

## SAVE MORE, GAIN MORE

Enjoy 2% of additional allocations in the First Three Years with a Basic Annualised Premium of RM12,000 and above, which will increase to 4% if your Basic Annualised Premium is RM24,000 and above, and to 5% if the Basic Annualised Premium is RM30,000 and above.

## EXTRA BONUS UNITS

Additionally, beginning policy year 7, receive extra units that will be automatically added to your policy.

## ACCUMULATE ADDED SAVINGS

Enjoy 5% additional premium allocation on the premium payable for policy year 10 and 15 when you choose a premium payment term of 15 years, while a premium payment term of 20 years gives you 5% additional premium allocation on the premium payable for policy year 10, 15 and 20.

### What You Should Know About HLA Wealth Booster Plus Plan

#### Eligibility:

Entry age of the Life Assured	Unborn child Minimum : 13 weeks of gestation Maximum : Before birth
	Others Minimum : 30 days old Maximum : Depends on policy term selected:- 20 & 30 years : 70 years old 35 years : 65 years old 40 years : 60 years old
Basic Sum Assured	Minimum : Depends on your entry age and annualised premium, subject to minimum of RM10,000 Maximum : Subject to underwriting
Annualised Premium	Minimum : RM1,200 Maximum : Subject to underwriting
Payment Frequency	Monthly, quarterly, half-yearly & yearly
Payment Term Options	6, 10, 15, & 20 years
Policy Term	20, 30, 35 & 40 years

### What are the charges I should know about?

#### Policy Fee

Monthly policy fee of RM8.00 (excludes any applicable tax) is chargeable to the policy.

#### Insurance Charge

The rates of insurance charge are 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 and Sales Illustration.

#### Partial Withdrawal Charge

If you decide to make any withdrawal within first 2 policy years, Partial Withdrawal Charge as shown in table below shall be deducted from Withdrawal Amount, excluding any Withdrawal Amount deducted from Account Value that is contributed from Top Up Premium and reinvested benefit payment.

#### Surrender Charge

If you decide to surrender your policy within first 2 policy years, Surrender Charge as shown in table below shall be deducted from Account Value, excluding any Account Value that is contributed from Top Up Premium and reinvested benefit payment.

#### Partial Withdrawal Charge (Percentage of Withdrawal Amount) / Surrender Charge (Percentage of Account Value)

Policy Year	Premium Payment Term (Year)			
	6	10	15	20
1	13%	13%	16%	20%
2	6%	7%	8%	10%

