

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 A	01/01/1984	35	Male	No

  

Basic Plan/ Rider	Insured Life	Coverage Type	Sum Assured/ Benefit (RM)	Coverage Period (Years)	Premium Payment Period (Years)	Annual 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	100000.00	25	25	3000.00	Class 2	STD	-	-
CI Care Rider (Level Sum Assured)	1st Life Assured	Level Sum Assured	100000.00	25	-	0.00	Class 2	-	-	-
Disability Lump Sum Rider <sup>[1]</sup>	1st Life Assured		100000.00	25	-	0.00	Class 2	STD	-	-
HLA MediShield III Rider • Million Extra III	1st Life Assured		MSIII 200 Pre-Retirement Deductible : (RM 0) Post-Retirement Deductible : (RM 0)	25	-	0.00	Class 2	-	-	-
Personal Accident Rider	1st Life Assured		100000.00	25	-	0.00	Class 2	-	-	-
<b>Total (Annual) Premium (RM)</b>						<b>3,000.00</b>				
<b>Others</b>										
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 25 years to your age last birthday of 60 under Projected Investment Rate of Return of Scenario Y; and 22 years to your age last birthday of 57 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	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00

Fund(s)	HLA Value Fund <sup>[2]</sup>	HLA Venture Flexi Fund <sup>[3]</sup>	HLA Venture Growth Fund <sup>[3]</sup>	HLA Venture Blue Chip Fund <sup>[3]</sup>	HLA Venture Dana Putra <sup>[3]</sup>	HLA Dana Suria <sup>[2]</sup>	HLA Venture Managed Fund <sup>[3]</sup>	HLA Secure Fund <sup>[2]</sup>	HLA Venture Income Fund <sup>[2]</sup>	HLA Cash Fund <sup>[2]</sup>
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	<sup>[4]</sup> Attained Age	Annual Total Premium Payable
1 - 25	35 - 59	3,000.00

<sup>[4]</sup> Life Assured's Age at the beginning of policy year.

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## Regular Premium Investment-Linked Plan with Increasing Cover

## 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	36	100,000	3,000	3,000	1,200	1,800	1,800	87	87	928	96	1,200	
2	37	100,000	3,000	6,000	1,200	1,800	3,600	94	94	969	96	1,200	
3	38	100,000	3,000	9,000	1,200	1,800	5,400	101	101	1,049	96	750	
4	39	100,000	3,000	12,000	600	2,400	7,800	109	109	1,317	96	750	
5	40	100,000	3,000	15,000	600	2,400	10,200	119	119	1,402	96	450	
6	41	100,000	3,000	18,000	600	2,400	12,600	130	130	1,518	96	450	
7	42	100,000	3,000	21,000	150	2,850	15,450	145	145	1,639	96	0	
8	43	100,000	3,000	24,000	150	2,850	18,300	162	162	1,755	96	0	
9	44	100,000	3,000	27,000	150	2,850	21,150	183	183	1,873	96	0	
10	45	100,000	3,000	30,000	0	3,000	24,150	205	205	1,981	96	0	
11	46	100,000	3,000	33,000	0	3,000	27,150	230	230	2,121	96	0	
12	47	100,000	3,000	36,000	0	3,000	30,150	258	258	2,257	96	0	
13	48	100,000	3,000	39,000	0	3,000	33,150	288	288	2,417	96	0	
14	49	100,000	3,000	42,000	0	3,000	36,150	321	321	2,549	96	0	
15	50	100,000	3,000	45,000	0	3,000	39,150	356	356	2,711	96	0	
16	51	100,000	3,000	48,000	0	3,000	42,150	395	395	2,915	96	0	
17	52	100,000	3,000	51,000	0	3,000	45,150	438	438	3,122	96	0	
18	53	100,000	3,000	54,000	0	3,000	48,150	486	486	3,345	96	0	
19	54	100,000	3,000	57,000	0	3,000	51,150	538	538	3,590	96	0	
20	55	100,000	3,000	60,000	0	3,000	54,150	593	593	3,857	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	60	100,000	3,000	75,000	0	3,000	69,150	880	-	5,415	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 50 (last birthday) under Scenario Y; and age 50 (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	36	100,000	100,000	0	771	694	100,771	100,694	26	26
2	37	100,000	100,000	0	1,545	1,342	101,545	101,342	37	36
3	38	100,000	100,000	0	2,282	1,905	102,282	101,905	48	45
4	39	100,000	100,000	0	3,425	2,798	103,425	102,798	67	62
5	40	100,000	100,000	0	4,548	3,599	104,548	103,599	83	74
6	41	100,000	100,000	0	5,616	4,276	105,616	104,276	99	86
7	42	100,000	100,000	0	7,099	5,272	107,099	105,272	121	102
8	43	100,000	100,000	0	8,549	6,142	108,549	106,142	142	116
9	44	100,000	100,000	0	9,960	6,880	109,960	106,880	163	129
10	45	100,000	100,000	0	11,512	7,645	111,512	107,645	185	141
11	46	100,000	100,000	0	12,994	8,251	112,994	108,251	208	152
12	47	100,000	100,000	0	14,425	8,698	114,425	108,698	229	161
13	48	100,000	100,000	0	15,746	8,956	115,746	108,956	249	167
14	49	100,000	100,000	0	16,988	9,050	116,988	109,050	268	171
15	50	100,000	100,000	0	18,114	8,948	118,114	108,948	286	172
16	51	100,000	100,000	0	19,068	8,601	119,068	108,601	302	171
17	52	100,000	100,000	0	19,851	8,003	119,851	108,003	316	166
18	53	100,000	100,000	0	20,388	7,128	120,388	107,128	327	157
19	54	100,000	100,000	0	20,654	5,950	120,654	105,950	334	145
20	55	100,000	100,000	0	20,631	4,444	120,631	104,444	338	128
25	60	100,000	100,000	0	11,305	-	111,305	-	245	-

“-” 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.

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## Notes :

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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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