

Commencement Date: 11/07/2019

HLA Asset Secure30
Regular Premium Investment-Linked Plan with Level Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	TWENTY FIVE	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 Asset Secure30	1st Life Assured	Level Cover	500000.00	30	30	3000.00	Class 2	STD	-	-
Accidental Death Benefit ProRider	1st Life Assured		500000.00	30	-	0.00	Class 2	-	-	-
CI Care ProRider (Level Sum Assured)	1st Life Assured	Level Sum Assured	500000.00	30	-	0.00	Class 2	-	-	-
Disability Lump Sum ProRider ^[1]	1st Life Assured		500000.00	30	-	0.00	Class 2	STD	-	-
Total (Annual) (RM)						3,000.00				

Others

Monthly Policy Fee RM8.00
- deducted from policy's Account Value

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.

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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 26 years to your age last birthday of 51 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 ^[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.

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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	^[4] Attained Age	Annual Total Premium Payable
1 - 30	25 - 54	3,000.00

[4] 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)	Insurance Charges (RM)			Not Guaranteed	Direct Distribution Cost (RM)
								Basic Cover		Rider (s)		
								Scenario Y	Scenario X			
1	26	500,000	3,000	3,000	1,200	1,800	1,800	410	410	1,028	96	1,200
2	27	500,000	3,000	6,000	1,200	1,800	3,600	390	390	1,083	96	1,200
3	28	500,000	3,000	9,000	1,200	1,800	5,400	365	365	1,124	96	750
4	29	500,000	3,000	12,000	600	2,400	7,800	344	344	1,235	96	750
5	30	500,000	3,000	15,000	600	2,400	10,200	324	324	1,260	96	450
6	31	500,000	3,000	18,000	600	2,400	12,600	308	309	1,280	96	450
7	32	500,000	3,000	21,000	150	2,850	15,450	303	303	1,315	96	0
8	33	500,000	3,000	24,000	150	2,850	18,300	307	307	1,325	96	0
9	34	500,000	3,000	27,000	150	2,850	21,150	316	317	1,340	96	0
10	35	500,000	3,000	30,000	0	3,000	24,150	329	331	1,350	96	0
11	36	500,000	3,000	33,000	0	3,000	27,150	352	355	1,360	96	0
12	37	500,000	3,000	36,000	0	3,000	30,150	356	359	1,440	96	0
13	38	500,000	3,000	39,000	0	3,000	33,150	383	387	1,530	96	0
14	39	500,000	3,000	42,000	0	3,000	36,150	410	416	1,645	96	0
15	40	500,000	3,000	45,000	0	3,000	39,150	442	449	1,735	96	0
16	41	500,000	3,000	48,000	0	3,000	42,150	483	492	1,875	96	0
17	42	500,000	3,000	51,000	0	3,000	45,150	538	550	2,030	96	0
18	43	500,000	3,000	54,000	0	3,000	48,150	598	613	2,200	96	0
19	44	500,000	3,000	57,000	0	3,000	51,150	671	690	2,390	96	0
20	45	500,000	3,000	60,000	0	3,000	54,150	752	778	2,535	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)	Insurance Charges (RM)		Not Guaranteed	Direct Distribution Cost (RM)	
								Basic Cover				Rider (s)
								Scenario Y	Scenario X			
25	50	500,000	3,000	75,000	0	3,000	69,150	1,215	1,276	4,355	96	0
30	55	500,000	3,000	90,000	0	3,000	84,150	2,234	-	6,705	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 44 (last birthday) under Scenario Y; and age 44 (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 Benefit (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
1	26	500,000	500,000	0	333	270	500,000	500,000	26	26
2	27	500,000	500,000	0	652	506	500,000	500,000	31	30
3	28	500,000	500,000	0	977	727	500,000	500,000	36	33
4	29	500,000	500,000	0	1,871	1,460	500,000	500,000	49	45
5	30	500,000	500,000	0	2,822	2,192	500,000	500,000	62	56
6	31	500,000	500,000	0	3,833	2,921	500,000	500,000	76	67
7	32	500,000	500,000	0	5,364	4,077	500,000	500,000	97	84
8	33	500,000	500,000	0	6,989	5,225	500,000	500,000	119	100
9	34	500,000	500,000	0	8,704	6,357	500,000	500,000	143	117
10	35	500,000	500,000	0	10,690	7,625	500,000	500,000	170	136
11	36	500,000	500,000	0	12,773	8,867	500,000	500,000	199	154
12	37	500,000	500,000	0	14,930	10,035	500,000	500,000	229	172
13	38	500,000	500,000	0	17,103	11,089	500,000	500,000	260	189
14	39	500,000	500,000	0	19,283	12,005	500,000	500,000	291	204
15	40	500,000	500,000	0	21,489	12,803	500,000	500,000	323	218
16	41	500,000	500,000	0	23,664	13,422	500,000	500,000	355	229
17	42	500,000	500,000	0	25,791	13,834	500,000	500,000	387	238
18	43	500,000	500,000	0	27,814	14,013	500,000	500,000	417	244
19	44	500,000	500,000	0	29,705	13,924	500,000	500,000	447	247
20	45	500,000	500,000	0	31,518	13,605	500,000	500,000	474	245
25	50	500,000	500,000	0	29,394	4,734	500,000	500,000	489	151

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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 Benefit (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
30	55	500,000	500,000	0	11,137	-	500,000	-	283	-

“-” 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 for the rider sum assured of Disability Lump Sum ProRider 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] Inclusive of Bonus Unit. 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.

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