

HLA EverLife - Increasing Cover  
HLA EverLife - Perlindungan Meningkat  
Regular Premium Investment-Linked Plan  
Pelan Premium Berkala Berkaitan Pelaburan

Commencement Date *Tarikh Permulaan* : 30/07/2013

|   |        |   |                          |                          |
|---|--------|---|--------------------------|--------------------------|
| Name<br><i>Nama</i>                                   |        | Age (Last Birthday)<br><i>Umur (Harijadi Lepas)</i> | Gender<br><i>Jantina</i> | Smoker<br><i>Perokok</i> |
| Life Assured<br><i>Hayat Diinsuranskan</i>            | bfdsf  | 30/12/1970<br>42                                    | Male<br><i>Lelaki</i>    | No<br><i>Tidak</i>       |
| 2nd Life Assured<br><i>Hayat Diinsuranskan ke - 2</i> | fdsfds | 12/12/1984<br>28                                    | Male<br><i>Lelaki</i>    | No<br><i>Tidak</i>       |


| Account<br><i>Akaun</i>            | Plan Name<br><i>Nama Pelan</i> | Coverage Type<br><i>Jenis Perlindungan</i> | Insured Lives<br><i>Hayat-Hayat yang Diinsuranskan</i> | Sum Assured / Benefit(RM)<br><i>Jumlah Diinsuranskan / Faedah (RM)</i> | Coverage Period (Years)<br><i>Tempoh Perlindungan (Tahun)</i> | Premium Payment Term(Years)<br><i>Tempoh Bayaran Premium(Tahun)</i> | Annual Target Premium Payable (RM)<br><i>Premium Sasaran Perlu Dibayar Tahunan (RM)</i> | Annual Loading Amount (RM)<br><i>Amaun Tambahan Tahunan (RM)</i> | Total Premium Payable (RM)<br><i>Jumlah Premium Perlu Bayar (RM)</i> |
|------------------------------------|--------------------------------|--|--|--|---|---|---|--|--|
| Basic Account<br><i>Akaun Asas</i> | HLA EverLife                   | Increasing Cover                           | 1st Life Assured                                       | 60,000   | 58  | 58  | 1,200.00  | 0.00   | 1,200.00   |
| Total Basic Account Premium        |                                |  |  |  |   |   | <i>Jumlah Premium Akaun Asas</i>  |  | 1,200.00   |

|  |                                     |  |                  |  |    |    |                             |      |          |
|--|-------------------------------------|--|------------------|--|----|----|-----------------------------|------|----------|
| Rider(s)<br><i>Rider (Rider-rider)</i>                                       | Living Care Waiver of Premium Rider |  | 2nd Life Assured | 1,200.00<br>(Annual)<br><i>(Tahunan)</i> | 50 | 50 | 281.88                      | 0.00 | 281.88   |
| Total Riders Premium   |                                     |  |                  |  |    |    | <i>Jumlah Premium Rider</i> |      | 281.88   |
| Total Premium Payable (Annual) <i>Jumlah Premium Perlu Dibayar (Tahunan)</i> |                                     |  |                  |  |    |    |                             |      | 1,481.88 |

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*Hong Leong Assurance Berhad ialah ahli Perbadanan Insurans Deposit Malaysia (PIDM). Sebagai ahli PIDM, sebahagian daripada manfaat yang diinsuranskan di bawah sijil takaful atau polisi insurans yang ditawarkan oleh Hong Leong Assurance Berhad dilindungi daripada kehilangan sebahagian atau kesemua manfaat takaful atau insurans oleh PIDM, sekiranya berlaku kegagalan ahli penginsurans. Untuk maklumat lanjut mengenai had dan skop perlindungan ini, sila dapatkan risalah maklumat PIDM daripada Hong Leong Assurance Berhad atau layari laman web PIDM ([www.pidm.gov.my](http://www.pidm.gov.my)) atau hubungi talian bebas tol PIDM (1-800-88-1266).*



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| Plan<br><i>Pelan</i>                   | Occupation Class<br><i>Kelas Pekerjaan</i> | Occupation Loading<br>(per RM1k SA) (RM)<br><i>Premium Tambahan Berkenaan<br/>Pekerjaan (per RM1k SA) (RM)</i> | Health Loading<br>(per RM1k SA) (RM)<br><i>Premium Tambahan Kesihatan<br/>(per RM1k SA) (RM)</i> | Health Loading<br>(per RM1k SA) Term<br><i>Tempoh Premium Tambahan<br/>Kesihatan (per 1k SA)</i> | Health Loading (%)<br><i>Premium Tambahan<br/>Kesihatan (%)</i> | Health Loading (%) Term<br><i>Tempoh Premium Tambahan<br/>Kesihatan (%)</i> |
|--|--|--|--|--|---|---|
| HLA EverLife                           | Class 1                                    | STD  | 0.00   | 0  | 0   | 0   |
| Living Care Waiver of<br>Premium Rider | Class 1                                    | STD  | 0.00   | 0  | 0   | 0   |

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Plan Type: Regular Premium Investment-Linked Policy

Jenis Pelan : Polisi Premium Berkala Berkaitan Pelaburan

Basic Plan : This is an investment-linked plan with Increasing Cover up to age 100<sup>^</sup>. Amount payable upon the first occurrence of Death/ Total & Permanent Disability prior to attaining age 65 (TPD)/ Old Age Disablement after attaining age 65 (OAD) shall be the sum of

- Sum Assured
- Fund Value at the Next Valuation Date

Pelan Asas : Ini adalah pelan berkaitan pelaburan dengan Perlindungan Meningkatkan sehingga umur 100<sup>^</sup>. Amaun yang akan dibayar atas kejadian pertama Kematian/ Hilang Upaya Menyeluruh dan Kekal sebelum mencapai umur 65 tahun (TPD)/ Ketidakupayaan Masa Tua selepas mencapai umur 65 tahun (OAD) adalah jumlah

- Jumlah Diinsuranskan
- Nilai Dana pada Tarikh Penilaian Seterusnya

^ Your insurance charge (which is not guaranteed and deducted from the fund value) will increase as you get older. It is possible that the fund value may be insufficient to pay for the insurance charge and policy fee in later years due to circumstances such as poor fund returns or withdrawals causing your policy to lapse before attaining the age of 100. In such event you may need to top up your premium to ensure continuous coverage.

^ Caj insurans anda (yang tidak terjamin dan ditolak berikutnya daripada nilai dana) akan meningkat seiring dengan peningkatan usia anda. Nilai dana mungkin tidak mencukupi untuk membayar caj insurans dan yuran polisi pada tahun-tahun berikutnya disebabkan oleh keadaan-keadaan seperti pulangan dana yang tidak memuaskan atau pengeluaran yang menyebabkan polisi anda menjadi lupus sebelum mencapai umur 100 tahun. Jika ini berlaku, anda perlu menambah premium anda bagi memastikan perlindungan yang berterusan.

Note: TPD refers to Total & Permanent Disability prior to attaining age 65 and OAD refers to Old Age Disablement after attaining age 65. These definitions apply consistently across all marketing collaterals.

Nota: TPD merujuk kepada Hilang Upaya Menyeluruh dan Kekal sebelum mencapai umur 65 tahun dan OAD merujuk kepada Ketidakupayaan Masa Tua selepas mencapai umur 65 tahun. Kedua-dua definisi ini diguna pakai secara konsisten merentasi semua kolateral pemasaran.

Fund Allocation *Peruntukan Dana*

Your allocated premium will be invested in the following funds: *Premium anda yang diperuntukkan akan dilaburkan ke dalam dana-dana berikut:*

| Date Range <i>Tempoh Tarikh</i>  | HLA EverGreen 2023 Fund (%) | HLA EverGreen 2025 Fund (%) | HLA EverGreen 2028 Fund (%) | HLA EverGreen 2030 Fund (%) | HLA EverGreen 2035 Fund (%) | HLA Secure Fund (%) | HLA Cash Fund (%) |
|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---------------------|-------------------|
| Commencement Date to Policy Maturity Date<br><i>Tarikh Permulaan sehingga Tarikh Kematangan Polisi</i> | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 50.00               | 50.00             |

| Fund(s) <i>Dana (Dana-dana)</i>                         | HLA EverGreen 2023 Fund | HLA EverGreen 2025 Fund | HLA EverGreen 2028 Fund | HLA EverGreen 2030 Fund | HLA EverGreen 2035 Fund | HLA Secure Fund | HLA Cash Fund |
|---|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-----------------|---------------|
| Maturity Date<br><i>Tarikh Kematangan</i>               | 26/12/2023              | 26/12/2025              | 26/12/2028              | 26/12/2030              | 26/12/2035              | N/A             | N/A           |
| Tenure to Maturity<br><i>Tempoh Sehingga Kematangan</i> | 10.41 years             | 12.41 years             | 15.41 years             | 17.41 years             | 22.41 years             | N/A             | N/A           |
| Fund Management Fee<br><i>Yuran Pengurusan Dana</i>     | 1.30% p.a.              | 1.30% p.a.              | 1.30% p.a.              | 1.30% p.a.              | 1.30% p.a.              | 1.00% p.a.      | 0.25% p.a.    |

(Please refer to Note for the description of the funds) *(Sila rujuk kepada Nota untuk penerangan dana-dana)*

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| Funds <i>Dana-dana</i>  | HLA EverGreen 2023 Fund | HLA EverGreen 2025 Fund | HLA EverGreen 2028 Fund | HLA EverGreen 2030 Fund | HLA EverGreen 2035 Fund |
|---|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Minimum Guaranteed Unit Price at Fund Maturity (before tax)<br><i>Harga Unit Terjamin Minimum pada Kematangan Dana(sebelum cukai)</i> | 1.2358                  | 1.2670                  | 1.3136                  | 1.3446                  | 1.4221                  |
| Maturity Date<br><i>Tarikh Kematangan</i>   | 26/12/2023              | 26/12/2025              | 26/12/2028              | 26/12/2030              | 26/12/2035              |

The Minimum Guaranteed Unit Price at Fund Maturity before tax will attract a portion of tax which has yet to be provided for. The further tax adjustment is the difference of tax payable on the capital gains of the funds determined at funds maturity and tax which has been provided for the funds through weekly unit pricing. The unit prices published weekly are on after tax basis. *Harga Unit Terjamin Minimum pada Kematangan Dana sebelum cukai akan dikenakan sejumlah cukai yang masih belum dibayarkan. Pelarasan cukai lanjutan tersebut merupakan perbezaan antara cukai yang perlu dibayar ke atas perolehan modal bagi dana-dana yang ditentukan pada kematangan dana-dana dengan cukai yang telah dibayar bagi dana-dana melalui penentuan harga unit mingguan. Harga unit yang diterbitkan setiap minggu adalah berasaskan dasar selepas penolakan cukai.*

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Charges *Caj- Caj* :

|                                    |   |  |
|------------------------------------|---|--|
| Monthly Service Charge/ Policy Fee | <i>Caj Servis/ Yuran Polisi Bulanan :</i> | RM 5 per month <i>(RM 5 bulanan)</i>   |
| Monthly Insurance Charge           | <i>Caj Insurans Bulanan :</i>             | A monthly insurance charge is deducted from your fund value on monthly basis.<br><i>Caj insurans bulanan akan ditolak dari nilai dana anda secara bulanan.</i> |
| Fund Switching Fee                 | <i>Yuran Penukaran Dana :</i>             | Not applicable. No fee imposed on switching of funds.<br><i>Tidak berkenaan. Tiada yuran dikenakan ke atas penukaran dana.</i>                                 |

(Please refer to Note for description of the charges)      *(Sila rujuk kepada Nota untuk penerangan caj- caj)*

Option for   *Opsyen untuk :*

|  |                    |                    |
|--|--------------------|--------------------|
| Regular Top Up <i>Tambahan Berkala</i>   | Basic Unit Account | Rider Unit Account |
| Commencing from (Policy Anniversary) to (Policy Anniversary)<br><i>Bermula dari (Ulang Tahun Polisi) ke (Ulang Tahun Polisi)</i> | -                  | -                  |
| Amount (RM) <i>Jumlah (RM)</i>   | -                  | -                  |

Notes/ Nota:  
You are required to complete the "Unit-Linked Regular Top Up Option Application Form" to activate the Regular Top Up Option.  
*Anda dikehendaki untuk melengkapkan "Unit-Linked Regular Top Up Option Application Form" untuk mengaktifkan Opsyen Tambahan Berkala.*

Option for   *Opsyen untuk :*

|  |   |
|--|---|
| Regular Withdrawal <i>Pengeluaran Berkala</i>  |   |
| Starting from (Policy Year) to (Policy Year)<br><i>Bermula dari (Tahun Polisi) ke (Tahun Polisi)</i> | - |
| Interval (Years) <i>Selang (Tahun)</i>   | - |
| Amount (RM) <i>Jumlah (RM)</i>   | - |

Notes/ Nota:  
All withdrawals are assumed to be made at the end of the policy year. *Semua pengeluaran dianggap berlaku pada akhir tahun polisi.*  
Withdrawal is assumed to cease upon conversion to Reduced Paid Up Policy. *Pengeluaran dianggap berhenti apabila pertukaran kepada Polisi Berbayar Terkurang.*

