

Commencement Date: 07/07/2021

Product Illustration
HLA Wealth Booster Plus**READ****Is investment-linked policy right for you? Are you aware of the costs, benefits and risks?**

Name of insurer: Hong Leong Assurance Berhad
Product name: HLA Wealth Booster Plus
Type of policy: Regular premium investment-linked insurance
Ratio of fund(s) chosen: 100% in HLA Value Fund

Life Assured

Client's name : MR CHAN
Gender : Male
Smoker : No
Age (Last Birthday) : 56
Date Of Birth : 1/1/1965
Occupation Class : 1

Policy Owner

Client's name : MR CHAN
Gender : Male
Smoker : No
Age (Last Birthday) : 56
Date Of Birth : 1/1/1965
Occupation Class : 1



**Do you know that ...****Have you been advised of ...****Have you been told ...****It is flexible but you bear the investment risk?**

It is an insurance product that is tied to the performance of the investment fund(s) which you selected

Benefits

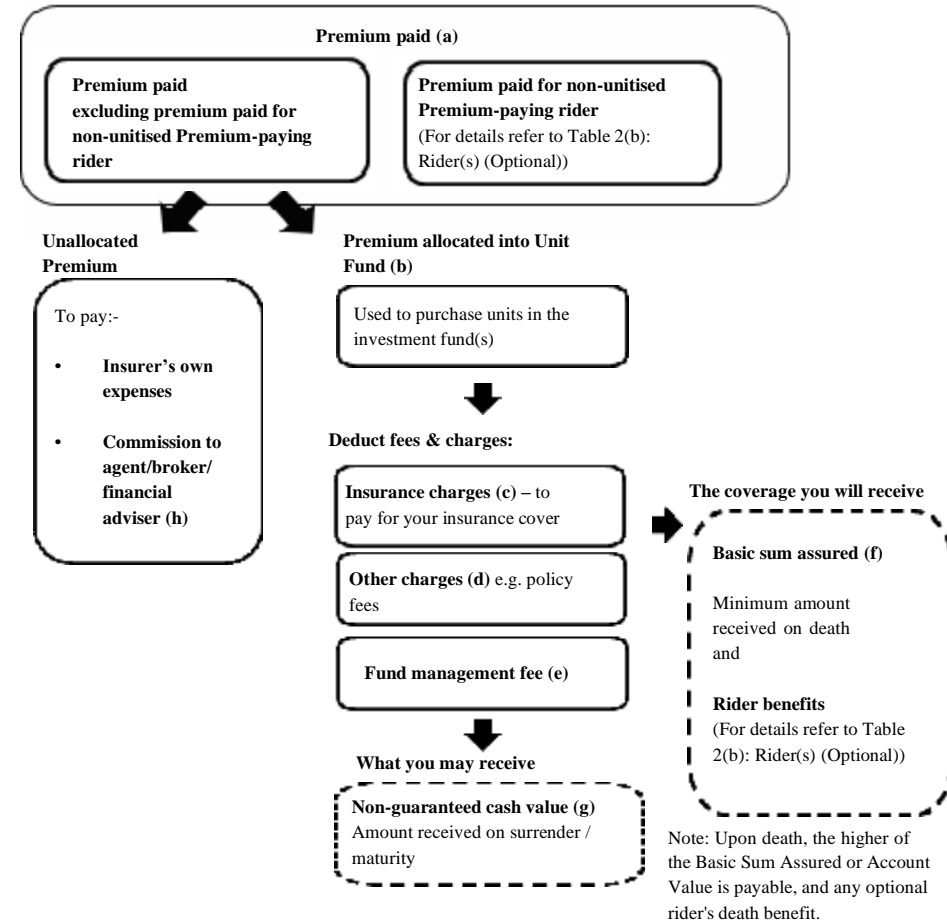
- **Flexibility** to vary your premium amount or coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

Risks

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your insurer increases your charges -
 - You may lose your insurance cover; or
 - Your cash value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.

**Other products that could better meet your needs?**

- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (non-guaranteed) of the participating life fund.

**How your premiums will be used?**

Fees and charges taken out of your investment fund(s) which reduce the amount available for investment:-

- Surrender charge and partial withdrawal charge are applicable.
- Fund switching fee and top-up charge are not applicable.

