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 vear 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%	

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





HLA Wealth Booster Plus New Horizon to Accumulate Savings with Life Protection



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



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.

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

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!

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

BOOSTYOUR SAVINGS

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

DIVERSIFYYOUR PORTFOLIO

Invests into international indices across different regions.