

# PRODUCT DISCLOSURE SHEET



**AIA PUBLIC  
TAKAFUL**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 01/05/2026

The benefit(s) payable under eligible takaful certificates / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1 What is A-Life Kritikal Flex?

**A-Life Kritikal Flex** is a takaful product which provides coverage for 75 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

The applicable Shariah concepts under this takaful certificate are *Tabarru'* (donation), *Wakalah* (agency), *Mudarabah* (profit sharing), *Ju'alah* (performance incentive), *Wakalah bi al-Istithmar* (investment agency), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the enclosed appendix or brochure for detailed description of these *Shariah* concepts.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM4,864.50** annually, you will receive the following **coverage**:

	No an illustration, for RM, you are annually, you will receive the following coverage:															
Critical Illness Benefit	<b>RM500,000.00</b>  For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the benefit payable is limited to <b>RM25,000.00</b> . The sum covered will then be reduced by the amount of this payout.  Note: The account value of Participant's Account Fund shall be payable with the Critical Illness Benefit if no rider(s) is(are) attached.															
Caregiver Benefit  Note: this benefit is only applicable to sum covered of at least RM100,000.	<b>RM3,000.00</b>															
Compassionate Benefit	<b>RM50,000.00</b> plus the account value of Participant's Account Fund.															
Vitality Yearly Cash Bonus (YCB)  Note: This benefit is only applicable for AIA Vitality member	This benefit is payable every certificate anniversary, where the amount is determined by multiplying the total contribution paid for basic plan and rider(s) (if any), (excluding A-Plus Saver-i and ad hoc top-ups) with the YCB percentage (%). <table><tr><th colspan="4">YCB% based on AIA Vitality status</th></tr><tr><th>Platinum</th><th>Gold</th><th>Silver</th><th>Bronze</th></tr><tr><td>15.0% every year</td><td>7.5% every year</td><td>0.0%</td><td>0.0%</td></tr></table>				YCB% based on AIA Vitality status				Platinum	Gold	Silver	Bronze	15.0% every year	7.5% every year	0.0%	0.0%
YCB% based on AIA Vitality status																
Platinum	Gold	Silver	Bronze													
15.0% every year	7.5% every year	0.0%	0.0%													
Automatic Extension of Coverage Term	Upon Person Covered reaching age 70, the takaful certificate will continue to be in force up to age 80 for the basic plan and the maximum coverage age for any attaching riders (if applicable) provided there is sufficient account value to deduct <i>Tabarru'</i> . You can opt to withdraw from this arrangement at anytime prior to reaching the expiry age.															
Maturity Benefit	The account value of Participant's Account Fund.															
Contribution & Coverage Transition Option	No change  Note: The contribution and coverage transition options are only available if the Person Covered participate in the takaful certificate at age 50 or below. You may change this option prior to certificate anniversary of Person Covered age 60 while this takaful certificate is in force.															
Additional coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on the selected rider(s).															

The critical illnesses covered under this product include:

- Stroke
- Cancer
- Heart Attack

**Note:** This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.

Your medical and health takaful **excludes**:

- Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the contributions paid, without profit. The takaful certificate will then be terminated.
- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Person Covered to undergo a blood test for HIV before we can approve any claim.
- Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury.

**Note:** This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

Note: Application is subject to approval.

If you have any questions or require assistance on your medical and health takaful, you can:



Call us at:  
1300-88-8922



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-life-kritikal-flex.html>



Email us at:  
my.pdsenquiry@aia.com

### 3 Know Your Obligations

**For this medical and health takaful, you must pay a takaful contribution of:**

Contribution	<b>RM4,864.50</b> annually
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Duration: until the age of 70 years old

**You also have to pay the following fees and charges:**

Total commission	<b>4.3%</b> of total contribution paid or <b>RM8,318.30</b>
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Total <i>Wakalah</i> fee (including commission)	<b>20.6%</b> of total contribution paid or <b>RM40,132.13</b>
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Other applicable charges	<ul style="list-style-type: none"><li>• <i>Tabarru'</i> is deducted monthly depending on the Person Covered's attained age and other relevant factors. <i>Tabarru'</i> for certain benefits may increase with age. It is a donation for the purpose of mutual help and assistance to other participants in need.</li><li>• Fund management charge to cover the administration costs of investing and managing the investment-linked fund(s) available under Participant's Investment Fund.</li><li>• Fund switching charge to cover the administration costs of switching the investment from one investment-linked fund to another under Participant's Investment Fund. There is no charge for this at the moment.</li></ul>
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### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The funds available under the takaful certificate are the Participants' Risk Fund, Participant's Account Fund and Participant's Investment Fund.
- The account value of your takaful certificate depends on the performance of Participant's Account Fund and Participant's Investment Fund and is not guaranteed.
- You have a grace period of 31 days from each contribution due date to pay the contribution. The takaful certificate will remain in force during this period. If contribution remains unpaid at the end of this grace period, the takaful certificate may lapse, subject to availability of account value of Participant's Account Fund.
- You must survive for at least 7 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- In the event of a claim under the takaful certificate, you are advised to notify us immediately. Please refer to AIA's website to further understand the claim procedures.
- Coverage term: Up to age 70 years old.
- Your coverage will only start 60 calendar days from the effective date of the takaful certificate for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 calendar days from the effective date of the takaful certificate for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