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Rider - 2nd Life Assured

| Plan Name  | Insured Lives  | Plan Choice | No. of Benefit Units | Coverage Term | Sum Assured / Benefit    | Description  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
|--|--|-------------|----------------------|---------------|--------------------------|--|----------|-------------------|----------------|------------------|----------------------------|------------------------|----------|---------------------|-----------------------------------|---------------------------------|---|-------------------------|--|----------------------|---------------------------|----------------------------|-----------------------------|-------------------------|---------|------------------------|-----------------------|--|---------------------------|-----------------------|------------------------------------|---------------------|-------------------------------------|-----------------------|----------------|--|---------------------------|-----------------------------|-----------------|--------------------------|---|--|
| LCWP   | fdsfsd   | -           | -                    | 50            | 1,200.00<br><br>(Annual) | <p>The rider sum assured will be paid to reduce future premium up to the expiry date of the rider upon death, TPD (prior to attaining age 65)/ OAD (after attaining age 65) or diagnosis of any of 36 critical illnesses covered of the Policy Owner/2nd Life Assured during the coverage period. Premium is guaranteed and on level basis.</p> <p>The following 36 critical illnesses are covered:</p> <table><tr><td>1.Stroke</td><td>19.Loss of Speech</td></tr><tr><td>2.Heart Attack</td><td>20.Brain Surgery</td></tr><tr><td>3.End Stage Kidney Failure</td><td>21.Heart Valve Surgery</td></tr><tr><td>4.Cancer</td><td>22.Terminal Illness</td></tr><tr><td>5.Coronary Artery By-Pass Surgery</td><td>23.HIV Due To Blood Transfusion</td></tr><tr><td>6.Other Serious Coronary Artery Disease</td><td>24.Bacterial Meningitis</td></tr><tr><td>7.Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease*</td><td>25.Major Head Trauma</td></tr><tr><td>8.End Stage Liver Failure</td><td>26.Chronic Aplastic Anemia</td></tr><tr><td>9.Fulminant Viral Hepatitis</td><td>27.Motor Neuron Disease</td></tr><tr><td>10.Coma</td><td>28.Parkinson's Disease</td></tr><tr><td>11.Benign Brain Tumor</td><td>29.Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders</td></tr><tr><td>12.Paralysis / Paraplegia</td><td>30.Muscular Dystrophy</td></tr><tr><td>13.Blindness / Total Loss Of Sight</td><td>31.Surgery to Aorta</td></tr><tr><td>14.Deafness / Total Loss Of Hearing</td><td>32.Multiple Sclerosis</td></tr><tr><td>15.Major Burns</td><td>33.Primary Pulmonary Arterial Hypertension</td></tr><tr><td>16.End Stage Lung Disease</td><td>34.Medullary Cystic Disease</td></tr><tr><td>17.Encephalitis</td><td>35.Severe Cardiomyopathy</td></tr><tr><td>18.Major Organ / Bone Marrow Transplant</td><td>36.Systemic Lupus Erythematosus with Lupus Nephritis</td></tr></table> <p>*Benefit payment under this illness is limited to 10% of the Critical Illness coverage under this plan subject to a maximum of RM 25,000. This benefit is payable once only and shall be deducted from the coverage of this plan, thereby reducing the benefit payable upon CI, Death or TPD.</p> <p>The critical illness provision does not cover the following occurrences:</p> <p>(i) any episode of coronary artery or ischemic heart disease which occurs before the Issue Date or any reinstatement date of the Policy;</p> <p>(ii) Diagnosis of the dread disease other than those specified under item (iii) below within thirty (30) days from the Issue Date or any reinstatement date, whichever is later;</p> <p>(iii) Diagnosis of the dread disease specified below within sixty (60) days from the Issue Date or any reinstatement date, whichever is later:</p> <p>(a) Angioplasty and other invasive treatments for coronary artery disease</p> <p>(b) Cancer</p> <p>(c) Coronary artery disease requiring surgery</p> <p>(d) Heart attack</p> <p>(e) Other serious coronary artery disease;</p> <p>(iv) any incidence of critical illness other than the first incidence of the critical illness.</p> <p>Please refer to the policy contract for the precise definition of each critical illness.</p> | 1.Stroke | 19.Loss of Speech | 2.Heart Attack | 20.Brain Surgery | 3.End Stage Kidney Failure | 21.Heart Valve Surgery | 4.Cancer | 22.Terminal Illness | 5.Coronary Artery By-Pass Surgery | 23.HIV Due To Blood Transfusion | 6.Other Serious Coronary Artery Disease | 24.Bacterial Meningitis | 7.Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease* | 25.Major Head Trauma | 8.End Stage Liver Failure | 26.Chronic Aplastic Anemia | 9.Fulminant Viral Hepatitis | 27.Motor Neuron Disease | 10.Coma | 28.Parkinson's Disease | 11.Benign Brain Tumor | 29.Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders | 12.Paralysis / Paraplegia | 30.Muscular Dystrophy | 13.Blindness / Total Loss Of Sight | 31.Surgery to Aorta | 14.Deafness / Total Loss Of Hearing | 32.Multiple Sclerosis | 15.Major Burns | 33.Primary Pulmonary Arterial Hypertension | 16.End Stage Lung Disease | 34.Medullary Cystic Disease | 17.Encephalitis | 35.Severe Cardiomyopathy | 18.Major Organ / Bone Marrow Transplant | 36.Systemic Lupus Erythematosus with Lupus Nephritis |
| 1.Stroke   | 19.Loss of Speech  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 2.Heart Attack   | 20.Brain Surgery   |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 3.End Stage Kidney Failure   | 21.Heart Valve Surgery   |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 4.Cancer   | 22.Terminal Illness  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 5.Coronary Artery By-Pass Surgery  | 23.HIV Due To Blood Transfusion  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 6.Other Serious Coronary Artery Disease  | 24.Bacterial Meningitis  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 7.Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease* | 25.Major Head Trauma   |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 8.End Stage Liver Failure  | 26.Chronic Aplastic Anemia   |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 9.Fulminant Viral Hepatitis  | 27.Motor Neuron Disease  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 10.Coma  | 28.Parkinson's Disease   |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 11.Benign Brain Tumor  | 29.Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 12.Paralysis / Paraplegia  | 30.Muscular Dystrophy  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 13.Blindness / Total Loss Of Sight   | 31.Surgery to Aorta  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 14.Deafness / Total Loss Of Hearing  | 32.Multiple Sclerosis  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 15.Major Burns   | 33.Primary Pulmonary Arterial Hypertension                               |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 16.End Stage Lung Disease  | 34.Medullary Cystic Disease  |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 17.Encephalitis  | 35.Severe Cardiomyopathy   |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |
| 18.Major Organ / Bone Marrow Transplant  | 36.Systemic Lupus Erythematosus with Lupus Nephritis                     |             |                      |               |                          |  |          |                   |                |                  |                            |                        |          |                     |                                   |                                 |   |                         |  |                      |                           |                            |                             |                         |         |                        |                       |  |                           |                       |                                    |                     |                                     |                       |                |  |                           |                             |                 |                          |   |  |

This sales illustration consists of 30 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.

Illustrasi Jualan ini mengandungi 30 muka surat and setiap muka surat membentuk sebahagian daripada ilustrasi jualan. Bakal pemunya polisi adalah dinasihatkan untuk membaca dan memahami maklumat yang tercetak pada setiap muka surat.

Win MP (Ever & EverLove Series) Version 3.7 (Agency) Last Updated 30 May 2013 - E&OE-

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HLA EverLife - Increasing Cover  
HLA EverLife - Perlindungan Meningkat

Illustration of Basic Plan and Rider with Unitization      *Ilustrasi Pelan Asas dan Rider dengan Pengunitan*

| Policy Year<br><br><i>Tahun Polisi</i> | Life Assured Age At The End Of Year<br><br><i>Umur Hayat Diinsurankan pada Akhir Tahun</i> | Basic Sum Assured<br><br><i>Jumlah Asas Diinsurankan (RM)</i> | Total Premium Paid per Policy Year<br><br><i>Jumlah Premium Dibayar untuk satu Tahun Polisi (RM)</i> | Cumulative Premium<br><br><i>Premium Kumulatif (RM)</i> | Unallocated Premium<br><br><i>Premium yang tidak Diperuntukkan (RM)</i> | Allocated Premium<br><br><i>Premium yang Diperuntukkan</i> |   | Cumulative Allocated Premium<br><br><i>Premium yang Diperuntukkan Kumulatif</i> |   |                            | Not Guaranteed<br><br><i>Tidak Terjamin</i>            |  |                               | Direct Distribution Cost<br><br><i>Kos Pengagihan Langsung (RM)</i> |
|--|--|---|--|---|---|--|---|---|---|----------------------------|--|--|-------------------------------|---|
|  |  |   |  |   |   | (RM)   |   | (RM)  |   |                            | Insurance Charges<br><br><i>Caj- Caj Insurans (RM)</i> |  | Other Charges                 |   |
|  |  |   |  |   |   | Basic Unit Account<br><br><i>Akaun Unit Asas</i>           | Rider Unit Account<br><br><i>Akaun Unit Rider</i> | Basic Unit Account<br><br><i>Akaun Unit Asas</i>                                | Rider Unit Account<br><br><i>Akaun Unit Rider</i> | Total<br><br><i>Jumlah</i> | Basic Cover<br><br><i>Perlindungan Asas</i>            | Rider with Unitization<br><br><i>Rider dengan Pengunitan</i> | <i>Caj-caj yang Lain (RM)</i> |   |
| 1                                      | 43   | 60,000  | 1,200.00   | 1,200   | 720   | 480  | 0   | 480   | 0   | 480                        | 90   | 0  | 60                            | 360   |
| 2                                      | 44   | 60,000  | 1,200.00   | 2,400   | 576   | 624  | 0   | 1,104   | 0   | 1,104                      | 101  | 0  | 60                            | 276   |
| 3                                      | 45   | 60,000  | 1,200.00   | 3,600   | 258   | 942  | 0   | 2,046   | 0   | 2,046                      | 114  | 0  | 60                            | 198   |
| 4                                      | 46   | 60,000  | 1,200.00   | 4,800   | 198   | 1,002  | 0   | 3,048   | 0   | 3,048                      | 128  | 0  | 60                            | 198   |
| 5                                      | 47   | 60,000  | 1,200.00   | 6,000   | 90  | 1,110  | 0   | 4,158   | 0   | 4,158                      | 143  | 0  | 60                            | 90  |
| 6                                      | 48   | 60,000  | 1,200.00   | 7,200   | 90  | 1,110  | 0   | 5,268   | 0   | 5,268                      | 160  | 0  | 60                            | 90  |
| 7                                      | 49   | 60,000  | 1,200.00   | 8,400   | 0   | 1,200  | 0   | 6,468   | 0   | 6,468                      | 178  | 0  | 60                            | 0   |
| 8                                      | 50   | 60,000  | 1,200.00   | 9,600   | 0   | 1,200  | 0   | 7,668   | 0   | 7,668                      | 198  | 0  | 60                            | 0   |
| 9                                      | 51   | 60,000  | 1,200.00   | 10,800  | 0   | 1,200  | 0   | 8,868   | 0   | 8,868                      | 219  | 0  | 60                            | 0   |
| 10                                     | 52   | 60,000  | 1,200.00   | 12,000  | 0   | 1,200  | 0   | 10,068  | 0   | 10,068                     | 243  | 0  | 60                            | 0   |
| 11                                     | 53   | 60,000  | 1,200.00   | 13,200  | 0   | 1,200  | 0   | 11,268  | 0   | 11,268                     | 270  | 0  | 60                            | 0   |
| 12                                     | 54   | 60,000  | 1,200.00   | 14,400  | 0   | 1,200  | 0   | 12,468  | 0   | 12,468                     | 299  | 0  | 60                            | 0   |
| 13                                     | 55   | 60,000  | 1,200.00   | 15,600  | 0   | 1,200  | 0   | 13,668  | 0   | 13,668                     | 330  | 0  | 60                            | 0   |
| 14                                     | 56   | 60,000  | 1,200.00   | 16,800  | 0   | 1,200  | 0   | 14,868  | 0   | 14,868                     | 362  | 0  | 60                            | 0   |
| 15                                     | 57   | 60,000  | 1,200.00   | 18,000  | 0   | 1,200  | 0   | 16,068  | 0   | 16,068                     | 395  | 0  | 60                            | 0   |
| 16                                     | 58   | 60,000  | 1,200.00   | 19,200  | 0   | 1,200  | 0   | 17,268  | 0   | 17,268                     | 426  | 0  | 60                            | 0   |
| 17                                     | 59   | 60,000  | 1,200.00   | 20,400  | 0   | 1,200  | 0   | 18,468  | 0   | 18,468                     | 456  | 0  | 60                            | 0   |
| 18                                     | 60   | 60,000  | 1,200.00   | 21,600  | 0   | 1,200  | 0   | 19,668  | 0   | 19,668                     | 489  | 0  | 60                            | 0   |
| 19                                     | 61   | 60,000  | 1,200.00   | 22,800  | 0   | 1,200  | 0   | 20,868  | 0   | 20,868                     | 528  | 0  | 60                            | 0   |
| 20                                     | 62   | 60,000  | 1,200.00   | 24,000  | 0   | 1,200  | 0   | 22,068  | 0   | 22,068                     | 576  | 0  | 60                            | 0   |
| 21                                     | 63   | 60,000  | 1,200.00   | 25,200  | 0   | 1,200  | 0   | 23,268  | 0   | 23,268                     | 633  | 0  | 60                            | 0   |
| 22                                     | 64   | 60,000  | 1,200.00   | 26,400  | 0   | 1,200  | 0   | 24,468  | 0   | 24,468                     | 697  | 0  | 60                            | 0   |
| 23                                     | 65   | 60,000  | 1,200.00   | 27,600  | 0   | 1,200  | 0   | 25,668  | 0   | 25,668                     | 768  | 0  | 60                            | 0   |
| 24                                     | 66   | 60,000  | 1,200.00   | 28,800  | 0   | 1,200  | 0   | 26,868  | 0   | 26,868                     | 848  | 0  | 60                            | 0   |
| 25                                     | 67   | 60,000  | 1,200.00   | 30,000  | 0   | 1,200  | 0   | 28,068  | 0   | 28,068                     | 936  | 0  | 60                            | 0   |
| 26                                     | 68   | 60,000  | 1,200.00   | 31,200  | 0   | 1,200  | 0   | 29,268  | 0   | 29,268                     | 1,032  | 0  | 60                            | 0   |
| 27                                     | 69   | 60,000  | 1,200.00   | 32,400  | 0   | 1,200  | 0   | 30,468  | 0   | 30,468                     | 1,135  | 0  | 60                            | 0   |
| 28                                     | 70   | 60,000  | 1,200.00   | 33,600  | 0   | 1,200  | 0   | 31,668  | 0   | 31,668                     | 1,247  | 0  | 60                            | 0   |
| 29                                     | 71   | 60,000  | 1,200.00   | 34,800  | 0   | 1,200  | 0   | 32,868  | 0   | 32,868                     | 1,371  | 0  | 60                            | 0   |
| 30                                     | 72   | 60,000  | 1,200.00   | 36,000  | 0   | 1,200  | 0   | 34,068  | 0   | 34,068                     | 1,508  | 0  | 60                            | 0   |

"-" Based on projection, basic plan will lapse. You may choose to increase your premium or reduce the level of insurance protection, if you want to maintain your policy. Berdasarkan unjuran, pelan asas akan lupus. Anda boleh memilih untuk menambah premium atau mengurangkan perlindungan insurans jika anda ingin mengekalkan polisi anda.

WARNING : YOUR INSURANCE CHARGES WILL INCREASE AS YOU GET OLDER. IN THE LATER YEARS, IT IS POSSIBLE THAT THE ACCUMULATED FUND 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.

PERINGATAN : CAJ-CAJ INSURANS ANDA AKAN MENINGKAT DENGAN PENINGKATAN USIA ANDA. DALAM TAHUN TERKEMUDIAN, NILAI DANA TERKUMPUL MUNGKIN TIDAK CUKUP UNTUK MEMBIAYAI CAJ-CAJ INSURANS ANDA KERANA PULANGAN PELABURAN YANG KURANG MEMUASKAN, DI MANA IA BOLEH MENYEBABKAN POLISI ANDA DIBATALKAN. ANDA MUNGKIN PERLU MENINGKATKAN PREMIUM ANDA ATAU MENGURANGKAN TAHAP PERLINDUNGAN INSURANS ANDA JIKA ANDA INGIN MENGEKALKAN POLISI ANDA.

You should ask the agent/broker/financial adviser to explain to you about the insurance charges and its effect on your future insurance coverage. *Anda harus meminta ejen/broker/penasihat kewangan untuk menerangkan caj-caj insurans dan kesannya terhadap perlindungan insurans masa depan anda.*

Notes/ *Nota:*

Unallocated Premium - This represents a charge to your premium and is used to meet the direct distribution cost and company's expenses.

