

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	01/01/1999	20	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	40	40	2400.00	Class 2	STD	-	-
CI Care Rider (Level Sum Assured)	1st Life Assured	Level Sum Assured	100000.00	40	-	0.00	Class 2	-	-	-
Disability Lump Sum Rider <sup>[1]</sup>	1st Life Assured		100000.00	40	-	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)	40	-	0.00	Class 2	-	-	-
Personal Accident Rider	1st Life Assured		100000.00	40	-	0.00	Class 2	-	-	-
<b>Total (Annual) Premium (RM)</b>						<b>2,400.00</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 40 years to your age last birthday of 60 under Projected Investment Rate of Return of Scenario Y; and 39 years to your age last birthday of 59 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 <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 - 40	20 - 59	2,400.00

<sup>[4]</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	21	100,000	2,400	2,400	960	1,440	1,440	104	104	760	96	960	
2	22	100,000	2,400	4,800	960	1,440	2,880	114	114	763	96	960	
3	23	100,000	2,400	7,200	960	1,440	4,320	117	117	799	96	600	
4	24	100,000	2,400	9,600	480	1,920	6,240	113	113	959	96	600	
5	25	100,000	2,400	12,000	480	1,920	8,160	106	106	960	96	360	
6	26	100,000	2,400	14,400	480	1,920	10,080	100	100	959	96	360	
7	27	100,000	2,400	16,800	120	2,280	12,360	94	94	959	96	0	
8	28	100,000	2,400	19,200	120	2,280	14,640	89	89	958	96	0	
9	29	100,000	2,400	21,600	120	2,280	16,920	84	84	957	96	0	
10	30	100,000	2,400	24,000	0	2,400	19,320	79	79	971	96	0	
11	31	100,000	2,400	26,400	0	2,400	21,720	75	75	995	96	0	
12	32	100,000	2,400	28,800	0	2,400	24,120	73	73	1,021	96	0	
13	33	100,000	2,400	31,200	0	2,400	26,520	74	74	1,048	96	0	
14	34	100,000	2,400	33,600	0	2,400	28,920	77	77	1,075	96	0	
15	35	100,000	2,400	36,000	0	2,400	31,320	82	82	1,100	96	0	
16	36	100,000	2,400	38,400	0	2,400	33,720	87	87	1,149	96	0	
17	37	100,000	2,400	40,800	0	2,400	36,120	94	94	1,196	96	0	
18	38	100,000	2,400	43,200	0	2,400	38,520	101	101	1,254	96	0	
19	39	100,000	2,400	45,600	0	2,400	40,920	109	109	1,317	96	0	
20	40	100,000	2,400	48,000	0	2,400	43,320	119	119	1,402	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	45	100,000	2,400	60,000	0	2,400	55,320	205	205	1,981	96	0
30	50	100,000	2,400	72,000	0	2,400	67,320	356	356	2,711	96	0
35	55	100,000	2,400	84,000	0	2,400	79,320	593	593	3,857	96	0
40	60	100,000	2,400	96,000	0	2,400	91,320	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	21	100,000	100,000	0	543	484	100,543	100,484	21	21
2	22	100,000	100,000	0	1,110	956	101,110	100,956	29	28
3	23	100,000	100,000	0	1,676	1,392	101,676	101,392	37	35
4	24	100,000	100,000	0	2,631	2,154	102,631	102,154	52	48
5	25	100,000	100,000	0	3,657	2,926	103,657	102,926	66	59
6	26	100,000	100,000	0	4,761	3,708	104,761	103,708	81	70
7	27	100,000	100,000	0	6,333	4,861	106,333	104,861	102	87
8	28	100,000	100,000	0	8,022	6,027	108,022	106,027	125	104
9	29	100,000	100,000	0	9,837	7,208	109,837	107,208	149	120
10	30	100,000	100,000	0	11,908	8,509	111,908	108,509	177	139
11	31	100,000	100,000	0	14,102	9,800	114,102	109,800	207	158
12	32	100,000	100,000	0	16,433	11,076	116,433	111,076	239	177
13	33	100,000	100,000	0	18,892	12,330	118,892	112,330	273	195
14	34	100,000	100,000	0	21,493	13,562	121,493	113,562	309	214
15	35	100,000	100,000	0	24,246	14,770	124,246	114,770	346	231
16	36	100,000	100,000	0	27,137	15,932	127,137	115,932	386	249
17	37	100,000	100,000	0	30,183	17,047	130,183	117,047	428	266
18	38	100,000	100,000	0	33,369	18,103	133,369	118,103	472	282
19	39	100,000	100,000	0	36,706	19,094	136,706	119,094	519	297
20	40	100,000	100,000	0	40,188	19,997	140,188	119,997	567	312
25	45	100,000	100,000	0	52,008	22,580	152,008	122,580	756	359
30	50	100,000	100,000	0	62,252	21,271	162,252	121,271	910	352

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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	55	100,000	100,000	0	68,497	14,077	168,497	114,077	1,017	269
40	60	100,000	100,000	0	66,904	-	166,904	-	1,021	-

“-” 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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