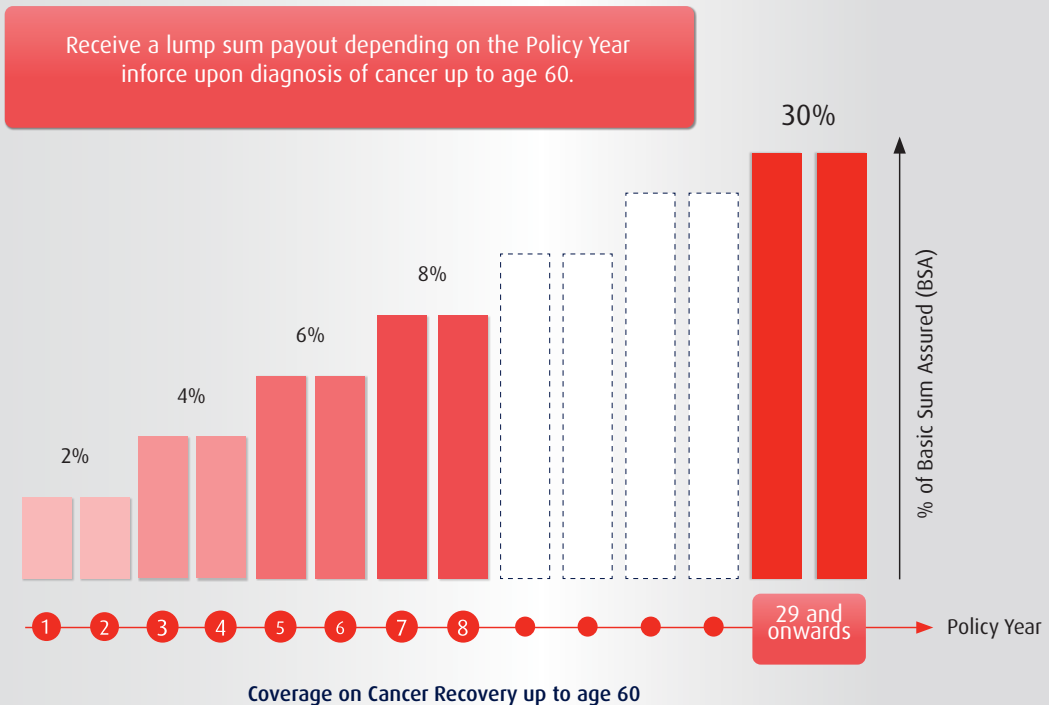
Exclusive Cancer Recovery and Elder Care from your prime age to golden age

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

Cancer Recovery

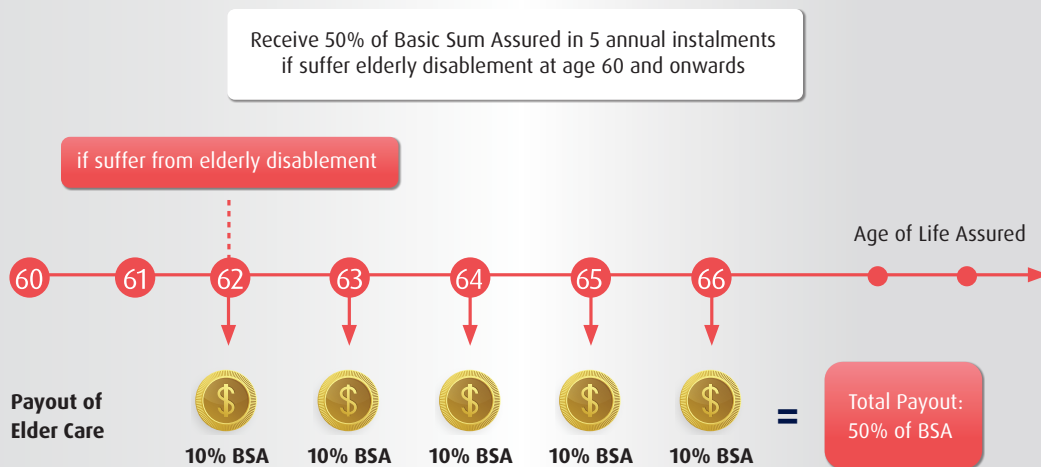
Step up coverage up to 30% Basic Sum Assured, subject to a maximum of RM4,000,000 per life, if you suffer from cancer during prime age.

Receive higher coverage when you stay with us longer.



Elder Care

Receive supplementary income of 50% Basic Sum Assured, subject to a maximum of RM2,500,000 per life, if you suffer elderly disablement, 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. Get the right combination for your boosted healthcare needs.

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

Leave a meaningful legacy for your loved ones

Death Benefit

Coverage in the event of death with flexible coverage term up to age 100. Immediate financial relief for your loved ones during the hard times when you unfortunately pass away. The "rule of thumb" is to have coverage 100 times of your monthly income to ensure you and your family are adequately protected. If you want to multiply legacy for your loved ones, you can buy a higher Basic Sum Assured with additional premium.

Insure you with a financial safety net upon involuntary loss of employment & reward you when you stay longer with us

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





Tailor your protection with flexible premium payment & coverage term

Customise your plan with various premium payment terms of 6, 10, 15, 20 years or full pay to match your budget.

While your Asset Elite plan can cover you up to age 100, you can choose a shorter policy term to match your needs. We offer policy terms that expire at age 60, 70, 80, 90 or 100. If you choose the coverage that expires before age 100, worry not as you can extend your policy term to age 100 without going through underwriting with additional premium.

Enhance your coverage with comprehensive range of riders

Add-on benefits

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

To ease you from managing multiple policies, you can also extend the add-on benefits to your spouse only, or both your spouse and children, so that you can cover your whole family under ONE plan!

Retirement planning

While you take care of your family, you can also plan ahead and secure a guaranteed income stream during your retirement years. What you need to do is to add on the premium paying rider to your basic, so that you have a peace of mind and live your moment during your retirement.

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 generations (Spouse, Children & Parents)

To ease you from managing multiple policies, you now can cover your whole family under ONE plan! Add up to 10 lives for 3 generations protection with coverage of death, accidental, disability, critical illness or medical.

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 curtail the legacy for your family.

Top-up Your Protection to celebrate life milestone

Increase your death cover by 25% at every milestone of life such as graduation, marriage, buying a new house and new born or every 3 years, without medical underwriting, subject to terms and conditions.

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



Initial Coverage Period = 40 years

Extension Period = 20 years
stepped premium for every recurring
band of 5 years

Entry Age
(Age 40)

End of Initial Coverage Period
(Age 80)

Extended Expiry
(Age 100)

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	
	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
Annual Premium payable based on 1st insured life's age at the beginning of the policy year	RM4,443 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 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. RM6,928 is recommended from age 40 to age 99 Total : RM415,680 Accumulative : RM415,680

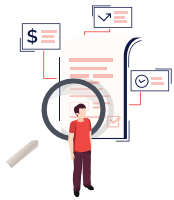
Note: You have the option to pay lower premium but your policy may lapse earlier.

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 Elite takes care of you and your family



Identify your needs

You wish to leave a legacy for your loved ones.

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.

Reward yourself during retirement with a Loyalty Bonus when you stay longer with us.



For your loved ones

Base:

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



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



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

We take care of you, while you take care of your family.

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
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:

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%	-
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%

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: