

Commencement Date: 26/07/2019

HLA CompleteCover80
Regular Premium Investment-Linked Plan with Level Cover

Insured Lives	Name	Date of Birth	Age (Last Birthday)	Gender	Smoker
Life Assured	MR	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	12365.00	20	20	1200.00	Class 2	STD	-	-
CI Care Rider (Level Sum Assured)	1st Life Assured	Level Sum Assured	10000.00	20	-	0.00	Class 2	-	-	-
Disability Lump Sum Rider ^[1]	1st Life Assured		10000.00	20	-	0.00	Class 2	STD	-	-
Personal Accident Rider	1st Life Assured		10000.00	15	-	0.00	Class 2	-	-	-
Total (Annual) Premium (RM)						1,200.00				

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 20 years to your age last birthday of 80 under Projected Investment Rate of Return of Scenario Y; and 20 years to your age last birthday of 80 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	0.00	0.00	0.00	100.00	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 - 20	60 - 79	1,200.00

[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)	Not Guaranteed				Direct Distribution Cost (RM)
								Insurance Charges (RM)			Other Charges (RM)	
								Basic Cover		Rider (s)		
								Scenario Y	Scenario X			
1	61	12,365	1,200	1,200	480	720	720	117	117	145	96	480
2	62	12,365	1,200	2,400	480	720	1,440	122	122	155	96	480
3	63	12,365	1,200	3,600	480	720	2,160	129	130	175	96	300
4	64	12,365	1,200	4,800	240	960	3,120	137	140	190	96	300
5	65	12,365	1,200	6,000	240	960	4,080	142	147	200	96	180
6	66	12,365	1,200	7,200	240	960	5,040	147	154	246	96	180
7	67	12,365	1,200	8,400	60	1,140	6,180	150	162	256	96	0
8	68	12,365	1,200	9,600	60	1,140	7,320	149	167	267	96	0
9	69	12,365	1,200	10,800	60	1,140	8,460	144	171	294	96	0
10	70	12,365	1,200	12,000	0	1,200	9,660	136	175	314	96	0
11	71	12,365	1,200	13,200	0	1,200	10,860	121	176	351	96	0
12	72	12,365	1,200	14,400	0	1,200	12,060	100	177	380	96	0
13	73	12,365	1,200	15,600	0	1,200	13,260	71	177	410	96	0
14	74	12,365	1,200	16,800	0	1,200	14,460	34	176	442	96	0
15	75	12,365	1,200	18,000	0	1,200	15,660	0	174	475	96	0
16	76	12,365	1,200	19,200	0	1,200	16,860	0	171	503	96	0
17	77	12,365	1,200	20,400	0	1,200	18,060	0	168	542	96	0
18	78	12,365	1,200	21,600	0	1,200	19,260	0	161	584	96	0
19	79	12,365	1,200	22,800	0	1,200	20,460	0	155	629	96	0
20	80	12,365	1,200	24,000	0	1,200	21,660	0	148	678	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.

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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	61	12,365	10,000	0	398	364	12,365	12,365	10	10
2	62	12,365	10,000	0	807	714	12,365	12,365	16	15
3	63	12,365	10,000	0	1,217	1,037	12,365	12,365	22	21
4	64	12,365	10,000	0	1,887	1,579	12,365	12,365	31	29
5	65	12,365	0	10,000	2,587	2,106	12,365	12,365	41	36
6	66	12,365	0	10,000	3,284	2,581	12,365	12,365	51	44
7	67	12,365	0	10,000	4,208	3,223	12,365	12,365	63	53
8	68	12,365	0	10,000	5,187	3,852	12,365	12,365	76	62
9	69	12,365	0	10,000	6,213	4,455	12,365	12,365	90	71
10	70	12,365	0	10,000	7,394	5,118	12,365	12,365	106	81
11	71	12,365	0	10,000	8,610	5,731	12,365	12,365	123	90
12	72	12,365	0	10,000	9,938	6,339	12,365	12,365	140	99
13	73	12,365	0	10,000	11,324	6,898	12,365	12,365	159	108
14	74	12,365	0	10,000	12,813	7,429	12,813	12,365	179	116
15	75	12,365	0	10,000	14,409	7,933	14,409	12,365	200	123
16	76	12,365	0	10,000	16,087	8,414	16,087	12,365	223	131
17	77	12,365	0	10,000	17,848	8,896	17,848	12,365	247	137
18	78	12,365	0	10,000	19,686	9,312	19,686	12,365	272	144
19	79	12,365	0	10,000	21,608	9,692	21,608	12,365	299	150
20	80	12,365	0	10,000	23,618	10,073	23,618	12,365	326	156

“-” 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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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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