

Life100
Non-Participating Whole Life Plan *Pelan Sepanjang Hayat Tanpa Penyertaan*
(Premium Payable for Whole Policy Term) (*Pembayaran Premium untuk Sepanjang Tempoh Polisi*)

| Insured Lives <i>Hayat-hayat yang Diinsuranskan</i> | Name <i>Nama</i> | Age (Last Birthday) <i>Umur (Harijadi Lepas)</i> | Gender <i>Jantina</i> | Smoker <i>Perokok</i> |
|--|---------------------|---|----------------------------|--------------------------|
| Life Assured <i>Hayat yang Diinsuranskan</i> | LOVELY BABY | 0 | Female <i>Perempuan</i> | No <i>Tidak</i> |
| Assured <i>Pemunya</i> | TAN HOOI HOON | 34 | Female <i>Perempuan</i> | No <i>Tidak</i> |

| Plan/ Rider <i>Pelan Asas/Tambahan</i> | Plan Choice <i>Pelan Pilihan</i> | Units <i>Unit</i> | Initial Sum Assured/ Benefit Amount <i>Jumlah Asas Diinsuranskan/ Amaun Faedah</i> | Coverage Period <i>Tempoh Diinsuranskan (Yrs Tahun)</i> | Payment Period <i>Tempoh Bayaran (Yrs Tahun)</i> | Total Premium <i>Bayaran Premium Asal (RM)</i> | | | |
|--|-------------------------------------|----------------------|--|--|---|---|--|--------------------------------|---------------------------|
| | | | | | | Annually <i>Tahunan</i> | Semi-Annually <i>Setengah Tahun</i> | Quarterly <i>Suku Tahun</i> | Monthly <i>Bulanan</i> |
| Life100 | - | - | 200,000.00 | 100 | 100 | 874.00 | 447.93 | 229.43 | 76.48 |
| Waiver of Premium Payor Rider (100%) | - | - | - | 21 | 21 | - | - | - | - |
| - Annually | - | - | 874.00 | | | 25.35 | - | - | - |
| - Half-Yearly | - | - | 447.93 | | | - | 13.31 | - | - |
| - Quarterly | - | - | 229.43 | | | - | - | 6.99 | - |
| - Monthly | - | - | 76.48 | | | - | - | - | 2.33 |
| Payor Term Rider | - | - | 150,000.00 | 21 | 21 | 594.00 | 304.43 | 155.93 | 51.98 |
| Total Premium <i>Jumlah Bayaran Premium</i> | | | | | | 1,493.35 | 765.67 | 392.35 | 130.79 |

All riders listed above are optional and not compulsory to be sold with the basic plan
Semua pelan tambahan ditunjukkan atas adalah tidak wajib dan tidak semestinya dijual bersama pelan asas

The projected insurance coverage detailed above is merely for illustrative purposes and not meant to confirm actual insurance coverage. Actual insurance coverage is subject to Hong Leong Assurance's prior approval, policies, terms and conditions.
Perlindungan insurans yang ditunjukkan di atas adalah 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 Hong Leong Assurance.

Sekiranya berlaku kekeliruan berhubung dengan terjemahan Bahasa Melayu dan Bahasa Cina di dalam ilustrasi jualan ini, versi Bahasa Inggeris akan dikuatkuasakan.

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Basic Plan *Pelan Asas*: Life100Life Assured *Hayat Diinsuranskan*: LOVELY BABY(Premium Payable for Whole Policy Term) (*Pembayaran Premium untuk Sepanjang Tempoh Polisi*)

