

Commencement Date: 11/07/2019

HLA CompleteCover60
Regular Premium Investment-Linked Plan with Increasing Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	MR	01/01/2019	0	Male	No
Policy Owner	MR	01/01/1987	32	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	68941.00	60	60	2400.00	Class 2	STD	-	-
CI Care Rider (Level Sum Assured)	1st Life Assured	Level Sum Assured	50000.00	60	-	0.00	Class 2	-	-	-
Disability Lump Sum Rider ^[1]	1st Life Assured		50000.00	60	-	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)	60	-	0.00	Class 2	-	-	-
Personal Accident Rider	1st Life Assured		50000.00	60	-	0.00	Class 2	-	-	-
Total (Annual) Premium (RM)						2,400.00				
Others										
Monthly Policy Fee RM8.00 - deducted from policy's Account Value										

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my



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 60 years to your age last birthday of 60 under Projected Investment Rate of Return of Scenario Y; and 60 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.

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

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.

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

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 - 60	0 - 59	2,400.00

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

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

HLA CompleteCover60
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	1	13,788	2,400	2,400	960	1,440	1,440	68	68	1,169	96	960	
2	2	27,576	2,400	4,800	960	1,440	2,880	68	68	1,051	96	960	
3	3	41,365	2,400	7,200	960	1,440	4,320	68	68	944	96	600	
4	4	55,153	2,400	9,600	480	1,920	6,240	68	68	1,287	96	600	
5	5	68,941	2,400	12,000	480	1,920	8,160	68	68	1,191	96	360	
6	6	68,941	2,400	14,400	480	1,920	10,080	68	68	1,096	96	360	
7	7	68,941	2,400	16,800	120	2,280	12,360	68	68	1,021	96	0	
8	8	68,941	2,400	19,200	120	2,280	14,640	68	68	962	96	0	
9	9	68,941	2,400	21,600	120	2,280	16,920	68	68	908	96	0	
10	10	68,941	2,400	24,000	0	2,400	19,320	68	68	858	96	0	
11	11	68,941	2,400	26,400	0	2,400	21,720	68	68	858	96	0	
12	12	68,941	2,400	28,800	0	2,400	24,120	65	65	857	96	0	
13	13	68,941	2,400	31,200	0	2,400	26,520	61	61	857	96	0	
14	14	68,941	2,400	33,600	0	2,400	28,920	59	59	857	96	0	
15	15	68,941	2,400	36,000	0	2,400	31,320	58	58	857	96	0	
16	16	68,941	2,400	38,400	0	2,400	33,720	59	59	857	96	0	
17	17	68,941	2,400	40,800	0	2,400	36,120	61	61	857	96	0	
18	18	68,941	2,400	43,200	0	2,400	38,520	52	52	858	96	0	
19	19	68,941	2,400	45,600	0	2,400	40,920	58	58	858	96	0	
20	20	68,941	2,400	48,000	0	2,400	43,320	64	64	875	96	0	

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

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	25	68,941	2,400	60,000	0	2,400	55,320	73	73	880	96	0
30	30	68,941	2,400	72,000	0	2,400	67,320	54	54	891	96	0
35	35	68,941	2,400	84,000	0	2,400	79,320	57	57	1,010	96	0
40	40	68,941	2,400	96,000	0	2,400	91,320	82	82	1,269	96	0
45	45	68,941	2,400	108,000	0	2,400	103,320	141	141	1,780	96	0
50	50	68,941	2,400	120,000	0	2,400	115,320	245	245	2,380	96	0
55	55	68,941	2,400	132,000	0	2,400	127,320	409	409	3,339	96	0
60	60	68,941	2,400	144,000	0	2,400	139,320	607	607	4,721	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 49 (last birthday) under Scenario Y; and age 49 (last birthday) under Scenario X.

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

HLA CompleteCover60
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	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	1	13,788	50,000	0	156	109	13,944	13,897	21	21
2	2	27,576	50,000	0	445	337	28,021	27,914	23	22
3	3	41,365	50,000	0	865	673	42,229	42,038	27	26
4	4	55,153	50,000	0	1,470	1,149	56,623	56,302	40	38
5	5	68,941	50,000	0	2,217	1,723	71,158	70,664	49	45
6	6	68,941	50,000	0	3,113	2,394	72,054	71,335	60	53
7	7	68,941	50,000	0	4,535	3,506	73,476	72,447	78	68
8	8	68,941	50,000	0	6,116	4,683	75,057	73,624	99	84
9	9	68,941	50,000	0	7,867	5,921	76,808	74,862	122	101
10	10	68,941	50,000	0	9,928	7,340	78,869	76,281	149	121
11	11	68,941	50,000	0	12,131	8,768	81,072	77,709	179	141
12	12	68,941	50,000	0	14,499	10,208	83,440	79,149	211	162
13	13	68,941	50,000	0	17,033	11,662	85,974	80,603	245	183
14	14	68,941	50,000	0	19,748	13,126	88,689	82,067	282	204
15	15	68,941	50,000	0	22,655	14,600	91,596	83,541	321	225
16	16	68,941	50,000	0	25,765	16,081	94,706	85,022	363	247
17	17	68,941	50,000	0	29,097	17,569	98,038	86,510	408	268
18	18	68,941	50,000	0	32,668	19,073	101,609	88,014	457	290
19	19	68,941	50,000	0	36,484	20,581	105,425	89,522	508	311
20	20	68,941	50,000	0	40,551	22,076	109,492	91,017	564	333
25	25	68,941	50,000	0	57,755	29,598	126,696	98,539	818	442
30	30	68,941	50,000	0	79,037	37,406	147,978	106,347	1,114	554

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

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	35	68,941	50,000	0	104,895	45,092	173,836	114,033	1,475	667
40	40	68,941	50,000	0	135,657	51,973	204,598	120,914	1,907	770
45	45	68,941	50,000	0	170,956	56,644	239,897	125,585	2,406	846
50	50	68,941	50,000	0	210,965	58,242	279,906	127,183	2,972	879
55	55	68,941	50,000	0	255,145	55,162	324,086	124,103	3,603	851
60	60	68,941	50,000	0	301,849	44,879	370,790	113,820	4,274	725

“-” 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.

Please note that this is only a simplified summary for internal use by staff/agent only, and is NOT FOR CIRCULATION.

i-M Solutions Version 2.8 Last Updated 09 July 2019 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my