

Commencement Date: 08/07/2019

HLA Wealth Gain Plus
Investment-Linked Plan with Level Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	MR	01/01/1994	25	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 Wealth Gain Plus	1st Life Assured	Level Cover	10000.00	30	10	3000.00	Class 2	STD	-	-
Term ProRider	1st Life Assured		165000.00	5	-	0.00	Class 2	STD	-	-
Total (Annual) (RM)						3,000.00				

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 30 years to your age last birthday of 55 under Projected Investment Rate of Return of Scenario Y; and 30 years to your age last birthday of 55 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.



Investment Strategy : Dynamic - HLA Venture Blue Chip Fund **Investment Horizon :** 25 years

Policy Year	HLA Venture Blue Chip Fund	HLA Venture Income Fund
1 to 20	100%	0%
21	80%	20%
22	60%	40%
23	50%	50%
24	40%	60%
25 and onwards	30%	70%

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 : Applicable

Partial Withdrawal Charge : 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 and before partial withdrawal charge (if applicable).

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 - 10	25 - 34	3,000.00
11 - 30	35 - 54	0.00

^[3] Life Assured's Age at the beginning of policy year.

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HLA Wealth Gain Plus
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Illustration of Basic Plan and Unit Deduction Rider(s)

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 ^[4] (RM)	Cumulative Allocated Premium (RM)	Insurance Charges (RM)			Not Guaranteed	Direct Distribution Cost (RM)
								Basic Cover		Rider (s)	Other Charges (RM)	
								Scenario Y	Scenario X			
1	26	10,000	3,000	3,000	960	2,040	2,040	10	10	173	96	750
2	27	10,000	3,000	6,000	960	2,040	4,080	8	8	163	96	675
3	28	10,000	3,000	9,000	960	2,040	6,120	6	6	153	96	450
4	29	10,000	3,000	12,000	30	2,970	9,090	3	4	145	96	375
5	30	10,000	3,000	15,000	30	2,970	12,060	0	2	137	96	225
6	31	10,000	3,000	18,000	30	2,970	15,030	0	0	0	96	225
7	32	10,000	3,000	21,000	0	3,000	18,030	0	0	0	96	0
8	33	10,000	3,000	24,000	0	3,000	21,030	0	0	0	96	0
9	34	10,000	3,000	27,000	0	3,000	24,030	0	0	0	96	0
10	35	10,000	3,000	30,000	0	3,000	27,030	0	0	0	96	0
11	36	10,000	0	30,000	0	0	27,030	0	0	0	96	0
12	37	10,000	0	30,000	0	0	27,030	0	0	0	96	0
13	38	10,000	0	30,000	0	0	27,030	0	0	0	96	0
14	39	10,000	0	30,000	0	0	27,030	0	0	0	96	0
15	40	10,000	0	30,000	0	0	27,030	0	0	0	96	0
16	41	10,000	0	30,000	0	0	27,030	0	0	0	96	0
17	42	10,000	0	30,000	0	0	27,030	0	0	0	96	0
18	43	10,000	0	30,000	0	0	27,030	0	0	0	96	0
19	44	10,000	0	30,000	0	0	27,030	0	0	0	96	0
20	45	10,000	0	30,000	0	0	27,030	0	0	0	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 ^[4] (RM)	Cumulative Allocated Premium (RM)	Insurance Charges (RM)		Not Guaranteed	Direct Distribution Cost (RM)	
								Basic Cover		Rider (s)		Other Charges (RM)
								Scenario Y	Scenario X			
21	46	10,000	0	30,000	0	0	27,030	0	0	0	96	0
22	47	10,000	0	30,000	0	0	27,030	0	0	0	96	0
23	48	10,000	0	30,000	0	0	27,030	0	0	0	96	0
24	49	10,000	0	30,000	0	0	27,030	0	0	0	96	0
25	50	10,000	0	30,000	0	0	27,030	0	0	0	96	0
26	51	10,000	0	30,000	0	0	27,030	0	0	0	96	0
27	52	10,000	0	30,000	0	0	27,030	0	0	0	96	0
28	53	10,000	0	30,000	0	0	27,030	0	0	0	96	0
29	54	10,000	0	30,000	0	0	27,030	0	0	0	96	0
30	55	10,000	0	30,000	0	0	27,030	0	0	0	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.

Unit Deduction Rider and Rider with Unitization carry the same meaning across all marketing collaterals.