| Policy Year <i>Tahun Polisi</i> | Life Ass'd Age at end of Year <i>Umur Hayat Diinsuranskan pada Akhir Tahun</i> | Illustration of Basic Plan <i>Illustrasi Pelan Asas</i> | | | |
|--|---|--|--|--|--|
| | | Guaranteed <i>Terjamin</i> (Set A) | | | Total Annual Premium (Beg. of Year) <i>Jumlah Premium Tahunan (Permulaan Tahun) (4)</i> |
| | | Basic Annual Premium (Beg. of Year) <i>Premium Tahunan Asas (Permulaan Tahun) (1)</i> | Surrender Value <i>Nilai Penyerahan (2)</i> | Death/TPD Benefit <i>Faedah Kematian/ TPD (3)</i> | |
| 1 | 1 | 874.00 | 0 | 40,000 | 1,493 |
| 2 | 2 | 874.00 | 0 | 80,000 | 1,493 |
| 3 | 3 | 874.00 | 800 | 120,000 | 1,493 |
| 4 | 4 | 874.00 | 1,202 | 160,000 | 1,493 |
| 5 | 5 | 874.00 | 1,400 | 200,000 | 1,493 |
| 6 | 6 | 874.00 | 2,204 | 200,000 | 1,493 |
| 7 | 7 | 874.00 | 2,600 | 200,000 | 1,493 |
| 8 | 8 | 874.00 | 3,002 | 200,000 | 1,493 |
| 9 | 9 | 874.00 | 3,604 | 200,000 | 1,493 |
| 10 | 10 | 874.00 | 4,202 | 200,000 | 1,493 |
| 11 | 11 | 874.00 | 6,604 | 200,000 | 1,493 |
| 12 | 12 | 874.00 | 7,402 | 200,000 | 1,493 |
| 13 | 13 | 874.00 | 8,404 | 200,000 | 1,493 |
| 14 | 14 | 874.00 | 9,618 | 200,000 | 1,493 |
| 15 | 15 | 874.00 | 10,616 | 200,000 | 1,493 |
| 16 | 16 | 874.00 | 11,800 | 200,000 | 1,493 |
| 17 | 17 | 874.00 | 12,800 | 200,000 | 1,493 |
| 18 | 18 | 874.00 | 13,820 | 200,000 | 1,493 |
| 19 | 19 | 874.00 | 14,814 | 200,000 | 1,493 |
| 20 | 20 | 874.00 | 15,808 | 200,000 | 1,493 |
| 25 | 25 | 874.00 | 21,818 | 200,000 | 874 |
| 30 | 30 | 874.00 | 29,248 | 200,000 | 874 |
| 35 | 35 | 874.00 | 38,038 | 200,000 | 874 |
| 40 | 40 | 874.00 | 48,470 | 200,000 | 874 |
| 45 | 45 | 874.00 | 60,260 | 200,000 | 874 |
| 50 | 50 | 874.00 | 73,654 | 200,000 | 874 |
| 55 | 55 | 874.00 | 88,526 | 200,000 | 874 |
| 60 | 60 | 874.00 | 104,126 | 200,000 | 874 |
| 65 | 65 | 874.00 | 119,700 | 200,000 | 874 |
| 70 | 70 | 874.00 | 134,814 | 200,000 | 874 |
| 75 | 75 | 874.00 | 147,720 | 200,000 | 874 |
| 80 | 80 | 874.00 | 158,528 | 200,000 | 874 |
| 85 | 85 | 874.00 | 167,170 | 200,000 | 874 |
| 90 | 90 | 874.00 | 173,712 | 200,000 | 874 |
| 95 | 95 | 874.00 | 179,722 | 200,000 | 874 |
| 100 | 100 | 874.00 | 200,000 | 200,000 | 874 |

100 Premium Payments *Bayaran Premium*

Guaranteed Maturity Value *Nilai Matang Terjamin* : RM 200,000.00
 Total Premium Paid *Jumlah Bayaran Premium* : RM 100,406.35

Guaranteed = Minimum you will receive regardless of the Company investment.

Terjamin = Minimum yang akan anda perolehi tanpa bergantung kepada pencapaian pelaburan Syarikat.

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Basic Plan *Pelan Asas*: Life100
(Premium Payable for Whole Policy Term) (*Pembayaran Premium untuk Sepanjang Tempoh Polisi*)

