

HOW IT WORKS

The following diagram shows how HLA Wealth Invest (Yearly) will meet the needs of different individuals based on the available savings options.



Lee (35 years old), a teacher, prefers to receive cash annually.

His total benefit consists of the GYCC, cash dividend, and terminal dividend that he has received.

Example: Lee pays an annual premium of RM 10,000 and will receive RM 2,000 at the end of each policy year, commencing from the end of the first policy year. Upon the policy's maturity date, Lee will have received the following:

Scenario Y (Participating fund assumed to earn 5% per annum)

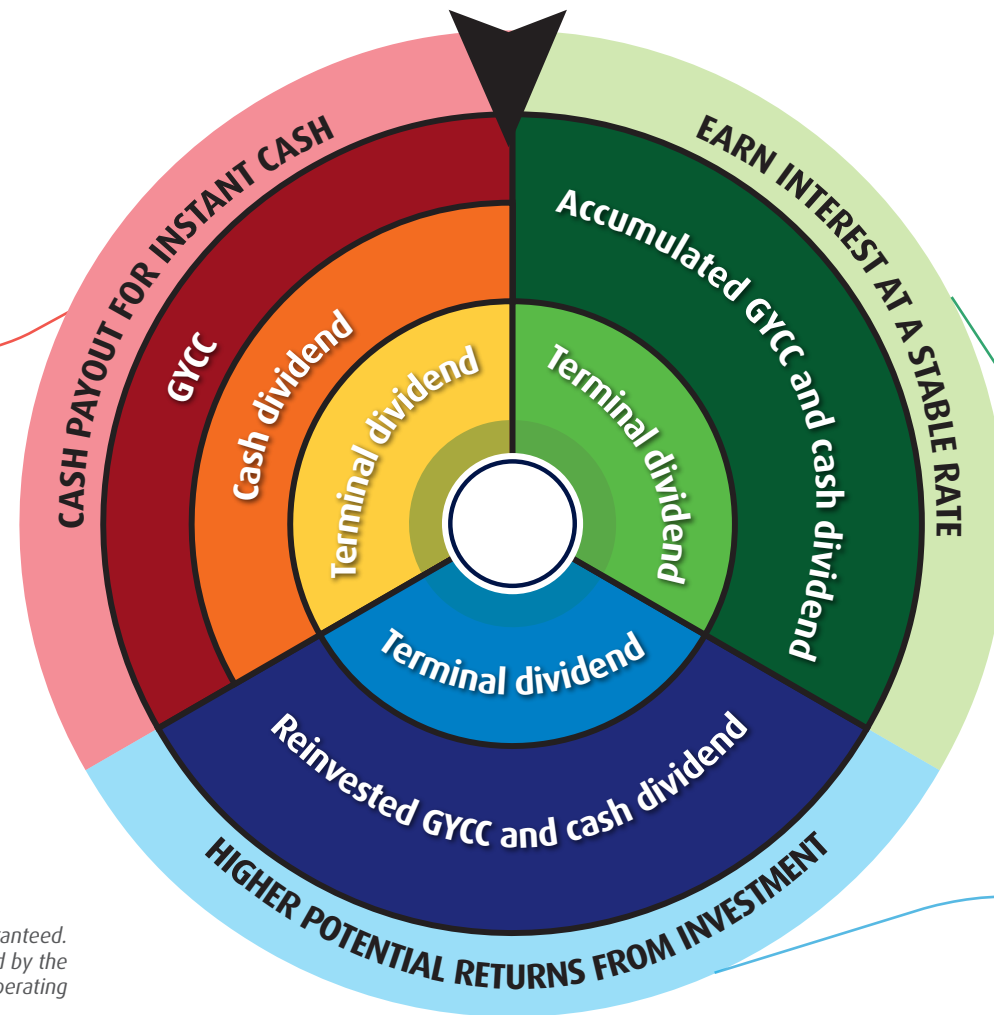
- Total GYCC of RM 60,000 (which is equivalent to total premiums that he has paid)
- Total cash dividend³ of RM 9,000
- Terminal dividend³ of RM 16,973

Scenario X (Participating fund assumed to earn 2% per annum)

- Total GYCC of RM 60,000 (which is equivalent to total premiums that he has paid)
- Total cash dividend³ of RM 300
- Terminal dividend³ of RM 0

³ The cash dividend and terminal dividend are non-guaranteed. These dividends which are not guaranteed are determined by the Company based on the participating life fund's actual operating and investment performance.

