

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 <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>	
2nd Life Assured <i>Hayat Diinsuranskan ke - 2</i>		fdsfsd		12/12/1984 28		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							Jumlah Premium Akaun Asas		1,200.00

HONG LEONG ASSURANCE BERHAD

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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) atau hubungi talian bebas tol PIDM (1-800-88-1266).



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Rider(s) Rider (Rider-rider)	Accelerated Critical Illness Rider		1st Life Assured	15,000.00	50	50	168.75	0.00	168.75
	Diabetes Wellness Care Rider		1st Life Assured	20,000.00	10	10	457.80	0.00	457.80
	Critical Illness Waiver of Premium Rider		1st Life Assured	29,930.09 (Annual) (Tahunan)	30	30	8,661.77	0.00	8,661.77
	Acc. Death & Compassionate Allowance Rider		1st Life Assured	10,000.00	30	30	10.40	0.00	10.40
	Acc. Daily Hospitalisation Income Rider		1st Life Assured	50.00 (Daily) (Harian)	30	30	6.72	0.00	6.72
	EverCash 1 Rider		1st Life Assured	600.00 (Annual) (Tahunan)	20	6	2,064.60	0.00	2,064.60
	EverCash 55 Rider		1st Life Assured	1,500.00 (Monthly) (Bulanan)	58	13	22,425.00	0.00	22,425.00
	HLA Major Medi		1st Life Assured	HMM_150 (Deductible Penolakan RM5000)	58	58	922.75	0.00	922.75
	LifeShield Rider		1st Life Assured	20,000.00	58	58	458.60	0.00	458.60
	HLA MedGLOBAL IV Plus		1st Life Assured	MGIVP_150	58	58	1,989.91	0.00	1,989.91
	Acc. Medical Reimbursement Rider		1st Life Assured	1,000.00	30	30	7.01	0.00	7.01
	Personal Accident Rider		1st Life Assured	10,000.00	30	30	7.80	0.00	7.80
	Acc. TPD Monthly Living Allowance Rider		1st Life Assured	5,000.00 (Monthly) (Bulanan)	30	30	183.50	0.00	183.50
	TPD Waiver of Premium Rider		1st Life Assured	5,417.94 (Annual) (Tahunan)	30	30	69.89	0.00	69.89
	Acc. Weekly Indemnity Rider		1st Life Assured	1,000.00 (Weekly) (Mingguan)	20	20	196.00	0.00	196.00
	Waiver of Premium Rider		2nd Life Assured	30,098.84 (Annual) (Tahunan)	30	30	993.26	0.00	993.26
Total Riders Premium							Jumlah Premium Rider		38,623.76
Total Premium Payable (Annual)							Jumlah Premium Perlu Dibayar (Tahunan)		39,823.76

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	Percentage (%) <i>Peratusan (%)</i>	Amount (RM) <i>Amaun (RM)</i>
Annuity Premium* <i>Premium Anuiti</i>	98.2%	22,021.35
Non Annuity Premium <i>Premium Bukan Anuiti</i>	1.8%	403.65

* Only the Annuity Premium will qualify for tax relief up to RM 3,000 per year and under the current tax rules, the tax relief on the Annuity Premium is only available up to year 2021.
Hanya Premium Anuiti akan layak untuk mendapat pelepasan cukai sebanyak RM3,000 setiap tahun dan menurut peraturan cukai semasa, pelepasan cukai atas Premium Anuiti hanya akan berkesan sehingga tahun 2021.

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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
Accelerated Critical Illness Rider	Class 1	0.00	0.00	0	0	0
Diabetes Wellness Care Rider	Class 1	0.00	0.00	0	0	0
Critical Illness Waiver of Premium Rider	Class 1	0.00	0.00	0	0	0
Acc. Death & Compassionate Allowance Rider	Class 1	0.00	0.00	0	0	0
Acc. Daily Hospitalisation Income Rider	Class 1	0.00	0.00	0	0	0
EverCash 1 Rider	Class 1	STD	0.00	0	0	0
EverCash 55 Rider	Class 1	STD	0.00	0	0	0
HLA Major Medi	Class 1	0.00	0.00	0	0	0
LifeShield Rider	Class 1	STD	0.00	0	0	0
HLA MedGLOBAL IV Plus	Class 1	0.00	0.00	0	0	0
Acc. Medical Reimbursement Rider	Class 1	0.00	0.00	0	0	0
Personal Accident Rider	Class 1	0.00	0.00	0	0	0
Acc. TPD Monthly Living Allowance Rider	Class 1	0.00	0.00	0	0	0
TPD Waiver of Premium Rider	Class 1	STD	0.00	0	0	0
Acc. Weekly Indemnity Rider	Class 1	0.00	0.00	0	0	0
Waiver of 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[^]. 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[^]. 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 <i>Tarikh Permulaan sehingga Tarikh Kematangan Polisi</i>	0.00	0.00	0.00	0.00	0.00	90.00	10.00

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>	10.41 years	12.41 years	15.41 years	17.41 years	22.41 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>	RM8 per month for first 10 years, RM5 per month for the remaining years <i>(RM8 bulanan bagi 10 tahun pertama, RM5 bulanan bagi tahun yang tertinggal)</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>		-	50 To 57
Amount (RM)	<i>Jumlah (RM)</i>	-	100.00

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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Rider - 1st Life Assured

Plan Name	Insured Lives	Plan Choice	No. of Benefit Units	Coverage Term	Sum Assured / Benefit	Description																																									
Accelerated Critical Illness Rider	bfdsf	-	-	50	15,000.00	<p>RM 15,000.00 is payable upon diagnosis of any of the 36 critical illnesses of the Life Assured during the coverage term. Upon payment of the ACIR Sum Assured, the Basic Sum Assured will be reduced accordingly.</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 amount of lump sum payment upon CI.</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, Alteration Effective Date or at any Reinstatement Date of the Rider;</p> <p>(ii) Diagnosis of the dread disease other than those specified under item (iii) below within thirty (30) days from Issue Date, Alteration Effective Date or at any Reinstatement Date, whichever is latest;</p> <p>(iii) Diagnosis of the dread disease specified below within sixty (60) days from the Issue Date, Alteration Effective Date or at any Reinstatement Date, whichever is latest:</p> <table><tr><td>(a) Angioplasty and other invasive treatments for coronary artery disease</td></tr><tr><td>(b) Cancer</td></tr><tr><td>(c) Coronary artery disease requiring surgery</td></tr><tr><td>(d) Heart attack</td></tr><tr><td>(e) Other serious coronary artery disease</td></tr></table> <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	(a) Angioplasty and other invasive treatments for coronary artery disease	(b) Cancer	(c) Coronary artery disease requiring surgery	(d) Heart attack	(e) Other serious coronary artery disease
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Diabetes Wellness Care Rider	bfdsf	-	-	10	20,000.00	<p>RM20,000.00 is payable upon Death or diagnosis/ happening of any one of the Critical Illnesses/ Condition as listed below, whichever occur first:</p> <table><tr><td>1. Stroke</td></tr><tr><td>2. Blindness</td></tr><tr><td>3. Kidney Failure (End Stage Renal Failure)</td></tr><tr><td>4. Cancer</td></tr><tr><td>5. Loss of a Single Hand or Foot by Amputation (all causes)</td></tr></table>	1. Stroke	2. Blindness	3. Kidney Failure (End Stage Renal Failure)	4. Cancer	5. Loss of a Single Hand or Foot by Amputation (all causes)																																				
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CIWP	bfdsf	-	-	30	29,930.09 (Annual)	<p>The rider Sum Assured will be paid to reduce future premium up to expiry date of the rider upon diagnosis of any of the 36 critical illnesses covered of the 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.</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; or</p> <p>(v) Death of the Life Assured within twenty-eight (28) days following the date of diagnosis of any of the critical illnesses.</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
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Acc. Death & Compassionate Allowance Rider	bfdsf	-	-	30	10,000.00	In the event of accidental Death of the Life Assured, the Accidental Death Benefit payable shall be RM10,000.00. Compassionate Allowance of RM10,000 will be payable in addition to Accidental Death Benefit.																																				
Acc. Daily Hospitalisation Income Rider	bfdsf	-	-	30	50.00 (Daily)	In the event that the Life Assured is hospitalised in an approved hospital for a minimum of 6 continuous hours per admission as the result of an accident, an Accidental Daily Hospitalisation Income equivalent to RM50.00 will be payable up to a maximum of 730 days per accident.																																				
EverCash 1	bfdsf	-	-	20	600.00 (Annual)	This rider will provide a Guaranteed Yearly Income of RM 600.00 starting from end of 1st year up to the expiry of this Rider. Upon death/ TPD (prior to attaining age 65), 100% of the outstanding Guaranteed Yearly Income shall be payable. Upon Accidental TPD, the additional amount payable shall be 300% of outstanding Guaranteed Yearly Income.																																				