Table 1:HLA Wealth Booster Plus (For illustration purposes only. This may not be the benefits that you will receive)

- The numbers in the table below illustrate the possible movements of cash flows of the policy, including how fees and charges could impact cash values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2.00% (Scenario X) and 5.00% (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.**



Please see the attached fund fact sheet(s) for the past actual annual investment returns.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional.

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Premium Paid (RM) (a)	Allocated Premium ¹ (b)		Insurance Charges ² (RM) (c)			Other Charges ² (RM) (d)	Fund Management Fee (RM) (e)		Basic Sum Assured (RM) (f)	Non-Guaranteed Cash Value ⁴ (RM) (g)		Non-Guaranteed Death Benefits ⁵ (RM)		Commission (h)	
		RM	%	Basic Policy		All Unit-deducting rider(s) ³		Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
				Scenario X	Scenario Y											
1	50,000	44,500	89.00	806	806	4,550	96	645	645	108,000	34,113	35,111	750,000	750,000	7,250	14.50
2	50,000	44,500	89.00	554	545	4,910	96	1,214	1,230	108,000	73,758	76,973	750,000	750,000	5,500	11.00
3	50,000	53,500	107.00	255	225	5,257	96	1,914	1,963	108,000	126,861	133,978	768,861	775,978	3,750	7.50
4	0	0	0.00	0	0	5,635	96	1,839	1,943	108,000	121,612	132,369	763,612	774,369	0	0.00
5	0	0	0.00	0	0	6,087	96	1,763	1,919	108,000	115,890	130,251	757,890	772,251	0	0.00
6	0	0	0.00	0	0	-	96	1,680	1,889	108,000	116,246	134,256	116,246	134,256	0	0.00
7	0	0	0.00	0	0	-	96	1,686	1,947	108,000	116,650	138,443	116,650	138,443	0	0.00
8	0	0	0.00	0	0	-	96	1,691	2,007	108,000	117,102	142,821	117,102	142,821	0	0.00
9	0	0	0.00	0	0	-	96	1,698	2,071	108,000	117,604	147,399	117,604	147,399	0	0.00
10	0	0	0.00	0	0	-	96	1,705	2,137	108,000	118,155	152,188	118,155	152,188	0	0.00
15	0	0	0.00	0	0	-	96	1,748	2,512	108,000	121,200	178,979	121,200	178,979	0	0.00
20	0	0	0.00	0	0	-	96	1,794	2,956	108,000	124,336	210,577	124,336	210,577	0	0.00

¹ Inclusive of additional allocation (if applicable). Please refer to Table B for details.

² The illustrated insurance charges are guaranteed. The illustrated other charges are not guaranteed and may be varied from time to time by giving 3 months notice to policy owners.

³ The individual insurance charges of the respective Unit-deducting rider(s) are tabulated in Table 2(b).

⁴ Inclusive of Account Value which is net of any surrender charge and guaranteed non-unitised cash value of any rider(s) attached.

⁵ The death benefit payable is higher of the Basic Sum Assured or Account Value, and inclusive of guaranteed death benefits of Term ProRider.



Where the non-guaranteed portion becomes zero/negative, it means that your unit fund is no longer able to pay for your insurance cover.

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

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Table 2(a):Basic Plan

Basic Plan	Coverage Type	Premium Payment Period (Years)	Annual Premium Paid (RM)	Sum Assured (RM)	Coverage Period (Years)	Loading
HLA Wealth Booster Plus	Level Cover	3	50,000.00	108,000.00	20	-

Based on the selected coverage, premium payable and premium payment period shown above; your policy may sustain for 20 years to your age last birthday of 76 under Scenario Y; and 20 years to your age last birthday of 76 under Scenario X. You may consider adding top up or increasing your regular premium to enhance the sustainability of the policy.

Actual sustainability of the policy depends on the actual investment return and any variation in policy benefits and charges.

Option for Regular Top Up:

Commencing from (Policy Year) to (Policy Year)	Amount (RM)
-	-

Table 2(b): Rider(s) (Optional)

1. A rider can provide additional protection or enhance existing benefits payable under your basic policy.
2. Riders can be in the form of:
 - (i) Unit-deducting, where the cost of the rider has been incorporated into the premiums for your basic policy. The rider is therefore funded by deducting charges from your unit fund; and
 - (ii) Premium-paying, where the cost of the rider has not been incorporated into the premiums for your basic policy. Separate premiums to fund the cost of the rider will be required.