Please refer to the sales illustration for the full details.



Clement (35 years old), an executive, prefers to earn interest at a stable rate and is risk averse.

His total benefit consists of the accumulated GYCC, accumulated cash dividend, and terminal dividend.



You may use the calculator at www.hla.com.my to project the future value of your accumulated cash.

The current accumulation rate is 4.25% per annum. The accumulation rate may be reviewed from time to time.



John (35 years old), an investment officer, prefers to take risks for higher potential returns.

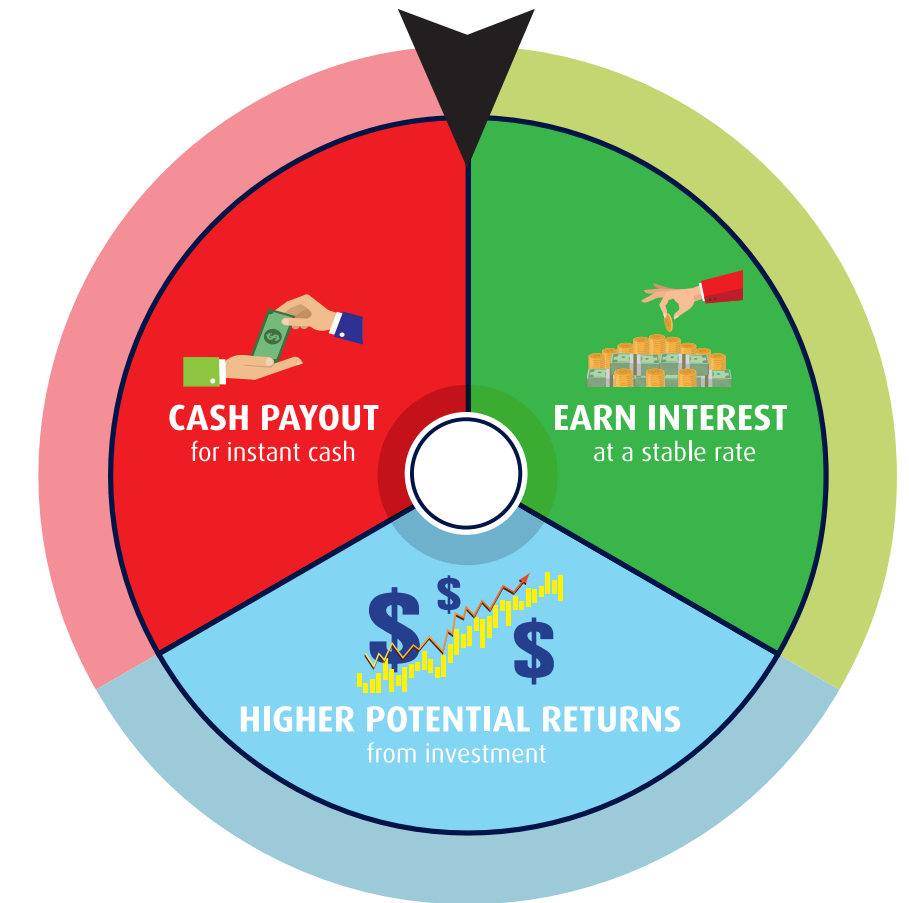
His total benefit consists of the reinvested GYCC, reinvested cash dividend, and terminal dividend.



You may use the calculator at www.hla.com.my to project the future value of your reinvested cash.

HLA Wealth Invest

Saving has never been more rewarding



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.

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:

