

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 | 01/01/2009 | 10 | Male | No |
| Policy Owner | MR | 01/01/1988 | 31 | 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 | 50 | 50 | 2400.00 | Class 1 | STD | - | - |
| CI Care Rider (Level Sum Assured) | 1st Life Assured | Level Sum Assured | 100000.00 | 50 | - | 0.00 | Class 1 | - | - | - |
| Disability Lump Sum Rider ^[1] | 1st Life Assured | | 100000.00 | 50 | - | 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) | 50 | - | 0.00 | Class 1 | - | - | - |
| Personal Accident Rider | 1st Life Assured | | 100000.00 | 50 | - | 0.00 | Class 1 | - | - | - |
| Total (Annual) Premium (RM) | | | | | | 2,400.00 | | | | |
| Others | | | | | | | | | | |
| Monthly Policy Fee RM8.00 - deducted from policy's Account Value | | | | | | | | | | |

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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.

[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 50 years to your age last birthday of 60 under Projected Investment Rate of Return of Scenario Y; and 50 years to your age last birthday of 60 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 - 50 | 10 - 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 | 11 | 100,000 | 2,400 | 2,400 | 960 | 1,440 | 1,440 | 99 | 99 | 745 | 96 | 960 | |
| 2 | 12 | 100,000 | 2,400 | 4,800 | 960 | 1,440 | 2,880 | 95 | 95 | 744 | 96 | 960 | |
| 3 | 13 | 100,000 | 2,400 | 7,200 | 960 | 1,440 | 4,320 | 88 | 88 | 774 | 96 | 600 | |
| 4 | 14 | 100,000 | 2,400 | 9,600 | 480 | 1,920 | 6,240 | 85 | 85 | 931 | 96 | 600 | |
| 5 | 15 | 100,000 | 2,400 | 12,000 | 480 | 1,920 | 8,160 | 84 | 84 | 930 | 96 | 360 | |
| 6 | 16 | 100,000 | 2,400 | 14,400 | 480 | 1,920 | 10,080 | 86 | 86 | 931 | 96 | 360 | |
| 7 | 17 | 100,000 | 2,400 | 16,800 | 120 | 2,280 | 12,360 | 89 | 89 | 931 | 96 | 0 | |
| 8 | 18 | 100,000 | 2,400 | 19,200 | 120 | 2,280 | 14,640 | 76 | 76 | 932 | 96 | 0 | |
| 9 | 19 | 100,000 | 2,400 | 21,600 | 120 | 2,280 | 16,920 | 84 | 84 | 932 | 96 | 0 | |
| 10 | 20 | 100,000 | 2,400 | 24,000 | 0 | 2,400 | 19,320 | 93 | 93 | 950 | 96 | 0 | |
| 11 | 21 | 100,000 | 2,400 | 26,400 | 0 | 2,400 | 21,720 | 104 | 104 | 952 | 96 | 0 | |
| 12 | 22 | 100,000 | 2,400 | 28,800 | 0 | 2,400 | 24,120 | 114 | 114 | 955 | 96 | 0 | |
| 13 | 23 | 100,000 | 2,400 | 31,200 | 0 | 2,400 | 26,520 | 117 | 117 | 959 | 96 | 0 | |
| 14 | 24 | 100,000 | 2,400 | 33,600 | 0 | 2,400 | 28,920 | 113 | 113 | 959 | 96 | 0 | |
| 15 | 25 | 100,000 | 2,400 | 36,000 | 0 | 2,400 | 31,320 | 106 | 106 | 960 | 96 | 0 | |
| 16 | 26 | 100,000 | 2,400 | 38,400 | 0 | 2,400 | 33,720 | 100 | 100 | 959 | 96 | 0 | |
| 17 | 27 | 100,000 | 2,400 | 40,800 | 0 | 2,400 | 36,120 | 94 | 94 | 959 | 96 | 0 | |
| 18 | 28 | 100,000 | 2,400 | 43,200 | 0 | 2,400 | 38,520 | 89 | 89 | 958 | 96 | 0 | |
| 19 | 29 | 100,000 | 2,400 | 45,600 | 0 | 2,400 | 40,920 | 84 | 84 | 957 | 96 | 0 | |
| 20 | 30 | 100,000 | 2,400 | 48,000 | 0 | 2,400 | 43,320 | 79 | 79 | 971 | 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 | 35 | 100,000 | 2,400 | 60,000 | 0 | 2,400 | 55,320 | 82 | 82 | 1,100 | 96 | 0 |
