

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 G	01/01/1959	60	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	20	20	8000.00	Class 2	STD	-	-
HLA MediShield III Rider • Million Extra III	1st Life Assured		MSIII 200 Pre-Retirement Deductible : (RM) Post-Retirement Deductible : (RM 0)	20	-	0.00	Class 2	-	-	-
Total (Annual) Premium (RM)						8,000.00				
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 20 years to your age last birthday of 80 under Projected Investment Rate of Return of Scenario Y; and 16 years to your age last birthday of 76 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 - 20	60 - 79	8,000.00

^[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	61	10,000	8,000	8,000	3,200	4,800	4,800	95	95	3,453	96	3,200
2	62	10,000	8,000	16,000	3,200	4,800	9,600	88	90	3,691	96	3,200
3	63	10,000	8,000	24,000	3,200	4,800	14,400	83	88	3,933	96	2,000
4	64	10,000	8,000	32,000	1,600	6,400	20,800	79	89	5,237	96	2,000
5	65	10,000	8,000	40,000	1,600	6,400	27,200	67	84	5,557	96	1,200
6	66	10,000	8,000	48,000	1,600	6,400	33,600	55	83	5,889	96	1,200
7	67	10,000	8,000	56,000	400	7,600	41,200	44	85	6,236	96	0
8	68	10,000	8,000	64,000	400	7,600	48,800	12	72	6,596	96	0
9	69	10,000	8,000	72,000	400	7,600	56,400	0	61	6,947	96	0
10	70	10,000	8,000	80,000	0	8,000	64,400	0	55	7,325	96	0
11	71	10,000	8,000	88,000	0	8,000	72,400	0	45	7,718	96	0
12	72	10,000	8,000	96,000	0	8,000	80,400	0	44	8,125	96	0
13	73	10,000	8,000	104,000	0	8,000	88,400	0	53	8,547	96	0
14	74	10,000	8,000	112,000	0	8,000	96,400	0	79	9,121	96	0
15	75	10,000	8,000	120,000	0	8,000	104,400	0	130	9,716	96	0
16	76	10,000	8,000	128,000	0	8,000	112,400	0	216	10,333	96	0
17	77	10,000	8,000	136,000	0	8,000	120,400	0	-	10,972	96	0
18	78	10,000	8,000	144,000	0	8,000	128,400	0	-	11,636	96	0
19	79	10,000	8,000	152,000	0	8,000	136,400	0	-	12,127	96	0
20	80	10,000	8,000	160,000	0	8,000	144,400	29	-	12,625	96	0

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“-” 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 72 (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	61	10,000	1,350	1,167	10,000	10,000	70	70
2	62	10,000	2,553	2,105	10,000	10,000	89	87
3	63	10,000	3,592	2,806	10,000	10,000	107	100
4	64	10,000	5,065	3,809	10,000	10,000	145	133
5	65	10,000	6,319	4,500	10,000	10,000	166	148
6	66	10,000	7,326	4,861	10,000	10,000	184	158
7	67	10,000	9,339	6,081	10,000	10,000	216	181
8	68	10,000	11,153	6,961	11,153	10,000	246	198
9	69	10,000	12,748	7,508	12,748	10,000	272	211
10	70	10,000	14,536	8,138	14,536	10,000	301	225
11	71	10,000	16,006	8,341	16,006	10,000	327	234
12	72	10,000	17,205	8,179	17,205	10,000	348	237
13	73	10,000	18,004	7,544	18,004	10,000	365	235
14	74	10,000	18,264	6,304	18,264	10,000	377	225
15	75	10,000	17,925	4,409	17,925	10,000	381	207
16	76	10,000	16,923	1,799	16,923	10,000	376	180
17	77	10,000	15,251	-	15,251	-	361	-
18	78	10,000	12,710	-	12,710	-	337	-
19	79	10,000	9,481	-	10,000	-	300	-
20	80	10,000	5,543	-	10,000	-	253	-

“-” 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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[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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