Premium yang Tidak Diperuntukkan - Ini merupakan suatu caj atas premium anda dan ia digunakan untuk membiayai kos pengagihan langsung dan perbelanjaan syarikat.

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.

Kos Pengagihan Langsung - Kos yang dikaitkan kepada saluran pengagihan atas jualan polisi ini, sebagai contoh: pembayaran kepada ejen/broker/penasihat kewangan. Kos ini dibayar daripada caj-caj yang dikenakan ke atas polisi anda untuk perkhidmatan yang akan diberikan oleh ejen/broker/penasihat kewangan kepada anda sepanjang tempoh polisi anda.

Monthly insurance charges will be higher than the monthly allocated premium at Life Assured's age 69 (last birthday).

*Caj-caj insurans bulanan akan melebihi premium yang diperuntukkan bulanan apabila Hayat Diinsuranskan berusia 69 (harijadi lepas).*



HLA EverLife - Increasing Cover

HLA EverLife - Perlindungan Meningkat

Illustration of Basic Plan and Rider with Unitization

Ilustrasi Pelan Asas dan Rider dengan Pengunitan

| Policy Year<br><br>Tahun Polisi | Life Assured Age At The End Of Year<br><br>Umur Hayat Diinsuranskan pada Akhir Tahun | Not Guaranteed<br>Tidak Terjamin  |        |        |  |      |      |   |        |        |
|---------------------------------|--|---|--------|--------|--|------|------|---|--------|--------|
|                                 |  | Surrender Value Basic Unit Account **<br><br>Nilai Penyerahan Akaun Unit Asas |        |        | Surrender Value Rider Unit Account **<br><br>Nilai Penyerahan Akaun Unit Rider |      |      | Total Surrender Value<br>(Basic Unit Account & Rider Unit Account) **<br><br>Jumlah Nilai Penyerahan (Akaun Unit Asas & Akaun Unit Rider) |        |        |
|                                 |  | (RM)  |        |        | (RM)   |      |      | (RM)  |        |        |
|                                 |  | Bull  | Flat   | Bear   | Bull   | Flat | Bear | Bull  | Flat   | Bear   |
| 1                               | 43   | 348   | 342    | 339    | 0  | 0    | 0    | 348   | 342    | 339    |
| 2                               | 44   | 851   | 830    | 821    | 0  | 0    | 0    | 851   | 830    | 821    |
| 3                               | 45   | 1,697   | 1,647  | 1,626  | 0  | 0    | 0    | 1,697   | 1,647  | 1,626  |
| 4                               | 46   | 2,630   | 2,536  | 2,496  | 0  | 0    | 0    | 2,630   | 2,536  | 2,496  |
| 5                               | 47   | 3,703   | 3,546  | 3,479  | 0  | 0    | 0    | 3,703   | 3,546  | 3,479  |
| 6                               | 48   | 4,809   | 4,569  | 4,468  | 0  | 0    | 0    | 4,809   | 4,569  | 4,468  |
| 7                               | 49   | 6,044   | 5,698  | 5,554  | 0  | 0    | 0    | 6,044   | 5,698  | 5,554  |
| 8                               | 50   | 7,320   | 6,843  | 6,648  | 0  | 0    | 0    | 7,320   | 6,843  | 6,648  |
| 9                               | 51   | 8,639   | 8,004  | 7,747  | 0  | 0    | 0    | 8,639   | 8,004  | 7,747  |
| 10                              | 52   | 10,003  | 9,180  | 8,851  | 0  | 0    | 0    | 10,003  | 9,180  | 8,851  |
| 11                              | 53   | 11,413  | 10,371 | 9,959  | 0  | 0    | 0    | 11,413  | 10,371 | 9,959  |
| 12                              | 54   | 12,866  | 11,570 | 11,063 | 0  | 0    | 0    | 12,866  | 11,570 | 11,063 |
| 13                              | 55   | 14,364  | 12,777 | 12,164 | 0  | 0    | 0    | 14,364  | 12,777 | 12,164 |
| 14                              | 56   | 15,908  | 13,990 | 13,259 | 0  | 0    | 0    | 15,908  | 13,990 | 13,259 |
| 15                              | 57   | 17,502  | 15,210 | 14,348 | 0  | 0    | 0    | 17,502  | 15,210 | 14,348 |
| 16                              | 58   | 19,152  | 16,439 | 15,432 | 0  | 0    | 0    | 19,152  | 16,439 | 15,432 |
| 17                              | 59   | 20,861  | 17,678 | 16,511 | 0  | 0    | 0    | 20,861  | 17,678 | 16,511 |
| 18                              | 60   | 22,633  | 18,926 | 17,585 | 0  | 0    | 0    | 22,633  | 18,926 | 17,585 |
| 19                              | 61   | 24,464  | 20,175 | 18,646 | 0  | 0    | 0    | 24,464  | 20,175 | 18,646 |
| 20                              | 62   | 26,351  | 21,419 | 19,684 | 0  | 0    | 0    | 26,351  | 21,419 | 19,684 |
| 21                              | 63   | 27,863  | 22,647 | 20,690 | 0  | 0    | 0    | 27,863  | 22,647 | 20,690 |
| 22                              | 64   | 29,370  | 23,854 | 21,658 | 0  | 0    | 0    | 29,370  | 23,854 | 21,658 |
| 23                              | 65   | 30,866  | 25,033 | 22,578 | 0  | 0    | 0    | 30,866  | 25,033 | 22,578 |
| 24                              | 66   | 32,340  | 26,172 | 23,440 | 0  | 0    | 0    | 32,340  | 26,172 | 23,440 |
| 25                              | 67   | 33,785  | 27,263 | 24,235 | 0  | 0    | 0    | 33,785  | 27,263 | 24,235 |
| 26                              | 68   | 35,194  | 28,299 | 24,954 | 0  | 0    | 0    | 35,194  | 28,299 | 24,954 |
| 27                              | 69   | 36,559  | 29,271 | 25,588 | 0  | 0    | 0    | 36,559  | 29,271 | 25,588 |
| 28                              | 70   | 37,871  | 30,169 | 26,126 | 0  | 0    | 0    | 37,871  | 30,169 | 26,126 |
| 29                              | 71   | 39,117  | 30,979 | 26,554 | 0  | 0    | 0    | 39,117  | 30,979 | 26,554 |
| 30                              | 72   | 40,282  | 31,686 | 26,855 | 0  | 0    | 0    | 40,282  | 31,686 | 26,855 |

\*\* Inclusive of Guaranteed Bonus Unit. Please refer to Notes section for details. *Termasuk Unit Bonus Terjamin. Sila rujuk bahagian Nota untuk butiran.*

-" Based on projection, basic plan will lapse. You may choose to increase your premium or reduce the level of insurance protection, if you want to maintain your policy. *Berdasarkan unjuran, pelan asas akan lupus. Anda boleh memilih untuk menambah premium atau mengurangkan perlindungan insurans jika anda ingin mengekalkan polisi anda.*

HLA EverLife - Increasing Cover

HLA EverLife - Perlindungan Meningkat

Illustration of Basic Plan and Rider with Unitization

Ilustrasi Pelan Asas dan Rider dengan Pengunitan

| Policy<br>Year<br><br><i>Tahun<br/>Polisi</i> | Life Assured<br>Age At The<br>End Of Year<br><br><i>Umur Hayat<br/>Diinsuranskan<br/>pada Akhir<br/>Tahun</i> | Not Guaranteed<br><i>Tidak Terjamin</i>               |        |        |   |        |        |                            |      |      |
|---|---|---|--------|--------|---|--------|--------|----------------------------|------|------|
|   |   | End of Year Total Benefit – Death/ TPD ** ^           |        |        | End of Year Total Benefit – OAD ** ^        |        |        | Fund Management Charge     |      |      |
|   |   | <i>Jumlah Faedah pada Akhir Tahun – Kematian/ TPD</i> |        |        | <i>Jumlah Faedah pada Akhir Tahun – OAD</i> |        |        | <i>Caj Pengurusan Dana</i> |      |      |
|   |   | (RM)  |        |        | (RM)  |        |        | (RM)                       |      |      |
|   |   | Bull  | Flat   | Bear   | Bull  | Flat   | Bear   | Bull                       | Flat | Bear |
| 1   | 43  | 60,348  | 60,342 | 60,339 | 0   | 0      | 0      | 3                          | 3    | 3    |
| 2   | 44  | 60,851  | 60,830 | 60,821 | 0   | 0      | 0      | 7                          | 7    | 7    |
| 3   | 45  | 61,697  | 61,647 | 61,626 | 0   | 0      | 0      | 13                         | 12   | 12   |
| 4   | 46  | 62,630  | 62,536 | 62,496 | 0   | 0      | 0      | 19                         | 19   | 18   |
| 5   | 47  | 63,703  | 63,546 | 63,479 | 0   | 0      | 0      | 26                         | 26   | 25   |
| 6   | 48  | 64,809  | 64,569 | 64,468 | 0   | 0      | 0      | 34                         | 33   | 32   |
| 7   | 49  | 66,044  | 65,698 | 65,554 | 0   | 0      | 0      | 43                         | 41   | 40   |
| 8   | 50  | 67,320  | 66,843 | 66,648 | 0   | 0      | 0      | 52                         | 49   | 48   |
| 9   | 51  | 68,639  | 68,004 | 67,747 | 0   | 0      | 0      | 62                         | 57   | 56   |
| 10  | 52  | 70,003  | 69,180 | 68,851 | 0   | 0      | 0      | 72                         | 66   | 64   |
| 11  | 53  | 71,413  | 70,371 | 69,959 | 0   | 0      | 0      | 83                         | 75   | 72   |
| 12  | 54  | 72,866  | 71,570 | 71,063 | 0   | 0      | 0      | 94                         | 84   | 80   |
| 13  | 55  | 74,364  | 72,777 | 72,164 | 0   | 0      | 0      | 106                        | 94   | 89   |
| 14  | 56  | 75,908  | 73,990 | 73,259 | 0   | 0      | 0      | 119                        | 103  | 98   |
| 15  | 57  | 77,502  | 75,210 | 74,348 | 0   | 0      | 0      | 132                        | 113  | 107  |
| 16  | 58  | 79,152  | 76,439 | 75,432 | 0   | 0      | 0      | 146                        | 124  | 116  |
| 17  | 59  | 80,861  | 77,678 | 76,511 | 0   | 0      | 0      | 160                        | 134  | 125  |
| 18  | 60  | 82,633  | 78,926 | 77,585 | 0   | 0      | 0      | 176                        | 145  | 134  |
| 19  | 61  | 84,464  | 80,175 | 78,646 | 0   | 0      | 0      | 192                        | 156  | 143  |
| 20  | 62  | 86,351  | 81,419 | 79,684 | 0   | 0      | 0      | 209                        | 167  | 153  |
| 21  | 63  | 87,863  | 82,647 | 80,690 | 0   | 0      | 0      | 227                        | 179  | 163  |
| 22  | 64  | 89,370  | 83,854 | 81,658 | 0   | 0      | 0      | 241                        | 191  | 173  |
| 23  | 65  | 90,866  | 85,033 | 82,578 | 90,866                                      | 85,033 | 82,578 | 256                        | 203  | 182  |
| 24  | 66  | 92,340  | 86,172 | 83,440 | 92,340                                      | 86,172 | 83,440 | 272                        | 215  | 192  |
| 25  | 67  | 93,785  | 87,263 | 84,235 | 93,785                                      | 87,263 | 84,235 | 288                        | 228  | 202  |
| 26  | 68  | 95,194  | 88,299 | 84,954 | 95,194                                      | 88,299 | 84,954 | 304                        | 241  | 212  |
| 27  | 69  | 96,559  | 89,271 | 85,588 | 96,559                                      | 89,271 | 85,588 | 320                        | 254  | 222  |
| 28  | 70  | 97,871  | 90,169 | 86,126 | 97,871                                      | 90,169 | 86,126 | 337                        | 267  | 232  |
| 29  | 71  | 99,117  | 90,979 | 86,554 | 99,117                                      | 90,979 | 86,554 | 355                        | 280  | 242  |
| 30  | 72  | 100,282   | 91,686 | 86,855 | 100,282                                     | 91,686 | 86,855 | 373                        | 294  | 252  |

\*\* Inclusive of Guaranteed Bonus Unit. Please refer to Notes section for details. *Termasuk Unit Bonus Terjamin. Sila rujuk bahagian Nota untuk butiran.*

\*-\* Based on projection, basic plan will lapse. You may choose to increase your premium or reduce the level of insurance protection, if you want to maintain your policy. *Berdasarkan unjuran, pelan asas akan lupus. Anda boleh memilih untuk menambah premium atau mengurangkan perlindungan insurans jika anda ingin mengekalkan polisi anda.*

^ TPD/OAD benefit will be paid in accordance to the Company's TPD/OAD provision. *Faedah TPD/OAD akan dibayar mengikut peruntukan TPD/OAD Syarikat.*

