

## ANG POW CASHBACK CAMPAIGN

Ang Pow Cashback Campaign is comprised of three (3) sub-campaigns:

- (a) 1.5 Months Premium Cashback Campaign for HLA CompleteCover;
- (b) 1.5 Months Premium Cashback Campaign for HLA FiT Series; and
- (c) 3.88% of First Year Premium Cashback Campaign for HLA Wealth Plus Series

### Campaign Period

1st January 2022 until 15th February 2022, both dates inclusive.

### Terms & Conditions

The following sets out the terms and conditions applicable for each sub-campaigns ("T&Cs")

#### **HLA CompleteCover**

##### **(a) 1.5 Months Premium Cashback Campaign for HLA CompleteCover**

- 1) Eligible Product(s): HLA CompleteCover
- 2) Campaign Benefit: 1.5 months' worth of premium shall be credited into the premium deposit account at the 13th policy month to offset the next premium due. Cashback will be carried out on the 15th/30th of the month and customers will be notified upon cashback crediting.
- 3) Campaign Eligibility: Application must be submitted within the campaign period and to be issued on or before 14th March 2022.
- 4) Premium payment must be paid up to date including premium for 13th policy month prior to cashback crediting, or else crediting of cashback shall be revoked.
- 5) The eligible policy must be INFORCE without any partial withdrawal performed at the time of cashback crediting, or else crediting of cashback shall be revoked.
- 6) If the eligible policy become void, the cashback amount is subject to clawback.
- 7) Premium from Regular Top Up and Single Top Up are not entitled for cashback. Cashback amount shall be the total basic premium paid for the eligible policy for the first 12 months, divided by 12 then multiplied by 1.5. For clarification, any increase/ reduction in basic and/or rider premium shall be accounted for accordingly.

#### Example

Monthly Premium : RM200 monthly  
(RM150 + RM50)  
(Basic + Top Up)

Policy commencement date: 1<sup>st</sup> February 2022

Cashback Amount : RM225 (RM150 x 1.5)  
shall be credited by 15<sup>th</sup> February 2023 if 13<sup>th</sup> month  
premium due is paid on/before 1<sup>st</sup> February 2023.

## **HLA FiT Series**

### **(b) 1.5 Months Premium Cashback Campaign for HLA FiT Series**

- 1) Eligible Product(s):
  - i) HLA FiT CI;
  - ii) HLA FiT 2 Protect; and
  - iii) HLA FiT 3 Medi-Income
- 2) Campaign Benefit: 1.5 months' worth of premium shall be credited into the premium deposit account at the 13th policy month to offset the next premium due. Cashback will be carried out on the 15th/30th of the month and customers will be notified upon cashback crediting.
- 3) Campaign Eligibility: Application must be submitted within the campaign period and to be issued on or before 14th March 2022.
- 4) Premium payment must be paid up to date including premium for 13th policy month prior to cashback crediting, or else crediting of cashback shall be revoked.
- 5) The eligible policy must be INFORCE at the time of cashback crediting, or else crediting of cashback shall be revoked.
- 6) If the eligible policy become void, the cashback amount is subject to clawback.
- 7) Cashback amount shall be the total basic premium paid for the eligible policy for the first 12 months, divided by 12 then multiplied by 1.5.

#### Example

Monthly Premium : RM100 monthly

Policy commencement date: 1<sup>st</sup> February 2022

Cashback Amount : RM150 (RM100 x 1.5)

shall be credited by 15<sup>th</sup> February 2023 if 13<sup>th</sup> month premium due is paid on/before 1<sup>st</sup> February 2023.

## **HLA Wealth Plus Series**

### **(c) 3.88% of First Year Premium Cashback Campaign for HLA Wealth Plus Series**

- 1) Eligible Product(s):
  - i) HLA Wealth Booster Plus;
  - ii) HLA Wealth Gain Plus;
  - iii) HLA Wealth Grow Plus;
  - iv) Wealth CashInvest ProRider;
  - v) Wealth CashPay ProRider; and
  - vi) Wealth CashBooster ProRider
- 2) Campaign Benefit: 3.88% of first year premium shall be credited into the premium deposit account at the 13th policy month to offset the next premium due. Cashback will be carried out on the 15th/30th of the month and customers will be notified upon cashback crediting.
- 3) Campaign Eligibility:
  - i) Application must be submitted within the campaign period and to be issued on or before 14th March 2022; and

- ii) Minimum total annual premium (Basic and rider premium, excluding top up premium) of the policy must be at least the amount stated in table below:

Premium Payment Term	Minimum Total Annual Premium per policy to be eligible for campaign
3 years	RM15,000
6 years	RM8,000
10, 15, 20 years	RM1,800

- 4) Premium payment must be paid up to date including premium for 13th policy month prior to cashback crediting, or else crediting of cashback shall be revoked.
- 5) The eligible policy must be INFORCE without any partial withdrawal performed at the time of cashback crediting, or else crediting of cashback shall be revoked.
- 6) If the eligible policy become void, the cashback amount is subject to clawback.
- 7) Premium from Regular Top Up and Single Top Up are not entitled for cashback. Cashback amount shall be the total amount of basic and rider premium paid for the eligible policy for the first 12 months, multiplied by a factor of 3.88%. For clarification, any increase/ reduction in basic and/or rider premium shall be accounted for accordingly.

Example

Premium Payment term : 6 years  
 Monthly Premium : RM1,000 monthly  
 (RM800 + RM100 + RM100)  
 (Basic + Rider + Top Up)  
 Policy commencement date: 1<sup>st</sup> February 2022  
 Cashback Amount : RM419 (RM900 x 12 x 3.88%)  
 shall be credited by 15<sup>th</sup> February 2023 if 13<sup>th</sup> month premium due is paid on/before 1<sup>st</sup> February 2023.

**IMPORTANT NOTES**

- Please note that HLA CompleteCover, HLA Wealth Gain Plus, HLA Wealth Grow Plus and HLA Wealth Booter Plus are investment-linked insurance products. These products are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.
- This material is for general information only and is not intended to be construed as a contract of insurance. You are advised to refer to the Product Illustration, Fund Fact Sheet, Product Disclosure Sheet for detailed important features and benefits of the plans before purchasing the plans.