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	24000.00	Class 2	STD	-	-
Term ProRider	1st Life Assured		1320000.00	5	-	0.00	Class 2	STD	-	-
					Total (Annual) (RM)	**24,000.00**				

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.

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	24,000.00
11 - 30	35 - 54	0.00

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

HLA Wealth Gain Plus

Investment-Linked Plan with Level Cover

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	24,000	24,000	6,720	17,280	17,280	10	10	1,247	96	6,000
2	27	10,000	24,000	48,000	6,720	17,280	34,560	0	0	1,176	96	5,400
3	28	10,000	24,000	72,000	6,720	17,280	51,840	0	0	1,105	96	3,600
4	29	10,000	24,000	96,000	240	23,760	75,600	0	0	1,045	96	3,000
5	30	10,000	24,000	120,000	240	23,760	99,360	0	0	986	96	1,800
6	31	10,000	24,000	144,000	240	23,760	123,120	0	0	0	96	1,800
7	32	10,000	24,000	168,000	0	24,000	147,120	0	0	0	96	0
8	33	10,000	24,000	192,000	0	24,000	171,120	0	0	0	96	0
9	34	10,000	24,000	216,000	0	24,000	195,120	0	0	0	96	0
10	35	10,000	24,000	240,000	0	24,000	219,120	0	0	0	96	0
11	36	10,000	0	240,000	0	0	219,120	0	0	0	96	0
12	37	10,000	0	240,000	0	0	219,120	0	0	0	96	0
13	38	10,000	0	240,000	0	0	219,120	0	0	0	96	0
14	39	10,000	0	240,000	0	0	219,120	0	0	0	96	0
15	40	10,000	0	240,000	0	0	219,120	0	0	0	96	0
16	41	10,000	0	240,000	0	0	219,120	0	0	0	96	0
17	42	10,000	0	240,000	0	0	219,120	0	0	0	96	0
18	43	10,000	0	240,000	0	0	219,120	0	0	0	96	0
19	44	10,000	0	240,000	0	0	219,120	0	0	0	96	0
20	45	10,000	0	240,000	0	0	219,120	0	0	0	96	0

This sales illustration consists of 11 pages and each page forms an integral part of the sales illustration. A prospective policy owner is advised to read and understand the information printed on each and every page.

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	240,000	0	0	219,120	0	0	0	96	0
22	47	10,000	0	240,000	0	0	219,120	0	0	0	96	0
23	48	10,000	0	240,000	0	0	219,120	0	0	0	96	0
24	49	10,000	0	240,000	0	0	219,120	0	0	0	96	0
25	50	10,000	0	240,000	0	0	219,120	0	0	0	96	0
26	51	10,000	0	240,000	0	0	219,120	0	0	0	96	0
27	52	10,000	0	240,000	0	0	219,120	0	0	0	96	0
28	53	10,000	0	240,000	0	0	219,120	0	0	0	96	0
29	54	10,000	0	240,000	0	0	219,120	0	0	0	96	0
30	55	10,000	0	240,000	0	0	219,120	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.

HLA Wealth Gain Plus

Investment-Linked Plan with Level Cover

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	1,330,000	17,060	15,994	14,842	13,915	1,337,060	1,335,994	247	247
2	27	1,330,000	35,374	32,135	32,897	29,886	1,355,374	1,352,135	491	476
3	28	1,330,000	55,015	48,415	55,015	48,415	1,375,015	1,368,415	753	707
4	29	1,330,000	82,988	71,326	82,988	71,326	1,402,988	1,391,326	1,126	1,032
5	30	1,330,000	112,939	94,392	112,939	94,392	1,432,939	1,414,392	1,526	1,360
6	31	10,000	145,963	118,540	145,963	118,540	145,963	118,540	1,955	1,690
7	32	10,000	181,568	143,076	181,568	143,076	181,568	143,076	2,430	2,038
8	33	10,000	219,705	167,780	219,705	167,780	219,705	167,780	2,940	2,389
9	34	10,000	260,581	192,672	260,581	192,672	260,581	192,672	3,485	2,742
10	35	10,000	304,422	217,774	304,422	217,774	304,422	217,774	4,070	3,098
11	36	10,000	325,826	219,008	325,826	219,008	325,826	219,008	4,353	3,114
12	37	10,000	348,742	220,249	348,742	220,249	348,742	220,249	4,659	3,132
13	38	10,000	373,276	221,498	373,276	221,498	373,276	221,498	4,987	3,150
14	39	10,000	399,544	222,755	399,544	222,755	399,544	222,755	5,338	3,167
15	40	10,000	427,667	224,019	427,667	224,019	427,667	224,019	5,713	3,185
16	41	10,000	457,777	225,292	457,777	225,292	457,777	225,292	6,116	3,203
17	42	10,000	490,014	226,572	490,014	226,572	490,014	226,572	6,546	3,222
18	43	10,000	524,527	227,859	524,527	227,859	524,527	227,859	7,007	3,240
19	44	10,000	561,479	229,155	561,479	229,155	561,479	229,155	7,501	3,258
20	45	10,000	601,041	230,458	601,041	230,458	601,041	230,458	8,029	3,277
21	46	10,000	626,789	233,049	626,789	233,049	626,789	233,049	7,477	2,867
22	47	10,000	653,656	236,963	653,656	236,963	653,656	236,963	6,631	2,466
23	48	10,000	681,686	241,602	681,686	241,602	681,686	241,602	6,308	2,287

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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	710,929	247,004	710,929	247,004	710,929	247,004	5,944	2,107
25	50	10,000	741,438	253,215	741,438	253,215	741,438	253,215	5,538	1,924
26	51	10,000	773,260	259,584	773,260	259,584	773,260	259,584	5,776	1,973
27	52	10,000	806,452	266,115	806,452	266,115	806,452	266,115	6,024	2,022
28	53	10,000	841,074	272,814	841,074	272,814	841,074	272,814	6,282	2,073
29	54	10,000	877,185	279,684	877,185	279,684	877,185	279,684	6,552	2,125
30	55	10,000	914,852	286,729	914,852	286,729	914,852	286,729	6,833	2,179

"-" 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.

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%

  - Scenario Y means the investment strategy is performing well.
  - 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.**
  - Minimum Annual Target Premium is RM 180, provided that the Total Annual Premium (excluding Top Up Premium) is RM 1,200 and above.
  - 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:
  - High insurance charges if you buy many riders, and especially if the charges are increasing over time as you get older
  - Poor investment returns
  - Premium holiday - i.e. if you stop paying premium for a long period of time
  - Partial withdrawal

This sales illustration consists of 11 pages and each page forms an integral part of the sales illustration. A prospective policy owner is advised to read and understand the information printed on each and every page.

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.

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,
  (a) 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.
  (b) 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:
  (a) The account value at next valuation date,
  (b) The unallocated premiums,
  (c) Any insurance charges, monthly policy fee, and any applicable tax that have been deducted, and
  (d) 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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