

Commencement Date: 08/07/2019

HLA CompleteCover80
Regular Premium Investment-Linked Plan with Level Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	MR D	01/01/1969	50	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	10000.00	30	30	5500.00	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)	30	-	0.00	Class 2	-	-	-

Total (Annual) Premium (RM) 5,500.00

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 30 years to your age last birthday of 80 under Projected Investment Rate of Return of Scenario Y; and 24 years to your age last birthday of 74 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 ^[1]	HLA Venture Flexi Fund ^[2]	HLA Venture Growth Fund ^[2]	HLA Venture Blue Chip Fund ^[2]	HLA Venture Dana Putra ^[2]	HLA Dana Suria ^[1]	HLA Venture Managed Fund ^[2]	HLA Secure Fund ^[1]	HLA Venture Income Fund ^[1]	HLA Cash Fund ^[1]
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	^[3] Attained Age	Annual Total Premium Payable
1 - 30	50 - 79	5,500.00

^[3] 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	51	10,000	5,500	5,500	2,200	3,300	3,300	39	39	1,740	96	2,200	
2	52	10,000	5,500	11,000	2,200	3,300	6,600	37	38	1,850	96	2,200	
3	53	10,000	5,500	16,500	2,200	3,300	9,900	33	35	1,973	96	1,375	
4	54	10,000	5,500	22,000	1,100	4,400	14,300	28	32	2,635	96	1,375	
5	55	10,000	5,500	27,500	1,100	4,400	18,700	18	26	2,821	96	825	
6	56	10,000	5,500	33,000	1,100	4,400	23,100	6	19	3,025	96	825	
7	57	10,000	5,500	38,500	275	5,225	28,325	0	11	3,247	96	0	
8	58	10,000	5,500	44,000	275	5,225	33,550	0	0	3,488	96	0	
9	59	10,000	5,500	49,500	275	5,225	38,775	0	0	3,750	96	0	
10	60	10,000	5,500	55,000	0	5,500	44,275	0	0	4,027	96	0	
11	61	10,000	5,500	60,500	0	5,500	49,775	0	0	4,316	96	0	
12	62	10,000	5,500	66,000	0	5,500	55,275	0	0	4,614	96	0	
13	63	10,000	5,500	71,500	0	5,500	60,775	0	0	4,916	96	0	
14	64	10,000	5,500	77,000	0	5,500	66,275	0	0	5,237	96	0	
15	65	10,000	5,500	82,500	0	5,500	71,775	0	0	5,557	96	0	
16	66	10,000	5,500	88,000	0	5,500	77,275	0	0	5,889	96	0	
17	67	10,000	5,500	93,500	0	5,500	82,775	0	0	6,236	96	0	
18	68	10,000	5,500	99,000	0	5,500	88,275	0	0	6,596	96	0	
19	69	10,000	5,500	104,500	0	5,500	93,775	0	0	6,947	96	0	
20	70	10,000	5,500	110,000	0	5,500	99,275	0	0	7,325	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	75	10,000	5,500	137,500	0	5,500	126,775	0	-	9,716	96	0
30	80	10,000	5,500	165,000	0	5,500	154,275	0	-	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.

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 66 (last birthday) under Scenario Y; and age 66 (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)	Surrender Value ^[4] (RM)		Death Benefit ^[5] (RM)		Fund Management Fee (RM)	
			Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X
1	51	10,000	1,581	1,434	10,000	10,000	48	48
2	52	10,000	3,159	2,764	10,000	10,000	71	69
3	53	10,000	4,721	3,979	10,000	10,000	94	88
4	54	10,000	6,883	5,642	10,000	10,000	132	121
5	55	10,000	9,010	7,132	10,000	10,000	164	146
6	56	10,000	11,084	8,431	11,084	10,000	194	167
7	57	10,000	13,963	10,351	13,963	10,351	236	198
8	58	10,000	16,795	12,053	16,795	12,053	278	226
9	59	10,000	19,559	13,507	19,559	13,507	319	251
10	60	10,000	22,553	14,972	22,553	14,972	363	276
11	61	10,000	25,444	16,161	25,444	16,161	407	297
12	62	10,000	28,256	17,059	28,256	17,059	449	314
13	63	10,000	30,926	17,659	30,926	17,659	489	327
14	64	10,000	33,452	17,941	33,452	17,941	528	336
15	65	10,000	35,824	17,903	35,824	17,903	565	340
16	66	10,000	38,019	17,533	38,019	17,533	599	339
17	67	10,000	40,045	16,814	40,045	16,814	631	334
18	68	10,000	41,803	15,729	41,803	15,729	660	324
19	69	10,000	43,323	14,286	43,323	14,286	686	308
20	70	10,000	44,599	12,457	44,599	12,457	708	287
25	75	10,000	37,745	-	37,745	-	664	-
30	80	10,000	13,269	-	13,269	-	365	-

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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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