

INSURANCE

HONG LEONG SMART VALUE ASSURED INSURANCE

Regular Premium Investment-linked Plan

Guaranteed cash with potential
financial upside

NO MEDICAL UNDERWRITING REQUIRED*



* Terms and conditions apply

Hong Leong SMART Value Assured Insurance

Regular Premium Investment-linked Plan

Guaranteed cash with potential financial upside

Hong Leong SMART Value Assured Insurance is a 25 years endowment insurance plan with a short premium commitment of 5 years. This plan gives you guaranteed cash on top of protection against death. This plan can be tailored to meet your purpose of either to boost the growth of your Account Value or to have cash in hand for your immediate use.

Boost growth of Account Value

Hong Leong SMART Value Assured Insurance with Hong Leong Invest Gain ProRider

OR

Cash for immediate use

Hong Leong SMART Value Assured Insurance with Hong Leong Cash Gain ProRider

This plan gives you guaranteed cash every two years starting from the end of the first policy year, a guaranteed maturity benefit, and protection against death.

What's more, this plan will also give you access to professionally managed funds with a potential financial upside.

Key Features

1. Guaranteed cash

End of Policy Year	Guaranteed cash benefit
1 & 3	50% of guaranteed cash
Every two years from year 5 onwards up to year 25	100% of guaranteed cash

2. Short-term commitment

Pay premiums for only 5 years to enjoy a coverage term of 25 years.

3. Life protection

In the event of death due to any cause, the amount payable is as shown below:

Hong Leong SMART Value Assured Insurance

Higher of Basic Sum Assured or Account Value

Hong Leong Invest Gain ProRider / Hong Leong Cash Gain ProRider

4 to 16 times of guaranteed cash depending on the time of event

For the first two (2) policy years, the Death Benefit payable due to non-accidental causes shall be the higher of the basic premium paid less any withdrawals or Account Value, plus the rider premium paid.

4. Potential financial gain

You may optimise your potential earnings by investing in a wide range of investment-linked funds depending on your risk appetite.

5. No Loss

Upon policy maturity, you can be assured that you will receive at least the premiums that you have paid. The total of all the guaranteed cash credited/payout and the guaranteed maturity benefit received will be at least 100% of total premium paid.

This assumes no additional top up included in the total premium paid.

Commissions

Commissions are deducted based on the premium paid and are borne by the policy owner.

	Policy Year					Total
	1	2	3	4	5	
Hong Leong SMART Value Assured Insurance	5.0%	4.3%	4.1%	3.3%	3.3%	20.0%
Hong Leong Invest Gain ProRider/ Hong Leong Cash Gain ProRider	10.0%	6.5%	5.5%	1.5%	1.5%	25.0%

Top-up:

3.75% of Top-up Premium

Notes

1. Hong Leong SMART Value Assured Insurance is a regular premium investment-linked plan that matures at the end of 25 years.
2. The eligible entry age of life assured is 30 days old to 70 years old. The Policy Owner must be at least 16 years old.
3. The purchase of this policy is a long-term commitment and it is not advisable to hold the policy for a short period of time in view of the high initial costs. If the policy is terminated early, you may get less than the amount of premiums paid.
4. Any non-payment of premium within 30 days from premium due date shall cause auto surrender of this policy and Account Value shall be payable.
5. If you decide to make any withdrawal within first two 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 credited benefit, if any.

6. If you decide to surrender your policy within first two 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 credited benefit, if any.

Partial Withdrawal Charge (Percentage of Withdrawal Amount) / Surrender Charge (Percentage of Account Value)

Policy Year	Partial Withdrawal Charge (Percentage of Withdrawal Amount) / Surrender Charge (Percentage of Account Value)
1	13%
2	6%

7. Before you sign up for this policy, you should be satisfied that this policy will best serve your needs and that you can afford the premium payable under this policy. You should assess the suitability of the product in relation to your financial goals and risk appetite.
8. The rates of insurance charge are non-guaranteed for Hong Leong SMART Value Assured Insurance and the premium rates are guaranteed for Hong Leong Cash Gain ProRider and Hong Leong Invest Gain ProRider.

IMPORTANT:

This brochure 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 Disclosure Sheet and Product Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage after purchasing the policy. Please take note that the information contained in the brochure 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.

Underwritten by

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Hong Leong Assurance Berhad is an insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For more Information, please contact our intermediary, Hong Leong Bank Berhad 193401000023 (97141-X) at 1-800-38-8888 or visit any Hong Leong Bank branch nearest to you, or log on to www.hlb.com.my.