

WHAT DO YOU NEED TO KNOW?

Eligibility:

| | | |
|-------------------------------|---|-------------------------------------|
| Entry age of the Child | Unborn child | |
| | Minimum: 13 weeks of gestation Maximum: Before birth | |
| | Others | |
| | Minimum: 30 days old Maximum: 15 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 | Unborn child | |
| | Minimum: RM1,200 Maximum: RM5,000 | |
| | Others | |
| | Minimum: RM1,200 Maximum: Subject to underwriting | |
| Payment Frequency | Monthly, quarterly, semi-annually & annually | |
| Payment Term Options | 6, 10, 15, & 20 years | |
| Policy Term | Entry Age | Policy Term |
| | Unborn Child to 5 years old | 20 years, 25 years, or Up to age 25 |
| | 6 to 15 years old | Up to age 25 |

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 Grow Plus/03-2019/V6

HLA Wealth Grow Plus

Give your child a head start in life



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

HLA Wealth Grow Plus

Give your child a head start in life

As parents, we want to provide the best education for our children, and with rising costs, it's never been too early to start saving for their future. However, planning for their education isn't easy as we need to scrutinise our financial decisions at different stages of life in order to meet their savings needs.

HLA Wealth Grow Plus makes planning for your child's education easy. Its savings plan capitalises on aggressive growth to accumulate higher savings in the early years while minimising risk exposure at a later stage with stable growth—just in time for your child's tertiary education. This feature relieves you from the tedious monitoring of your long-term education savings plan.

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

| Premium Payment Term | | | |
|----------------------|----------|----------|----------|
| 6 years | 10 years | 15 years | 20 years |

| Entry Age | Policy Term |
|-----------------------------|-------------------------------------|
| Unborn Child to 5 years old | 20 years, 25 years, or Up to age 25 |
| 6 to 15 years old | Up to age 25 |

Moreover, the HLA Wealth Grow 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 60 times of your annualised premium. This ensures that your child obtains the essential protection needed while they are growing up.

KEY FEATURES

01

AUTO REBALANCING INVESTMENT STRATEGY¹

Regularly monitoring your education savings plan can be a tedious affair, but by choosing the auto rebalancing strategy, you can accumulate more savings by capitalising on aggressive growth during the early years, while minimising risk exposure in the later years for stable growth. This feature assists in the smooth monitoring of your education savings plan to ensure that you are financially well-prepared for your child's tertiary education.

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.