Riders	Rider Name	Insured Life	Type	Premium Payment Period (Years)	Annual Premium Paid (RM)	Sum Assured/ Benefits (RM)	Coverage Period (Years)	Loading
Rider 1	Term ProRider	Life Assured	Unit-deducting rider	[Not applicable]	[Not applicable]	642,000.00	5	-

Note:

Sum Assured/Benefit as specified in Table 2(b) may not necessarily represent the benefit amount payable for the respective rider. For clarity, the benefit(s) provided by the respective rider shall follow the definition as specified in the Product Disclosure Sheet or in the policy documents.

Premium-paying Rider and Rider without Unitization carry the same meaning across the policy documents.

Unit-deducting rider, Unit Deduction/Deductible Rider and Rider with Unitization carry the same meaning across the policy documents.

Summary of Premium Paid

Policy Year	Premium Paid (a) (RM)
1 - 3	50,000.00
4 - 20	0.00

Insurance Charges of the Respective Unit-deducting Rider(s)

End Of Policy Year	Insurance Charges ² (RM) (c)									
	Life Assured	-	-	-	-	-	-	-	-	-
	Term ProRider	-	-	-	-	-	-	-	-	-
1	4,550	-	-	-	-	-	-	-	-	-
2	4,910	-	-	-	-	-	-	-	-	-
3	5,257	-	-	-	-	-	-	-	-	-
4	5,635	-	-	-	-	-	-	-	-	-
5	6,087	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-

Table 3: HLA Wealth Booster Plus (For illustration purposes only. This may not be the benefits that you will receive)

The amount
you need to
pay

Amount received on
surrender for any rider with
non-unitised cash value

You may withdraw partially
subject to minimum balance of
RM 500 (amount is not
guaranteed)

At maturity or upon early
cancellation, you may receive this
amount (amount is not
guaranteed)

End of Policy Year	Premium Paid (RM)	Guaranteed Death Benefits ⁶ (RM)	Guaranteed TPD/OAD Benefit (RM)	Guaranteed Income (per year) (RM)	Guaranteed Non-unitised Cash Value (RM) (g1)	Non-Guaranteed Account Value ⁷ (RM) (g2)		Non-Guaranteed Cash Value ⁴ (RM) (g) = (g1)+(g2) - any Surrender Charge		Non-Guaranteed Death Benefits ⁸ (RM)	
						Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y
1	50,000	750,000	0	0	0	39,211	40,358	34,113	35,111	750,000	750,000
2	50,000	750,000	0	0	0	78,466	81,886	73,758	76,973	750,000	750,000
3	50,000	750,000	0	0	0	126,861	133,978	126,861	133,978	768,861	775,978
4	0	750,000	0	0	0	121,612	132,369	121,612	132,369	763,612	774,369
5	0	750,000	0	0	0	115,890	130,251	115,890	130,251	757,890	772,251
6	0	108,000	0	0	0	116,246	134,256	116,246	134,256	116,246	134,256
7	0	108,000	0	0	0	116,650	138,443	116,650	138,443	116,650	138,443
8	0	108,000	0	0	0	117,102	142,821	117,102	142,821	117,102	142,821
9	0	108,000	0	0	0	117,604	147,399	117,604	147,399	117,604	147,399
10	0	108,000	0	0	0	118,155	152,188	118,155	152,188	118,155	152,188
15	0	108,000	0	0	0	121,200	178,979	121,200	178,979	121,200	178,979
20	0	108,000	0	0	0	124,336	210,577	124,336	210,577	124,336	210,577


Maturity Benefit

At the end of the policy term, a Maturity Benefit of basic plan equivalent to the Account Value shall be payable.

⁶ The guaranteed death benefits are referring to the death benefit of basic plan and Term ProRider.

⁷ The Account Value is the projected value of units inclusive of Bonus Units (please refer to Table C for details), before any surrender charge and is net of tax and fund management fee.

⁸ The illustrated non-guaranteed death benefits are inclusive of the amount of the guaranteed death benefits.

 Where the non-guaranteed portion becomes zero/negative, it means that your unit fund is no longer able to pay for your insurance cover.

Ratio of fund(s) chosen

Your allocated premium will be invested in the following funds:

Date Range	HLA Value Fund (%)	HLA Dividend Growth Fund (%)	HLA Venture Blue Chip Fund (%)	HLA Venture Global Fund (%)	HLA Venture Managed Fund (%)	HLA Venture Income Fund (%)
Commencement Date to Policy Maturity Date	100.00	0.00	0.00	0.00	0.00	0.00