

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	THIRTY	01/01/1989	30	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	4000.00	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)						4,000.00				

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 60 under Projected Investment Rate of Return of Scenario Y; and 24 years to your age last birthday of 54 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	30 - 59	4,000.00

[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	31	500,000	4,000	4,000	1,600	2,400	2,400	310	310	1,226	96	1,600
2	32	500,000	4,000	8,000	1,600	2,400	4,800	304	305	1,261	96	1,600
3	33	500,000	4,000	12,000	1,600	2,400	7,200	309	309	1,271	96	1,000
4	34	500,000	4,000	16,000	800	3,200	10,400	318	319	1,340	96	1,000
5	35	500,000	4,000	20,000	800	3,200	13,600	332	333	1,350	96	600
6	36	500,000	4,000	24,000	800	3,200	16,800	355	356	1,360	96	600
7	37	500,000	4,000	28,000	200	3,800	20,600	359	360	1,440	96	0
8	38	500,000	4,000	32,000	200	3,800	24,400	386	388	1,530	96	0
9	39	500,000	4,000	36,000	200	3,800	28,200	413	416	1,645	96	0
10	40	500,000	4,000	40,000	0	4,000	32,200	445	449	1,735	96	0
11	41	500,000	4,000	44,000	0	4,000	36,200	485	491	1,875	96	0
12	42	500,000	4,000	48,000	0	4,000	40,200	539	547	2,030	96	0
13	43	500,000	4,000	52,000	0	4,000	44,200	597	609	2,200	96	0
14	44	500,000	4,000	56,000	0	4,000	48,200	669	684	2,390	96	0
15	45	500,000	4,000	60,000	0	4,000	52,200	749	769	2,535	96	0
16	46	500,000	4,000	64,000	0	4,000	56,200	832	860	2,875	96	0
17	47	500,000	4,000	68,000	0	4,000	60,200	869	902	3,325	96	0
18	48	500,000	4,000	72,000	0	4,000	64,200	965	1,008	3,770	96	0
19	49	500,000	4,000	76,000	0	4,000	68,200	1,071	1,125	4,165	96	0
20	50	500,000	4,000	80,000	0	4,000	72,200	1,180	1,249	4,355	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	55	500,000	4,000	100,000	0	4,000	92,200	2,122	-	6,705	96	0
30	60	500,000	4,000	120,000	0	4,000	112,200	3,325	-	9,545	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 47 (last birthday) under Scenario Y; and age 47 (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	31	500,000	500,000	0	872	774	500,000	500,000	35	35
2	32	500,000	500,000	0	1,773	1,521	500,000	500,000	47	46
3	33	500,000	500,000	0	2,721	2,257	500,000	500,000	61	57
4	34	500,000	500,000	0	4,507	3,720	500,000	500,000	86	79
5	35	500,000	500,000	0	6,390	5,165	500,000	500,000	112	100
6	36	500,000	500,000	0	8,368	6,581	500,000	500,000	139	121
7	37	500,000	500,000	0	11,038	8,524	500,000	500,000	176	151
8	38	500,000	500,000	0	13,775	10,361	500,000	500,000	215	179
9	39	500,000	500,000	0	16,560	12,067	500,000	500,000	255	205
10	40	500,000	500,000	0	19,649	13,867	500,000	500,000	298	233
11	41	500,000	500,000	0	22,760	15,497	500,000	500,000	343	259
12	42	500,000	500,000	0	25,893	16,929	500,000	500,000	388	283
13	43	500,000	500,000	0	28,990	18,134	500,000	500,000	433	303
14	44	500,000	500,000	0	32,035	19,080	500,000	500,000	478	321
15	45	500,000	500,000	0	35,061	19,800	500,000	500,000	523	335
16	46	500,000	500,000	0	37,862	20,094	500,000	500,000	566	345
17	47	500,000	500,000	0	40,385	19,901	500,000	500,000	607	349
18	48	500,000	500,000	0	42,495	19,150	500,000	500,000	644	347
19	49	500,000	500,000	0	44,234	17,881	500,000	500,000	674	336
20	50	500,000	500,000	0	45,825	16,295	500,000	500,000	699	317
25	55	500,000	500,000	0	37,464	-	500,000	-	648	-

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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	60	500,000	500,000	0	6,104	-	500,000	-	269	-

“-” 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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