Illustration of Riders without Unitization - 2nd Life Assured *Ilustrasi Rider tanpa Pengunitan - Hayat Diinsuranskan Kedua*

| Illustration of Riders <i>Ilustrasi Rider</i> |  |  |                             |                               |   |   |   |   |   |   |   |   |                                |
|---|--|--|-----------------------------|-------------------------------|---|---|---|---|---|---|---|---|--------------------------------|
|   |  |  |                             |                               |   |   |   |   |   |   |   |   |                                |
|   |  | Living Care Waiver of Premium Payor      |                             |                               |   |   |   |   |   |   |   |   |                                |
| Policy Year                                   | Life Ass'd Age at end of Year                    | Annual Premium (Beg. of Year)            | Sum Assured                 | Cash Surrender Value          |   |   |   |   |   |   |   |   | Direct Distribution Cost       |
| <i>Tahun Polisi</i>                           | <i>Umur Hayat Diinsuranskan pada Akhir Tahun</i> | <i>Premium Tahunan (Permulaan Tahun)</i> | <i>Jumlah Diinsuranskan</i> | <i>Nilai Penyerahan Tunai</i> |   |   |   |   |   |   |   |   | <i>Kos Pengagihan Langsung</i> |
| 1   | 29   | 281.88                                   | 1,200                       | 0                             | - | - | - | - | - | - | - | - | 85                             |
| 2   | 30   | 281.88                                   | 1,200                       | 0                             | - | - | - | - | - | - | - | - | 99                             |
| 3   | 31   | 281.88                                   | 1,200                       | 196                           | - | - | - | - | - | - | - | - | 56                             |
| 4   | 32   | 281.88                                   | 1,200                       | 280                           | - | - | - | - | - | - | - | - | 70                             |
| 5   | 33   | 281.88                                   | 1,200                       | 366                           | - | - | - | - | - | - | - | - | 42                             |
| 6   | 34   | 281.88                                   | 1,200                       | 511                           | - | - | - | - | - | - | - | - | 42                             |
| 7   | 35   | 281.88                                   | 1,200                       | 613                           | - | - | - | - | - | - | - | - | 0                              |
| 8   | 36   | 281.88                                   | 1,200                       | 718                           | - | - | - | - | - | - | - | - | 0                              |
| 9   | 37   | 281.88                                   | 1,200                       | 825                           | - | - | - | - | - | - | - | - | 0                              |
| 10  | 38   | 281.88                                   | 1,200                       | 933                           | - | - | - | - | - | - | - | - | 0                              |
| 11  | 39   | 281.88                                   | 1,200                       | 1,044                         | - | - | - | - | - | - | - | - | 0                              |
| 12  | 40   | 281.88                                   | 1,200                       | 1,155                         | - | - | - | - | - | - | - | - | 0                              |
| 13  | 41   | 281.88                                   | 1,200                       | 1,266                         | - | - | - | - | - | - | - | - | 0                              |
| 14  | 42   | 281.88                                   | 1,200                       | 1,373                         | - | - | - | - | - | - | - | - | 0                              |
| 15  | 43   | 281.88                                   | 1,200                       | 1,477                         | - | - | - | - | - | - | - | - | 0                              |
| 16  | 44   | 281.88                                   | 1,200                       | 1,575                         | - | - | - | - | - | - | - | - | 0                              |
| 17  | 45   | 281.88                                   | 1,200                       | 1,667                         | - | - | - | - | - | - | - | - | 0                              |
| 18  | 46   | 281.88                                   | 1,200                       | 1,754                         | - | - | - | - | - | - | - | - | 0                              |
| 19  | 47   | 281.88                                   | 1,200                       | 1,836                         | - | - | - | - | - | - | - | - | 0                              |
| 20  | 48   | 281.88                                   | 1,200                       | 1,911                         | - | - | - | - | - | - | - | - | 0                              |
| 21  | 49   | 281.88                                   | 1,200                       | 1,980                         | - | - | - | - | - | - | - | - | 0                              |
| 22  | 50   | 281.88                                   | 1,200                       | 2,041                         | - | - | - | - | - | - | - | - | 0                              |
| 23  | 51   | 281.88                                   | 1,200                       | 2,093                         | - | - | - | - | - | - | - | - | 0                              |
| 24  | 52   | 281.88                                   | 1,200                       | 2,134                         | - | - | - | - | - | - | - | - | 0                              |
| 25  | 53   | 281.88                                   | 1,200                       | 2,165                         | - | - | - | - | - | - | - | - | 0                              |
| 26  | 54   | 281.88                                   | 1,200                       | 2,187                         | - | - | - | - | - | - | - | - | 0                              |
| 27  | 55   | 281.88                                   | 1,200                       | 2,196                         | - | - | - | - | - | - | - | - | 0                              |
| 28  | 56   | 281.88                                   | 1,200                       | 2,192                         | - | - | - | - | - | - | - | - | 0                              |
| 29  | 57   | 281.88                                   | 1,200                       | 2,175                         | - | - | - | - | - | - | - | - | 0                              |
| 30  | 58   | 281.88                                   | 1,200                       | 2,148                         | - | - | - | - | - | - | - | - | 0                              |

This sales illustration consists of 30 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.  
*Ilustrasi Jualan ini mengandungi 30 muka surat and setiap muka surat membentuk sebahagian daripada ilustrasi jualan. Bakal pemunya polisi adalah dinasihatkan untuk membaca dan memahami maklumat yang tercetak pada setiap muka surat.*  
Win MP (Ever & EverLove Series) Version 3.7 (Agency) Last Updated 30 May 2013 - E&OE-  
Level 3, Tower B, PJ City Development, No. 15A Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor. Tel: 03-7650 1818 Fax: 03-7650 1991 Website: www.hla.com.my

HLA EverLife - Increasing Cover  
HLA EverLife - Perlindungan Meningkat

Summary of Basic Plan and Riders      Ringkasan Pelan Asas dan Rider

| Policy Year         | Life Assured Age At The End Of Year              | Total Premium Paid per Policy Year                                | Guaranteed <i>Terjamin</i>                  |                                   |  |                                   |                 |
|---------------------|--|---|---|-----------------------------------|--|-----------------------------------|-----------------|
|                     |  |   | Death/ TPD Benefit ^                        |                                   | OAD Benefit (OAD Starts at age 65) ^         |                                   | Surrender Value |
|                     |  |   | <i>Faedah Kematian/ TPD</i>                 |                                   | <i>Faedah OAD (OAD Bermula pada Umur 65)</i> |                                   |                 |
|                     |  |   | (RM)  |                                   | (RM)   |                                   |                 |
| <i>Tahun Polisi</i> | <i>Umur Hayat Diinsuranskan pada Akhir Tahun</i> | <i>Jumlah Premium Dibayar untuk satu Tahun Polisi</i><br><br>(RM) | Beginning Of Year<br><i>Permulaan Tahun</i> | End Of Year<br><i>Akhir Tahun</i> | Beginning Of Year<br><i>Permulaan Tahun</i>  | End Of Year<br><i>Akhir Tahun</i> | (RM)            |
| 1                   | 43   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 0               |
| 2                   | 44   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 0               |
| 3                   | 45   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 196             |
| 4                   | 46   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 280             |
| 5                   | 47   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 366             |
| 6                   | 48   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 511             |
| 7                   | 49   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 613             |
| 8                   | 50   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 718             |
| 9                   | 51   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 825             |
| 10                  | 52   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 933             |
| 11                  | 53   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,044           |
| 12                  | 54   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,155           |
| 13                  | 55   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,266           |
| 14                  | 56   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,373           |
| 15                  | 57   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,477           |
| 16                  | 58   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,575           |
| 17                  | 59   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,667           |
| 18                  | 60   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,754           |
| 19                  | 61   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,836           |
| 20                  | 62   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,911           |
| 21                  | 63   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 1,980           |
| 22                  | 64   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 0                                 | 2,041           |
| 23                  | 65   | 1,481.88  | 60,000                                      | 60,000                            | 0  | 60,000                            | 2,093           |
| 24                  | 66   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,134           |
| 25                  | 67   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,165           |
| 26                  | 68   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,187           |
| 27                  | 69   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,196           |
| 28                  | 70   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,192           |
| 29                  | 71   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,175           |
| 30                  | 72   | 1,481.88  | 60,000                                      | 60,000                            | 60,000                                       | 60,000                            | 2,148           |

\*-\* Based on projection, basic plan will lapse. You may choose to increase your premium or reduce the level of insurance protection, if you want to maintain your policy. Berdasarkan unjuran, pelan asas akan lupus. Anda boleh memilih untuk menambah premium atau mengurangkan perlindungan insurans jika anda ingin mengekalkan polisi anda.  
 ^ TPD/OAD benefit will be paid in accordance to the Company's TPD/OAD provision. Faedah TPD/OAD akan dibayar mengikut peruntukan TPD/OAD Syarikat.

WARNING : YOUR INSURANCE CHARGES WILL INCREASE AS YOU GET OLDER. IN THE LATER YEARS, IT IS POSSIBLE THAT THE ACCUMULATED FUND 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.  
 PERINGATAN : CAJ-CAJ INSURANS ANDA AKAN MENINGKAT DENGAN PENINGKATAN USIA ANDA. DALAM TAHUN TERKEMUDIAN, NILAI DANA TERKUMPUL MUNGKIN TIDAK CUKUP UNTUK MEMBIAYAI CAJ-CAJ INSURANS ANDA KERANA PULANGAN PELABURAN YANG KURANG MEMUASKAN, DI MANA IA BOLEH MENYEBABKAN POLISI ANDA DIBATALKAN. ANDA MUNGKIN PERLU MENINGKATKAN PREMIUM ANDA ATAU MENGURANGKAN TAHAP PERLINDUNGAN INSURANS ANDA JIKA ANDA INGIN MENGEKALKAN POLISI ANDA.

You should ask the agent/broker/financial adviser to explain to you about the insurance charges and its effect on your future insurance coverage. Anda harus meminta ejen/broker/penasihat kewangan untuk menerangkan caj-caj insurans dan kesannya terhadap perlindungan insurans masa depan anda.

Summary of Basic Plan and Riders

Ringkasan Pelan Asas dan Rider

| Policy Year<br><br>Tahun Polisi | Life Assured Age At The End Of Year<br><br>Umur Hayat Diinsuranskan pada Akhir Tahun | Not Guaranteed Tidak Terjamin |        |        |  |        |        |                                      |        |        |
|---------------------------------|--|-------------------------------|--------|--------|--|--------|--------|--------------------------------------|--------|--------|
|                                 |  | Total Surrender Value **      |        |        | End of Year Total Benefit – Death/ TPD ** ^    |        |        | End of Year Total Benefit – OAD ** ^ |        |        |
|                                 |  | Jumlah Nilai Penyerahan       |        |        | Jumlah Faedah pada Akhir Tahun – Kematian/ TPD |        |        | Jumlah Faedah pada Akhir Tahun – OAD |        |        |
|                                 |  | (RM)                          |        |        | (RM)   |        |        | (RM)                                 |        |        |
|                                 |  | Bull                          | Flat   | Bear   | Bull   | Flat   | Bear   | Bull                                 | Flat   | Bear   |
| 1                               | 43   | 348                           | 342    | 339    | 60,348   | 60,342 | 60,339 | 0                                    | 0      | 0      |
| 2                               | 44   | 851                           | 830    | 821    | 60,851   | 60,830 | 60,821 | 0                                    | 0      | 0      |
| 3                               | 45   | 1,894                         | 1,844  | 1,822  | 61,697   | 61,647 | 61,626 | 0                                    | 0      | 0      |
| 4                               | 46   | 2,910                         | 2,816  | 2,775  | 62,630   | 62,536 | 62,496 | 0                                    | 0      | 0      |
| 5                               | 47   | 4,069                         | 3,912  | 3,846  | 63,703   | 63,546 | 63,479 | 0                                    | 0      | 0      |
| 6                               | 48   | 5,320                         | 5,080  | 4,979  | 64,809   | 64,569 | 64,468 | 0                                    | 0      | 0      |
| 7                               | 49   | 6,657                         | 6,311  | 6,168  | 66,044   | 65,698 | 65,554 | 0                                    | 0      | 0      |
| 8                               | 50   | 8,038                         | 7,561  | 7,366  | 67,320   | 66,843 | 66,648 | 0                                    | 0      | 0      |
| 9                               | 51   | 9,464                         | 8,829  | 8,572  | 68,639   | 68,004 | 67,747 | 0                                    | 0      | 0      |
| 10                              | 52   | 10,936                        | 10,114 | 9,784  | 70,003   | 69,180 | 68,851 | 0                                    | 0      | 0      |
| 11                              | 53   | 12,457                        | 11,415 | 11,003 | 71,413   | 70,371 | 69,959 | 0                                    | 0      | 0      |
| 12                              | 54   | 14,021                        | 12,725 | 12,219 | 72,866   | 71,570 | 71,063 | 0                                    | 0      | 0      |
| 13                              | 55   | 15,630                        | 14,043 | 13,430 | 74,364   | 72,777 | 72,164 | 0                                    | 0      | 0      |
| 14                              | 56   | 17,281                        | 15,363 | 14,632 | 75,908   | 73,990 | 73,259 | 0                                    | 0      | 0      |
| 15                              | 57   | 18,979                        | 16,687 | 15,824 | 77,502   | 75,210 | 74,348 | 0                                    | 0      | 0      |
| 16                              | 58   | 20,727                        | 18,014 | 17,007 | 79,152   | 76,439 | 75,432 | 0                                    | 0      | 0      |
| 17                              | 59   | 22,528                        | 19,345 | 18,179 | 80,861   | 77,678 | 76,511 | 0                                    | 0      | 0      |
| 18                              | 60   | 24,387                        | 20,680 | 19,340 | 82,633   | 78,926 | 77,585 | 0                                    | 0      | 0      |
| 19                              | 61   | 26,299                        | 22,011 | 20,481 | 84,464   | 80,175 | 78,646 | 0                                    | 0      | 0      |
| 20                              | 62   | 28,262                        | 23,329 | 21,594 | 86,351   | 81,419 | 79,684 | 0                                    | 0      | 0      |
| 21                              | 63   | 29,843                        | 24,627 | 22,670 | 87,863   | 82,647 | 80,690 | 0                                    | 0      | 0      |
| 22                              | 64   | 31,411                        | 25,896 | 23,699 | 89,370   | 83,854 | 81,658 | 0                                    | 0      | 0      |
| 23                              | 65   | 32,959                        | 27,126 | 24,671 | 90,866   | 85,033 | 82,578 | 90,866                               | 85,033 | 82,578 |
| 24                              | 66   | 34,474                        | 28,306 | 25,575 | 92,340   | 86,172 | 83,440 | 92,340                               | 86,172 | 83,440 |
| 25                              | 67   | 35,951                        | 29,429 | 26,401 | 93,785   | 87,263 | 84,235 | 93,785                               | 87,263 | 84,235 |
| 26                              | 68   | 37,381                        | 30,486 | 27,142 | 95,194   | 88,299 | 84,954 | 95,194                               | 88,299 | 84,954 |
| 27                              | 69   | 38,755                        | 31,467 | 27,784 | 96,559   | 89,271 | 85,588 | 96,559                               | 89,271 | 85,588 |
| 28                              | 70   | 40,063                        | 32,360 | 28,318 | 97,871   | 90,169 | 86,126 | 97,871                               | 90,169 | 86,126 |
| 29                              | 71   | 41,292                        | 33,154 | 28,729 | 99,117   | 90,979 | 86,554 | 99,117                               | 90,979 | 86,554 |
| 30                              | 72   | 42,430                        | 33,834 | 29,003 | 100,282  | 91,686 | 86,855 | 100,282                              | 91,686 | 86,855 |

\*\* Inclusive of Guaranteed Bonus Units. Please refer to Notes section for details. *Termasuk Unit Bonus Terjamin. Sila rujuk bahagian Nota untuk butiran.*

^.- Based on projection, basic plan will lapse. You may choose to increase your premium or reduce the level of insurance protection, if you want to maintain your policy. *Berdasarkan unjuran, pelan asas akan lupus. Anda boleh memilih untuk menambah premium atau mengurangkan perlindungan insurans jika anda ingin mengekalkan polisi anda.*

^ TPD/OAD benefit will be paid in accordance to the Company's TPD/OAD provision. *Faedah TPD/OAD akan dibayar mengikut peruntukan TPD/OAD Syarikat.*

- 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.
  - This illustration has not accounted for the Minimum Guaranteed Unit Price at Fund Maturity. The projected figures are based on a simple projection assuming constant growth in respective scenarios (Bull, Flat and Bear).
  - Fund value and account value carry the same meaning in all marketing collaterals.

