

WHAT DO YOU NEED TO KNOW?

Eligibility:

Entry age of the Life Assured	Minimum : 6 years old Maximum : Depends on policy term selected:- 20, 25 & 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, 25, 30, 35 & 40 years

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 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.

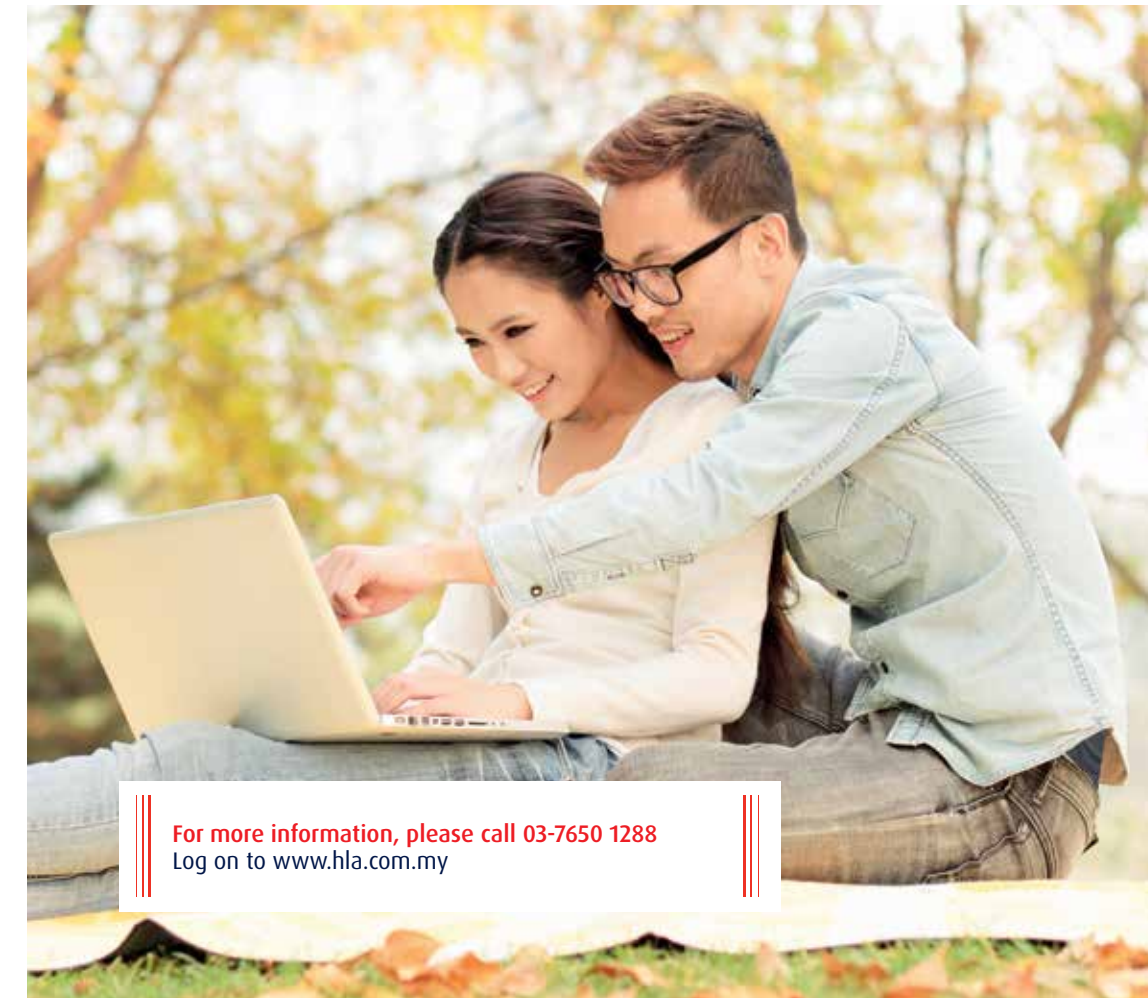
Hong Leong Assurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For further information, call your friendly HLA agent today:

HLA/Agency/HLA Wealth Gain Plus/08-2020/V9

HLA *Wealth Gain Plus*

Turn your financial goals into reality



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

HLA Wealth Gain Plus

Turn your financial goals into reality

Managing one's finances is no easy task. We need to scrutinise our financial decisions at different stages of our life in order to meet our savings needs.

HLA Wealth Gain Plus makes managing your finances easy. Its savings plan capitalises on aggressive growth in the early years before shifting your investments to safer options in later years for stable growth. This feature relieves you from the tedious monitoring of your long-term savings plan.

With a choice of flexible premium payment terms and policy terms, it's never been easier to secure the best for your dreams.

Premium Payment Term			
6 Years	10 Years	15 Years	20 years

Policy Term				
20 Years	25 Years	30 Years	35 Years	40 Years

Moreover, HLA Wealth Gain Plus is an investment-linked insurance plan that comes with protection against death where the death benefit is higher of the Basic Sum Assured or Account Value. The minimum Basic Sum Assured is a multiple of your annualised premium as shown in the table below:

Entry Age	Minimum Sum Assured Factors
6 - 16	60
17 - 25	55
26 - 35	50
36 - 45	35
46 - 55	25
56 - 70	15

For example, Mr. Tommy, aged 35, purchases HLA Wealth Gain Plus basic plan only. With an annual premium of RM 10,000, he can enjoy protection against death with minimum Basic Sum Assured of RM 500,000.

KEY FEATURES

01

AUTO REBALANCING INVESTMENT STRATEGY¹

Regularly monitoring your savings plan can be a tedious affair, but by choosing the auto rebalancing strategy, your investment grows aggressively during the early years before shifting to safer assets in later years, resulting in stable growth and maximum capitalisation of your funds. This feature assists in the smooth monitoring of your savings plan in the long term.

02

BONUS UNITS

From the beginning of policy year 7, enjoy extra units that will be automatically added to your policy.

03

ADDITIONAL ALLOCATIONS

If you save more, we will help you invest more for your savings goals. You can enjoy 2% of additional allocations in the First Three Years with a Basic Annualised Premium of RM12,000 and above. These additional allocations 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.

04

SAVINGS INCENTIVE

When you choose a premium payment term of 15 or 20 years, you will enjoy extra savings. A premium payment term of 15 years will give you an additional premium allocation of 5% on the premium payable for policy year 10 and 15, while a premium payment term of 20 years will give you an additional premium allocation of 5% on the premium payable for policy years 10, 15, and 20.

¹ For selected investment linked funds.

