

**HLA CompleteCover80**

Commencement Date: 09/07/2019

Regular Premium Investment-Linked Plan with Level Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	MR J	01/01/1949	70	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 CompleteCover80	1st Life Assured	Level Cover	30000.00	10	10	12500.00	Class 2	STD	-	-
HLA MediShield III Rider • Million Extra III	1st Life Assured		MSIII 200 Pre-Retirement Deductible : (RM) Post-Retirement Deductible : (RM 0)	10	-	0.00	Class 2	-	-	-

**Total (Annual) Premium (RM) 12,500.00**
**Others**

 Monthly Policy Fee RM8.00  
 - deducted from policy's Account Value

Based on the selected coverage, premium payable, premium payment period shown above and withdrawal made; your policy may sustain for 10 years to your age last birthday of 80 under Projected Investment Rate of Return of Scenario Y; and 10 years to your age last birthday of 80 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.



**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 <sup>[1]</sup>	HLA Venture Flexi Fund <sup>[2]</sup>	HLA Venture Growth Fund <sup>[2]</sup>	HLA Venture Blue Chip Fund <sup>[2]</sup>	HLA Venture Dana Putra <sup>[2]</sup>	HLA Dana Suria <sup>[1]</sup>	HLA Venture Managed Fund <sup>[2]</sup>	HLA Secure Fund <sup>[1]</sup>	HLA Venture Income Fund <sup>[1]</sup>	HLA Cash Fund <sup>[1]</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.

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

[2] 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>[3]</sup> Attained Age	Annual Total Premium Payable
1 - 10	70 - 79	12,500.00

<sup>[3]</sup> 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	71	30,000	12,500	12,500	4,000	8,500	8,500	728	728	6,174	96	3,125
2	72	30,000	12,500	25,000	4,000	8,500	17,000	752	760	6,500	96	2,813
3	73	30,000	12,500	37,500	4,000	8,500	25,500	780	802	6,838	96	1,875
4	74	30,000	12,500	50,000	125	12,375	37,875	814	854	9,121	96	1,563
5	75	30,000	12,500	62,500	125	12,375	50,250	781	853	9,716	96	938
6	76	30,000	12,500	75,000	125	12,375	62,625	748	867	10,333	96	938
7	77	30,000	12,500	87,500	0	12,500	75,125	720	902	10,972	96	0
8	78	30,000	12,500	100,000	0	12,500	87,625	695	961	11,636	96	0
9	79	30,000	12,500	112,500	0	12,500	100,125	682	1,057	12,127	96	0
10	80	30,000	12,500	125,000	0	12,500	112,625	682	1,193	12,625	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.

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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 78 (last birthday) under Scenario X;

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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)	Surrender Value <sup>[4]</sup> (RM)		Death Benefit <sup>[5]</sup> (RM)		Fund Management Fee (RM)	
			Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X
1	71	30,000	1,826	1,520	30,000	30,000	123	123
2	72	30,000	3,414	2,688	30,000	30,000	150	145
3	73	30,000	4,732	3,480	30,000	30,000	173	162
4	74	30,000	7,877	5,824	30,000	30,000	248	230
5	75	30,000	10,654	7,582	30,000	30,000	294	264
6	76	30,000	13,016	8,715	30,000	30,000	334	289
7	77	30,000	15,044	9,306	30,000	30,000	370	308
8	78	30,000	16,556	9,178	30,000	30,000	399	316
9	79	30,000	17,684	8,465	30,000	30,000	421	314
10	80	30,000	18,822	7,416	30,000	30,000	438	304

“-” 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.

Notes :

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

[5] 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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