Projected Investment Rate of Return

- The average yield to maturity of Bull, Flat and Bear have been used respectively to represent the possible returns on the funds as per table below:

| Funds                   | Bull                                      | Flat  | Bear  |
|-------------------------|---|-------|-------|
| HLA EverGreen 2023 Fund | 7.20%                                     | 4.57% | 2.65% |
| HLA EverGreen 2025 Fund | 7.81%                                     | 5.11% | 2.66% |
| HLA EverGreen 2028 Fund | 9.46%                                     | 5.65% | 2.73% |
| HLA EverGreen 2030 Fund | 9.87%                                     | 5.91% | 2.74% |
| HLA EverGreen 2035 Fund | 10.30%                                    | 6.19% | 2.75% |
| HLA Secure Fund         | 7.40% (First 20 years) 5.20% (Thereafter) | 4.70% | 3.60% |
| HLA Cash Fund           | 3.00%                                     | 2.75% | 2.50% |

- Bull scenario means the investment strategy is performing well.
- Flat scenario means the investment strategy is performing at the average.
- Bear scenario means the investment strategy is performing below the average.

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(s) 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).
- Since only 40% 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 Basic Premium Required: RM 780
- 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, 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

NOTE:

- The information set out below forms part of your Sales Illustration.
- 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. 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.  
The agent/broker/financial adviser may also be entitled to production and persistency bonus during the first three years of the policy provided that the agent/broker/financial adviser meets the qualifying criteria set by the insurer.

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 Onwards |
|---------------------------------------|---------------|-------------------|-------|-------|-------|-------|-------|-----------|
| Basic Unit Account Premiums Paid (RM) |               | 1,000             | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000     |
| Basic Unit Account                    | Coverage Term | Allocated Premium |       |       |       |       |       |           |
| HLA EverLife                          | 58            | %                 | 40.00 | 52.00 | 78.50 | 83.50 | 92.50 | 100.00    |
|                                       |               | RM                | 400   | 520   | 785   | 835   | 925   | 1000      |

Guaranteed Additional Allocation  
Additional premium allocation will be given to policy during the first 2 years with Basic Annualised Premium of RM12,000 and above. The scale is as follows:

| Basic Annualised Premium (RM) | Guaranteed Additional Allocation (% of Premium) |
|-------------------------------|---|
| 780 -11,999                   | 0%  |
| 12,000 -23,999                | 2%  |
| >=24,000                      | 4%  |

Sum Assured  
This is the minimum amount to be received on Death/ TPD/ OAD: whichever occurs first.

Total Benefit – Death/TPD/OAD  
This is the amount that will be payable on Death/TPD/OAD: whichever occurs first. Benefit payable shall be the sum of the Sum Assured, Fund Value and Death/ TPD benefit of any rider(s) attached. TPD and OAD benefit shall be payable in accordance to the company's provision as below.

Provision for TPD Benefit

| Attained Age upon TPD | TPD Benefit Limit per Life |
|-----------------------|----------------------------|
| Less than 7           | RM 100,000                 |
| 7 to less than 15     | RM 500,000                 |
| 15 to less than 65    | RM 3,500,000               |

Total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life stated above. 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 Juvenile Lien.

Provision for OAD Benefit  
Total OAD Benefits per Life payable under all policies insuring the Life Assured shall limit to RM 1,000,000 per life. 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.

Guaranteed Bonus Units  
Guaranteed 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 Fund Value (applicable to Basic Unit Account and Rider Unit Account) |
|--------------------------|---|
| 7                        | 0.04  |
| 8                        | 0.08  |
| 9                        | 0.12  |
| 10                       | 0.16  |
| 11 and onwards           | 0.20  |



**Charges**  
These monthly charges (policy fee and insurance charge) will be deducted on monthly anniversary by way of unit cancellation of Basic Unit Account and/ or Rider Unit Account accordingly.  
The illustrated insurance and other charges are based on current levels. These 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 the attained age, sex, occupation, medical rating and smoking status. The insurance charges will increase as you grow older.
- Other charges include monthly policy fees.

**Surrender Value (Applicable to Basic Plan & Riders with unitization only)**  
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 and all applicable charges.  
If the policy is terminated early, you may get less than the amount of premiums paid.

**Surrender Value (Applicable to Riders without unitization only)**  
This is the guaranteed amount that you will receive upon surrender of the rider.

**Maturity of Fund**  
Upon maturity of the HLA EverGreen Fund(s), Policy Owner may elect to withdraw the fund value or reinvest in other HLA EverGreen Fund(s). Alternatively, Policy Owner may also reinvest the matured fund value into HLA Secure Fund and/ or HLA Cash Fund.  
Policy Owner also has the option to withdraw partial of the proceeds of matured fund and invest the balance.

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

**Unit Pricing**  
Unit Price of the Funds is on weekly basis. This means all transactions (buying and liquidating) in the fund can only be carried out on weekly basis. 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.

**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 a weekly basis.

**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 (applicable to Basic Plan & Riders with unitization only)**  
- Once your fund value have accumulated a substantial number of units, you could opt for what is called a "premium holiday", where you do not need to pay the premiums as long as there are sufficient units in the fund to pay the insurance charges and service charge.  
- However please note that there is a possibility of your policy lapsing when the required charges, exceed the total value of units.  
- Premium Holiday is not applicable for the Basic Plan during the Reduced Paid Up period.

**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,  
- For Basic Plan and Riders with unitization, the Company shall refund to the Policy Owner the sum of:  
    (a) The fund value at next valuation date  
    (b) The premiums that have not been allocated, and  
    (c) Any insurance charges and monthly policy fee that have been deducted less any medical expenses which may have been incurred.  
- For Rider without unitization, if any, the Company shall refund to the Policy Owner the premium paid for the said Rider less any medical expenses which may have been incurred.

Fund Fact Sheet

|                                |  |  |  |
|--------------------------------|--|--|--|
| Name of Fund                   | HLA EverGreen 2023 Fund, HLA EverGreen 2025 Fund, HLA EverGreen 2028 Fund, HLA EverGreen 2030 Fund & HLA EverGreen 2035 Fund   | HLA Secure Fund  | HLA Cash Fund  |
| Investment Objective           | The Fund is designed to provide investors with principal and enhanced profit protection via a systematic investment in a globally diversified multi asset (equities, currency, rates, commodities, property, hedge fund strategies) long short strategy.   | To provide investors with steady and consistent return over a long-term investment horizon by investing into local and global fixed income securities and equities.  | This fund aims to provide high principal security and consistent return to the investors by investing in money market instrument. Returns will be comparable to prevailing overnight policy rates but correspondingly, the risks will be significantly lower than that for equities investment.  |
| Investment Strategy & Approach | The main investment strategy is executed via portfolio optimization methodology. The fund is open ended with defined maturity date. The investment execution is accomplished via a Floating Rate Negotiable Instrument of Deposits issued by CIMB Bank Berhad.   | The strategy is to provide investors an affordable access into a diversified investment portfolio with a mixture of equities and fixed income instrument. The Fund will invest primarily in fixed income instruments such as bonds, money market instruments, repo and deposits with financial institutions that provide regular income as well as in high dividend yield stocks to enhance the Fund's returns. The asset allocation decision between fixed income instruments and equity is decided after considering the fixed income and equity market outlook over the medium to long-term horizon. Initially the fund will invest by feeding into Hwang Select Income Fund, which is managed by Hwang Investment Management Berhad, with the option to increase the number of funds or replace Hwang Select Income Fund with other fund(s) in future. | This fund will be placed in money market instruments.  |
| Asset Allocation               | The fund will invest in a Floating Rate Negotiable Instrument of Deposits ("FRNID").   | The fund shall invest a minimum 70% of the NAV in Fixed Income Instruments and maximum 30% of NAV in Equities.   | The fund will invest in money market instruments.  |
| Fund Management Charge         | 1.30% p.a  | 1.00% p.a  | 0.25% p.a  |
| Fund Manager                   | Hong Leong Assurance Berhad  |  |  |
| Others                         | HLA EverGreen Funds are managed by HLA. Allocated premiums of the policy invested in these funds are invested by HLA on behalf of Policy Owner in a Floating Rate Negotiable Instrument of Deposits ("FRNID") issued by CIMB Bank Berhad. The amount invested in the FRNID is guaranteed by the issuer if held to maturity. If the issuer of the FRNID defaults or insolvent, the Policy Owner risks losing part or all of his/her allocated premium amounts that were invested into the FRNID on their behalf by HLA. | HLA Secure Fund is managed by HLA. Any amount invested in this Fund is invested by HLA on behalf of Policy Owner in fixed income, equity and money market instrument/s. If the financial institutions and/or corporations issuing the fixed income, equity and money market instruments defaults or insolvent, the Policy Owner risks losing part or all of his/her amount that were invested into the instruments on their behalf by HLA.   | The HLA Cash Fund is managed by HLA. Any amount invested in this Fund is invested by HLA on behalf of Policy Owner in money market instrument/s issued by licensed financial institution/s under the Banking and Financial Institutions Act 1989, Islamic Banking Act 1983 or prescribed under the Development Financial Institutions Act 2002. The amount invested in this money market instrument/s is guaranteed by these financial institutions, before deducting any charge or tax. If the financial institutions issuing the money market instruments defaults or insolvent, the Policy Owner risks losing part or all of his/her amount that were invested into the instruments on their behalf by HLA. |

Performance Benchmark

| Year | HLA EverGreen 2023 Fund, HLA EverGreen 2025 Fund, HLA EverGreen 2028 Fund, HLA EverGreen 2030 Fund & HLA EverGreen 2035 Fund | HLA Secure Fund   | HLA Cash Fund         |
|------|--|---|-----------------------|
|      | 3-mth Klibor + 2.65%   | (20% x FBM Top 100 Index) + (80% x 12 month Maybank Fixed Deposit Rate) | Overnight Policy Rate |
| 2008 | 6.02%  | -6.49%  | 3.25%                 |
| 2009 | 4.82%  | 10.09%  | 2.00%                 |
| 2010 | 5.63%  | 6.37%   | 2.75%                 |
| 2011 | 5.87%  | 2.93%   | 3.00%                 |
| 2012 | 6.06%  | 4.44%   | 3.00%                 |

Actual Annual Investment Returns of Funds

| Year | HLA EverGreen 2023 Fund |         | HLA EverGreen 2025 Fund |         | HLA EverGreen 2028 Fund |         | HLA EverGreen 2030 Fund |         | HLA EverGreen 2035 Fund |         | HLA Cash Fund |         |
|------|-------------------------|---------|-------------------------|---------|-------------------------|---------|-------------------------|---------|-------------------------|---------|---------------|---------|
|      | Net*                    | Gross** | Net*                    | Gross** | Net*                    | Gross** | Net*                    | Gross** | Net*                    | Gross** | Net*          | Gross** |
| 2011 | -12.30%                 | -11.00% | -14.30%                 | -13.00% | -17.00%                 | -15.70% | -18.20%                 | -16.90% | -20.80%                 | -19.50% | 0.80%         | 1.10%   |
| 2012 | 1.00%                   | 2.50%   | -0.50%                  | 0.90%   | -1.60%                  | -0.30%  | -2.30%                  | -1.00%  | -3.50%                  | -2.20%  | 2.30%         | 2.80%   |

Notice: Past performance of the fund is not an indication of its future performance.  
Actual returns in the past five years, or since inception if shorter are strictly the performance of the investment fund, and not the returns earned on the actual premium paid of the investment linked product.

Note:  
\* The above annual investment returns rates are calculated based on 
$$\frac{\text{Unit Price 31 Dec 20xx} - \text{Unit Price 31 Dec 20xx-1}}{\text{Unit Price 31 Dec 20xx-1}} \times 100\% \text{ formula.}$$
  
\*\* Adjusted for tax and fund management fees

|                                     |  |  |   |
|-------------------------------------|--|--|---|
| Name of Fund                        | HLA EverGreen 2023 Fund, HLA EverGreen 2025 Fund, HLA EverGreen 2028 Fund, HLA EverGreen 2030 Fund & HLA EverGreen 2035 Fund   | HLA Secure Fund  | HLA Cash Fund   |
| Target Market                       | The Fund is suitable for investors who wish to engage in long-term wealth-planning, such as for children's education, retirement planning, or wealth-building for future generations, whereby the investor's return on their lifetime of investments will be safely profit-locked at fund maturity. Investors are advised to seek financial advisory on the appropriate tenor of choice.   | The Fund is suitable for investors who are relatively conservative and wish to have a steady and stable return that meets their retirement needs.  | This fund is suitable for investors who are low risk profile.   |
| Basis & Frequency of Unit Valuation | The valuation of funds shall be carried out weekly.<br>The assets of every fund are to be valued to determine the value at which units of a particular fund can be liquidated or purchased for investment purposes.<br>The unit price of a unit of a fund shall be determined by us but in any event shall not be less than the value of fund (as defined below) of the relevant fund, divided by the number of units of the given fund in issue on the business day before the valuation date, and the result adjusted to the nearest one hundredth of a cent.<br>The maximum value of any asset of any fund shall not exceed the following price:<br>(a) The last transacted market price at which those assets could be purchased or sold on the business day before the valuation date; or<br>(b) In the case of securities for which market values are not readily available, the price at which, in our Investment Manager's opinion, the asset may have been purchased on the business day before the valuation date;<br>plus any expenses which would have been incurred in its acquisition.   |  |   |
| 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.   |  |   |
| Risk                                | Market risk – Market risk stems from the fact that there are other economy-wide perils, which threaten all businesses. It is mainly caused by uncertainties in the economy, political and social environment.<br>Liquidity risk – Liquidity risk is the risk that the fund invested cannot be readily sold and converted into cash. This may arise when the trading volume is low and/or where there is a lack of demand for the security.<br>Credit risk – This refers to the possibility that the issuer of a security will not be able to make timely payments of interest or principal repayment on the maturity date. The default may lead to a fall in the value of the funds.<br>Interest rate risk – The level of interest rates has an impact on the value of investments. Any increase in rates will lead to a fall in the value of securities, thus affecting the value of the funds.<br>Country risk - The foreign investment of a fund may be affected by the political & economic conditions of the country which the investments are made.<br>Deleverage Risk - Deleveraging may occur if the bond floor rises due to falling interest-rates or due to nearing maturity, or due to sustained underperformance of the underlying asset. When this occurs, the Funds will unwind all allocation to the underlying asset and will effectively become a zero-coupon bond fund.<br>Currency Risk – This risk is associated with investments that are denominated in foreign currencies. Fluctuation in foreign exchange rates will have an impact on the value of the funds.<br>Performance risk – There is no guarantee on the investment returns which may be affected by the above mentioned risks. | Market risk – Market risk stems from the fact that there are other economy-wide perils, which threaten all businesses. It is mainly caused by uncertainties in the economy, political and social environment.<br>Liquidity risk – Liquidity risk is the risk that the fund invested cannot be readily sold and converted into cash. This may arise when the trading volume is low and/or where there is a lack of demand for the security.<br>Credit risk – This refers to the possibility that the issuer of a security will not be able to make timely payments of interest or principal repayment on the maturity date. The default may lead to a fall in the value of the funds.<br>Interest rate risk – The level of interest rates has an impact on the value of investments. Any increase in rates will lead to a fall in the value of securities, thus affecting the value of the funds.<br>Country risk - The foreign investment of a fund may be affected by the political & economic conditions of the country which the investments are made<br>Currency Risk – This risk is associated with investments that are denominated in foreign currencies. Fluctuation in foreign exchange rates will have an impact on the value of the funds.<br>Performance risk – There is no guarantee on the investment returns which may be affected by the above mentioned risks | Counterparty risk – This refer to the possibility that the institution that the fund invested in may not be able to make the required interest payment and repayment of principal.<br>Performance risk – There is no guarantee on the investment returns which may be affected by the above mentioned risks |

Important Notice to Prospective Policy Owner

- Before purchasing any Medical and Health Insurance (MHI) product, you are advised to seek explanation on the following from the company or its intermediary:
  - The basic and salient features of MHI in general; and
  - The basic and salient features of a particular MHI product that you intend to purchase.
- The objective of this exercise is to ensure that you understand the basic and important features of a MHI product so that you are able to make an informed decision before purchasing the product.
- You should ensure that important information regarding the policy is disclosed to you and that you understood the information disclosed. Where there is ambiguity, please seek an explanation/clarification from the company or its intermediary.
- Prior to making a decision to purchase any medical and health (MHI) policy, you should satisfy yourself that this plan will best serve your needs and the premium payable under the policy is an amount that you can afford.
- You are advised to refer to the sample policy contract for details on the important features of the plan that you intend to purchase.
- To find out more about the basics of MHI, please refer to the consumer education booklet "The Introduction to Medical and Health Insurance" issued by Bank Negara Malaysia available at most branches of insurance companies. You may also log on to [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) for more information.
- If the policy shall have 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 request for cancellation is delivered by you to us within 15 days from the date of delivery of the policy. You are entitled too the return of the full premium paid less deduction of medical expenses incurred by us in the issue of the policy.

