

Ultimate Flexibility

You may opt for a reduced paid up plan if you are unable to continue paying basic premiums, provided there is sufficient account value to pay for the relevant charges at the point of conversion. Coverage may be reduced upon conversion to a reduced paid up plan depending on the account value at the point of conversion. Once converted to a reduced paid up plan, your basic coverage will be guaranteed until maturity.

This flexibility lessens your financial commitment and secures your savings objectives for different stages of life⁴.

How does HLA EverGain Plus work?

STEP 1

Identify the premium and protection needs that you can afford.

STEP 2

Identify your choice of funds.

STEP 4

You may opt to convert to a reduced paid up policy if you do not wish to continue paying basic premiums, provided there is sufficient account value to pay for the one-time charge. Coverage may be reduced upon conversion to a reduced paid up policy depending on the account value at the point of conversion.

STEP 3

The charges and fees will be deducted on a monthly basis from your policy's account value. If you choose to have more protection, the insurance charges are correspondingly higher and you will have a lower amount left for wealth accumulation. Similarly, if you want to look forward to more savings, you may allocate a lower amount for protection.

STEP 5

- (a) Upon maturity, you will receive your savings which is secured through our unique investment strategy that locks in¹ the Minimum Guaranteed Unit Price at Fund Maturity.
- (b) Upon a claim, you are protected against the uncertainties of life with a benefit of basic sum assured plus account value.

You may enhance your protection and savings through riders with additional premiums.

¹ If you invest in our funds which have a Minimum Guaranteed Unit Price at fund maturity.

⁴ Your account value after reduced paid up may be lower than the account value if you continue premium payment. The more you can afford to save, the higher your account value may be.

What do you need to know?

Eligibility:

Entry age of the Life Assured	Minimum : 6 years old Maximum : 70 years old
Age of the Policy Owner	Minimum : 16 years old
Basic Sum Assured	Minimum : Depends on your entry age, 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
Policy Term	20, 25, & 30 years

What are the charges I should know about?

Policy Fee

Monthly policy fee of RM5 (inclusive of GST⁵) is chargeable to the policy.

Insurance Charge

Insurance charge is not guaranteed. GST will be charged where applicable.

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.

⁵ GST payable is based on the current rate of 0% and is subject to change by the authorities from time to time. If the tax rate changes, the amount payable shall be adjusted accordingly.

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 EverGain Plus/06-2018/V11

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Secure The Best For Yourself

Everyone experiences some familiar milestones in life — their first job, first house, birth of a child, start of a business, and retirement. Whether these stages of life are obstacles or opportunities may very well depend on how well-prepared you are.

Today, there are plenty of investment options in the market. Given the various options, it is essential that you make the right choice, especially when it comes to investing your hard-earned money. You want to protect your hard-earned money and at the same time to see it grow to meet your financial needs at different stages of your life.

At Hong Leong Assurance, we recognise your financial and protection needs. Designed especially for you, **HLA EverGain Plus** is a regular premium investment-linked plan that enables you to accumulate wealth without worries. This plan ensures that your accumulated savings are protected from market risk at Fund Maturity¹ even as it secures you against the uncertainties of life.

¹ If you invest in our funds which have a Minimum Guaranteed Unit Price at fund maturity.

Highlights:

Wide Range of Proven Funds: Maximise the value of your funds through strategic allocation of your investments into the various funds that we offer. If you invest in our investment-linked funds which have a Minimum Guaranteed Unit Price at fund maturity, your wealth accumulation will stand strong against market fluctuations.

Ultimate Flexibility: You may opt for a reduced paid up plan if you are unable to continue paying basic premiums, provided there is sufficient account value. Coverage may be reduced upon conversion to a reduced paid up plan depending on the account value at the point of conversion.

Protection: You will have peace of mind knowing that your loved ones are secured with financial resources in your absence.

Guaranteed Bonus Units: Extra units are automatically added from the beginning of year 7 onwards to boost your savings.

Guaranteed Additional Allocations: If you save more, we will help you to invest more for your savings goal. You can enjoy 2% of additional allocations in Year 1 and Year 2 with a Basic Annualised Premium of RM12,000 and above. These additional allocations will increase to 4% if the Basic Annualised Premium is RM24,000 and above.

Tax Relief: This policy may qualify you for tax relief, subject to the final decision of the Inland Revenue Board.

Secure Steady Savings To Meet Your Financial Needs

HLA EverGain Plus helps you to secure steady savings in the following ways:

1. Maximise your savings through our various professionally managed investment-linked funds that will cater to your individual risk appetite and investment style
2. Optimising returns through diversification
3. Flexibility in meeting your financial needs at different stages of your life
4. Further optimisation through effective planning

Complete Protection

HLA EverGain Plus secures the best for you and your family against uncertainties of life.



Secure the Best for Yourself

Basic Plan:
HLA EverGain Plus



Riders:

- Accidental Protection Riders
- Critical Illness Riders
- Disability Income Riders
- Guaranteed Cash Riders
- Life Protection Riders
- Medical Riders
- Waiver of Premium Riders

Basic Plan

In the unfortunate event of Total and Permanent Disability (TPD²), Old Age Disablement (OAD³) or death of the Life Assured during the term of the policy, the basic sum assured plus account value will be paid.

Guaranteed Cash Riders

Even as you look forward to a steady guaranteed yearly or monthly income stream, you can be assured that your outstanding guaranteed yearly or monthly income is payable in one lump sum upon diagnosis of cancer, TPD² or death.

Enhancing Your Plan With Protection Riders At Additional Affordable Premiums

- Accidental Protection Riders will cover you against accidents by providing a lump sum benefit, a stream of income, or even medical reimbursements.
- Critical Illness Riders will provide you with coverage to get through difficult times while you focus on recuperating.

- Disability Income Riders gives you regular income upon TPD².
- Life Protection Riders provides additional cover against TPD² and death.
- Medical Rider provides you with comprehensive medical coverage to take care of your medical bill without hassle while Hospitalisation Rider takes care of your loss of income when you are hospitalised.
- Waiver of Premium Riders ensure that the future premiums of your policy will be paid for in case of unfortunate events such as diagnosis of critical illness, TPD² or death.

² TPD refers to Total and Permanent Disability prior to attaining age 65.

³ OAD refers to Old Age Disablement after attaining age 65.