[4] Inclusive of Additional Allocation (if applicable) and Savings Incentive (if applicable). Please refer to Notes section for detail.

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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)	Account Value ^[5] (RM)		Surrender Value ^[6] (RM)		Death Benefit ^[7] (RM)		Fund Management Fee (RM)	
			Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X
1	26	175,000	1,890	1,768	1,644	1,538	175,000	175,000	29	29
2	27	175,000	3,922	3,556	3,647	3,307	175,000	175,000	56	54
3	28	175,000	6,106	5,362	6,106	5,362	175,000	175,000	85	80
4	29	175,000	9,444	8,121	9,444	8,121	175,000	175,000	130	119
5	30	175,000	13,022	10,901	13,022	10,901	178,022	175,901	178	159
6	31	10,000	16,988	13,832	16,988	13,832	16,988	13,832	229	198
7	32	10,000	21,265	16,810	21,265	16,810	21,265	16,810	286	241
8	33	10,000	25,846	19,809	25,846	19,809	25,846	19,809	347	283
9	34	10,000	30,755	22,830	30,755	22,830	30,755	22,830	412	326
10	35	10,000	36,021	25,876	36,021	25,876	36,021	25,876	483	369
11	36	10,000	38,466	25,938	38,466	25,938	38,466	25,938	515	370
12	37	10,000	41,084	26,000	41,084	26,000	41,084	26,000	550	371
13	38	10,000	43,887	26,063	43,887	26,063	43,887	26,063	588	372
14	39	10,000	46,887	26,126	46,887	26,126	46,887	26,126	628	373
15	40	10,000	50,100	26,189	50,100	26,189	50,100	26,189	670	374
16	41	10,000	53,539	26,253	53,539	26,253	53,539	26,253	716	375
17	42	10,000	57,222	26,317	57,222	26,317	57,222	26,317	766	375
18	43	10,000	61,164	26,382	61,164	26,382	61,164	26,382	818	376
19	44	10,000	65,385	26,447	65,385	26,447	65,385	26,447	875	377
20	45	10,000	69,905	26,512	69,905	26,512	69,905	26,512	935	378
21	46	10,000	72,813	26,725	72,813	26,725	72,813	26,725	870	330
22	47	10,000	75,847	27,088	75,847	27,088	75,847	27,088	770	283
23	48	10,000	79,013	27,532	79,013	27,532	79,013	27,532	732	261

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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)	Account Value ^[5] (RM)		Surrender Value ^[6] (RM)		Death Benefit ^[7] (RM)		Fund Management Fee (RM)	
			Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X
24	49	10,000	82,316	28,062	82,316	28,062	82,316	28,062	689	240
25	50	10,000	85,761	28,681	85,761	28,681	85,761	28,681	641	219
26	51	10,000	89,355	29,317	89,355	29,317	89,355	29,317	668	223
27	52	10,000	93,104	29,968	93,104	29,968	93,104	29,968	696	228
28	53	10,000	97,014	30,636	97,014	30,636	97,014	30,636	725	233
29	54	10,000	101,093	31,321	101,093	31,321	101,093	31,321	756	239
30	55	10,000	105,347	32,024	105,347	32,024	105,347	32,024	788	244

“-” 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 :

Death Benefit - The amount shown is inclusive of Term ProRider.

[5] Inclusive of Bonus Unit. Please refer to Notes section for detail.

[6] Inclusive of Account Value which net of any Surrender Charge (Please refer to Notes section for detail).

[7] 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 and Term ProRider.

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SUMMARY ILLUSTRATION:

- This Summary Illustration is intended to show the movements of possible cash flows for the investment and the impact of fees and charges on cash value based on illustration above.
- The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen investment fund(s). They are not guaranteed and not based on past performance.
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invests in.
- The actual return may even be below the projected rates or negative.
- The projected insurance coverage is merely for **illustrative purposes and not meant to confirm actual insurance coverage**. Actual insurance coverage is subject to HLA's prior approval, policies, terms and conditions. **All applications are subject to underwriting approval.**

Projected Investment Rate of Return

- The returns of Y% and X% have been used respectively to represent the range of possible returns on funds as per table below. The projected investment rate of return below have not taken into account the necessary adjustments due to tax, fund management fees and/ or any other applicable charges.