This sales illustration consists of 47 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 47 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

EverCash 55 Rider	bfdsf	-	-	58	1,500.00 (Monthly)	<div>This rider will provide a Guaranteed Monthly Income (GMI) of RM 1,500.00 starting from the end of year where Life Assured attains age 55 until the first occurrence of either death, TPD (prior to attaining age 65) or expiry of this rider at age 100. Upon Death/ TPD, the Death/ TPD benefit payable shall be as follows:</div> <table><tr><td>Rider In Force Period</td><td>Death/ TPD benefit</td></tr><tr><td>Prior to commencement of GMI</td><td>Annual rider premium paid (excluding any discount or loading) accumulated at 3.5% per annum</td></tr><tr><td>Upon commencement of GMI</td><td>50% of Outstanding GMI</td></tr></table>	Rider In Force Period	Death/ TPD benefit	Prior to commencement of GMI	Annual rider premium paid (excluding any discount or loading) accumulated at 3.5% per annum	Upon commencement of GMI	50% of Outstanding GMI
Rider In Force Period	Death/ TPD benefit											
Prior to commencement of GMI	Annual rider premium paid (excluding any discount or loading) accumulated at 3.5% per annum											
Upon commencement of GMI	50% of Outstanding GMI											
HLA Major Medi	bfdsf	HMM_150 (Deductible RM5000)	-	58	-	<div>This rider provides for hospitalisation and surgical expenses, and outpatient treatment benefits incurred due to illness covered under the rider.</div> <div>Refer to the Schedule of Benefits in the Product Disclosure Sheet for details. Premium is not guaranteed and it is dependent on the entry age of the Life Assured. All payments of Benefits (with the exception of Daily Cash amount for hospitalization due to road accidents on a Malaysian Highway, Daily Cash allowance for each day confined in a Government Hospital, Outpatient Cancer Treatment, Outpatient Kidney Dialysis Treatment and Emergency Evacuation & Repatriation) as described in the Schedule Of Benefits are subject to deductible of RM5000 per Disability. Deductibles mean amount of eligible expenses which the policyholder acts as his own insurer/ amount to be borne by policyholder.</div>						
LifeShield Rider	bfdsf	-	-	58	20,000.00	<div>In the event of Death or TPD (prior to attaining age 65) of Life Assured, the Death/ TPD benefit equivalent to RM20,000.00 shall be payable. TPD benefit will be paid in accordance to TPD provision. Juvenile LIEN rule shall apply.</div>						
HLA MedGLOBAL IV Plus	bfdsf	MGIVP_150	-	58	-	<div>This rider provides for hospitalisation and surgical expenses, and outpatient treatment benefits incurred due to illness covered under the rider.</div> <div>Refer to the Schedule of Benefits in the Product Disclosure Sheet for details. Premium is not guaranteed and it is dependent on the entry age of the Life Assured.</div>						
Acc. Medical Reimbursement Rider	bfdsf	-	-	30	1,000.00	<div>In the event of accident, medical and surgical expenses such as inpatient and outpatient treatment incurred by the Life Assured will be reimbursed up to RM1,000.00 per accident.</div>						
Personal Accident Rider	bfdsf	-	-	30	10,000.00	<div>In the event of accidental Death of the Life Assured, the Accidental Death Benefit payable shall be RM10,000.00. In the event of accidental Partial/ Total & Permanent Disability of the Life Assured, Accidental Partial/ Total & Permanent Disability Benefit payable shall be in accordance to Schedule of Indemnities. The Accidental Partial/ Total & Permanent Disability Benefit payable shall be accelerated from the Rider Sum Assured.</div>						
Acc. TPD Monthly Living Allowance Rider	bfdsf	-	-	30	5,000.00 (Monthly)	<div>In the event that the Life Assured suffers any of the following loss or disability as the result of an accident within 365 days from the date of occurrence: a Monthly Living Allowance equivalent to RM5,000.00 will be payable up to maximum of 180 months during the lifetime of the Life Assured:</div> <div><ul style="list-style-type: none">- Total Permanent Disability;- permanent total loss of sight of both eyes;- permanent total loss of sight of one eye;- permanent total loss of speech and hearing;- loss of or the permanent loss of use of two limbs;- loss of or the permanent loss of use of one limb;- permanent and incurable insanity; or- permanent total paralysis.</div>						
TPDWP	bfdsf	-	-	30	5,417.94 (Annual)	<div>The rider Sum Assured will be paid to reduce future premium up to expiry date of the rider upon the first occurrence of TPD (prior to attaining age 65)/ OAD (after attaining age 65) of the life assured during the coverage period. Premium is guaranteed and on level basis.</div>						
Acc. Weekly Indemnity Rider	bfdsf	-	-	20	1,000.00 (Weekly)	<div>In the event of accidental Temporary Total Disability of the Life Assured, weekly indemnity equivalent to RM1,000.00 will be payable. In the event of accidental Temporary Partial Disability of the Life Assured, weekly indemnity equivalent to RM250.00 will be payable. Maximum duration payable for accidental Temporary Total Disability and accidental Temporary Partial Disability is up to 104 weeks per accident.</div>						

Rider - 2nd Life Assured

Plan Name	Insured Lives	Plan Choice	No. of Benefit Units	Coverage Term	Sum Assured / Benefit	Description
PR	fdsgsd	-	-	30	30,098.84 (Annual)	The rider Sum Assured will be paid to reduce future premium up to the expiry date of the rider upon death or TPD (prior to attaining age 65)/ OAD (after attaining age 65) of the Policy Owner/ 2nd Life Assured during the coverage period. Premium is guaranteed and on level basis.

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 <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 Pengagihian 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	5,150.64	5,151	3,022	480	1,649	480	1,649	2,129	90	688	96	1,477
2	44	60,000	5,150.64	10,301	2,866	624	1,660	1,104	3,309	4,413	101	710	96	1,579
3	45	60,000	5,150.64	15,452	1,200	942	3,009	2,046	6,318	8,364	114	1,294	96	942
4	46	60,000	5,150.64	20,603	1,128	1,002	3,020	3,048	9,338	12,386	128	1,330	96	1,128
5	47	60,000	5,150.64	25,753	648	1,110	3,392	4,158	12,731	16,889	143	1,712	96	648
6	48	60,000	5,150.64	30,904	648	1,110	3,392	5,268	16,123	21,391	160	1,749	96	648
7	49	60,000	5,150.64	36,054	0	1,200	3,951	6,468	20,074	26,542	178	2,066	96	0
8	50	60,000	5,150.64	41,205	0	1,200	3,951	7,668	24,024	31,692	198	2,113	96	0
9	51	60,000	5,150.64	46,356	0	1,200	3,951	8,868	27,975	36,843	219	2,167	96	0
10	52	60,000	5,150.64	51,506	0	1,200	3,951	10,068	31,926	41,994	243	2,857	96	0
11	53	60,000	4,692.84	56,199	0	1,200	3,493	11,268	35,418	46,686	270	2,290	60	0
12	54	60,000	4,692.84	60,892	0	1,200	3,493	12,468	38,911	51,379	299	2,294	60	0
13	55	60,000	4,692.84	65,585	0	1,200	3,493	13,668	42,404	56,072	330	2,305	60	0
14	56	60,000	4,692.84	70,278	0	1,200	3,493	14,868	45,897	60,765	362	2,315	60	0
15	57	60,000	4,692.84	74,971	0	1,200	3,493	16,068	49,390	65,458	395	2,725	60	0
16	58	60,000	4,692.84	79,663	0	1,200	3,493	17,268	52,883	70,151	426	2,735	60	0
17	59	60,000	4,692.84	84,356	0	1,200	3,493	18,468	56,375	74,843	456	2,744	60	0
18	60	60,000	4,692.84	89,049	0	1,200	3,493	19,668	59,868	79,536	489	2,755	60	0
19	61	60,000	4,692.84	93,742	0	1,200	3,493	20,868	63,361	84,229	528	2,767	60	0
20	62	60,000	4,692.84	98,435	0	1,200	3,493	22,068	66,854	88,922	576	3,464	60	0
21	63	60,000	4,496.84	102,932	0	1,200	3,297	23,268	70,151	93,419	633	3,279	60	0
22	64	60,000	4,496.84	107,428	0	1,200	3,297	24,468	73,448	97,916	697	3,292	60	0
23	65	60,000	4,496.84	111,925	0	1,200	3,297	25,668	76,745	102,413	768	3,311	60	0
24	66	60,000	4,496.84	116,422	0	1,200	3,297	26,868	80,041	106,909	848	3,330	60	0
25	67	60,000	4,496.84	120,919	0	1,200	3,297	28,068	83,338	111,406	936	4,940	60	0
26	68	60,000	4,496.84	125,416	0	1,200	3,297	29,268	86,635	115,903	1,032	4,961	60	0
27	69	60,000	4,496.84	129,913	0	1,200	3,297	30,468	89,932	120,400	1,135	4,985	60	0
28	70	60,000	4,496.84	134,410	0	1,200	3,297	31,668	93,229	124,897	1,247	5,009	60	0
29	71	60,000	4,496.84	138,906	0	1,200	3,297	32,868	96,526	129,394	1,371	5,034	60	0
30	72	60,000	4,496.84	143,403	0	1,200	3,297	34,068	99,822	133,890	1,508	8,578	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).