#### 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.

**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:

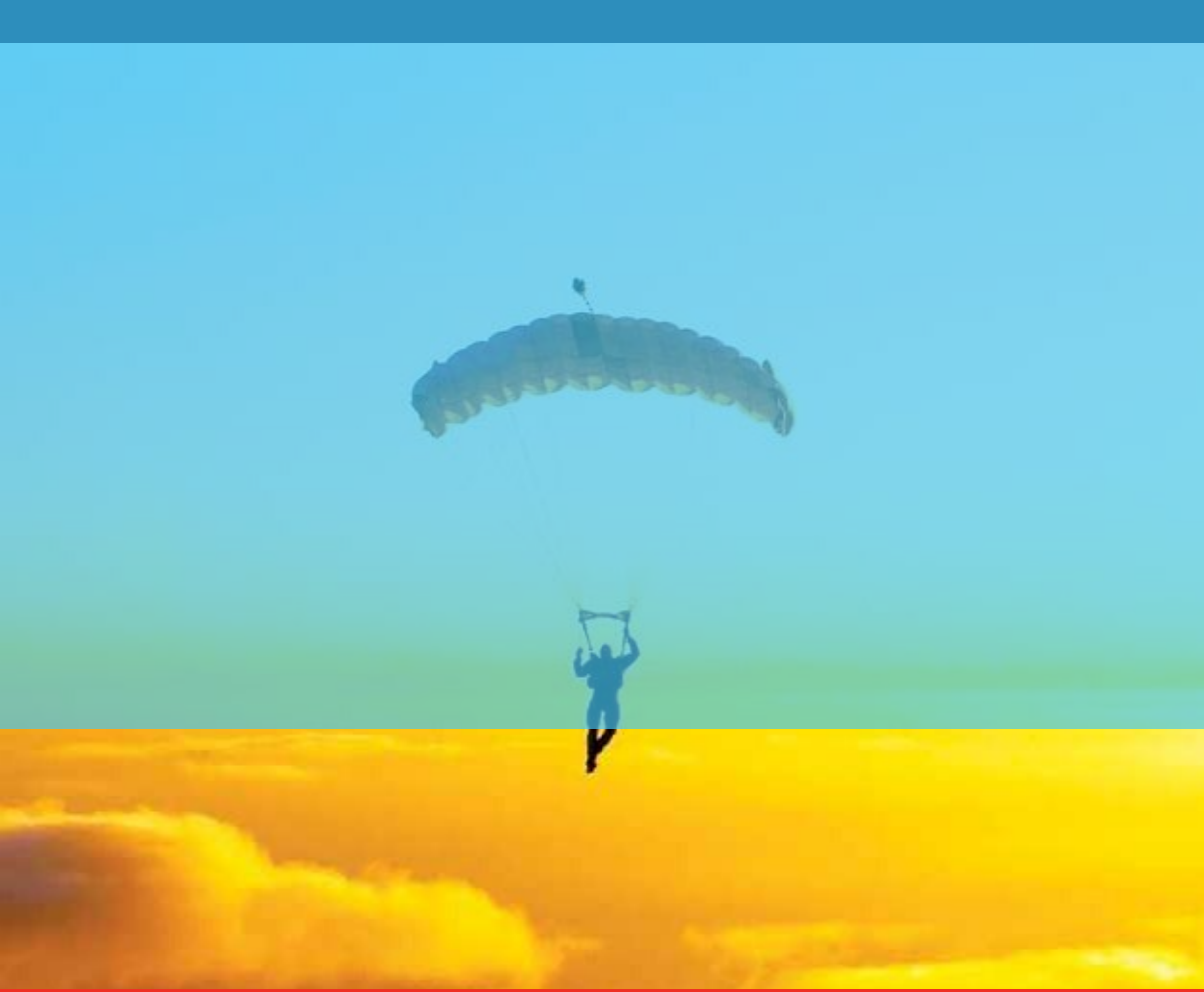
HLA/Agency/HLA Wealth Booster Plus/08-2020/V4

# HLA Wealth Booster Plus

New Horizon to Accumulate Savings with Life Protection



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



HLA Wealth Booster Plus is an investment-linked insurance plan that allows you to accumulate savings so that you and your family are free of financial worries and life's uncertainties.

## LEAVE A LEGACY BEHIND

Have the peace of mind knowing that the HLA Wealth Booster Plus plan comes with protection against death.

# HLA *Wealth Booster Plus*

## New Horizon to Accumulate Savings with Life Protection

The Plan allows you to invest in a range of funds, namely the dedicated HLA Horizon Funds, which provides higher potential returns while giving you protection from market risk at fund maturity.

The HLA Horizon Funds come with key unique features as below:

### SECURE YOUR SAVINGS

Offers a Guaranteed Minimum Unit Price at Fund Maturity to protect your savings from market downturns.

### BOOST YOUR SAVINGS

Accumulates higher potential savings by capitalising from higher exposure to investment markets.

### DIVERSIFY YOUR PORTFOLIO

Invests into international indices across different regions.

Life has many important milestones. It would be your dream to achieve them all with an intelligent savings approach. Take advantage of the HLA Wealth Booster Plus plan to turn your dreams into a reality!

## HOW IT WORKS

The following diagram shows how HLA Wealth Invest (Yearly) will meet the needs of different individuals based on the available savings options.



Lee (35 years old), a teacher, prefers to receive cash annually.

His total benefit consists of the GYCC, cash dividend, and terminal dividend that he has received.