Funds	Scenario Y	Scenario X
HLA Value Fund/ HLA Venture Flexi Fund/ HLA Venture Growth Fund/ HLA Venture Blue Chip Fund/ HLA Venture Dana Putra	9.00% (First 20 years) 6.00% (Thereafter)	2.00%
HLA Venture Managed Fund/ HLA Dana Suria/ HLA Secure Fund	8.00% (First 20 years) 5.50% (Thereafter)	3.00%
HLA Venture Income Fund	7.00% (First 20 years) 5.00% (Thereafter)	4.00%
HLA Cash Fund	3.00%	2.50%

- o Scenario Y means the investment strategy is performing well.
- o Scenario X means the investment strategy is performing below the average.
- Please refer to the fund fact sheet for the past actual annual investment returns.
- Fund Performance Report offers review and details of HLA Investment-Linked Funds on an annual basis.
- Fund Fact Sheets, Unit Price and Fund Performance Report are available at www.hla.com.my.

IMPORTANT:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

- You should read this illustration together with the fund fact sheet of the investment fund(s) which you have chosen. The fund fact sheet contains all the important information that you will need to know regarding the investment fund(s). Please log on to www.hla.com.my for detailed fund fact sheet.
- Since only 68% of the Basic Premium for the first policy year is allocated towards the purchase of units, while top-up allocates 95% of the amount towards the purchase of units, you can **maximise your investment value by minimising your annual premium and maximising your top-ups**.
 - o Minimum Annual Target Premium is RM 180, provided that the Total Annual Premium (excluding Top Up Premium) is RM 1,200 and above.
 - o Minimum Regular Top Up Premium Allowed: Not applicable
- Therefore, if your purchase involves a premium of sizeable amount say RM5,000 and above, you should consider purchasing single premium investment linked policy (rather than a regular premium policy) as single premium plans offer better allocation rates for investment.
- Your investment-linked policy will lapse/ terminate if there is not enough units in your fund to pay the charges, Your units may not be enough over the years due to:
 - o High insurance charges if you buy many riders, and especially if the charges are increasing over time as you get older
 - o Poor investment returns
 - o Premium holiday - i.e. if you stop paying premium for a long period of time
 - o Partial withdrawal

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NOTE:

- The information below set out forms part of your Sales Illustration.
- It is important to provide sufficient and accurate information to enable HLA to advise you on the suitability of the life insurance product, taking into consideration the appropriateness of the product to your needs and circumstances.
- HLA believes it is important that you fully appreciate all the benefits under your policy, and that you also understand how the insurance charge, cost of distribution, administration, investment and other costs affect these benefits.
- You should satisfy yourself that the plan serves your needs and that you can afford the premium. If you need clarification, please contact your agent or our Customer Service at 03 – 7650 1288.
- Buying a regular premium life policy is a long-term commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs.
- The information set out below explains the individual items in the sales/marketing illustration table.

Total Premium Paid Per Policy Year

This is the amount that you (the Policy Owner) pay for this policy (excluding premium of Premium Paying Rider). However, not all of the amount paid will be invested into the investment fund(s) you selected. Please read the explanation on Unallocated and Allocated Premium below.

Cumulative Premium

This is the cumulative amount that you (the Policy Owner) pay annually for this policy.

Unallocated Premium

The unallocated premium is an upfront charge on the premium paid and is used to meet insurer's expenses and direct distribution cost, including the commission payable to the agency/ broker/ financial adviser.

This amount also includes the amount that the intermediary may be entitled to for the duration of your policy provided that the intermediary meets the performance criteria set by the company.

Allocated Premium

This is the amount that will be used to purchase units in the investment fund(s) which you have selected.

The allocation rates for this investment-linked policy are as follows (as a % of premiums).

Policy Year			1	2	3	4	5	6	7 & above
Premiums Paid (RM)			1,000	1,000	1,000	1,000	1,000	1,000	1,000
HLA Wealth Gain Plus	30	%	68.00	68.00	68.00	99.00	99.00	99.00	100.00
		RM	680	680	680	990	990	990	1,000

Additional Allocation

Additional premium allocation will be given to policy during the first 3 years with Basic Annualised Premium of RM12,000 and above. The scale is as follows:

Basic Annualised Premium (RM)	Additional Allocation (% of Premium)
12,000.00 - 23,999.99	2%
24,000.00 - 29,999.99	4%
30,000.00 and above	5%

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Bonus Units

Bonus Units would be credited to your policy once in every policy year, commencing from the beginning of seventh (7th) policy year as shown below:

Beginning of Policy Year	% of Account Value
7	0.04
8	0.08
9	0.12
10	0.16
11 and onwards	0.20

Basic Sum Assured

This is the minimum amount to be received on Death.