Monthly insurance charges for the rider(s) will be higher than the monthly allocated rider(s) premium at Life Assured's age 64 (last birthday).

Caj-caj insurans bulanan rider (rider-rider) akan melebihi premium yang diperuntukkan bulanan rider (rider-rider) apabila Hayat Diinsuranskan berusia 64 (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 <i>Tahun Polisi</i>	Life Assured Age At The End Of Year <i>Umur Hayat Diinsuranskan pada Akhir Tahun</i>	Not Guaranteed <i>Tidak Terjamin</i>								
		Surrender Value Basic Unit Account ** <i>Nilai Penyerahan Akaun Unit Asas</i>			Surrender Value Rider Unit Account ** <i>Nilai Penyerahan Akaun Unit Rider</i>			Total Surrender Value (Basic Unit Account & Rider Unit Account) ** <i>Jumlah Nilai Penyerahan (Akaun Unit Asas & Akaun Unit Rider)</i>		
		(RM)			(RM)			(RM)		
		Bull	Flat	Bear	Bull	Flat	Bear	Bull	Flat	Bear
1	43	354	344	339	1,005	969	955	1,360	1,313	1,294
2	44	869	836	822	2,059	1,960	1,921	2,928	2,796	2,743
3	45	1,737	1,660	1,629	4,004	3,784	3,698	5,741	5,444	5,326
4	46	2,704	2,559	2,501	6,037	5,644	5,491	8,741	8,203	7,992
5	47	3,826	3,584	3,489	8,194	7,564	7,321	12,020	11,148	10,809
6	48	4,996	4,625	4,482	10,439	9,510	9,155	15,435	14,135	13,637
7	49	6,312	5,779	5,574	13,087	11,780	11,286	19,399	17,559	16,860
8	50	7,689	6,953	6,675	15,847	14,084	13,424	23,536	21,037	20,099
9	51	9,128	8,149	7,782	18,721	16,417	15,564	27,849	24,566	23,347
10	52	10,632	9,365	8,896	21,075	18,139	17,066	31,707	27,504	25,962
11	53	12,202	10,601	10,014	23,688	20,063	18,754	35,890	30,663	28,769
12	54	13,839	11,850	11,131	26,472	22,054	20,479	40,311	33,904	31,610
13	55	15,541	13,113	12,245	29,395	24,102	22,239	44,935	37,214	34,484
14	56	17,314	14,387	13,354	32,502	26,214	24,031	49,816	40,601	37,385
15	57	19,161	15,673	14,457	35,381	27,987	25,453	54,542	43,660	39,911
16	58	21,085	16,973	15,558	38,398	29,807	26,904	59,483	46,780	42,462
17	59	23,097	18,288	16,655	41,612	31,687	28,379	64,709	49,975	45,034
18	60	25,192	19,616	17,747	44,984	33,618	29,883	70,177	53,234	47,630
19	61	27,379	20,952	18,826	48,572	35,609	31,410	75,951	56,561	50,237
20	62	29,648	22,287	19,885	51,669	36,964	32,271	81,316	59,251	52,155
21	63	31,373	23,611	20,912	53,825	38,353	33,139	85,198	61,964	54,051
22	64	33,102	24,918	21,901	56,053	39,777	34,017	89,156	64,695	55,917
23	65	34,826	26,196	22,843	58,344	41,226	34,900	93,170	67,423	57,742
24	66	36,540	27,441	23,727	60,715	42,714	35,783	97,255	70,154	59,510
25	67	38,233	28,640	24,544	61,549	42,624	35,061	99,782	71,264	59,606
26	68	39,896	29,784	25,285	62,395	42,510	34,300	102,291	72,294	59,585
27	69	41,521	30,865	25,941	63,250	42,367	33,495	104,772	73,232	59,436
28	70	43,098	31,870	26,500	64,116	42,196	32,646	107,214	74,066	59,146
29	71	44,612	32,785	26,948	64,991	41,993	31,751	109,603	74,779	58,698
30	72	46,047	33,594	27,267	62,308	38,195	27,249	108,355	71,789	54,516

** 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 Year <i>Tahun Polisi</i>	Life Assured Age At The End Of Year <i>Umur Hayat Diinsuranskan pada Akhir Tahun</i>	Not Guaranteed <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	81,360	81,313	81,294	0	0	0	20	20	20
2	44	82,928	82,796	82,743	0	0	0	35	34	34
3	45	85,741	85,444	85,326	0	0	0	66	64	64
4	46	88,741	88,203	87,992	0	0	0	95	92	90
5	47	92,020	91,148	90,809	0	0	0	129	124	122
6	48	95,435	94,135	93,637	0	0	0	162	153	150
7	49	99,399	97,559	96,860	0	0	0	202	189	184
8	50	103,536	101,037	100,099	0	0	0	242	223	216
9	51	107,849	104,566	103,347	0	0	0	283	258	249
10	52	111,707	107,504	105,962	0	0	0	326	293	281
11	53	95,890	90,663	88,769	0	0	0	360	318	303
12	54	100,311	93,904	91,610	0	0	0	402	350	331
13	55	104,935	97,214	94,484	0	0	0	447	382	359
14	56	109,816	100,601	97,385	0	0	0	493	416	388
15	57	114,542	103,660	99,911	0	0	0	542	449	417
16	58	119,483	106,780	102,462	0	0	0	589	480	443
17	59	124,709	109,975	105,034	0	0	0	638	511	468
18	60	130,177	113,234	107,630	0	0	0	690	543	494
19	61	135,951	116,561	110,237	0	0	0	745	576	520
20	62	141,316	119,251	112,155	0	0	0	803	609	546
21	63	145,198	121,964	114,051	0	0	0	855	634	563
22	64	149,156	124,695	115,917	0	0	0	894	661	582
23	65	153,170	127,423	117,742	153,170	127,423	117,742	933	689	601
24	66	157,255	130,154	119,510	157,255	130,154	119,510	973	716	619
25	67	159,782	131,264	119,606	159,782	131,264	119,606	1,014	743	637
26	68	162,291	132,294	119,585	162,291	132,294	119,585	1,039	754	638
27	69	164,772	133,232	119,436	164,772	133,232	119,436	1,064	765	637
28	70	167,214	134,066	119,146	167,214	134,066	119,146	1,089	774	636
29	71	169,603	134,779	118,698	169,603	134,779	118,698	1,114	782	633
30	72	168,355	131,789	114,516	168,355	131,789	114,516	1,138	789	629

** 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– 1st Life Assured *Ilustrasi Rider tanpa Pengunitan – Hayat Diinsuranskan Pertama*

Illustration of Riders <i>Ilustrasi Rider</i>								
		EverCash 55 Rider						
Policy Year	Life Assured Age At The End Of Year	Guaranteed <i>Terjamin</i>						Direct Distribution Cost
		Annual Premium (Beg. of Year)	Monthly Income up to age 100 (Cumulative Amount for the Year) (Pay Out)	Maximum Partial Surrender Value #	Full Surrender Value (Before Tax Penalty)	Death/ TPD Benefit ^		
<i>Tahun Polisi</i>	<i>Umur Hayat Diinsuranskan Polisi pada Akhir Tahun</i>	<i>Premium Tahunan (Permulaan Tahun)</i>	<i>Pendapatan Bulanan sehingga umur 100 (Amaun Kumulatif bagi Setiap Tahun) (Dibayar)</i>	<i>Nilai Penyerahan Separa Maksimum #</i>	<i>Nilai Penyerahan Penuh (Sebelum Penalti Cukai)</i>	<i>Faedah Kematian TPD ^</i>		<i>Kos Pengagihan Langsung</i>
						Beg. of Year <i>Permulaan Tahun</i>	End of Year <i>Akhir Tahun</i>	
1	43	22,425.00	0	9,528	12,528	23,550	24,374	765
2	44	22,425.00	0	20,184	26,184	47,924	49,602	765
3	45	22,425.00	0	37,288	46,288	73,152	75,712	727
4	46	22,425.00	0	51,441	63,441	99,262	102,736	727
5	47	22,425.00	0	66,419	81,419	126,286	130,706	702
6	48	22,425.00	0	94,789	112,789	154,256	159,655	702
7	49	22,425.00	0	113,994	134,994	183,205	189,617	662
8	50	22,425.00	0	134,255	158,255	213,167	220,628	662
9	51	22,425.00	0	155,617	182,617	244,178	252,724	662
10	52	22,425.00	0	178,128	208,128	276,274	285,944	662
11	53	22,425.00	0	201,834	234,834	309,494	320,326	662
12	54	22,425.00	0	226,789	262,789	343,876	355,912	662
13	55	22,425.00	1,500	251,693	290,693	379,462	405,000	662
14	56	0.00	18,000	287,882	287,882	405,000	396,000	0
15	57	0.00	18,000	284,928	284,928	396,000	387,000	0
16	58	0.00	18,000	281,833	281,833	387,000	378,000	0
17	59	0.00	18,000	278,599	278,599	378,000	369,000	0
18	60	0.00	18,000	275,220	275,220	369,000	360,000	0
19	61	0.00	18,000	271,691	271,691	360,000	351,000	0
20	62	0.00	18,000	267,999	267,999	351,000	342,000	0
21	63	0.00	18,000	264,139	264,139	342,000	333,000	0
22	64	0.00	18,000	260,105	260,105	333,000	324,000	0
23	65	0.00	18,000	255,894	255,894	324,000	315,000	0
24	66	0.00	18,000	251,503	251,503	315,000	306,000	0
25	67	0.00	18,000	246,929	246,929	306,000	297,000	0
26	68	0.00	18,000	242,172	242,172	297,000	288,000	0
27	69	0.00	18,000	237,233	237,233	288,000	279,000	0
28	70	0.00	18,000	232,110	232,110	279,000	270,000	0
29	71	0.00	18,000	226,805	226,805	270,000	261,000	0
30	72	0.00	18,000	221,317	221,317	261,000	252,000	0

