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HLA EverLife - Increasing Cover
Regular Premium Investment-Linked Plan

Commencement Date: 22/08/2013

Name		Age (Last Birthday)	Gender	Smoker
1st Life Assured	three five	35	Male <i>Lelaki</i>	No <i>Tidak</i>
2nd Life Assured	84	28	Male <i>Lelaki</i>	No <i>Tidak</i>

Account	Plan Name	Coverage Type	Insured Lives	Sum Assured/ Benefit(RM)	Coverage Period(Years)	Premium Payment Terms(Years)	Annual Target Premium Payable(RM)	Annual Loading Amount (RM)	Total Premium Payable (RM)
Basic Account	HLA EverLife	Increasing Cover	1st Life Assured	60000	65	65	1200	0.00	1200

Total Basic Account Premium 1200

Rider(s)	HLA Major Medi(HMM_300) Deductible(10000)		1st Life Assured		65		641.56	0.00	641.56
Rider(s)	Accelerated Critical Illness		1st Life Assured	15000.0	15	15	31.8	0.00	31.8
Rider(s)	Critical Illness Waiver of Premium Rider		1st Life Assured	3264.45	12	12	110.664855	0.00	110.664855
Rider(s)	Living Care Waiver of Premium Rider		2nd Life Assured	1873.36	50	50	440.052264	0.00	440.052264
Rider(s)	MedGlobal IV Plus(MGIVP_150) Deductible((null))		1st Life Assured		65		1422.89	0.00	1422.89

Total Riders Premium 2646.967119

Total Premium Payable(Annual) 3846.967119

HONG LEONG ASSURANCE BERHAD

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This sales illustration consists of 1 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 1 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.*

iMP Version 1.2 (Agency) - Last Updated 31 Aug 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



Plan	Occupation Class	Occupation Loading (per RM1k SA) (RM)	Health Loading (per RM1k SA) (RM)	Health Loading (per RM1k SA) Term	Health Loading (%)	Health Loading (%) Term
HLA EverLife	Class 1	STD	0	0	0	0
HLA Major Medi(HMM_300) Deductible(10000)	Class 1	STD	0	0	0	0
Accelerated Critical Illness	Class 1	STD	0	0	0	0
Critical Illness Waiver of Premium Rider	Class 1	STD	0	0	0	0
Living Care Waiver of Premium Rider	Class 1	STD	0	0	0	0
MedGlobal IV Plus(MGIVP_150) Deductible((null))	Class 1	STD	0	0	0	0

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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	65	%	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. 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. 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. The maximum value of any asset of any fund shall not exceed the following price: (a) The last transacted market price at which those assets could be purchased or sold on the business day before the valuation date; or (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; 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. 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. 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. 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. Country risk - The foreign investment of a fund may be affected by the political & economic conditions of the country which the investments are made. 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. 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. 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. 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. 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. 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. Country risk - The foreign investment of a fund may be affected by the political & economic conditions of the country which the investments are made 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. 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. Performance risk – There is no guarantee on the investment returns which may be affected by the above mentioned risks

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

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

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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.*

Kedaaan- 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. Aset-aset setiap dana akan dinilai untuk menentukan nilai di mana unit-unit oleh dana tertentu dicairkan atau dibeli untuk tujuan pelaburan. 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. Nilai maksima sebarang aset daripada sebarang dana tidak akan melebihi harga tersebut: (a) Harga pasaran transaksi yang terakhir di mana aset-aset boleh dibeli atau dijual pada hari berkerja sebelum tarikh penilaian; atau (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; 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. 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. 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. Risiko kadar faedah - Aras kadar faedah mempunyai impak atas nilai pelaburan. Sebarang kenaikan dalam kadar akan menyebabkan kejatuhan dalam nilai sekuriti, dengan demikian menjejaskan nilai dana-dana itu. Risiko negara – Pelaburan asing bagi suatu dana boleh dijejaskan oleh keadaan politik & ekonomi negara di mana pelaburan tersebut dibuatkan. 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. 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. 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. 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. 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. Risiko kadar faedah - Aras kadar faedah mempunyai impak atas nilai pelaburan. Sebarang kenaikan dalam kadar akan menyebabkan kejatuhan dalam nilai sekuriti, dengan demikian menjejaskan nilai dana-dana itu. Risiko negara – Pelaburan asing bagi suatu dana boleh dijejaskan oleh keadaan politik & ekonomi negara di mana pelaburan tersebut dibuatkan. 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. 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. Risiko pencapaian - Tiada jaminan atas pulangan pelaburan yang boleh dijejaskan oleh risiko yang disebut di atas.