Charges

These monthly charges (policy fee and insurance charge) will be deducted on monthly anniversary by way of unit cancellation.

The illustrated insurance and other charges are based on current levels.

The rates of insurance charge are guaranteed. The other charges are not guaranteed and may be varied from time to time by giving 3 months' notice to Policy Owners.

- Insurance charges** are deducted monthly from the value of your units. The insurance charge for insurance coverage varies by attained age, sex, smoking status, occupation, rider year, sum assured and loadings, where applicable. The insurance charges will usually increase as you grow older.
- If you decide to surrender your policy within first 2 policy years, **Surrender Charge** as shown in table below shall be deducted from the Account Value, excluding any Account Value that is contributed from Top Up Premium and reinvested benefit payment.

Policy Year	% of Account Value
1	13.00
2	7.00

- If you decide to make any withdrawal within first 2 policy years, **Partial Withdrawal Charge** as shown in table below shall be deducted from the withdrawal amount, excluding any withdrawal amount deducted from Account Value that is contributed from Top Up Premium and reinvested benefit payment.

Policy Year	% of Withdrawal Amount
1	13.00
2	7.00

- 6% Service Tax is chargeable if the premium of the policy is contributed by corporates. Otherwise, there is no service tax chargeable if the premium of policy is contributed by individuals.
- Other charges** include monthly policy fees.

Surrender Value

This is the projected value of units at any particular point in time that you may receive if you surrender the policy and is net of tax, fund management fees and all applicable charges.

If the policy is terminated early, you may get less than the amount of premiums paid.

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Maturity Benefit

At the end of the policy term, a Maturity Benefit equivalent to the Account Value shall be payable.

Fund Management Fee

This refers to the annual management fee (% of investment fund) deducted to cover the cost of managing the investment fund.

Unit Pricing

Fund	Valuation Frequency	Valuation Details
HLA Value Fund HLA Venture Flexi Fund HLA Venture Growth Fund HLA Venture Blue Chip Fund HLA Venture Dana Putra HLA Venture Managed Fund HLA Venture Income Fund	Daily	Unit Pricing is on every business day. The unit price used for transaction after the request is received and approved by the company will be based on the unit price on the next valuation date.
HLA Dana Suria HLA Secure Fund HLA Cash Fund	Weekly	Unit Pricing day is every Tuesday (if Tuesday falls on a non-business day, Unit Pricing will be carried out on the following business day) but unit price will be published on every Friday. The unit price used for transaction after the request is received and approved by the company will be based on the unit price on the next valuation date.

Deduction of Fund Management Fee

- The Fund Management Fee, all expenses and charges incurred in the purchase, sale, valuation and maintenance of the investment of the fund, and any taxes incurred on the income or capital gains on the assets of the fund, shall be deducted from each fund on respective valuation date.

Exceptional Circumstances

- The Company reserves the right to defer the payment of benefits (other than death benefit) under this policy for a period not exceeding six (6) months from the date the payment would have been normally effected if not for intervening events such as temporary closure of any Stock Exchange in which the fund is invested which the Company, in its discretion, may consider exceptional.

Premium Holiday

- For Basic Plan and Unit Deduction Riders,
 - In the event the premium is not paid, all policy charges such as insurance charges, policy fee and any applicable tax will be deducted through cancellations of units and this will lead to depletion of your Account Value.
 - You have to ensure that your Account Value is sufficient to deduct for the policy charges in order to enjoy the uninterrupted insurance coverage.
- For Premium Paying Riders,
Premium Holiday is not applicable. The rider may lapse, subject to the terms and conditions stipulated in the policy contract.

Free Look Period

- If the policy has been issued and for any reason whatsoever you shall decide not to take up the policy, you may return the policy to us for cancellation provided such as request for cancellation is delivered by you to us within 15 days from the date of delivery of the policy. Upon cancellation of the policy, the Company shall refund to the Policy Owner the sum of:
 - The account value at next valuation date,
 - The unallocated premiums,
 - Any insurance charges, monthly policy fee, and any applicable tax that have been deducted, and
 - Any premium with any applicable tax which has been paid, without interest, for Premium Paying Rider less any medical expenses which may have been incurred.

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