**Example:** Lee pays an annual premium of RM 10,000 and will receive RM 2,000 at the end of each policy year, commencing from the end of the first policy year. Upon the policy's maturity date, Lee will have received the following:

### Scenario Y

(Participating fund assumed to earn 5% per annum)

- Total GYCC of RM 60,000 (which is equivalent to total premiums that he has paid)
- Total cash dividend<sup>3</sup> of RM 9,000
- Terminal dividend<sup>3</sup> of RM 16,973

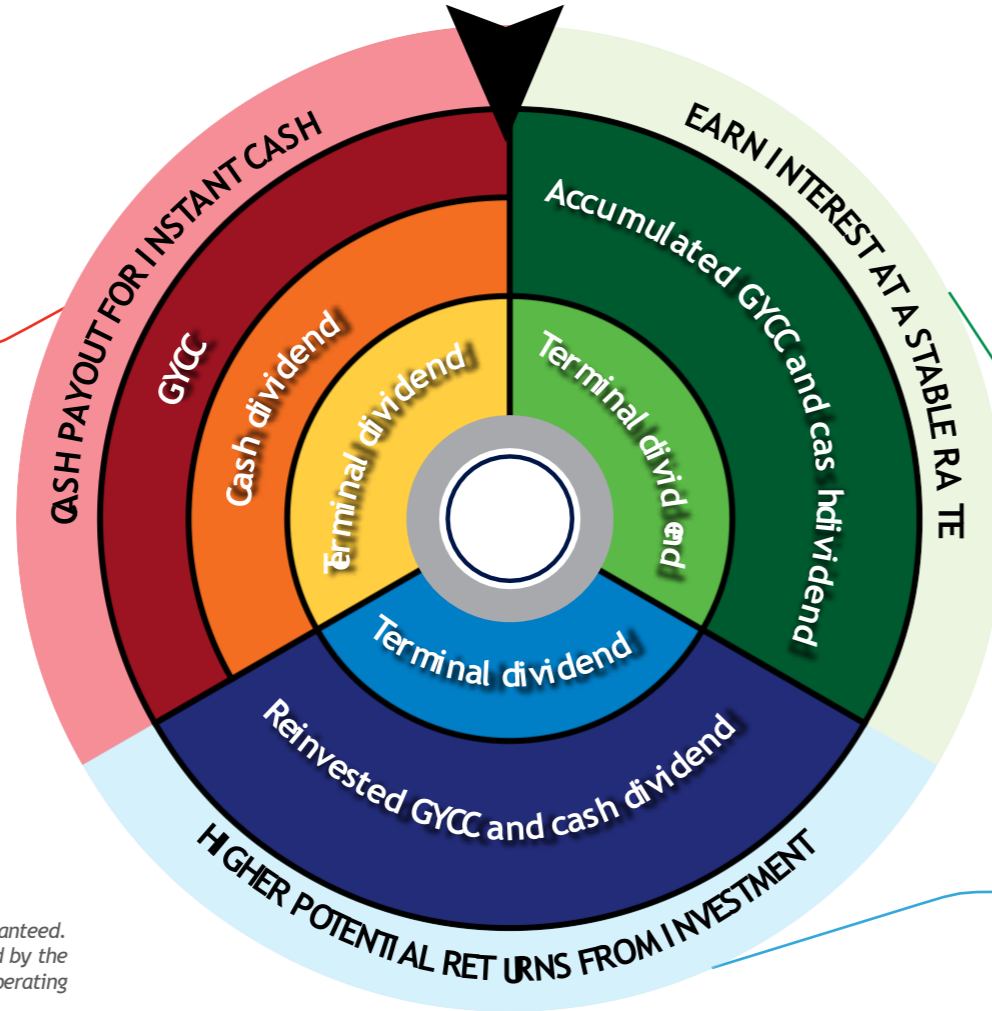
### Scenario X

(Participating fund assumed to earn 2% per annum)

- Total GYCC of RM 60,000 (which is equivalent to total premiums that he has paid)
- Total cash dividend<sup>3</sup> of RM 300
- Terminal dividend<sup>3</sup> of RM 0

<sup>3</sup> The cash dividend and terminal dividend are non-guaranteed. These dividends which are not guaranteed are determined by the Company based on the participating life fund's actual operating and investment performance.

Please refer to the sales illustration for the full details.



Clement (35 years old), an executive, prefers to earn interest at a stable rate and is risk averse.

His total benefit consists of the accumulated GYCC, accumulated cash dividend, and terminal dividend.



You may use the calculator at [www.hla.com.my](http://www.hla.com.my) to project the future value of your accumulated cash.

The current accumulation rate is 5.25% per annum. The accumulation rate may be reviewed from time to time.



John (35 years old), an investment officer, prefers to take risks for higher potential returns.