Checklist

This checklist serves to guide you to seek an explanation on the essential features of a Medical and Health Insurance (MHI) policy so that you are able to make an informed decision before purchasing the policy. When in doubt or where there is ambiguity, you are advised to seek further clarification/information from your insurer or agent.

- The booklet "The Introduction to Medical and Health Insurance Products" issued by Bank Negara Malaysia on the basics of MHI.
- The policy documents for details of the important features of the policies purchased.
- Avenues where details of the important features of the policy are also available.
- Benefits payable under the policy.
- Significant medical or technical exclusions or restrictions available.
- Limits of benefits (e.g. % of costs covered by the policy, co-payment, ceiling to total claim costs and deductible amounts).
- Amount of premium payable and the payable term.
- Nature and extend of the insurer's right to review and revise the premiums payable, and the notice to be given by the insurer in the event of any revision.
- Pre-existing conditions, specified illnesses and qualifying period and the relevant periods applicable.
- For yearly renewable policies, whether policy renewal is guaranteed.
- Possible conditions that would lead to the following scenarios on policy renewal:
  - A policy is renewed with a level premium;
  - A policy is renewed with an increased premium; or
  - A policy is not renewed.
- Likely implications of switching policy from one insurer to another or transferring from one type of MHI plan to another.
- A 'free-look period' of 15 days given to review the suitability of the newly purchased MHI product. If the product is returned to the insurer during this period, the full premiums would be refunded to the policy owner minus the expenses incurred for the medical examination.
- The right of an insurer to repudiate liability in the event that you failed to disclose relevant information that would affect the decision of the insurer to accept or reject the risk, and on the premiums and terms to be applied to you.

Rider - Hayat Diinsuranskan Ke-2

| Nama Pelan | Hayat yang Diinsuranska | Pilihan Pelan | Bilangan Unit Faedah | Tempoh Perlindungan | Jumlah Diinsuranskan/ | Huraian  |
|------------|-------------------------|---------------|----------------------|---------------------|-----------------------|--|
| LCWP       | fdsfds                  | -             | -                    | 50                  | 1,200.00 (Tahunan)    | <p>Jumlah rider diinsuranskan akan dibayar untuk mengurangkan premium masa hadapan sehingga tarikh tamat tempoh rider apabila pemunya/Hayat Diinsuranskan ke-2 meninggal dunia, mengalami TPD (sebelum mencapai umur 65 tahun)/ OAD (selepas mencapai umur 65 tahun) atau didiagnosis dengan mana-mana 36 penyakit kritikal yang melindungi pemunya/Hayat Diinsuranskan ke-2 dalam tempoh diinsuranskan. Premium adalah terjamin dan atas dasar premium tetap.</p> <p>Sebanyak 36 penyakit kritikal berikut dilindungi:</p> <div><div><div>1. Strok</div><div>2. Serangan Jantung</div><div>3. Kegagalan Buah Pinggang Tahap Akhir</div><div>4. Kanser</div><div>5. Pembedahan Pintasan Arteri Koronari</div><div>6. Penyakit Arteri Koronari Lain Yang Serius</div><div>7. Angioplasti Dan Rawatan Pembedahan Lain Untuk Penyakit Arteri Koronari Utama*</div><div>8. Kegagalan Hati Tahap Akhir</div><div>9. Hepatitis Virus Fulminan</div><div>10. Koma</div><div>11. Tumor Otak Benigna</div><div>12. Kelumpuhan/ Paraplegia</div><div>13. Kebutaan/Hilang Penglihatan Menyeluruh</div><div>14. Kepekakan/Hilang Pendengaran Menyeluruh</div><div>15. Melecur Teruk</div><div>16. Penyakit Paru-Paru Tahap Akhir</div><div>17. Ensefalitis</div><div>18. Pemindahan Organ Utama/Sumsum Tulang</div></div><div><div>19. Hilang Pertuturan</div><div>20. Pembedahan Otak</div><div>21. Pembedahan Injap Jantung</div><div>22. Penyakit Membawa Maut</div><div>23. HIV Akibat Transfusi Darah</div><div>24. Meningitis Bakteria</div><div>25. Trauma Kepala Utama</div><div>26. Anemia Aplastik Kronik</div><div>27. Penyakit Neuron Motor</div><div>28. Penyakit Parkinson</div><div>29. Penyakit Alzheimer/Gangguan Kemerosotan Otak Organik Tidak Boleh Pulih</div><div>30. Distrofi Otot</div><div>31. Pembedahan Aorta</div><div>32. Sklerosis Berbilang</div><div>33. Hipertensi Arteri Pulmonari Primer</div><div>34. Penyakit Sista Medulari</div><div>35. Kardiomiopathi Teruk</div><div>36. Lupus Eritematosus Sistematik Dengan Lupus Nephritis</div></div></div> <p>*Pembayaran faedah di bawah penyakit ini terhad kepada 10% daripada perlindungan Penyakit Kritikal di bawah pelan ini tertakluk kepada maksimum RM25,000. Faedah ini akan dibayar sekali sahaja dan akan ditolak daripada perlindungan pelan ini, seterusnya akan mengurangkan faedah akan dibayar ketika kejadian Penyakit Kritikal, Kematian atau TPD.</p> <p>Peruntukan penyakit kritikal tidak meliputi peristiwa-peristiwa berikut:</p> <div><div><div>(i) Satu episod arteri koronari atau penyakit jantung ischaemic yang berlaku sebelum Tarikh Penerbitan atau sebarang tarikh pengembalian semula, yang mana terkemudian;</div><div>(ii) Diagnosis penyakit kritikal selain daripada yang dispesifikasikan bawah item (iii) di bawah dalam masa 30 hari dari Tarikh Pengeluaran atau apa-apa tarikh pengembalian semula, yang mana lebih lewat;</div><div>(iii) Diagnosis penyakit kritikal seperti yang dispesifikasikan di bawah dalam masa 60 hari dari Tarikh Pengeluaran atau apa-apa tarikh pengembalian semula, yang mana lebih lewat:<div><div>(a) Angioplasti dan rawatan untuk penyakit arteri koronari</div><div>(b) Kanser</div><div>(c) Penyakit arteri koronari yang memerlukan pembedahan</div><div>(d) Serangan jantung</div><div>(e) Lain-lain penyakit arteri koronari yang tenat;</div></div></div><div>(iv) Mana-mana kejadian penyakit kritikal selain daripada insiden pertama Penyakit Kritikal.</div></div><p>Sila rujuk kepada kontrak polisi untuk definisi tepat setiap penyakit kritikal.</p></div> |

RINGKASAN ILLUSTRASI :

- Ringkasan Ilustrasi ini bertujuan untuk menunjukkan pergerakan aliran tunai yang berkemungkinan untuk pelaburan dan kesan daripada yuran-yuran dan caj-caj terhadap nilai tunai berdasarkan ilustrasi di atas.
- Unjuran pulangan pelaburan yang digunakan di atas adalah untuk tujuan ilustrasi dan tidak bermaksud untuk menunjukkan pulangan pelaburan yang berkemungkinan oleh dana (dana-dana) pelaburan yang dipilih oleh anda. Mereka adalah tidak terjamin dan tidak bergantung kepada pencapaian lepas.
- Pulangan sebenar bagi dana itu akan berubah-ubah (iaitu naik atau turun) setiap tahun berdasarkan pencapaian aset yang dilabur oleh dana itu.
- Pulangan sebenar mungkin kurang daripada kadar diunjurkan atau negatif.
- Unjuran perlindungan insurans yang ditunjukkan hanya untuk tujuan ilustrasi sahaja and bukan bermaksud untuk menyatakan perlindungan insurans sebenar. Perlindungan insurans sebenar adalah tertakluk kepada kelulusan, polisi, terma-terma dan syarat-syarat yang ditentukan oleh HLA. Kesemua permohonan adalah tertakluk kepada kelulusan pengunderaitan.
- Ilustrasi ini tidak mengambil kira Harga Unit Terjamin Minimum pada Kematangan Dana. Nombor-nombor unjuran adalah berdasarkan unjuran mudah dengan andaian pertumbuhan malar bagi scenario masing-masing (Bull, Flat dan Bear).
- Nilai dana dan nilai akaun membawa maksud yang sama dalam semua kolateral pemasaran.

Unjuran Kadar Pulangan Pelaburan

- Purata kadar hasil hingga kematangan "Bull", "Flat" dan "Bear" masing-masing digunakan untuk mewakili kemungkinan pulangan atas dana-dana seperti jadual di bawah:

| Dana-dana               | Bull   | Flat  | Bear  |
|-------------------------|--|-------|-------|
| HLA EverGreen 2023 Fund | 7.20%  | 4.57% | 2.65% |
| HLA EverGreen 2025 Fund | 7.81%  | 5.11% | 2.66% |
| HLA EverGreen 2028 Fund | 9.46%  | 5.65% | 2.73% |
| HLA EverGreen 2030 Fund | 9.87%  | 5.91% | 2.74% |
| HLA EverGreen 2035 Fund | 10.30%   | 6.19% | 2.75% |
| HLA Secure Fund         | 7.40% (20 Tahun yang pertama) 5.20% (Seterusnya) | 4.70% | 3.60% |
| HLA Cash Fund           | 3.00%  | 2.75% | 2.50% |

- Senario "Bull" bermaksud strategi pelaburan berprestasi baik.
- Senario "Flat" bermaksud strategi pelaburan berprestasi sederhana.
- Senario "Bear" bermaksud strategi pelaburan berprestasi bawah sederhana.

PENTING :

I NI MERUPAKAN SUATU PRODUK INSURANS YANG TERIKAT PADA PENCAPAIAN PELABURAN, DAN I A BUKAN SUATU PRODUK INSURANS PELABURAN TULEN SEPERTI AMANAH SAHAM.

- Anda harus membaca ilustrasi ini bersama dengan helaian fakta dana bagi dana pelaburan yang telah anda pilihkan. Helaian fakta dana itu mengandungi semua informasi penting yang anda perlu mengetahui tentang pelaburan dana-dana.
- Oleh sebab hanya 40% dari Premium Tahunan untuk dua tahun polisi yang pertama diperuntukkan terhadap pembelian unit, manakala premium tambahan memperuntukkan 95% dari jumlah itu terhadap pembelian unit, anda boleh memaksimumkan nilai pelaburan anda dengan mengurangkan premium tahunan anda dan memaksimumkan premium tambahan anda.
- Minimum Premium Tahunan Diperlukan: RM 780
- Oleh itu, jika pembelian anda melibatkan amaun premium yang agak besar kata RM5,000 ke atas, anda harus menimbang untuk membeli polisi berkaitan pelaburan premium tunggal (daripada polisi premium berkala) kerana pelan premium tunggal menawarkan kadar peruntukan yang lebih baik untuk pelaburan.
- Polisi berkaitan pelaburan anda akan lupus/ditamatkan jika unit dalam dana anda tidak mencukupi untuk membayar bayaran-bayaran, unit anda mungkin tidak mencukupi sejak tahun-tahun ini disebabkan oleh:
  - Bayaran caj-caj insurans yang tinggi, dan terutamanya jika bayaran itu meningkat dari semasa ke semasa apabila semakin tua
  - Pulangan pelaburan yang rendah
  - Cuti Premium - iaitu jika anda berhenti membayar premium bagi suatu tempoh masa yang panjang.
- Pengeluaran separa

NOTA:

- Maklumat yang dinyatakan di bawah membentuk sebahagian daripada Ilustrasi Jualan anda.
- HLA percaya bahawa ia adalah penting untuk anda memahami sepenuhnya semua faedah-faedah di bawah polisi anda, dan anda juga memahami bagaimana caj insurans, kos pengagihan, pengurusan, pelaburan dan lain-lain menjejaskan faedah-faedah tersebut.
- Anda harus memastikan bahawa pelan ini memenuhi keperluan anda dan anda mampu membayar premium. Jika anda memerlukan penjelasan, sila hubungi ejen anda atau Khidmat Pelanggan kami di 03-7650 1288.
- Pembelian polisi sepanjang hayat premium tahunan adalah komitmen jangka panjang. Adalah tidak dinasihatkan untuk memegang polisi untuk tempoh jangka masa pendek memandangkan kos permulaan yang tinggi.
- Maklumat yang dinyatakan di bawah menerangkan butir-butir individu dalam jualan/pemasaran jadual ilustrasi.

Jumlah Premium Dibayar Setiap Polisi Tahun

Ini adalah amaun yang anda (Pemunya Polisi) bayar untuk polisi ini. Walau bagaimanapun, bukan semua amaun dibayar akan dilaburkan dalam dana (dana-dana) pelaburan yang anda pilih. Sila baca penerangan atas Premium Tidak Diperuntukkan dan Premium Diperuntukkan di bawah.

Premium Kumulatif

Ini adalah amaun kumulatif yang anda (Pemunya Polisi) bayar tahunan untuk polisi ini.

Premium Tidak Diperuntukkan

Premium tidak diperuntukkan merupakan suatu caj terdahulu dikenakan atas premium dibayar dan ia digunakan untuk memenuhi perbelanjaan syarikat insurans dan kos pengagihan terus, termasuk komisen dibayar kepada agensi/ broker/ penasihat kewangan. Agen/broker/penasihat kewangan juga berhak untuk mendapat bonus pengeluaran dan kegighan dalam 3 tahun polisi yang pertama sekiranya agen/broker/penasihat kewangan tersebut memenuhi kriteria yang ditetapkan oleh penanggung insurans.

