

Commencement Date: 08/07/2019

HLA CompleteCover60
Regular Premium Investment-Linked Plan with Increasing Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	MR	01/01/1989	30	Male	No

Basic Plan/ Rider	Insured Life	Coverage Type	Sum Assured/ Benefit (RM)	Coverage Period (Years)	Premium Payment Period (Years)	Monthly Premium Payable (RM)	Occupation Class	Occupation Loading (per RM1k SA) (RM)	Health Loading (per RM1k SA) (RM)	Health Loading (%)
HLA CompleteCover60	1st Life Assured	Increasing Cover	80000.00	30	30	200.00	Class 1	STD	-	-
CI Care Rider (Level Sum Assured)	1st Life Assured	Level Sum Assured	80000.00	30	-	0.00	Class 1	-	-	-
Disability Lump Sum Rider ^[1]	1st Life Assured		80000.00	30	-	0.00	Class 1	STD	-	-
HLA MediShield III Rider • Million Extra III	1st Life Assured		MSIII 200 Pre-Retirement Deductible : (RM 0) Post-Retirement Deductible : (RM 0)	30	-	0.00	Class 1	-	-	-
Personal Accident Rider	1st Life Assured		80000.00	30	-	0.00	Class 1	-	-	-
Total (Monthly) Premium (RM)						200.00				
Others										
Monthly Policy Fee RM8.00 - deducted from policy's Account Value										

Notes:

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TPD refers to Total & Permanent Disability prior to attaining the age 65 and OAD refers to Old Age Disablement after attaining age 65. These definitions apply consistently across all marketing collaterals.

[1] This rider provides TPD/ OAD benefit.

Based on the selected coverage, premium payable, premium payment period shown above and withdrawal made; your policy may sustain for 30 years to your age last birthday of 60 under Projected Investment Rate of Return of Scenario Y; and 26 years to your age last birthday of 56 under Projected Investment Rate of Return of Scenario X. You may consider top up or increasing your regular premium to enhance sustainability of the policy.

Actual sustainability of the policy depends on the actual investment rate of return, policy benefits, charges and withdrawal.

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Fund Allocation

Your allocated premium will be invested in the following funds

Date Range	HLA Value Fund (%)	HLA Venture Flexi Fund (%)	HLA Venture Growth Fund (%)	HLA Venture Blue Chip Fund (%)	HLA Venture Dana Putra (%)	HLA Dana Suria (%)	HLA Venture Managed Fund (%)	HLA Secure Fund (%)	HLA Venture Income Fund (%)	HLA Cash Fund (%)
Commencement Date to Policy Maturity Date	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Fund(s)	HLA Value Fund ^[2]	HLA Venture Flexi Fund ^[3]	HLA Venture Growth Fund ^[3]	HLA Venture Blue Chip Fund ^[3]	HLA Venture Dana Putra ^[3]	HLA Dana Suria ^[2]	HLA Venture Managed Fund ^[3]	HLA Secure Fund ^[2]	HLA Venture Income Fund ^[2]	HLA Cash Fund ^[2]
Fund Management Fee (as at 1 Jan 2019)	1.45% p.a.	1.31% p.a.	1.39% p.a.	1.43% p.a.	1.34% p.a.	1.30% p.a.	1.23% p.a.	1.00% p.a.	0.50% p.a.	0.25% p.a.

[2] The Company reserves the right to change the Fund Management Fees by giving Policy Owner ninety (90) days prior written notice.

[3] The Fund Management Fee will be reviewed monthly and will be revised if the previous month end actual asset allocation deviates by more than ten percent (10%) of the initial asset allocation.

The Fund Management Fee for each of the fund shall be capped as follows:

Name of Fund	Fund Management Fee (%p.a.)
HLA Venture Flexi Fund	1.48
HLA Venture Growth Fund	1.50
HLA Venture Blue Chip Fund	1.50
HLA Venture Dana Putra	1.40
HLA Venture Managed Fund	1.25

The Company reserves the right to change the maximum Fund Management Fee as stated above.

Plough Back Mechanism (only applicable to HLA Value Fund)

In the event that the net fund performance is below 5% per annum based on the performance assessment on the last business day of September of each year, an amount equivalent to 0.5% per annum of the fund's Net Asset Value (NAV) will be ploughed back to the fund in four equal weekly payments. The first payment will be due on the first business day of October of each year.

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Charges :

Monthly Policy Fee : RM8 per month

Monthly Insurance Charge : A monthly insurance charge is deducted from your account value on monthly basis.