^ TPD benefit will be paid in accordance to the Company's TPD provision. *Faedah TPD akan dibayar mengikut peruntukan TPD Syarikat.*
Partial surrender is allowed at any time subject to a Minimum Retention Amount (MRA) being maintained. The amount illustrated above is after retaining MRA and hence is the amount you will receive upon partial surrender. *Penyerahan separa dibenarkan pada bila-bila masa tertakluk kepada Amaun Retensi Minimum (MRA) dikekalkan. Amaun yang diilustrasikan di atas adalah selepas mengekalkan MRA dan inilah merupakan jumlah yang akan anda menerima apabila penyerahan separa.*

Illustration of Riders without Unitization - 1st Life Assured *Ilustrasi Rider tanpa Pengunitan - Hayat Diinsuranskan Pertama*

Illustration of Riders <i>Ilustrasi Rider</i>													
		EverCash 1 Rider											
Policy Year	Life Assured Age At End Of Year	Guranteed <i>Terjamin</i>											
		Annual Premium (Beg. of Year)	Yearly Income (Pay Out)	Cash Surrender Value	Death/ TPD Benefit ^		Additional Accidental TPD Benefit ^					Direct Distribution Cost	
<i>Tahun Polisi</i>	Umur Hayat Diinsuranskan pada Akhir Tahun	<i>Premium Tahunan (Permulaan Tahun)</i>	<i>Pendapatan Tahunan (Dibayar)</i>	<i>Nilai Penyerahan Tunai</i>	<i>Faedah Kematian/ TPD ^</i>		<i>Faedah Tambahan TPD Kemalangan ^</i>					<i>Kos Pengagihan Langsung</i>	
					Beg. of Year Permulaan Tahun	End of Year Akhir Tahun	Beg. of Year Permulaan Tahun	End of Year Akhir Tahun					
1	43	2,064.60	600	53	12,000	11,400	36,000	34,200					186
2	44	2,064.60	600	107	11,400	10,800	34,200	32,400					217
3	45	2,064.60	600	1,378	10,800	10,200	32,400	30,600					124
4	46	2,064.60	600	2,273	10,200	9,600	30,600	28,800					155
5	47	2,064.60	600	3,218	9,600	9,000	28,800	27,000					93
6	48	2,064.60	600	4,818	9,000	8,400	27,000	25,200					93
7	49	0.00	600	4,567	8,400	7,800	25,200	23,400					0
8	50	0.00	600	4,305	7,800	7,200	23,400	21,600					0
9	51	0.00	600	4,030	7,200	6,600	21,600	19,800					0
10	52	0.00	600	3,742	6,600	6,000	19,800	18,000					0
11	53	0.00	600	3,440	6,000	5,400	18,000	16,200					0
12	54	0.00	600	3,124	5,400	4,800	16,200	14,400					0
13	55	0.00	600	2,794	4,800	4,200	14,400	12,600					0
14	56	0.00	600	2,447	4,200	3,600	12,600	10,800					0
15	57	0.00	600	2,086	3,600	3,000	10,800	9,000					0
16	58	0.00	600	1,706	3,000	2,400	9,000	7,200					0
17	59	0.00	600	1,309	2,400	1,800	7,200	5,400					0
18	60	0.00	600	893	1,800	1,200	5,400	3,600					0
19	61	0.00	600	457	1,200	600	3,600	1,800					0
20	62	0.00	600	0	600	0	1,800	0					0

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

Illustration of Riders without Unitization - 1st Life Assured *Ilustrasi Rider tanpa Pengunitan - Hayat Diinsuranskan Pertama*

Illustration of Riders <i>Ilustrasi Rider</i>														
		Critical Illness Waiver of Premium							LifeShield Rider					
Policy Year	Life Ass'd Age at end of Year	Annual Premium (Beg. of Year)	Sum Assured	Cash Surrender Value					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>Premium Tahunan (Permulaan Tahun)</i>	<i>Jumlah Diinsuranskan</i>	<i>Nilai Penyerahan Tunai</i>			<i>Kos Pengagihan Langsung</i>
1	43	8,661.77	29,930	0	-	-			458.60	20,000	0	-	-	2,737
2	44	8,661.77	29,930	0	-	-			458.60	20,000	0	-	-	3,193
3	45	8,661.77	29,930	1,847	-	-			458.60	20,000	310	-	-	1,824
4	46	8,661.77	29,930	2,586	-	-			458.60	20,000	500	-	-	2,280
5	47	8,661.77	29,930	3,328	-	-			458.60	20,000	681	-	-	1,368
6	48	8,661.77	29,930	4,603	-	-			458.60	20,000	1,036	-	-	1,368
7	49	8,661.77	29,930	5,411	-	-			458.60	20,000	1,279	-	-	0
8	50	8,661.77	29,930	6,049	-	-			458.60	20,000	1,605	-	-	0
9	51	8,661.77	29,930	6,606	-	-			458.60	20,000	1,860	-	-	0
10	52	8,661.77	29,930	7,075	-	-			458.60	20,000	2,267	-	-	0
11	53	8,661.77	29,930	7,456	-	-			458.60	20,000	2,850	-	-	0
12	54	8,661.77	29,930	7,749	-	-			458.60	20,000	3,438	-	-	0
13	55	8,661.77	29,930	7,949	-	-			458.60	20,000	3,939	-	-	0
14	56	8,661.77	29,930	8,096	-	-			458.60	20,000	4,511	-	-	0
15	57	8,661.77	29,930	7,940	-	-			458.60	20,000	5,307	-	-	0
16	58	8,661.77	29,930	7,650	-	-			458.60	20,000	5,993	-	-	0
17	59	8,661.77	29,930	7,225	-	-			458.60	20,000	6,443	-	-	0
18	60	8,661.77	29,930	6,665	-	-			458.60	20,000	7,039	-	-	0
19	61	8,661.77	29,930	5,980	-	-			458.60	20,000	7,513	-	-	0
20	62	8,661.77	29,930	5,175	-	-			458.60	20,000	8,124	-	-	0
21	63	8,661.77	29,930	4,265	-	-			458.60	20,000	8,597	-	-	0
22	64	8,661.77	29,930	3,274	-	-			458.60	20,000	9,052	-	-	0
23	65	8,661.77	29,930	2,233	-	-			458.60	20,000	9,491	-	-	0
24	66	8,661.77	29,930	1,182	-	-			458.60	20,000	9,945	-	-	0
25	67	8,661.77	29,930	186	-	-			458.60	20,000	10,211	-	-	0
26	68	8,661.77	29,930	0	-	-			458.60	20,000	10,638	-	-	0
27	69	8,661.77	29,930	0	-	-			458.60	20,000	10,853	-	-	0
28	70	8,661.77	29,930	0	-	-			458.60	20,000	11,252	-	-	0
29	71	8,661.77	29,930	0	-	-			458.60	20,000	11,447	-	-	0
30	72	8,661.77	29,930	0	-	-			458.60	20,000	11,837	-	-	0

Illustration of Riders without Unitization - 1st Life Assured *Ilustrasi Rider tanpa Pengunitan - Hayat Diinsurankan Pertama*