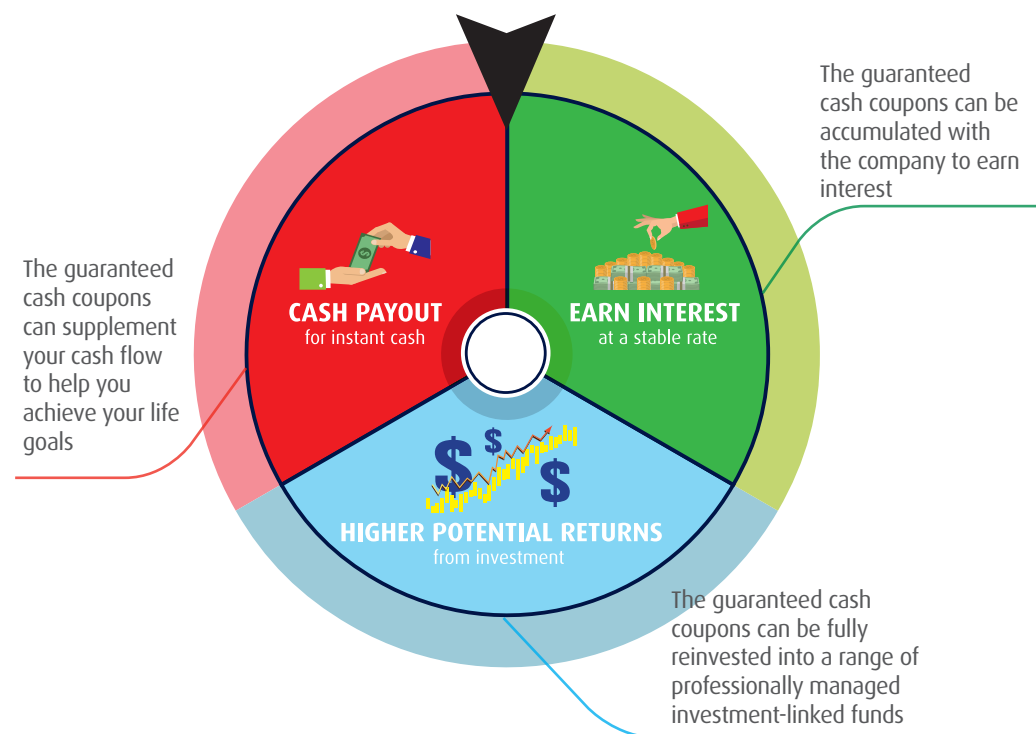
(HLA/Agency/HLA Wealth Invest/04-2020/V2)

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

HLA Wealth Invest

Everyone looks at their savings as untapped potential for the future. At HLA, we can help you realise the potential of your savings today.

REWARDING AND FLEXIBLE SAVINGS OPTIONS
Choose from any of the following options or combine them to suit your savings needs:



aving has never been more rewarding

HLA Wealth Invest is an insurance savings plan that gives you the freedom to manage and grow your savings the way you want. It has a limited premium payment term of 6 years, a coverage term of 30 years, and gives you guaranteed cash coupons throughout the policy term. These cash coupons can be received as a cash payout, accumulated with the company to earn interest, or reinvested into a range of professionally managed investment-linked funds for higher potential returns.

This plan is available in two versions:

- HLA Wealth Invest (Yearly), which gives you Guaranteed Yearly Cash Coupons (GYCC)
- HLA Wealth Invest (Monthly), which gives you Guaranteed Monthly Cash Coupons (GMCC)

1 ENJOY GUARANTEED CASH PAYOUTS

Be rewarded regularly with guaranteed cash coupons:

- With HLA Wealth Invest (Yearly), commencing from the end of the first policy year, you will receive GYCC of 20% of your Annual Premium until the end of your term.
- With HLA Wealth Invest (Monthly), commencing from the end of the 6th policy month, you will receive GMCC of 1.68% of your Annual Premium until the 360th month. Upon the end of your term, you will get an extra 5 months' of GMCC.

In total, you will receive at least the total Annual Premium paid at the end of your policy term.

2 BOOST YOUR SAVINGS

This plan comes with cash dividends and a terminal dividend or a special terminal dividend, all of which are non-guaranteed. The cash dividends may be payable on a yearly basis while the terminal dividend may be payable upon surrender or maturity of your policy. The special terminal dividend may be payable upon death or Total and Permanent Disability (TPD¹).

3 SURELY YOURS

This plan gives you protection at no loss to the Annual Premium that you have paid. Upon death or TPD¹, you can be assured that 100% of your outstanding guaranteed cash coupons will be payable.

An additional 100% of your outstanding guaranteed cash coupons will be payable in the unfortunate event of accidental TPD¹.

4 ENHANCE AND EXTEND YOUR COVERAGE

Extend your coverage with our exclusive protection riders depending on your protection needs. Exclusively available for HLA Wealth Invest, the optional Wealth Guard Rider and Wealth Guard TPD Rider let you enjoy a higher level of protection in the event of death and TPD¹/Old Age Disablement (OAD²) respectively. We also have other riders that offer comprehensive coverage, ranging from critical illness to personal accident to medical.

NOTE:

"Annual Premium" means the premium paid for the basic plan excluding any loading premium calculated using the annual mode of payment.

¹ TPD refers to Total and Permanent Disability prior to attaining age 65.

² OAD refers to Old Age Disablement after attaining age 65.