Fund Switching Fee : Nil.

Surrender Charge : Not Applicable

Partial Withdrawal Charge : Not Applicable

(Please refer to Note for the description of the charges)

Option for Regular Top Up :

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

Notes :

If you wish to activate the Regular Top Up Option after policy issuance, you are required to complete the "Unit-Linked Regular Top Up Option Application Form".

Option for Regular Withdrawal :

Starting from (Policy Year) to (Policy Year)	-
Interval (Years)	-
Amount (RM)	-

Notes:

All withdrawals are assumed to be made at the end of the policy year.

Each withdrawal must be a minimum of RM100. The minimum fund balance after withdrawal is RM500, subject to review by the company from time to time.

Summary of Total Premium Payable

Policy Year	^[4] Attained Age	Annual Total Premium Payable
1 - 30	30 - 59	2,400.00

^[4] Life Assured's Age at the beginning of policy year.

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Illustration of Basic Plan and Rider

Policy Year	Life Assured's Age At The End of Year	Basic Sum Assured (RM)	Total Premium Paid per Policy Year (RM)	Cumulative Premium (RM)	Unallocated Premium (RM)	Allocated Premium (RM)	Cumulative Allocated Premium (RM)	Not Guaranteed				Direct Distribution Cost (RM)	
								Insurance Charges (RM)			Other Charges (RM)		
								Basic Cover		Rider (s)			
								Scenario Y	Scenario X				
1	31	80,000	2,400	2,400	960	1,440	1,440	60	60	772	96	960	
2	32	80,000	2,400	4,800	960	1,440	2,880	58	58	792	96	960	
3	33	80,000	2,400	7,200	960	1,440	4,320	59	59	838	96	600	
4	34	80,000	2,400	9,600	480	1,920	6,240	62	62	1,039	96	600	
5	35	80,000	2,400	12,000	480	1,920	8,160	66	66	1,064	96	360	
6	36	80,000	2,400	14,400	480	1,920	10,080	70	70	1,109	96	360	
7	37	80,000	2,400	16,800	120	2,280	12,360	75	75	1,153	96	0	
8	38	80,000	2,400	19,200	120	2,280	14,640	81	81	1,207	96	0	
9	39	80,000	2,400	21,600	120	2,280	16,920	87	87	1,267	96	0	
10	40	80,000	2,400	24,000	0	2,400	19,320	95	95	1,349	96	0	
11	41	80,000	2,400	26,400	0	2,400	21,720	104	104	1,460	96	0	
12	42	80,000	2,400	28,800	0	2,400	24,120	116	116	1,576	96	0	
13	43	80,000	2,400	31,200	0	2,400	26,520	130	130	1,687	96	0	
14	44	80,000	2,400	33,600	0	2,400	28,920	146	146	1,798	96	0	
15	45	80,000	2,400	36,000	0	2,400	31,320	164	164	1,901	96	0	
16	46	80,000	2,400	38,400	0	2,400	33,720	184	184	2,029	96	0	
17	47	80,000	2,400	40,800	0	2,400	36,120	206	206	2,154	96	0	
18	48	80,000	2,400	43,200	0	2,400	38,520	230	230	2,301	96	0	
19	49	80,000	2,400	45,600	0	2,400	40,920	257	257	2,427	96	0	
20	50	80,000	2,400	48,000	0	2,400	43,320	285	285	2,579	96	0	

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Policy Year	Life Assured's Age At The End of Year	Basic Sum Assured (RM)	Total Premium Paid per Policy Year (RM)	Cumulative Premium (RM)	Unallocated Premium (RM)	Allocated Premium (RM)	Cumulative Allocated Premium (RM)	Not Guaranteed			Direct Distribution Cost (RM)	
								Insurance Charges (RM)		Other Charges (RM)		
								Basic Cover				Rider (s)
								Scenario Y	Scenario X			
25	55	80,000	2,400	60,000	0	2,400	55,320	474	474	3,650	96	0
30	60	80,000	2,400	72,000	0	2,400	67,320	704	-	5,137	96	0

“-” Based on projection, your policy will lapse. You may choose to increase your premium or reduce the level of insurance protection, if you want to maintain your policy.