Illustration of Riders <i>Ilustrasi Rider</i>														
		TPD Waiver of Premium Rider												
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	43	69.89	5,418	0	-	-	-	-	-	-	-	-	-	21
2	44	69.89	5,418	0	-	-	-	-	-	-	-	-	-	24
3	45	69.89	5,418	25	-	-	-	-	-	-	-	-	-	14
4	46	69.89	5,418	37	-	-	-	-	-	-	-	-	-	17
5	47	69.89	5,418	48	-	-	-	-	-	-	-	-	-	10
6	48	69.89	5,418	67	-	-	-	-	-	-	-	-	-	10
7	49	69.89	5,418	79	-	-	-	-	-	-	-	-	-	0
8	50	69.89	5,418	90	-	-	-	-	-	-	-	-	-	0
9	51	69.89	5,418	101	-	-	-	-	-	-	-	-	-	0
10	52	69.89	5,418	111	-	-	-	-	-	-	-	-	-	0
11	53	69.89	5,418	120	-	-	-	-	-	-	-	-	-	0
12	54	69.89	5,418	127	-	-	-	-	-	-	-	-	-	0
13	55	69.89	5,418	132	-	-	-	-	-	-	-	-	-	0
14	56	69.89	5,418	134	-	-	-	-	-	-	-	-	-	0
15	57	69.89	5,418	134	-	-	-	-	-	-	-	-	-	0
16	58	69.89	5,418	133	-	-	-	-	-	-	-	-	-	0
17	59	69.89	5,418	131	-	-	-	-	-	-	-	-	-	0
18	60	69.89	5,418	127	-	-	-	-	-	-	-	-	-	0
19	61	69.89	5,418	122	-	-	-	-	-	-	-	-	-	0
20	62	69.89	5,418	116	-	-	-	-	-	-	-	-	-	0
21	63	69.89	5,418	110	-	-	-	-	-	-	-	-	-	0
22	64	69.89	5,418	105	-	-	-	-	-	-	-	-	-	0
23	65	69.89	5,418	100	-	-	-	-	-	-	-	-	-	0
24	66	69.89	5,418	78	-	-	-	-	-	-	-	-	-	0
25	67	69.89	5,418	55	-	-	-	-	-	-	-	-	-	0
26	68	69.89	5,418	32	-	-	-	-	-	-	-	-	-	0
27	69	69.89	5,418	12	-	-	-	-	-	-	-	-	-	0
28	70	69.89	5,418	0	-	-	-	-	-	-	-	-	-	0
29	71	69.89	5,418	0	-	-	-	-	-	-	-	-	-	0
30	72	69.89	5,418	0	-	-	-	-	-	-	-	-	-	0

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

Illustration of Riders <i>Ilustrasi Rider</i>													
		Waiver of Premium Rider											
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	993.26	30,099	0	-	-	-	-	-	-	-	-	298
2	30	993.26	30,099	0	-	-	-	-	-	-	-	-	348
3	31	993.26	30,099	193	-	-	-	-	-	-	-	-	199
4	32	993.26	30,099	328	-	-	-	-	-	-	-	-	248
5	33	993.26	30,099	473	-	-	-	-	-	-	-	-	149
6	34	993.26	30,099	695	-	-	-	-	-	-	-	-	149
7	35	993.26	30,099	849	-	-	-	-	-	-	-	-	0
8	36	993.26	30,099	990	-	-	-	-	-	-	-	-	0
9	37	993.26	30,099	1,117	-	-	-	-	-	-	-	-	0
10	38	993.26	30,099	1,228	-	-	-	-	-	-	-	-	0
11	39	993.26	30,099	1,327	-	-	-	-	-	-	-	-	0
12	40	993.26	30,099	1,406	-	-	-	-	-	-	-	-	0
13	41	993.26	30,099	1,448	-	-	-	-	-	-	-	-	0
14	42	993.26	30,099	1,451	-	-	-	-	-	-	-	-	0
15	43	993.26	30,099	1,409	-	-	-	-	-	-	-	-	0
16	44	993.26	30,099	1,318	-	-	-	-	-	-	-	-	0
17	45	993.26	30,099	1,177	-	-	-	-	-	-	-	-	0
18	46	993.26	30,099	987	-	-	-	-	-	-	-	-	0
19	47	993.26	30,099	752	-	-	-	-	-	-	-	-	0
20	48	993.26	30,099	482	-	-	-	-	-	-	-	-	0
21	49	993.26	30,099	184	-	-	-	-	-	-	-	-	0
22	50	993.26	30,099	0	-	-	-	-	-	-	-	-	0
23	51	993.26	30,099	0	-	-	-	-	-	-	-	-	0
24	52	993.26	30,099	0	-	-	-	-	-	-	-	-	0
25	53	993.26	30,099	0	-	-	-	-	-	-	-	-	0
26	54	993.26	30,099	0	-	-	-	-	-	-	-	-	0
27	55	993.26	30,099	0	-	-	-	-	-	-	-	-	0
28	56	993.26	30,099	0	-	-	-	-	-	-	-	-	0
29	57	993.26	30,099	0	-	-	-	-	-	-	-	-	0
30	58	993.26	30,099	0	-	-	-	-	-	-	-	-	0

This sales illustration consists of 47 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 47 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.
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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 Tahun Polisi	Life Assured Age At The End Of Year Umur Hayat Diinsuranskan pada Akhir Tahun	Total Premium Paid per Policy Year Jumlah Premium Dibayar untuk satu Tahun Polisi (RM)	Guaranteed <i>Terjamin</i>								
			Death/ TPD Benefit ^ Faedah Kematian/ TPD (RM)		OAD Benefit (OAD Starts at age 65) ^ Faedah OAD (OAD Bermula pada Umur 65) (RM)		Additional Accidental TPD Benefit ^ Faedah Tambahan TPD Kemalangan (RM)		Yearly Income (Pay Out) Pendapatan Tahunan (Dibayar) (RM)	Monthly Income up to age 100 (Cumulative Amount for the Year) (Pay Out) Pendapatan Bulanan sehingga umur 100 (Amaun Kumulatif bagi Setiap Tahun) (Dibayar) (RM)	Full Surrender Value (Before Tax Penalty) Nilai Penyerahan Penuh (Sebelum Penalti Cukai) (RM)
			Beginning Of Year Permulaan Tahun	End Of Year Akhir Tahun	Beginning Of Year Permulaan Tahun	End Of Year Akhir Tahun	Beginning Of Year Permulaan Tahun	End Of Year Akhir Tahun			
1	43	39,823.76	135,550	135,774	0	0	36,000	34,200	600	0	12,581
2	44	39,823.76	159,324	160,402	0	0	34,200	32,400	600	0	26,291
3	45	39,823.76	183,952	185,912	0	0	32,400	30,600	600	0	50,040
4	46	39,823.76	209,462	212,336	0	0	30,600	28,800	600	0	69,165
5	47	39,823.76	235,886	239,706	0	0	28,800	27,000	600	0	89,167
6	48	39,823.76	263,256	268,055	0	0	27,000	25,200	600	0	124,008
7	49	37,759.16	291,605	297,417	0	0	25,200	23,400	600	0	147,179
8	50	37,759.16	320,967	327,828	0	0	23,400	21,600	600	0	171,293
9	51	37,759.16	351,378	359,324	0	0	21,600	19,800	600	0	196,331
10	52	37,759.16	382,874	391,944	0	0	19,800	18,000	600	0	222,551
11	53	37,301.36	395,494	405,726	0	0	18,000	16,200	600	0	250,027
12	54	37,301.36	429,276	440,712	0	0	16,200	14,400	600	0	278,632
13	55	37,301.36	464,262	489,200	0	0	14,400	12,600	600	1,500	306,955
14	56	14,876.36	489,200	479,600	0	0	12,600	10,800	600	18,000	304,521
15	57	14,876.36	479,600	470,000	0	0	10,800	9,000	600	18,000	301,805
16	58	14,876.36	470,000	460,400	0	0	9,000	7,200	600	18,000	298,633
17	59	14,876.36	460,400	450,800	0	0	7,200	5,400	600	18,000	294,884
18	60	14,876.36	450,800	441,200	0	0	5,400	3,600	600	18,000	290,932
19	61	14,876.36	441,200	431,600	0	0	3,600	1,800	600	18,000	286,515
20	62	14,876.36	431,600	422,000	0	0	1,800	0	600	18,000	281,897
21	63	14,680.36	422,000	413,000	0	0	0	0	0	18,000	277,295
22	64	14,680.36	413,000	404,000	0	0	0	0	0	18,000	272,537
23	65	14,680.36	404,000	395,000	0	60,000	0	0	0	18,000	267,718
24	66	14,680.36	395,000	386,000	60,000	60,000	0	0	0	18,000	262,708
25	67	14,680.36	386,000	377,000	60,000	60,000	0	0	0	18,000	257,381
26	68	14,680.36	377,000	368,000	60,000	60,000	0	0	0	18,000	252,843
27	69	14,680.36	368,000	359,000	60,000	60,000	0	0	0	18,000	248,098
28	70	14,680.36	359,000	350,000	60,000	60,000	0	0	0	18,000	243,362
29	71	14,680.36	350,000	341,000	60,000	60,000	0	0	0	18,000	238,252
30	72	14,680.36	341,000	332,000	60,000	60,000	0	0	0	18,000	233,154