| 30 | 40 | 100,000 | 2,400 | 72,000 | 0 | 2,400 | 67,320 | 119 | 119 | 1,402 | 96 | 0 |
| 35 | 45 | 100,000 | 2,400 | 84,000 | 0 | 2,400 | 79,320 | 205 | 205 | 1,981 | 96 | 0 |
| 40 | 50 | 100,000 | 2,400 | 96,000 | 0 | 2,400 | 91,320 | 356 | 356 | 2,711 | 96 | 0 |
| 45 | 55 | 100,000 | 2,400 | 108,000 | 0 | 2,400 | 103,320 | 593 | 593 | 3,857 | 96 | 0 |
| 50 | 60 | 100,000 | 2,400 | 120,000 | 0 | 2,400 | 115,320 | 880 | 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 47 (last birthday) under Scenario Y; and age 47 (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 | 11 | 100,000 | 100,000 | 0 | 564 | 504 | 100,564 | 100,504 | 21 | 21 |
| 2 | 12 | 100,000 | 100,000 | 0 | 1,171 | 1,014 | 101,171 | 101,014 | 29 | 28 |
| 3 | 13 | 100,000 | 100,000 | 0 | 1,797 | 1,504 | 101,797 | 101,504 | 38 | 36 |
| 4 | 14 | 100,000 | 100,000 | 0 | 2,818 | 2,323 | 102,818 | 102,323 | 54 | 50 |
| 5 | 15 | 100,000 | 100,000 | 0 | 3,911 | 3,147 | 103,911 | 103,147 | 69 | 62 |
| 6 | 16 | 100,000 | 100,000 | 0 | 5,075 | 3,971 | 105,075 | 103,971 | 85 | 73 |
| 7 | 17 | 100,000 | 100,000 | 0 | 6,703 | 5,159 | 106,703 | 105,159 | 107 | 91 |
| 8 | 18 | 100,000 | 100,000 | 0 | 8,458 | 6,366 | 108,458 | 106,366 | 130 | 108 |
| 9 | 19 | 100,000 | 100,000 | 0 | 10,330 | 7,573 | 110,330 | 107,573 | 156 | 125 |
| 10 | 20 | 100,000 | 100,000 | 0 | 12,443 | 8,883 | 112,443 | 108,883 | 185 | 145 |
| 11 | 21 | 100,000 | 100,000 | 0 | 14,689 | 10,191 | 114,689 | 110,191 | 215 | 164 |
| 12 | 22 | 100,000 | 100,000 | 0 | 17,087 | 11,494 | 117,087 | 111,494 | 248 | 183 |
| 13 | 23 | 100,000 | 100,000 | 0 | 19,640 | 12,797 | 119,640 | 112,797 | 283 | 201 |
| 14 | 24 | 100,000 | 100,000 | 0 | 22,377 | 14,112 | 122,377 | 114,112 | 320 | 220 |
| 15 | 25 | 100,000 | 100,000 | 0 | 25,312 | 15,440 | 125,312 | 115,440 | 359 | 239 |
| 16 | 26 | 100,000 | 100,000 | 0 | 28,462 | 16,783 | 128,462 | 116,783 | 402 | 259 |
| 17 | 27 | 100,000 | 100,000 | 0 | 31,846 | 18,141 | 131,846 | 118,141 | 447 | 278 |
| 18 | 28 | 100,000 | 100,000 | 0 | 35,468 | 19,512 | 135,468 | 119,512 | 497 | 298 |
| 19 | 29 | 100,000 | 100,000 | 0 | 39,352 | 20,897 | 139,352 | 120,897 | 549 | 318 |
| 20 | 30 | 100,000 | 100,000 | 0 | 43,506 | 22,282 | 143,506 | 122,282 | 605 | 338 |
| 25 | 35 | 100,000 | 100,000 | 0 | 60,471 | 28,955 | 160,471 | 128,955 | 859 | 436 |
| 30 | 40 | 100,000 | 100,000 | 0 | 80,068 | 34,605 | 180,068 | 134,605 | 1,136 | 522 |

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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) | 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 |
| 35 | 45 | 100,000 | 100,000 | 0 | 101,180 | 37,624 | 201,180 | 137,624 | 1,439 | 575 |
| 40 | 50 | 100,000 | 100,000 | 0 | 122,870 | 36,765 | 222,870 | 136,765 | 1,754 | 576 |
| 45 | 55 | 100,000 | 100,000 | 0 | 143,241 | 30,034 | 243,241 | 130,034 | 2,056 | 499 |
| 50 | 60 | 100,000 | 100,000 | 0 | 159,064 | 14,602 | 259,064 | 114,602 | 2,303 | 303 |

“-” 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 :

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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