Premium Diperuntukkan

Ini adalah amaun yang akan digunakan untuk membeli unit pelaburan dana (dana-dana) yang telah anda pilihkan. Kadar peruntukan untuk polisi berkaitan pelaburan adalah seperti berikut (per % premium).

| Tahun Polisi                         |                     | 1                     | 2     | 3     | 4     | 5     | 6     | 7 dan ke atas |
|--------------------------------------|---------------------|-----------------------|-------|-------|-------|-------|-------|---------------|
| Premium Unit Akaun Asas Dibayar (RM) |                     | 1,000                 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000         |
| Unit Akaun Asas                      | Tempoh Perlindungan | Premium Diperuntukkan |       |       |       |       |       |               |
| HLA EverLife                         | 58                  | %                     | 40.00 | 52.00 | 78.50 | 83.50 | 92.50 | 100.00        |
|                                      |                     | RM                    | 400   | 520   | 785   | 835   | 925   | 1000          |

Peruntukan Tambahan Terjamin

Peruntukan premium tambahan akan diberikan kepada polisi dalam 2 tahun yang pertama dengan Premium Asas Tahunan RM 12, 000 dan ke atas. Skala Peruntukan Tambahan Terjamin adalah seperti berikut:

| Premium Asas Tahunan (RM) | Peruntukan Tambahan Terjamin (% Premium) |
|---------------------------|--|
| 780 -11,999               | 0%                                       |
| 12,000- 23,999            | 2%                                       |
| > =24,000                 | 4%                                       |



Jumlah Diinsuranskan  
Ini adalah amaun minimum yang akan diterima atas Kematian/ TPD/ OAD : yang mana berlaku terdahulu.

Jumlah Faedah - Kematian/TPD/OAD  
Ini adalah amaun yang akan dibayar atas kematian/TPD/OAD: yang mana berlaku terdahulu. Faedah yang dibayar adalah jumlah daripada Jumlah Diinsuranskan , Nilai Dana dan faedah kematian/TPD mana-mana rider yang dilampirkan. Faedah untuk TPD dan OAD akan dibayar berdasarkan kepada peruntukan syarikat seperti di bawah.

Peruntukan untuk Faedah TPD

| Umur Tercapai ketika Mengalami TPD | Had Faedah TPD setiap Hayat |
|------------------------------------|-----------------------------|
| Kurang daripada 7                  | RM 100,000                  |
| 7 sehingga kurang daripada 15      | RM 500,000                  |
| 15 sehingga kurang daripada 65     | RM 3,500,000                |

Ini adalah amaun yang akan dibayar atas Kematian/ TPD/ OAD: yang mana berlaku terdahulu. Faedah yang dibayar adalah jumlah daripada Jumlah Diinsuranskan, Nilai Dana dan faedah Kematian/ TPD mana-mana rider yang dilampirkan. Faedah untuk TPD dan OAD akan dibayar berdasarkan kepada peruntukan syarikat seperti di bawah.

Peruntukan untuk Faedah OAD

Jumlah Faedah TPD setiap Hayat yang dibayar bagi semua polisi yang menginsuranskan Hayat yang Diinsuranskan tidak akan melebihi Had Faedah TPD setiap Hayat seperti yang dinyatakan di atas. Jumlah Faedah TPD setiap Hayat merujuk kepada perlindungan TPD bagi semua polisi yang berkuat kuasa atas setiap Hayat yang Diinsuranskan ketika tuntutan dibuat selepas Lien Juvenil diaplikasikan.

Unit Bonus Terjamin  
Unit Bonus Terjamin akan dikreditkan ke dalam polisi anda sekali setiap tahun polisi, bermula dari permulaan tahun polisi ketujuh (ke-7) seperti yang ditunjukkan di bawah:

| Permulaan Tahun Polisi | % Nilai Dana (berkenaan Akaun Unit Asas dan Akaun Unit Rider) |
|------------------------|---|
| 7                      | 0.04  |
| 8                      | 0.08  |
| 9                      | 0.12  |
| 10                     | 0.16  |
| 11 dan ke atas         | 0.20  |

*Caj -caj*  
Caj-caj bulanan ini (yuran polisi dan caj insurans) akan ditolak setiap bulan dengan cara pembatalan unit daripada Akaun Unit Asas dan Akaun Unit Rider masing-masing.  
Caj insurans dan caj-caj lain yang diilustrasikan adalah berdasarkan tahap semasa. Ilustrasi tersebut adalah tidak terjamin dan mungkin diubah dari semasa ke semasa dengan memberi notis 3 bulan kepada Pemunya Polisi.  
- *Caj insurans akan ditolak setiap bulan daripada nilai unit anda. Caj insurans untuk perlindungan insurans berubah mengikut umur tercapai, jantina, pekerjaan, pengkadaran kesihatan dan status merokok. Caj insurans akan meningkat dengan peningkatan usia anda.*  
- *Caj-caj Lain termasuk yuran-yuran polisi bulanan.*

*Nilai Penyerahan (Berkenaan dengan Pelan Asas & Rider dengan pengunitan sahaja)*  
Ini adalah unjuran nilai unit-unit pada suatu ketika masa tertentu yang akan anda akan terima jika anda menyerahkan polisi ini dan ia adalah selepas penolakan cukai dan semua caj-caj yang dikenakan.  
Jika polisi ini ditamatkan awal, anda mungkin akan dapat amaun yang lebih kurang daripada premium yang telah dibayar.

*Nilai Penyerahan (Berkenaan dengan Rider tanpa pengunitan sahaja)*  
Ini adalah amaun terjamin yang akan anda terima ketika penyerahan rider tersebut.

*Kematangan Dana*  
Semasa kematangan HLA EverGreen Fund, Pemunya Polisi boleh memilih untuk mengeluarkan nilai dana atau melabur semula dalam HLA EverGreen Fund yang lain. Secara alternatif, Pemunya Polisi boleh melaburkan semula nilai dana matang tersebut ke dalam HLA Secure Fund dan/ atau HLA Cash Fund. Pemunya Polisi juga mempunyai pilihan untuk membuat pengeluaran separa daripada perolehan dana yang telah matang dan melaburkan yang selebihnya.

*Yuran Pengurusan Dana*  
Ini merujuk kepada yuran pengurusan tahunan (% daripada dana pelaburan) ditolak untuk membiayai kos pengurusan dana pelaburan.

*Penentuan Harga Unit*  
Harga unit dana-dana adalah atas dasar mingguan. Ini bermakna semua transaksi (pembelian dan penjualan) dalam Dana hanya boleh dijalankan dengan kekerapan mingguan. Setiap hari Selasa (Jika hari Selasa terjatuh pada hari bukan hari perniagaan, Penentuan Harga Unit akan dijalankan pada hari perniagaan berikutnya) merupakan hari Penentuan Harga Unit tetapi harga unit hanya akan diterbitkan pada hari Jumaat.

*Penolakan Yuran Pengurusan*  
- *Yuran Pengurusan Dana, semua bayaran-bayaran dan caj-caj yang dikenakan dalam pembelian, jualan, penilaian dan penyelarasan pelaburan dana dan sebarang cukai yang dikenakan ke atas pendapatan atau perolehan modal atas aset-aset dana, akan ditolak daripada setiap dana dengan kekerapan mingguan.*

*Kadaan- keadaan Berkecuali*  
- *Syarikat menyimpan hak untuk menangguhkan bayaran faedah-faedah (selain daripada faedah kematian) di bawah polisi ini bagi tempoh yang tidak melebihi enam (6) bulan dari tarikh bayaran yang biasanya akan berkesan sekiranya bukan disebabkan gangguan peristiwa-peristiwa seperti penutupan sementara Bursa Saham dalam mana dana dilaburkan yang mana Syarikat, pada budi bicaranya, mungkin anggap terkecuali.*

*Cuti Premium (berkenaan dengan Pelan Asas & Rider dengan pengunitan sahaja)*  
- *Sebaik sahaja nilai dana anda telah mengumpul bilangan unit-unit yang cukup banyak, anda boleh memilih suatu opsyen yang dipanggil "cuti premium", di mana anda tidak perlu membayar premium-premium asalkan terdapat unit-unit yang mencukupi dalam dana untuk membayar caj insurans dan caj servis.*  
- *Namun demikian, sila mengambil perhatian bahawa polisi anda mungkin lupus apabila caj-caj yang diperlukan, melebihi jumlah nilai unit-unit.*  
- *Cuti Premium tidak berkenaan dengan Pelan Asas sepanjang tempoh Berbayar Berkurang.*

*Tempoh Pertimbangan*  
- *Sekiranya polisi ini telah diisukan dan atas sebarang sebab jua anda memutuskan untuk tidak mengambil polisi ini, anda boleh memulangkan polisi kepada kami bagi pembatalan dengan syarat permohonan bagi pembatalan sedemikian diserahkan oleh anda kepada kami dalam tempoh masa 15 hari dari tarikh penghantaran polisi. Apabila pembatalan polisi,*  
- *Untuk Pelan Asas dan Rider dengan pengunitan, Syarikat akan mengembalikan Pemunya Polisi jumlah daripada:*  
*(a) Nilai Dana pada tarikh penilaian seterusnya*  
*(b) Premium yang belum diperuntukkan, dan*  
*(c) Apa-apa caj insurans dan yuran polisi bulanan yang telah ditolak setelah menolak perbelanjaan perubatan yang mungkin telah dikenakan.*  
- *Untuk rider tanpa pengunitan, jika ada, Syarikat akan mengembalikan Pemunya Polisi premium yang telah dibayar bagi Rider tersebut setelah menolak perbelanjaan perubatan yang mungkin telah dikenakan.*

|                           |  |   |  |
|---------------------------|--|---|--|
| Helaian Fakta Dana        |  |   |  |
| Nama Dana                 | HLA EverGreen 2023 Fund, HLA EverGreen 2025 Fund, HLA EverGreen 2028 Fund, HLA EverGreen 2030 Fund & HLA EverGreen 2035 Fund   | HLA Secure Fund   | HLA Cash Fund  |
| Objektif Pelaburan        | Dana ini direka untuk meyediakan prinsipal dan perlindungan tambahan keuntungan melalui satu pelaburan yang bersistematik dengan strategi "long short" pelbagai aset (ekuiti, matawang, kadar faedah, komoditi, hartanah, strategi dana "hedge") yang didiversifikasi secara global.   | Untuk menyediakan pulangan yang stabil dan konsistensi sepanjang tempoh pelaburan bertempoh panjang dengan membuat pelaburan ke dalam sekuriti pendapatan tetap dan ekuiti tempatan dan global.   | Dana ini bertujuan untuk memberikan sekuriti prinsipal tinggi dan pulangan konsisten kepada pelabur-pelabur dengan melabur dalam instrumen pasaran wang. Pulangan-pulangan akan setanding dengan kadar polisi semalaman tetapi risiko adalah ternyata lebih rendah daripada pelaburan ekuiti-ekuiti.   |
| Strategi & Cara Pelaburan | Strategi pelaburan utama yang digunakan adalah metodologi pengoptimaan portfolio. Dana ini adalah dana terbuka dengan tarikh matang yang ditentukan (seperti yang ditunjukkan di atas). Pelaburan dilakukan melalui satu Instrumen Deposit dengan Kadar Terapung Boleh Runding yang diisukan oleh CIMB Bank Berhad.  | Strategi yang digunakan adalah untuk memberikan para pelabur satu akses ke dalam satu portfolio pelaburan yang pelbagai dengan campuran ekuiti dan instrumen pendapatan tetap. Dana ini akan melabur terutamanya dalam instrumen pendapatan tetap seperti bon, instrumen pasaran wang, repo dan deposit dengan institusi kewangan yang menyediakan pendapatan berkala serta dalam stok hasil dividen yang tinggi untuk meningkatkan pulangan Dana. Keputusan peruntukan aset di antara instrumen pendapatan tetap dan ekuiti diputuskan selepas mengambil kira prospek pendapatan tetap dan pasaran ekuiti dalam jangka sederhana hingga jangka panjang. Pada permulaan, dana ini akan dilabur dengan menyalur ke dalam Hwang Select Income Fund yang diuruskan oleh Hwang Investment Management Berhad, dengan opsyen untuk meningkatkan bilangan dana atau menggantikan Hwang Select Income Fund dengan dana (dana-dana) pada masa depan. | Dana ini akan diletakkan dalam instrumen pasaran wang.   |
| Pengagihan Aset           | Dana akan melabur dalam satu Instrumen Deposit dengan Kadar Terapung Boleh Runding (FRNID).  | Dana ini akan melabur minimum 70% daripada NAV dalam Instrumen Pendapatan Tetap dan maksimum 30% daripada NAV dalam ekuiti.   | Dana akan melabur dalam instrumen pasaran wang.  |
| Yuran Pengurusan Dana     | 1.30% setiap tahun   | 1.00% setiap tahun  | 0.25% setiap tahun   |
| Pengurus Dana             | Hong Leong Assurance Berhad  |   |  |
| Lain-lain                 | HLA EverGreen Fund diuruskan oleh HLA. Premium yang diperuntukkan dari polisi yang dilaburkan dalam dana-dana ini akan dilaburkan oleh HLA bagi pihak Pemunya Polisi dalam satu Instrumen Deposit dengan Kadar Terapung Boleh Runding (FRNID) yang diisu oleh CIMB Bank Berhad. Amaun yang dilaburkan dalam FRNID akan dijamin oleh pengisu jika dipegang sehingga kematangan. Jika pengisu FRNID tersebut gagal memenuhi jaminan tersebut atau insolven, Pemunya Polisi akan menghadapi risiko hilang semua atau sebahagian amaun premium yang diperuntukkan yang dilaburkan dalam FRNID tersebut bagi pihak mereka oleh HLA. | HLA Secure Fund diuruskan oleh HLA. Sebarang amaun yang dilaburkan dalam Dana ini merupakan amaun yang dilaburkan oleh HLA bagi pihak Pemunya Polisi dalam pendapatan tetap, ekuiti dan instrumen pasaran wang. Jika institusi kewangan dan/atau korporasi yang mengisukan pendapatan tetap, ekuiti dan pasaran wang gagal memenuhi jaminan atau menjadi tidak solven, Pemunya Polisi akan menghadapi risiko hilang sebahagian atau semua amaun yang dilaburkan oleh HLA dalam instrumen bagi pihak mereka.   | HLA Cash Fund diuruskan oleh HLA. Sebarang amaun yang dilaburkan dalam dana ini merupakan amaun yang dilaburkan oleh HLA bagi pihak Pemunya Polisi dalam instrumen-instrumen pasaran wang yang diisu oleh institusi-institusi kewangan berlesen di bawah Akta Perbankan dan Institusi Kewangan 1989, Akta Perbankan Islam 1983 atau ditetapkan di bawah Akta Pembangunan Institusi Kewangan 2002. Amaun yang telah dilaburkan dalam instrumen pasaran wang ini adalah terjamin oleh institusi-institusi kewangan ini, sebelum penolakan sebarang caj atau cukai. Jika institusi-institusi kewangan yang mengisu instrumen pasaran wang ini gagal memenuhi jaminan atau menjadi tidak solven, Pemunya Polisi akan menghadapi risiko kehilangan sebahagian atau keseluruhan amaun yang dilaburkan oleh HLA ke dalam instrumen-instrumen bagi pihak mereka. |