This sales illustration consists of 47 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.
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*- 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.*

HLA EverLife - Increasing Cover
HLA EverLife - Perlindungan Meningkat

Summary of Basic Plan and Riders Ringkasan Pelan Asas dan Rider

Policy Year Tahun Polisi	Life Assured Age At The End Of Year Umur Hayat Diinsuranskan pada Akhir Tahun	Not Guaranteed Tidak Terjamin								
		Total Full Surrender Value (Before Tax Penalty) **			End of Year Total Benefit – Death/ TPD ** ^			End of Year Total Benefit – OAD ** ^		
		Jumlah Nilai Penyerahan Penuh (Sebelum Penalti Cukai)			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	13,941	13,894	13,875	137,134	137,087	137,068	0	0	0
2	44	29,219	29,087	29,034	163,330	163,198	163,145	0	0	0
3	45	55,781	55,484	55,366	191,653	191,356	191,238	0	0	0
4	46	77,906	77,368	77,157	221,077	220,539	220,328	0	0	0
5	47	101,187	100,315	99,976	251,726	250,854	250,515	0	0	0
6	48	139,443	138,143	137,645	283,490	282,190	281,692	0	0	0
7	49	166,578	164,738	164,039	316,816	314,976	314,277	0	0	0
8	50	194,829	192,330	191,392	351,364	348,865	347,927	0	0	0
9	51	224,180	220,897	219,678	387,173	383,890	382,671	0	0	0
10	52	254,258	250,055	248,513	423,651	419,448	417,906	0	0	0
11	53	285,917	280,690	278,796	441,616	436,389	434,495	0	0	0
12	54	318,943	312,536	310,242	481,023	474,616	472,322	0	0	0
13	55	351,890	344,169	341,439	534,135	526,414	523,684	0	0	0
14	56	354,337	345,122	341,906	529,416	520,201	516,985	0	0	0
15	57	356,347	345,465	341,716	524,542	513,660	509,911	0	0	0
16	58	358,116	345,413	341,095	519,883	507,180	502,862	0	0	0
17	59	359,593	344,859	339,918	515,509	500,775	495,834	0	0	0
18	60	361,109	344,166	338,562	511,377	494,434	488,830	0	0	0
19	61	362,466	343,076	336,752	507,551	488,161	481,837	0	0	0
20	62	363,213	341,148	334,052	503,316	481,251	474,155	0	0	0
21	63	362,493	339,259	331,346	498,198	474,964	467,051	0	0	0
22	64	361,693	337,232	328,454	493,156	468,695	459,917	0	0	0
23	65	360,888	335,141	325,460	488,170	462,423	452,742	153,170	127,423	117,742
24	66	359,963	332,862	322,218	483,255	456,154	445,510	157,255	130,154	119,510
25	67	357,163	328,645	316,987	476,782	448,264	436,606	159,782	131,264	119,606
26	68	355,134	325,137	312,428	470,291	440,294	427,585	162,291	132,294	119,585
27	69	352,870	321,330	307,534	463,772	432,232	418,436	164,772	133,232	119,436
28	70	350,576	317,428	302,508	457,214	424,066	409,146	167,214	134,066	119,146
29	71	347,855	313,031	296,950	450,603	415,779	399,698	169,603	134,779	118,698
30	72	341,509	304,943	287,670	440,355	403,789	386,516	168,355	131,789	114,516

** 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

Rider Year			1	2	3	4	5	6	7 Onwards
Rider Unit Account Premiums Paid (RM)			1,000	1,000	1,000	1,000	1,000	1,000	1,000
Riders Unit Account	Coverage Term	Allocated Premium							
CIRD (1st Life Assured)	10	%	55.00	57.50	85.00	87.50	92.50	92.50	100.00
		RM	550.00	575.00	850.00	875.00	925.00	925.00	1,000.00
WI (1st Life Assured)	20	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
DCA (1st Life Assured)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
DHI (1st Life Assured)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
MR (1st Life Assured)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
PA (1st Life Assured)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
TPDMLA (1st Life Assured)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
ACIR (1st Life Assured)	50	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
HMM (1st Life Assured)	58	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
MGIVP (1st Life Assured)	58	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00

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.

Tax Penalty for Early Full Surrender
In line with the retirement objectives of a Deferred Annuity product, you would be subject to a tax penalty for surrender of this rider before the minimum retirement age in addition to the imposition of surrender charge. To illustrate, an 8% tax penalty deducted from your surrender value will result in the following:
Assuming that your EverCash55 Rider has acquired a surrender value of RM40,000, out of which you have claimed tax relief of RM3,000 for 10 years (i.e. in total you claimed RM30,000 tax relief). After a deduction of 8% tax penalty on the total tax relief claimed (i.e. RM30,000 X 8/100 = RM2,400, which will be paid to the tax authority), you will only receive RM37,600 (i.e. RM40,000 - RM2,400) as your surrender value.

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
$$\frac{\text{Unit Price 31 Dec 20xx} - \text{Unit Price 31 Dec 20xx-1}}{\text{Unit Price 31 Dec 20xx-1}} \times 100\%$$
 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

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 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 Pertama