Life Assured *Hayat Diinsurankan*: LOVELY BABY

| Illustration of Riders/ <i>Ilustrasi Pelan Tambahan</i> | | | | | | | | | | | | | |
|---|--|-----------------------------------|------------------|-----------------------|---|-----------------------------------|---------------------|---|---|---|---|---|---|
| | | Payor Term Rider | | | | Waiver of Premium Payor Rider | | | | | | | |
| Policy Year | Life Ass'd Age at end of Year | Annual Premium (Beg. of Year) | Surrender Value | Death/TPD Benefit | - | Annual Premium (Beg. of Year) | Sum Assured | - | - | | | | |
| Tahun Polisi | Umur Hayat Diinsurankan pada Akhir Tahun | Premium Tahunan (Permulaan Tahun) | Nilai Penyerahan | Faedah Kematian/ HUMK | - | Premium Tahunan (Permulaan Tahun) | Jumlah Diinsurankan | - | - | | | | |
| 1 | 1 | 594.00 | 0 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 2 | 2 | 594.00 | 0 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 3 | 3 | 594.00 | 692 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 4 | 4 | 594.00 | 918 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 5 | 5 | 594.00 | 1,140 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 6 | 6 | 594.00 | 1,527 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 7 | 7 | 594.00 | 1,761 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 8 | 8 | 594.00 | 1,979 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 9 | 9 | 594.00 | 2,172 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 10 | 10 | 594.00 | 2,337 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 11 | 11 | 594.00 | 2,465 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 12 | 12 | 594.00 | 2,553 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 13 | 13 | 594.00 | 2,591 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 14 | 14 | 594.00 | 2,570 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 15 | 15 | 594.00 | 2,486 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 16 | 16 | 594.00 | 2,330 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 17 | 17 | 594.00 | 2,088 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 18 | 18 | 594.00 | 1,751 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 19 | 19 | 594.00 | 1,301 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 20 | 20 | 594.00 | 722 | 150,000 | - | 25.35 | 874 | - | - | - | - | - | - |
| 25 | 25 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 30 | 30 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 35 | 35 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 40 | 40 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 45 | 45 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 50 | 50 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 55 | 55 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 60 | 60 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 65 | 65 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 70 | 70 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 75 | 75 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 80 | 80 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 85 | 85 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 90 | 90 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 95 | 95 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |
| 100 | 100 | 0.00 | 0 | 0 | - | 0.00 | 0 | - | - | - | - | - | - |

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Basic Plan *Pelan Asas*: Life100
(Premium Payable for Whole Policy Term) (*Pembayaran Premium untuk Sepanjang Tempoh Polisi*)

Life Assured *Hayat Diinsuranskan*: LOVELY BABY

Description of Basic Plan Benefits

This is a non-participating whole life plan up to age 100. It pays a lump sum upon the first occurrence of death, total and permanent disability (prior to age 65) Upon survival of the Life Assured to maturity, Maturity Benefit equivalent to the sum of 100% of Basic Sum Assured shall be payable

Death Benefit

In the event of Death of the Life Assured during the coverage term, the death benefit of RM200,000.00 shall be payable. Juvenile LIEN rule shall apply.

Total and Permanent Disability Benefit

In the event of TPD (up to age 65) of the Life Assured, TPD benefit will be paid in accordance to TPD provision. Juvenile LIEN rule shall apply.

Maturity Benefit

The policy will mature upon survival of Life Assured to age 100. Upon maturity, a maturity benefit equivalent to RM200,000.00 shall be payable.

Basic Plan *Pelan Asas*: Life100Life Assured *Hayat Diinsuranskan*: LOVELY BABY(Premium Payable for Whole Policy Term) (*Pembayaran Premium untuk Sepanjang Tempoh Polisi*)**Description of Rider(s) Benefits**

| Riders | Coverage Period | Description of Benefits |
|-------------------------------|-----------------|---|
| Waiver of Premium Payor Rider | 21 | <p>The rider Sum Assured will be paid to reduce future premium up to the expiry date of the rider upon death / TPD of the payor during the coverage period.</p> <p>This rider does not cover the following occurrences:</p> <ul style="list-style-type: none"> i. Death of the life assured due to suicide during the first 12 months from the date of issuance or reinstatement date, whichever is later. ii. Total and Permanent disability resulted directly or indirectly: <ul style="list-style-type: none"> (a) from any self-inflicted bodily injury while sane or insane; (b) from any nervous disorder or mental illness; (c) from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline); or (d) from anything whatsoever while as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion. |
| Payor Term Rider | 21 | <p>RM 150,000.00 is payable upon death / TPD (prior to age 65) of the payor during the coverage period.</p> <p>This rider does not cover the following occurrences:</p> <ul style="list-style-type: none"> i. Death of the life assured due to suicide during the first 12 months from the date of issuance or reinstatement date, whichever is later. ii. Total and Permanent disability resulted directly or indirectly: <ul style="list-style-type: none"> (a) from any self-inflicted bodily injury while sane or insane; (b) from any nervous disorder or mental illness; (c) from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline); or (d) from anything whatsoever while as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion. |

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Basic Plan/Pelan Asas: Life100

(Premium Payable for Whole Policy Term) (Pembayaran Premium untuk Sepanjang Tempoh Polisi)

Life Assured Hayat Diinsuranskan: LOVELY BABY

Penerangan Faedah Pelan Asas

Ini merupakan pelan sepanjang hayat tanpa penyertaan sehingga umur 100 tahun. Ia membayar sekali gus faedah apabila pertama kali Hayat Diinsuranskan meninggal dunia atau mengalami hilang upaya menyeluruh a kekal (sebelum umur 65 tahun).