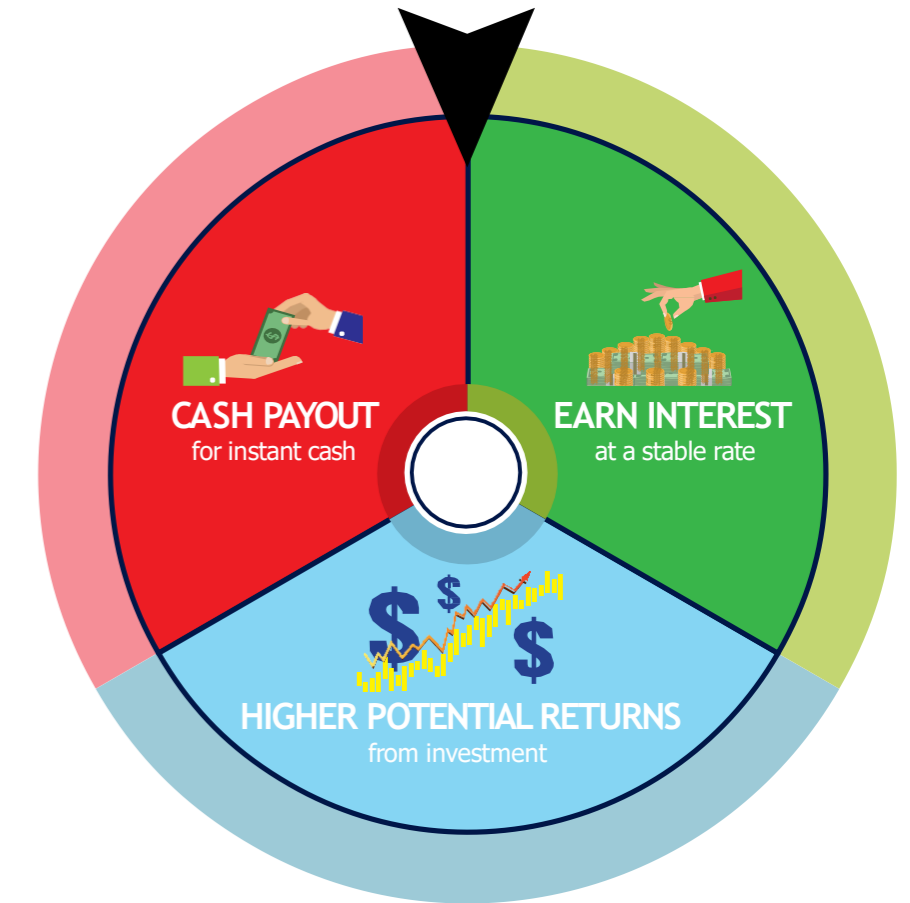
His total benefit consists of the reinvested GYCC, reinvested cash dividend, and terminal dividend.



You may use the calculator at [www.hla.com.my](http://www.hla.com.my) to project the future value of your reinvested cash.

## HLA Wealth Invest

Saving has never been more rewarding



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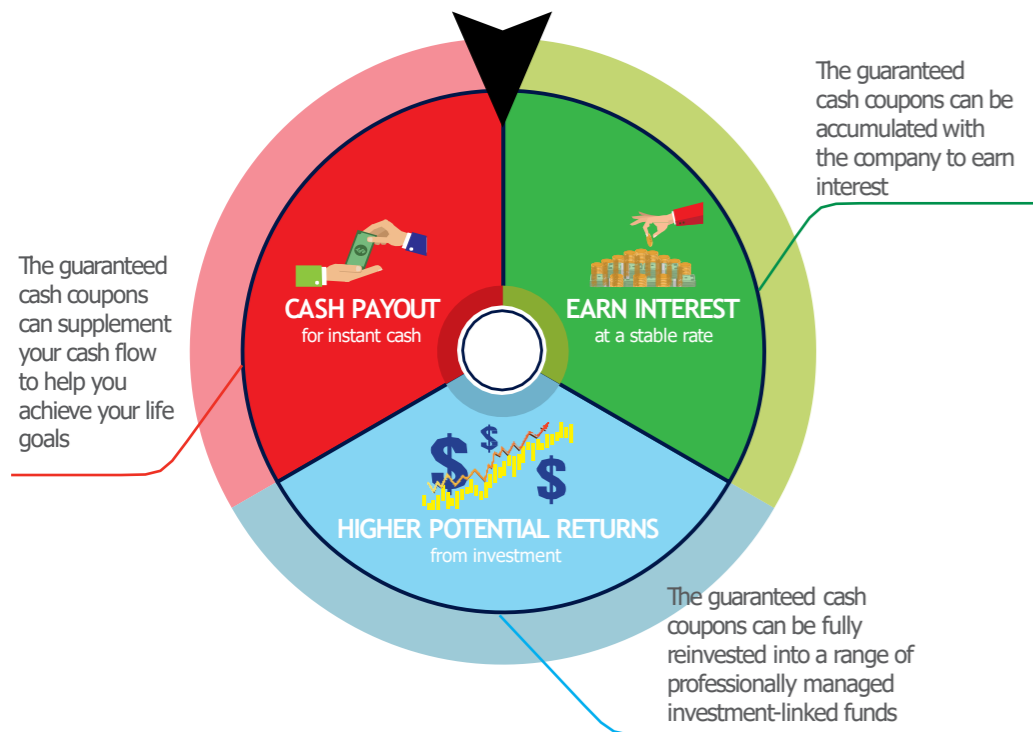
(HLA/Agency/HLA Wealth Invest/01-2017/V1)