Nama Pelan	Hayat yang Diinsuranska	Pilihan Pelan	Bilangan Unit Faedah	Tempoh Perlindungan	Jumlah Diinsuranskan/	Huraian																																														
Accelerated Critical Illness Rider	bfdsf	-	-	50	15,000.00	<p>RM15,000.00 akan dibayar apabila Hayat Diinsuranskan didiagnos mana-mana satu daripada 36 penyakit kritikal yang dilindungi semasa tempoh perlindungan. Selepas bayaran Jumlah Diinsuranskan ACIR, Jumlah Asas Diinsuranskan akan dikurangkan dengan sepatutnya.</p> <p>36 penyakit kritikal berikut adalah dilindungi:</p> <table><tr><td>1. Strok</td><td>19. Hilang Pertuturan</td></tr><tr><td>2. Serangan Jantung</td><td>20. Pembedahan Otak</td></tr><tr><td>3. Kegagalan Buah Pinggang Tahap Akhir</td><td>21. Pembedahan Injap Jantung</td></tr><tr><td>4. Kanser</td><td>22. Penyakit Membawa Maut</td></tr><tr><td>5. Pembedahan Pintasan Arteri Koronari</td><td>23. HIV Akibat Transfusi Darah</td></tr><tr><td>6. Penyakit Arteri Koronari Lain Yang Serious</td><td>24. Meningitis Bakteria</td></tr><tr><td>7. Angioplasti Dan Rawatan Pembedahan Lain Untuk Penyakit Arteri Koronari Utama*</td><td>25. Trauma Kepala Utama</td></tr><tr><td>8. Kegagalan Hati Tahap Akhir</td><td>26. Anemia Aplastik Kronik</td></tr><tr><td>9. Hepatitis Virus Fulminan</td><td>27. Penyakit Neuron Motor</td></tr><tr><td>10. Koma</td><td>28. Penyakit Parkinson</td></tr><tr><td>11. Tumor Otak Benigna</td><td>29. Penyakit Alzheimer/Gangguan Kemerosotan Otak Organik Tidak Boleh Pulih</td></tr><tr><td>12. Kelumpuhan/ Paraplegia</td><td>30. Distrofi Otot</td></tr><tr><td>13. Kebutaan/Hilang Penglihatan Menyeluruh</td><td>31. Pembedahan Aorta</td></tr><tr><td>14. Kepekakan/Hilang Pendengaran Menyeluruh</td><td>32. Sklerosis Berbilang</td></tr><tr><td>15. Melecur Teruk</td><td>33. Hipertensi Arteri Pulmonari Primer</td></tr><tr><td>16. Penyakit Paru-Paru Tahap Akhir</td><td>34. Penyakit Sista Medulari</td></tr><tr><td>17. Ensefalitis</td><td>35. Kardiomiopathi Teruk</td></tr><tr><td>18. Pemindahan Organ Utama/Sumsum Tulang</td><td>36. Lupus Eritematosus Sistematik Dengan Lupus Nephritis</td></tr></table> <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 jumlah bayaran sekali gus ketika kejadian Penyakit Kritikal.</p> <p>Peruntukan penyakit kritikal tidak meliputi peristiwa-peristiwa berikut:</p> <p>(i) Satu episod arteri koronari atau penyakit jantung ischaemic yang berlaku sebelum Tarikh Penerbitan, Tarikh Pindaan Efektif atau pada sebarang Tarikh Pengembalian Semula, yang mana terkemudian;</p> <p>(ii) Diagnosis penyakit kritikal selain daripada yang dispesifikasikan bawah item (iii) di bawah dalam masa 30 hari dari Tarikh Penerbitan, Tarikh Pindaan Efektif atau pada sebarang Tarikh Pengembalian Semula, yang mana terkemudian;</p> <p>(iii) Diagnosis penyakit kritikal seperti yang dispesifikasikan di bawah dalam masa 60 hari dari Tarikh Penerbitan, Tarikh Pindaan Efektif atau pada sebarang Tarikh Pengembalian Semula, yang mana terkemudian:</p> <table><tr><td>(a)</td><td>Angioplasti dan rawatan untuk penyakit arteri koronori</td></tr><tr><td>(b)</td><td>Kanser</td></tr><tr><td>(c)</td><td>Penyakit arteri koronori yang memerlukan pembedahan</td></tr><tr><td>(d)</td><td>Serangan jantung</td></tr><tr><td>(e)</td><td>Lain-lain penyakit arteri koronori yang tenat</td></tr></table> <p>Sila rujuk kepada kontrak polisi untuk definisi tepat setiap penyakit kritikal.</p>	1. Strok	19. Hilang Pertuturan	2. Serangan Jantung	20. Pembedahan Otak	3. Kegagalan Buah Pinggang Tahap Akhir	21. Pembedahan Injap Jantung	4. Kanser	22. Penyakit Membawa Maut	5. Pembedahan Pintasan Arteri Koronari	23. HIV Akibat Transfusi Darah	6. Penyakit Arteri Koronari Lain Yang Serious	24. Meningitis Bakteria	7. Angioplasti Dan Rawatan Pembedahan Lain Untuk Penyakit Arteri Koronari Utama*	25. Trauma Kepala Utama	8. Kegagalan Hati Tahap Akhir	26. Anemia Aplastik Kronik	9. Hepatitis Virus Fulminan	27. Penyakit Neuron Motor	10. Koma	28. Penyakit Parkinson	11. Tumor Otak Benigna	29. Penyakit Alzheimer/Gangguan Kemerosotan Otak Organik Tidak Boleh Pulih	12. Kelumpuhan/ Paraplegia	30. Distrofi Otot	13. Kebutaan/Hilang Penglihatan Menyeluruh	31. Pembedahan Aorta	14. Kepekakan/Hilang Pendengaran Menyeluruh	32. Sklerosis Berbilang	15. Melecur Teruk	33. Hipertensi Arteri Pulmonari Primer	16. Penyakit Paru-Paru Tahap Akhir	34. Penyakit Sista Medulari	17. Ensefalitis	35. Kardiomiopathi Teruk	18. Pemindahan Organ Utama/Sumsum Tulang	36. Lupus Eritematosus Sistematik Dengan Lupus Nephritis	(a)	Angioplasti dan rawatan untuk penyakit arteri koronori	(b)	Kanser	(c)	Penyakit arteri koronori yang memerlukan pembedahan	(d)	Serangan jantung	(e)	Lain-lain penyakit arteri koronori yang tenat
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Diabetes Wellness Care Rider	bfdsf	-	-	10	20,000.00	<p>RM20,000.00 akan dibayar ketika Kematian atau didiagnosis/ kejadian mana-mana Penyakit Kritikal/ Keadaan seperti disenaraikan di bawah, yang mana berlaku terdahulu.</p> <table><tr><td>1.</td><td>Strok</td></tr><tr><td>2.</td><td>Kebutaan</td></tr><tr><td>3.</td><td>Kegagalan buah pinggang (Kegagalan Ginjal Tahap Akhir)</td></tr><tr><td>4.</td><td>Kanser</td></tr><tr><td>5.</td><td>Kehilangan Sebelah Tangan atau Kaki oleh Pengudungan (semua punca)</td></tr></table>	1.	Strok	2.	Kebutaan	3.	Kegagalan buah pinggang (Kegagalan Ginjal Tahap Akhir)	4.	Kanser	5.	Kehilangan Sebelah Tangan atau Kaki oleh Pengudungan (semua punca)																																				
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5.	Kehilangan Sebelah Tangan atau Kaki oleh Pengudungan (semua punca)																																																			

CIWP	bdfs	-	-	30	29,930.09 (Tahunan)	<p>Jumlah Rider Diinsuranskan akan dibayar untuk mengurangkan premium masa hadapan sehingga tarikh tamat tempoh rider setelah didiagnosis dengan mana-mana 36 penyakit kritikal yang melindungi hayat diinsuranskan 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 Pintas 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 Sistemik 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.</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 koronori</div><div>(b) Kanser</div><div>(c) Penyakit arteri koronori yang memerlukan pembedahan</div><div>(d) Serangan jantung</div><div>(e) Lain-lain penyakit arteri koronori yang tenat;</div></div></div><div>(iv) Mana-mana kejadian penyakit kritikal selain daripada insiden pertama Penyakit Kritikal.</div><div>(v) Kematian Hayat Diinsuranskan dalam tempoh dua puluh lapan (28) hari mengikut tarikh diagnosis sebarang daripada Penyakit Kritikal.</div></div><p>Sila rujuk kepada kontrak polisi untuk definisi tepat setiap penyakit kritikal.</p></div>
Acc. Death & Compassionate Allowance Rider	bdfs	-	-	30	10,000.00	Ketika Kematian Hayat Diinsuranskan yang disebabkan oleh kemalangan, Faedah Kematian akibat Kemalangan sejumlah RM10,000.00 akan dibayar. Elaun Ihsan sejumlah RM10,000 akan dibayar bersampingan dengan Faedah Kematian akibat Kemalangan.
Acc. Daily Hospitalisation Income Rider	bdfs	-	-	30	50.00 (Harian)	Ketika Hayat Diinsuranskan dimasukkan ke hospital yang lulus bagi tempoh minimum 6 jam yang berterusan setiap kemasukan, Pendapatan Penghospitalan Harian akibat Kemalangan sejumlah RM50.00 akan dibayar sehingga maksimum 730 hari setiap kemalangan.
ECAR 1	bdfs	-	-	20	600 (Tahunan)	Rider ini akan memberikan satu Pendapatan Tahunan Terjamin sebanyak RM 600.00 bermula dari hujung tahun pertama sehingga Rider ini tamat. Ketika berlaku kematian /TPD (sebelum mencapai umur 65 tahun), 100% daripada baki Pendapatan Tahunan Terjamin akan dibayar. Jika berlaku TPD akibat kemalangan, amaun tambahan yang akan dibayar adalah 300% daripada Pendapatan Tahunan Terjamin yang belum dibayar.