Apabila Hayat Diinsuranskan masih hidup sehingga tempoh matang, Faedah Matang bersamaan dengan 100% daripada Jumlah Asas Diinsuranskan akan dibayar.

Faedah Kematian

Jika Hayat Diinsuranskan meninggal dunia, Faedah Kematian bersamaan dengan jumlah asas diinsuranskan akan dibayar. Juvenile LIEN akan diikui.

Faedah Hilang Upaya Menyeluruh & Keka

Jika Hayat Diinsuranskan mengalami TPD (sehingga umur 60 tahun), Faedah TPD akan dibayar berdasarkan Peruntukan TPD. Juvenile LIEN akan diikui.

Faedah Matang

Polisi akan matang apabila Hayat Diinsuranskan masih hidup sehingga umur 100 tahun. Apabila matang, faedah matang bersamaan dengan RM00,000.00 akan dibayar.

Basic Plan/Pelan Asas: Life100

Life Assured Hayat Diinsuranskan: LOVELY BABY

(Premium Payable for Whole Policy Term) (Pembayaran Premium untuk Sepanjang Tempoh Polisi)

Penerangan Faedah Pelan Asas

| Rider | Tempoh Diinsuranskan | Huraian Faedah |
|-------------------------------|----------------------|---|
| Waiver of Premium Payor Rider | 21 | <p>Jumlah Rider Diinsuranskan akan dibayar untuk mengurangkan premium masa hadapan sehingga tarikh tamat tempoh rider apabila pembayar meninggal dunia mengalami TPD dalam tempoh diinsuranskan.</p> <p>Rider ini tidak melindungi kejadian berikut:</p> <ol style="list-style-type: none"> i. Kematian hayat diinsuranskan kerana membunuh diri dalam tempoh 12 bulan pertama dari tarikh Penyertaan atau tarikh pengembalian semula, mengikut mana-mana yang terkemudian. ii. Hilang Upaya Menyeluruh dan Kekal yang berpunca secara langsung atau tidak langsung: <ol style="list-style-type: none"> (a) daripada apa-apa kecederaan anggota badan yang disengajakan ketika siuman atau tidak siuman; (b) daripada apa-apa gangguan saraf atau penyakit mental; (c) daripada membuat penerbangan di dalam pesawat udara (kecuali sebagai anak kapal, atau sebagai penumpang biasa yang membayar tambang, dalam mana-mana penerbangan komersil berjadual tetap); atau (d) daripada apa jua perkara ketika berkhidmat dalam angkatan bersenjata, polis dan angkatan separa tentera disebabkan oleh perang yang diisytiharkan atau tidak diisytiharkan, rusuhan atau kekecohan awam. |
| Payor Term Rider | 21 | <p>RM 150,000.00 akan dibayar apabila pembayar meninggal dunia / mengalami TPD (sebelum umur 65 tahun) dalam tempoh diinsuranskan.</p> <p>Rider ini tidak melindungi kejadian berikut:</p> <ol style="list-style-type: none"> i. Kematian hayat diinsuranskan kerana membunuh diri dalam tempoh 12 bulan pertama dari tarikh Penyertaan atau tarikh pengembalian semula, mengikut mana-mana yang terkemudian ii. Hilang Upaya Menyeluruh dan Kekal yang berpunca secara langsung atau tidak langsung: <ol style="list-style-type: none"> (a) daripada apa-apa kecederaan anggota badan yang disengajakan ketika siuman atau tidak siuman; (b) daripada apa-apa gangguan saraf atau penyakit mental; (c) daripada membuat penerbangan di dalam pesawat udara (kecuali sebagai anak kapal, atau sebagai penumpang biasa yang membayar tambang, dalam mana-mana penerbangan komersil berjadual tetap); atau (d) daripada apa jua perkara ketika berkhidmat dalam angkatan bersenjata, polis dan angkatan separa tentera disebabkan oleh perang yang diisytiharkan atau tidak diisytiharkan, rusuhan atau kekecohan awam. |

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