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Log on to [www.hla.com.my](http://www.hla.com.my)

Everyone looks at their savings as untapped potential for the future. At HLA, we can help you realise the potential of your savings today.

## REWARDING AND FLEXIBLE SAVINGS OPTIONS

Choose from any of the following options or combine them to suit your savings needs:



# Investing has never been more rewarding

freedom to manage and grow your savings the way you want. It HLA Wealth Invest is an insurance savings plan that gives you the

has a limited premium payment term of 6 years, a coverage term of 30 years, and gives you guaranteed cash coupons throughout the policy term. These cash coupons can be received as a cash payout, accumulated with the company to earn interest, or reinvested into a range of professionally managed investment-linked funds for higher potential returns.

This plan is available in two versions:

- HLA Wealth Invest (Yearly), which gives you Guaranteed Yearly Cash Coupons (GYCC)
- HLA Wealth Invest (Monthly), which gives you Guaranteed Monthly Cash Coupons (GMCC)

## 1 ENJOY GUARANTEED CASH PAYOUTS

Be rewarded regularly with guaranteed cash coupons:

- With HLA Wealth Invest (Yearly), commencing from the end of the first policy year, you will receive GYCC of 20% of your Annual Premium until the end of your term.
- With HLA Wealth Invest (Monthly), commencing from the end of the 6th policy month, you will receive GMCC of 1.68% of your Annual Premium until the 360th month. Upon the end of your term, you will get an extra 5 months' of GMCC.

In total, you will receive at least the total Annual Premium paid at the end of your policy term.

## 2 BOOST YOUR SAVINGS

This plan comes with cash dividends and a terminal dividend or a special terminal dividend, all of which are non-guaranteed. The cash dividends may be payable on a yearly basis while the terminal dividend may be payable upon surrender or maturity of your policy. The special terminal dividend may be payable upon death or Total and Permanent Disability (TPD<sup>1</sup>).

## 3 SURELY YOURS

This plan gives you protection at no loss to the Annual Premium that you have paid. Upon death or TPD<sup>1</sup>, you can be assured that 100% of your outstanding guaranteed cash coupons will be payable.

An additional 100% of your outstanding guaranteed cash coupons will be payable in the unfortunate event of accidental TPD<sup>1</sup>.

## 4 ENHANCE AND EXTEND YOUR COVERAGE

Extend your coverage with our exclusive protection riders depending on your protection needs. Exclusively available for HLA Wealth Invest, the optional Wealth Guard Rider and Wealth Guard TPD Rider let you enjoy a higher level of protection in the event of death and TPD<sup>1</sup>/Old Age Disablement (OAD<sup>2</sup>) respectively. We also have other riders that offer comprehensive coverage, ranging from critical illness to personal accident to medical.

### NOTE:

“Annual Premium” means the premium paid for the basic plan excluding any loading premium calculated using the annual mode of payment.

<sup>1</sup> TPD refers to Total and Permanent Disability prior to attaining age 65.

<sup>2</sup> OAD refers to Old Age Disablement after attaining age 65.