Rujukan Pencapaian

| Tahun | HLA EverGreen 2023 Fund, HLA EverGreen 2025 Fund, HLA EverGreen 2028 Fund, HLA EverGreen 2030 Fund & HLA EverGreen 2035 Fund | HLA Secure Fund   | HLA Cash Fund          |
|-------|--|---|------------------------|
|       | 3-bulan Klibor + 2.65%   | (20% x FBM 100 Indeks Teratas) + (80% x 12 bulan Kadar Deposit Tetap Maybank) | Kadar Polisi Semalaman |
| 2008  | 6.02%  | -6.49%  | 3.25%                  |
| 2009  | 4.82%  | 10.09%  | 2.00%                  |
| 2010  | 5.63%  | 6.37%   | 2.75%                  |
| 2011  | 5.87%  | 2.93%   | 3.00%                  |
| 2012  | 6.06%  | 4.44%   | 3.00%                  |

Pulangan Pelaburan Dana Tahunan Sebenar

Memandangkan HLA EverGreen Fund merupakan dana yang baru ditubuhkan, tiada sejarah bagi pulangan pelaburan.

| Tahun | HLA EverGreen 2023 Fund |         | HLA EverGreen 2025 Fund |         | HLA EverGreen 2028 Fund |         | HLA EverGreen 2030 Fund |         | HLA EverGreen 2035 Fund |         | HLA Cash Fund |         |
|-------|-------------------------|---------|-------------------------|---------|-------------------------|---------|-------------------------|---------|-------------------------|---------|---------------|---------|
|       | Bersih*                 | Kasar** | Bersih*                 | Kasar** | Bersih*                 | Kasar** | Bersih*                 | Kasar** | Bersih*                 | Kasar** | Bersih*       | Kasar** |
| 2011  | -12.30%                 | -11.00% | -14.30%                 | -13.00% | -17.00%                 | -15.70% | -18.20%                 | -16.90% | -20.80%                 | -19.50% | 0.80%         | 1.10%   |
| 2012  | 1.00%                   | 2.50%   | -0.50%                  | 0.90%   | -1.60%                  | -0.30%  | -2.30%                  | -1.00%  | -3.50%                  | -2.20%  | 2.30%         | 2.80%   |

Notis : Pencapaian lepas bagi dana-dana itu bukan suatu indikasi pencapaian pada masa depan.  
Pulangan sebenar dalam lima tahun yang lepas, atau sejak permulaan jika kurang daripada lima tahun adalah semata-mata pencapaian dana pelaburan, bukan pulangan diperoleh daripada premium sebenar yang dibayar bagi produk berkaitan pelaburan.

Nota:  
\* Kadar pulangan pelaburan tahunan di atas adalah dikira berdasarkan formula 
$$\frac{\text{Harga Unit 31 Dis 20xx} - \text{Harga Unit 31 Dis 20xx-1}}{\text{Harga Unit 31 Dis 20xx-1}} \times 100\%.$$
  
\*\* Dilaraskan dengan cukai dan bayaran pengurusan dana

|                                      |   |  |   |
|--------------------------------------|---|--|---|
| Nama Dana                            | HLA EverGreen 2023 Fund, HLA EverGreen 2025 Fund, HLA EverGreen 2028 Fund, HLA EverGreen 2030 Fund & HLA EverGreen 2035 Fund  | HLA Secure Fund  | HLA Cash Fund   |
| Pasaran Sasaran                      | Dana ini sesuai untuk pelabur yang ingin terlibat dalam perancangan kekayaan tempoh panjang, seperti pendidikan anak-anak, perancangan selepas penyarahan atau pembinaan kekayaan untuk generasi masa depan, di mana pulangan pelabur atas pelaburan sepanjang umur mereka akan selamat dikuncikan pada kematangan. Pelabur-pelabur dinasihatkan supaya mendapatkan nasihat daripda penasihat kewangan atas pilihan yang sesuai.  | Dana ini sesuai untuk pelabur-pelabur yang agak konservatif dan ingin mempunyai pulangan tetap dan stabil yang memenuhi keperluan persaraan mereka.  | Dana ini sesuai untuk pelabur-pelabur yang berprofil risiko rendah  |
| Kekerapan & Frekuensi Penilaian Unit | Penilaian dana-dana akan dijalankan setiap minggu.<br>Aset-aset setiap dana akan dinilai untuk menentukan nilai di mana unit-unit oleh dana tertentu dicairkan atau dibeli untuk tujuan pelaburan.<br>Harga unit untuk satu unit dana akan ditentukan oleh kami tetapi dalam apa jua kejadian, ia tidak akan kurang daripada nilai dana (seperti yang ditunjukkan di bawah) oleh dana yang berkenaan, dibahagikan dengan bilangan unit-unit dana yang diisu pada hari berkerja sebelum tarikh penilaian, dan keputusan dilaraskan kepada ratusan sen yang terdekat.<br>Nilai maksima sebarang aset daripada sebarang dana tidak akan melebihi harga tersebut:<br>(a) Harga pasaran transaksi yang terakhir di mana aset-aset boleh dibeli atau dijual pada hari berkerja sebelum tarikh penilaian; atau<br>(b) Dalam kes di mana harga pasaran sekuriti-sekuriti tidak boleh didapati, harga di mana, dalam pandangan Pengurus Pelaburan, akan dibeli pada hari berkerja sebelum tarikh penilaian;<br>Tambah sebarang perbelanjaan yang disebabkan dalam pengambilalihan.   |  |   |
| Keadaan-keadaan Berkecuali           | Syarikat mempunyai hak untuk menangguhkan bayaran faedah (selain daripada faedah kematian) di bawah polisi ini bagi satu tempoh tidak melebihi enam (6) bulan dari tarikh bayaran yang biasanya akan dilaksanakan sekiranya bukan disebabkan peristiwa-peristiwa mengganggu seperti penutupan sementara Bursa Saham dalam mana Dana dilaburkan yang mana Syarikat, pada budi bicaranya, mungkin anggap terkecuali.  |  |   |
| Risiko                               | Risiko pasaran - Risiko pasaran timbul daripada fakta bahawa terdapatnya peril ekonomi, yang akan mengancam semua perniagaan. Ia adalah disebabkan terutamanya daripada ketidakpastian dalam persekitaran ekonomi, politik dan sosial.<br>Risiko kecairan - Risiko kecairan adalah risiko di mana dana yang telah dilaburkan tidak boleh mudah dijual dan ditukar kepada tunai. Ini mungkin timbul apabila volum perdagangan yang rendah dan/atau di mana terdapatnya kekurangan permintaan bagi sekuriti.<br>Risiko kredit - Ini merujuk kepada kemungkinan penerbit sekuriti akan tidak dapat membuat bayaran faedah atau bayaran balik pada tarikh matang. Kemungkinan tersebut boleh menyebabkan kejatuhan dalam nilai dana-dana itu.<br>Risiko kadar faedah - Aras kadar faedah mempunyai impak atas nilai pelaburan. Sebarang kenaikan dalam kadar akan menyebabkan kejatuhan dalam nilai sekuriti, dengan demikian menjelaskan nilai dana-dana itu.<br>Risiko negara – Pelaburan asing bagi suatu dana boleh dijejaskan oleh keadaan politik & ekonomi negara di mana pelaburan tersebut dibuatkan.<br>Risiko kehilangan pengumpulan - Kehilangan pengumpulan mungkin akan berlaku jika lantai bon meningkat kerana kadar faedah menurun atau kerana menghampiri kematangan, atau kerana pencapaian aset di bawah jangkaan secara berterusan. Apabila ini berlaku, dana ini akan menguraikan semua peruntukan dan akan menjadi dana bon kupon-sifar.<br>Risiko mata wang - Risiko ini adalah berkaitan dengan pelaburan-pelaburan yang didenominasikan dalam mata wang asing. Turun naik dalam kadar pertukaran asing akan memberi impak ke atas nilai dana-dana.<br>Risiko pencapaian - Tiada jaminan atas pulangan pelaburan yang boleh dijejaskan oleh risiko yang disebut di atas. | Risiko pasaran - Risiko pasaran timbul daripada fakta bahawa terdapatnya peril ekonomi, yang akan mengancam semua perniagaan. Ia adalah disebabkan terutamanya daripada ketidakpastian dalam persekitaran ekonomi, politik dan sosial.<br>Risiko kecairan - Risiko kecairan adalah risiko di mana dana yang telah dilaburkan tidak boleh mudah dijual dan ditukar kepada tunai. Ini mungkin timbul apabila volum perdagangan yang rendah dan/atau di mana terdapatnya kekurangan permintaan bagi sekuriti.<br>Risiko kredit - Ini merujuk kepada kemungkinan penerbit sekuriti akan tidak dapat membuat bayaran faedah atau bayaran balik pada tarikh matang. Kemungkinan tersebut boleh menyebabkan kejatuhan dalam nilai dana-dana itu.<br>Risiko kadar faedah - Aras kadar faedah mempunyai impak atas nilai pelaburan. Sebarang kenaikan dalam kadar akan menyebabkan kejatuhan dalam nilai sekuriti, dengan demikian menjelaskan nilai dana-dana itu.<br>Risiko negara – Pelaburan asing bagi suatu dana boleh dijejaskan oleh keadaan politik & ekonomi negara di mana pelaburan tersebut dibuatkan.<br>Risiko mata wang - Risiko ini adalah berkaitan dengan pelaburan-pelaburan yang didenominasikan dalam mata wang asing. Turun naik dalam kadar pertukaran asing akan memberi impak ke atas nilai dana-dana.<br>Risiko pencapaian - Tiada jaminan atas pulangan pelaburan yang boleh dijejaskan oleh risiko yang disebut di atas. | Risiko rakan niaga - Ini merujuk kepada kemungkinan bahawa institusi yang mana dana dilaburkan mungkin tidak mampu untuk membuat pembayaran faedah yang diperlukan dan pembayaran balik prinsipal.<br>Risiko pencapaian - Tiada jaminan atas pulangan pelaburan yang boleh dijejaskan oleh risiko yang disebut di atas. |

Notis Penting kepada Bakal Pemilik Polisi

- Sebelum membeli sebarang produk Insurans Perubatan dan Kesihatan (IPK), anda dinasihatkan untuk mendapatkan penerangan berikut daripada pihak syarikat atau perantaranya:
  - Ciri-ciri asas dan penting IPK secara umumnya; dan
  - Ciri-ciri asas dan penting produk IPK yang anda ingin beli.
- Objektif latihan ini adalah untuk memastikan bahawa anda memahami ciri-ciri asas dan penting produk IPK supaya anda dapat membuat keputusan yang berpengetahuan sebelum membeli produk ini.
- Anda harus memastikan bahawa maklumat penting berkenaan polisi didedahkan kepada anda dan anda memahami maklumat yang didedahkan. Sekiranya terdapat keraguan, sila dapatkan penerangan/penjelasan daripada pihak syarikat atau perantaranya.
- Sebelum membuat sebarang keputusan untuk membeli sebarang polisi IPK, anda harus memastikan polisi polisi ini akan memenuhi keperluan anda dan anda mampu membayar premium di bawah polisi ini.
- Anda dinasihatkan untuk merujuk kepada contoh kontrak polisi untuk butir-butir penting pelan yang anda ingin beli.
- Untuk mengetahui lebih lanjut mengenai asas-asas IPK, sila rujuk kepada risalah pendidikan pengguna "Pengenalan kepada Produk Insurans Perubatan dan Kesihatan" yang dikeluarkan oleh Bank Negara Malaysia yang boleh didapati di kebanyakan cawangan syarikat insurans. Anda juga boleh layari [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) untuk maklumat lanjut.
- Sekiranya polisi ini telah dikeluarkan dan atas sebarang alasan dalam apa cara sekalipun anda memutuskan untuk tidak mengambil polisi ini, anda boleh memulangkan polisi kepada kami bagi pembatalan dengan syarat permohonan bagi pembatalan sedemikian diserahkan oleh anda kepada kami dalam masa 15 hari dari tarikh penghantaran polisi. Anda berhak untuk mendapat pengembalian premium penuh setelah menolak apa-apa perbelanjaan perubatan yang mungkin ditanggung oleh kami semasa pengeluaran polisi.

Senarai Semakan

Senarai semakan ini adalah panduan kepada anda untuk mendapatkan penerangan mengenai ciri-ciri penting sesuatu pelan IPK supaya anda boleh membuat keputusan berpengetahuan sebelum membeli sesuatu polisi. Apabila terdapat keraguan atau di mana terdapat kekaburan, anda adalah dinasihatkan supaya mendapatkan penjelasan/penerangan lanjut dari syarikat insurans atau ejen anda.

- Buku risalah "Pengenalan kepada Produk Insurans Perubatan dan Kesihatan" yang dikeluarkan oleh Bank Negara Malaysia mengenai asas-asas IPK.
- Dokumen polisi untuk maklumat penting yang terperinci berkenaan dengan polisi yang dibeli.
- Tempat di mana butiran ciri-ciri penting boleh didapati.
- Faedah yang dibayar di bawah polisi ini.
- Pengecualian perubatan atau teknikal yang penting atau seketan.
- Had-had keatas faedah (contoh % kos yang dilindungi di bawah polisi, bayaran bersama, maksimum jumlah kos tuntutan dan pendeduksian)
- Jumlah premium yang akan dibayar dan tempoh pembayaran.
- Sifat dan setakat mana hak syarikat untuk menilai dan menyemak premium yang perlu dibayar dan notis yang akan diberikan oleh syarikat sekiranya terdapat sebarang penyemakan.
- Kondisi pra-kewujudan, penyakit yang khusus dan tempoh kelayakan dan jangkamasa yang relevan, yang berkaitan.
- Keadaan-keadaan pra-wujud, penyakit khusus dan tempoh kelayakan dan tempoh-tempoh yang berkenaan.
- Untuk polisi pembaharuan tahunan, sama ada pembaharuan polisi adalah terjamin.
- Keadaan-keadaan berkemungkinan yang akan menyebabkan senario-senario berikut semasa pembaharuan polisi:
  - Sesuatu polisi yang diperbaharui dengan premium setara;
  - Sesuatu polisi yang diperbaharui dengan kadar premium yang dinaikkan; atau
  - Sesuatu polisi yang tidak diperbaharui.
- Implikasi kemungkinan akibat penukaran polisi dari satu syarikat insurans kepada yang lain atau pemindahan dari satu jenis pelan IPK kepada yang lain.
- "Tempoh Pertimbangan Percuma" selama 15 hari diberi untuk mempertimbangkan kesesuaian pelan IPK yang anda baru beli. Jika anda memulangkan produk ini kepada syarikat insurans dalam tempoh ini, premium penuh akan dikembalikan kepada pemunya polisi selepas menolak bayaran pemeriksaan perubatan.
- Hak syarikat insurans untuk menolak liabiliti sekiranya anda gagal mendedahkan maklumat relevan yang akan menjejaskan keputusan syarikat insurans untuk menerima atau menolak risiko, dan ke atas premium serta syarat yang akan dikenakan kepada anda.