

Terms & Conditions (T&C) for Critical Cover, Assured Future Campaign (“Campaign”)

Critical Cover, Assured Future Campaign ("Campaign") is organised by AIA Bhd. (“AIA Malaysia”, “we”, “our” or “us”). By joining this Campaign, you (“you”, “your” or “customer”) agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>.

1. Campaign Period

1 August 2025 to 30 September 2025, both dates inclusive (“Campaign Period”). The Policy must be activated by 16 December 2025.

2. Eligible Products/Rider

A-Life Wealth Builder, A-LifeLink 2, A-Life Joy Xtra, A-Plus Critical Assure (“Eligible Products/Rider”)

Note: These products are underwritten by AIA Bhd.

3. Campaign Eligibility

The campaign is open to all customers (including Life Planners) who attach A-Plus Critical Assure to A-Life Wealth Builder, A-LifeLink 2, or A-Life Joy Xtra during the Campaign Period and fulfils the Campaign requirements stated in these Terms & Conditions. The A-Life Wealth Builder, A-LifeLink2, or A-Life Joy Xtra must be a new application and not an existing policy prior to the Campaign Period.

Life Planner self-purchase is **ALLOWED** under the Campaign. Life Planner’s self-purchase means that the policy owner and/or the insured is a Life Planner.

An existing customer is defined as follows (“Existing Customer”):

- A policy owner/certificate owner/insured/person covered of an in-force Conventional Individual Life product from AIA Bhd. or Takaful product from AIA PUBLIC Takaful Bhd. or Personal Accident (PA) insurance with AIA General Berhad, **as at 31 March 2025 for April 2025 submission; 30 April 2025 for May 2025 submission; 31 May 2025 for June 2025 submission. 30 June 2025 for July submission; 31 July 2025 for August submission; 31 August 2025 for September submission.**
- A corporate policy owner/certificate owner of an in force Conventional Group Employee Benefits Scheme from AIA Bhd. or Takaful Group Employee Benefits Scheme from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad.
- **An employee/member covered under Group Employee Benefits Scheme with an** in force Conventional Group Employee Benefits Scheme from AIA Bhd. or Takaful Group Employee Benefits Scheme from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad.

4. Campaign Mechanism

- a) All applications must be submitted via iPoS between 1 August 2025 and 30 September 2025 and the policy must be set in force by 16 December 2025.

- b) Open for all payment modes (annual, semi-annual, quarterly and monthly).
- c) Open for all premium payment terms.
- d) For applications with modal premium less than RM50,000, the payment method must be AIA E-Pay (credit card or e-pay online banking) or Send Payment Link (credit card). Debit cards are not allowed. For applications with modal premium of RM50,000 and above, all payment methods are accepted.
- e) For adult applications, the Insured must be an AIA Vitality member at the time of new business application submission to qualify for the Extra Life Coverage. For juvenile applications, AIA Vitality membership not required. However, for A-Life Joy Xtra, the policy owner must sign up for an AIA Vitality membership to be eligible for the Extra Life Coverage.
- f) The selection of funds for A-Life Wealth Builder must always be fully invest in the selection of funds listed under AIA Investment-linked Funds upon new business application to be eligible for Extra Life Coverage. Any combination of these listed funds is allowed, provided the total allocation equals 100%. Fund switching within this list is also permitted. However, selecting any funds outside the list will result in disqualification from the Extra Life Coverage.

AIA Strategic Funds	AIA Strategic Equity Fund AIA Strategic Fixed Income Fund
AIA Elite Funds	AIA Elite Conservative Fund AIA Elite Adventurous Fund
Local Funds	AIA Dana Progresif AIA Equity Dividend Fund AIA Equity Plus Fund AIA Dana Dinamik AIA Aggressive Fund AIA Medium Cap Fund AIA Balanced Fund
Global Funds	AIA Global Fixed Income Fund AIA Global Equity Income Fund AIA Global Balance Fund AIA Global Equity Fund AIA New Horizon Fund
Asia Funds	AIA Asia Opportunity Fund AIA Asian Equity Fund AIA Asia Platinum Fund

- g) Customers who attach the Eligible Rider to the Eligible Products will receive Extra Life Coverage. The Extra Life Coverage of the Eligible Products will be based on the Eligible Rider sum assured as per table below. The extra coverage applies only to death benefit and takes effect upon the successful issuance of the Eligible Products.

Attach A-Plus Critical Assure to A-Life Wealth Builder, A-LifeLink 2, or A-Life Joy Xtra +	A-Plus Critical Assure Coverage Amount	Extra Life Coverage on A-Life Wealth Builder, A-LifeLink2, or A-Life Joy Xtra Basic Plan	
		New Customer	Existing Customer
	From RM300,000 to less than RM500,000	+10%	+20%

Sign up for an AIA Vitality membership	From RM500,000 to less than RM1,000,000	+15%	+30%
	RM1,000,000 and above	+25%	+50%

- h) The Extra Life Coverage amount on the Eligible Products will take effect upon successful issuance of the Eligible Products/Rider and is only applicable upon claim payout on death. There is no additional payment on top of the 100% of the Extra Life Coverage under this Campaign, for death due to accidental causes or natural disaster
- i) The Extra Life Coverage will be paid out at 100% of the coverage amount. However, it will not be included when comparing the basic sum assured of the Eligible Products with the accelerated sum assured of the Eligible Rider upon a critical illness payout.
- j) The Extra Life Coverage will not be payable in the event the insured's death occurs due to suicide within one (1) year from the policy's effective date or the endorsement date, whichever is later.
- k) When the basic policy is terminated due to 100% payment of the accelerated critical illness claim, the Extra Life Coverage shall be terminated as well.
- l) The policy will be disqualified from this Campaign in the event of lapsed, surrender, termination, or cancellation of the Eligible Products/Rider.
- m) In the event where the customers make any revision to reduce the of coverage amount on the Eligible Rider, the extra coverage percentage of the Eligible Rider (if any) shall be revised accordingly, unless the reduction of the coverage amount is due to claim approved by AIA. The extra coverage percentage will be based on the effective date and the revised sum assured after the alteration, provided the sum assured meets the minimum sum assured requirements of this Campaign. Any request to increase the coverage amount must be made within the 1st policy year and it will be subject to underwriting. The increase in coverage amount will not result to a higher extra coverage percentage and/or amount.
- n) Customers have the option to choose Accelerate or Additional or both Accelerate and Additional options. If customers choose both Accelerate and Additional options on the Eligible Rider, the extra coverage amount or percentage will be determined based on the higher coverage of either the Accelerate or Additional option of Eligible Rider, provided that the coverage amount meets the minimum requirement of the Campaign. The extra coverage amount of the Eligible Products are calculated based on the coverage amount of the Eligible Rider. The coverage amounts from the Accelerate and Additional options cannot be combined to qualify for the extra coverage.

5. General Provisions

- a) You are always solely responsible for maintaining the accuracy of your information. AIA may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b) AIA may decline the extra coverage entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c) AIA shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.

The terms and conditions of the Campaign are subject to change and the decision of AIA on any matter concerning these terms and conditions are final.