ECAR55	bdfs	-	-	58	1,500 (Bulanan)	<div>Rider ini akan memberikan Pendapatan Bulanan Terjamin (GMI) sebanyak RM 1,500.00 bermula dari akhir tahun di mana Hayat Diinsuranskan mencapai umur 55 sehingga umur 100 atau mengalami Kematian/ TPD (sebelum mencapai umur 65 tahun), yang mana berlaku terdahulu. Ketika berlaku Kematian /TPD, faedah Kematian/TPD yang akan dibayar adalah seperti berikut:</div> <table><tr><td>Tempoh Berkuat Kuasa Rider</td><td>Faedah Kematian/ TPD</td></tr><tr><td>Sebelum permulaan GMI</td><td>Premium rider tahunan yang telah dibayar (tidak termasuk sebarang diskaun atau premium tambahan) terkumpul pada 3.5% setiap tahun</td></tr><tr><td>Sebaik sahaja permulaan GMI</td><td>50% daripada GMI yang belum dibayar</td></tr></table>	Tempoh Berkuat Kuasa Rider	Faedah Kematian/ TPD	Sebelum permulaan GMI	Premium rider tahunan yang telah dibayar (tidak termasuk sebarang diskaun atau premium tambahan) terkumpul pada 3.5% setiap tahun	Sebaik sahaja permulaan GMI	50% daripada GMI yang belum dibayar
Tempoh Berkuat Kuasa Rider	Faedah Kematian/ TPD											
Sebelum permulaan GMI	Premium rider tahunan yang telah dibayar (tidak termasuk sebarang diskaun atau premium tambahan) terkumpul pada 3.5% setiap tahun											
Sebaik sahaja permulaan GMI	50% daripada GMI yang belum dibayar											
HLA Major Medi	bdfs	HMM_150 (Penolakan RM5000)	-	58	-	<div>Rider ini memperuntukkan perbelanjaan penghospitalan & pembedahan dan faedah rawatan pesakit luar disebabkan oleh penyakit yang di bawah perlindungan rider ini.</div> <div>Rujuk kepada Jadual Faedah dalam Risalah Pendedahan Produk untuk butiran. Premium adalah tidak terjamin dan bergantung kepada umur kemasukan Hayat Diinsuranskan. Semua bayaran faedah-faedah (kecuali Tunai Harian Penghospitalan disebabkan oleh Kemalangan Jalan Raya di Lebuhraya Malaysia, Elaun Tunai Harian untuk setiap penginapan bermalam di Hospital Kerajaan, Rawatan Kanser Pesakit Luar, Rawatan Dialisis Buah Pinggang Pesakit Luar dan Perkhidmatan Bantuan Perubatan & Kecemasan) seperti mana yang dinyatakan dalam Jadual Faedah adalah tertakluk kepada 'penolakan' sebanyak RM5000 untuk Mana-mana Satu Hilang Upaya. 'penolakan' bermakna jumlah perbelanjaan yang layak di mana pemegang polisi bertindak sebagai pihak penanggung insurans sendiri/ jumlah ditanggung oleh diri pemegang polisi.</div>						
LifeShield Rider	bdfs	-	-	58	20,000.00	<div>Ketika Hayat Diinsuranskan meninggal dunia atau mengalami TPD (sebelum mencapai umur 65 tahun), Faedah Kematian/ TPD bersamaan dengan RM20,000.00 akan dibayar.</div> <div>Faedah untuk TPD akan dibayar berdasarkan kepada peruntukan syarikat.</div> <div>Lien Juvenil akan diaplikasikan.</div>						
HLA MedGLOBAL IV Plus	bdfs	MGIVP_150	-	58	-	<div>Rider ini memperuntukkan perbelanjaan penghospitalan & pembedahan dan faedah rawatan pesakit luar disebabkan oleh penyakit yang di bawah perlindungan rider ini.</div> <div>Rujuk kepada Jadual Faedah dalam Risalah Pendedahan Produk untuk butiran. Premium adalah tidak terjamin dan bergantung kepada umur kemasukan Hayat Diinsuranskan.</div>						
Acc. Medical Reimburse ment Rider	bdfs	-	-	30	1,000.00	<div>Ketika berlaku kemalangan, perbelanjaan perubatan dan pembedahan seperti rawatan pesakit dalam dan rawatan pesakit luar yang ditanggung oleh Hayat Diinsuranskan akan dibayar sehingga RM1,000.00 setiap kemalangan.</div>						
Personal Accident Rider	bdfs	-	-	30	10,000.00	<div>Ketika Kematian Hayat Diinsuranskan yang disebabkan oleh kemalangan, Faedah Kematian akibat Kemalangan sejumlah RM10,000.00 akan dibayar. Ketika Hayat Diinsuranskan mengalami Hilang Upaya Kekal dan Separa/ Menyeluruh, faedah akan dibayar berdasarkan kepada Jadual Indemniti. Faedah Hilang Upaya Kekal dan Separa/ Menyeluruh yang dibayar akan ditolak daripada Jumlah Diinsuranskan Rider.</div>						
Acc. TPD Monthly Living Allowance Rider	bdfs	-	-	30	5,000.00 (Bulanan)	<div>Ketika Hayat Diinsuranskan mengalami mana-mana kehilangan atau kekurangupayaan akibat kemalangan dalam 365 hari dari kejadian kemalangan: Elaun Saraan Hidup Bulanan sejumlah RM5,000.00 akan dibayar sehingga maksimum 180 bulan sepanjang hayat Hayat Diinsuranskan.</div> <div>- Hilang Upaya Kekal dan Menyeluruh;</div> <div>- Kehilangan keseluruhan penglihatan pada kedua-dua belah mata yang kekal;</div> <div>- Kehilangan keseluruhan penglihatan pada sebelah mata yang kekal;</div> <div>- Kehilangan keseluruhan daya pertuturan dan pendengaran yang kekal;</div> <div>- Kehilangan atau hilang daya penggunaan dua anggota badan yang kekal;</div> <div>- Kehilangan atau hilang daya penggunaan satu anggota badan yang kekal;</div> <div>- Ketidaksiuman yang tidak dapat diubati dan kekal; atau</div> <div>- Kelompokan seluruh badan yang kekal</div>						
TPDWP	bdfs	-	-	30	5,417.94 (Tahunan)	<div>Jumlah Rider Diinsuranskan akan dibayar untuk mengurangkan premium masa hadapan sehingga tarikh tamat tempoh rider setelah pertama kali hayat diinsuranskan mengalami TPD (sebelum mencapai umur 65 tahun)/ OAD (selepas mencapai umur 65 tahun) dalam tempoh diinsuranskan. Premium adalah terjamin dan atas dasar premium tetap.</div>						

Acc. Weekly Indemnity Rider	bfdsf	-	-	20	1,000.00 (Mingguan)	Ketika Hayat Diinsuranskan mengalami Hilang Upaya Menyeluruh Sementara akibat Kemalangan, Indemniti Mingguan sejumlah RM1,000.00 akan dibayar. Ketika Hayat Diinsuranskan mengalami Hilang Upaya Separa Sementara akibat Kemalangan, Indemniti Mingguan sejumlah RM250.00 akan dibayar. Tempoh maksimum yang akan dibayar untuk Hilang Upaya Menyeluruh Sementara akibat Kemalangan dan Hilang Upaya Separa Sementara akibat Kemalangan ialah sehingga 104 minggu setiap kemalangan.
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Rider - Hayat Diinsuranskan Ke-2

<i>Nama Pelan</i>	<i>Hayat yang Diinsuranska</i>	<i>Pilihan Pelan</i>	<i>Bilangan Unit Faedah</i>	<i>Tempoh Perlindung an</i>	<i>Jumlah Diinsurans kan/</i>	<i>Huraian</i>
<i>PR</i>	<i>fdfsd</i>	-	-	30	<i>30,098.84 (Tahunan)</i>	<i>Jumlah Rider Diinsuranskan akan dibayar untuk mengurangkan premium masa hadapan sehingga tarikh tamat tempoh rider apabila Pemunya/Hayat Diinsuranskan ke-2 meninggal dunia atau mengalami TPD (sebelum mencapai umur 65 tahun)/ OAD (selepas mencapai umur 65 tahun) dalam tempoh diinsuranskan. Premium adalah terjamin dan atas dasar premium tetap.</i>

- RINGKASAN ILUSTRASI :
- 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 kegihkan 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

Tahun Rider			1	2	3	4	5	6	7 dan ke atas
Premium Unit Akaun Rider Dibayar (RM)			1,000	1,000	1,000	1,000	1,000	1,000	1,000
Unit Akaun Rider	Tempoh Perlindungan	Premium Diperuntukkan							
CIRD (Hayat Diinsuranskan Pertama)	10	%	55.00	57.50	85.00	87.50	92.50	92.50	100.00
		RM	550.00	575.00	850.00	875.00	925.00	925.00	1,000.00
WI (Hayat Diinsuranskan Pertama)	20	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
DCA (Hayat Diinsuranskan Pertama)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
DHI (Hayat Diinsuranskan Pertama)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
MR (Hayat Diinsuranskan Pertama)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
PA (Hayat Diinsuranskan Pertama)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
TPDMLA (Hayat Diinsuranskan Pertama)	30	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
ACIR (Hayat Diinsuranskan Pertama)	50	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
HMM (Hayat Diinsuranskan Pertama)	58	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00
MGIVP (Hayat Diinsuranskan Pertama)	58	%	40.00	40.00	75.00	75.00	85.00	85.00	100.00
		RM	400.00	400.00	750.00	750.00	850.00	850.00	1,000.00

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.*

Keadaan- 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.*

Penalti Cukai untuk Penyerahan Penuh Awal
Sejajar dengan objektif persaraan bagi produk Annuiti Tertangguh, anda akan dikenakan penalti cukai atas penyerahan rider ini sebelum umur persaraan minimum di samping caj penyerahan yang dikenakan. Untuk mengilustrasikan, 8% penalti cukai yang ditolak daripada nilai penyerahan anda adalah seperti berikut:
Dengan anggapan bahawa EverCash 55 Rider anda telah memperoleh nilai penyerahan sebanyak RM40,000, di mana anda telah menuntut pelepasan cukai sebanyak RM3,000 selama 10 tahun (iaitu anda telah menuntut pelepasan cukai sebanyak RM30,000 secara keseluruhan). Selepas penolakan penalti cukai sebanyak 8% atas jumlah pelepasan cukai yang dituntut (iaitu RM30,000 X 8/100 = RM2,400, yang dibayar kepada pihak berkuasa percukaian), anda hanya akan menerima RM37,600 (iaitu RM40,000 - RM2,400) sebagai nilai penyerahan anda.

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 feadah mempunyai impak atas nilai pelaburan. Sebarang kenaikan dalam kadar akan menyebabkan kejatuhan dalam nilai sekuriti, dengan demikian menjelaskan 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 feadah mempunyai impak atas nilai pelaburan. Sebarang kenaikan dalam kadar akan menyebabkan kejatuhan dalam nilai sekuriti, dengan demikian menjelaskan 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.

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 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 sekatan.
- 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.