

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

Commencement Date *Tarikh Permulaan* : 19/08/2013

Name <i>Nama</i>		Age (Last Birthday) <i>Umur (Harijadi Lepas)</i>	Gender <i>Jantina</i>	Smoker <i>Perokok</i>
Life Assured <i>Hayat Diinsuranskan</i>	bfdsf	30/12/1970 42	Male <i>Lelaki</i>	No <i>Tidak</i>


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

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*Ilustrasi Jualan ini mengandungi 23 muka surat dan setiap muka surat membentuk sebahagian daripada ilustrasi jualan. Bakal pemunya polisi adalah dinasihatkan untuk membaca dan memahami maklumat yang tercetak pada setiap muka surat.*

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Plan <i>Pelan</i>	Occupation Class <i>Kelas Pekerjaan</i>	Occupation Loading (per RM1k SA) (RM) <i>Premium Tambahan Berkenaan Pekerjaan (per RM1k SA) (RM)</i>	Health Loading (per RM1k SA) (RM) <i>Premium Tambahan Kesihatan (per RM1k SA) (RM)</i>	Health Loading (per RM1k SA) Term <i>Tempoh Premium Tambahan Kesihatan (per 1k SA)</i>	Health Loading (%) <i>Premium Tambahan Kesihatan (%)</i>	Health Loading (%) Term <i>Tempoh Premium Tambahan Kesihatan (%)</i>
HLA EverLife	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

<sup>^</sup> 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.

<sup>^</sup> 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 <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 <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 <i>Tempoh Sehingga Kematangan</i>	10.35 years	12.35 years	15.35 years	17.35 years	22.35 years	N/A	N/A
Fund Management Fee <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) <i>Harga Unit Terjamin Minimum pada Kematangan Dana(sebelum cukai)</i>	1.2358	1.2670	1.3136	1.3446	1.4221
Maturity Date <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. <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. <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) <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) <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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Illustration of Basic Plan and Rider with Unitization      *Ilustrasi Pelan Asas dan Rider dengan Pengunitan*

Policy Year  <i>Tahun Polisi</i>	Life Assured Age At The End Of Year  <i>Umur Hayat Diinsurankan pada Akhir Tahun</i>	Basic Sum Assured  <i>Jumlah Asas Diinsurankan (RM)</i>	Total Premium Paid per Policy Year  <i>Jumlah Premium Dibayar untuk satu Tahun Polisi (RM)</i>	Cumulative Premium  <i>Premium Kumulatif (RM)</i>	Unallocated Premium  <i>Premium yang tidak Diperuntukkan (RM)</i>	Allocated Premium  <i>Premium yang Diperuntukkan</i>		Cumulative Allocated Premium  <i>Premium yang Diperuntukkan Kumulatif</i>			Not Guaranteed  <i>Tidak Terjamin</i>			Direct Distribution Cost  <i>Kos Pengagihan Langsung (RM)</i>
						(RM)		(RM)			Insurance Charges  <i>Caj- Caj Insurans (RM)</i>		Other Charges	
						Basic Unit Account  <i>Akaun Unit Asas</i>	Rider Unit Account  <i>Akaun Unit Rider</i>	Basic Unit Account  <i>Akaun Unit Asas</i>	Rider Unit Account  <i>Akaun Unit Rider</i>	Total  <i>Jumlah</i>	Basic Cover  <i>Perlindungan Asas</i>	Rider with Unitization  <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.