WARNING : YOUR INSURANCE CHARGES WILL INCREASE AS YOU GET OLDER. IN THE LATER YEARS, IT IS POSSIBLE THAT THE ACCUMULATED ACCOUNT VALUE IS NOT ENOUGH TO PAY FOR YOUR INSURANCE CHARGES DUE TO POOR INVESTMENT RETURNS, WHICH WILL RESULT IN YOUR POLICY BEING CANCELLED. YOU MAY NEED TO INCREASE YOUR PREMIUM OR REDUCE THE LEVEL OF INSURANCE PROTECTION, IF YOU WANT TO MAINTAIN YOUR POLICY.

You should ask the agent/broker/financial adviser to explain to you about the insurance charges and its effect on your future insurance coverage.

Notes:

Unallocated Premium - This represents a charge to your premium and is used to meet the direct distribution cost and company's expenses.

Direct Distribution Cost - cost directly attributable to the distribution channel for the sale of this policy, i.e. payments to agent/broker/financial adviser. This cost is paid from the charges that are imposed on your policy for services that the agent/broker/financial adviser will provide to you for the duration of your policy.

Monthly insurance charges will be higher than the monthly allocated premium at Life Assured's age 48 (last birthday) under Scenario Y; and age 48 (last birthday) under Scenario X.

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Illustration of Basic Plan and Rider

Policy Year	Life Assured's Age At The End of Year	Guaranteed - End of Year Total Benefits			Not Guaranteed - End of Year Total Benefits				Not Guaranteed	
		Death Benefit (RM)	TPD [5] Benefit (RM)	OAD [6] Benefit (RM)	Surrender Value [7] (RM)		Death Benefit [8] (RM)		Fund Management Fee (RM)	
					Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X
1	31	80,000	80,000	0	531	513	80,531	80,513	11	11
2	32	80,000	80,000	0	1,078	1,009	81,078	81,009	19	19
3	33	80,000	80,000	0	1,615	1,461	81,615	81,461	27	26
4	34	80,000	80,000	0	2,475	2,191	82,475	82,191	38	36
5	35	80,000	80,000	0	3,364	2,896	83,364	82,896	51	47
6	36	80,000	80,000	0	4,262	3,554	84,262	83,554	64	57
7	37	80,000	80,000	0	5,546	4,526	85,546	84,526	80	69
8	38	80,000	80,000	0	6,858	5,445	86,858	85,445	98	84
9	39	80,000	80,000	0	8,196	6,305	88,196	86,305	117	97
10	40	80,000	80,000	0	9,670	7,202	89,670	87,202	138	110
11	41	80,000	80,000	0	11,117	7,986	91,117	87,986	159	123
12	42	80,000	80,000	0	12,545	8,647	92,545	88,647	180	135
13	43	80,000	80,000	0	13,934	9,186	93,934	89,186	201	144
14	44	80,000	80,000	0	15,288	9,601	95,288	89,601	221	152
15	45	80,000	80,000	0	16,613	9,898	96,613	89,898	240	158
16	46	80,000	80,000	0	17,878	10,047	97,878	90,047	260	162
17	47	80,000	80,000	0	19,092	10,051	99,092	90,051	278	164
18	48	80,000	80,000	0	20,201	9,882	100,201	89,882	296	165
19	49	80,000	80,000	0	21,230	9,560	101,230	89,560	312	162
20	50	80,000	80,000	0	22,162	9,056	102,162	89,056	327	157
25	55	80,000	80,000	0	20,339	2,867	100,339	82,867	327	86
30	60	80,000	80,000	0	9,543	-	89,543	-	201	-

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Notes :

TPD refers to Total & Permanent Disability prior to attaining the age 65 and OAD refers to Old Age Disablement after attaining age 65. These definitions apply consistently across all marketing collaterals.

TPD or OAD Benefit - The amount shown is inclusive of the rider sum assured of Disability Lump Sum Rider only.

[5] Total TPD Benefits per Life payable under all policies insuring the Life Assured for age at TPD (last birthday) shall not exceed the TPD Benefit Limit per Life stated in the policy. The Total TPD Benefit per Life refers to TPD coverage of all in force policies for each Life Assured at the point of claim event after applications of Provision for Juvenile.

[6] Total OAD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the OAD Benefit Limit per Life stated in the policy. The Total OAD Benefit per Life refers to OAD coverage of all in force policies for each Life Assured at the point of claim event.

[7] Inclusive of Bonus Unit. Please refer to Notes section for detail.

[8] Based on projection, this is the amount that will be payable in the event of Death of the Life Assured which is inclusive of the Guaranteed Death Benefit of Basic Plan.

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