### ? Can I cancel my certificate?

Yes, you may cancel your takaful certificate by giving a written notice to us.

- **Free-look period:** You may cancel your takaful certificate within 15 days of receiving your e-certificate contract via AIA's customer portal or within 15 days of receiving the hardcopy version, whichever is applicable. The contributions that you have paid will be refunded to you less any medical expenses incurred.
- **After Free-look period:** You may cancel/surrender your takaful certificate by giving a written notice to us. The surrender value of the takaful certificate will be the account value of Participant's Account Fund and Participant's Investment Fund (if applicable) and is not guaranteed. Please consider carefully as you may make a loss should you surrender the takaful certificate. The takaful certificate will then be terminated.

This takaful plan is managed by AIA PUBLIC Takaful Bhd., a licensed takaful operator under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note: Application is subject to approval.

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AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 01/05/2026

## 1 What is A-Plus Kritikal Early?

**A-Plus Kritikal Early** is a contribution paying rider which provides coverage for additional 65 specified early stage and 40 intermediate stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses and conditions.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM1,083.00** annually, you will receive the following coverage:

Accelerated Critical Illness Benefit	<b>RM100,000.00</b>
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The critical illnesses covered under this rider include:

1. Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2. Brain Aneurysm Surgery
3. Cardiac Pacemaker Insertion

**Note:** This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.

This medical and health takaful rider **excludes**:

- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Person Covered to undergo a blood test for HIV before we can approve any claim.
- Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury.

**Note:** This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

## 3 Know Your Obligations

For this medical and health takaful rider, you must pay a takaful contribution of:

Contribution	<b>RM1,083.00</b> annually
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Duration: until the age of 70 years old

**You also have to pay the following fees and charges:**

Total commission	<b>4.3%</b> of total contribution paid or <b>RM1,851.93</b>
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Total <i>Wakalah</i> fee (including commission)	<b>15.8%</b> of total contribution paid or <b>RM6,833.73</b>
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Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )
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## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You must survive for at least 7 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- Your coverage will only start 60 calendar days from the effective date of this rider.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

## ? Can I cancel my rider?

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

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## 1 What is A-Plus Recover-i

**A-Plus Recover-i** is a contribution paying rider which provides coverage for prolonged hospitalisation.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM746.00** annually, you will receive the following **coverage**:

Prolonged Hospitalisation Benefit	<b>RM100,000.00</b>
	This amount will be payable in one lump in the event the Person Covered fulfils the following condition: i. Admission to an Intensive Care Unit (ICU) of a hospital due to any disability for a consecutive period of at least 5 days; or ii. Hospitalisation with the purpose of receiving medical treatment for a consecutive period of at least 15 days, where the hospitalisation must be accompanied by a surgery or due to an infection.  This benefit is payable up to 2 times, subject to the maximum payout limit of 200% of the rider sum covered.
Personal Medical Case Management Benefit	This benefit provides personalised ongoing support throughout the Person Covered's recovery journey after the diagnosis of a covered critical illness.

This medical and health takaful rider **excludes**:

- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Medical or physical abnormalities that has existed from birth as well as neo-natal physical abnormalities developing within 6 months from the time of birth.
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Any disability caused by self-destruction, intentional self-inflicted injuries, wilful exposure to danger or any attempt of self-destruction while sane or insane.
- Any disability caused by war (whether declared or undeclared), strikes, riots, civil war, revolution or any warlike operations.
- Any violation or attempted violation of the law or resistance to arrest.
- Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy.
- Treatment of sexually transmitted diseases.
- Mental or nervous disorders and treatment of alcoholism or drug abuse.
- Hospitalisation that is primarily for investigatory purpose, diagnosis, x-ray examination, general physical or medical examinations.
- Any treatment or investigation which is not medically necessary or which is convalescence, custodial or rest care.
- Any admissions for the purpose of observation and does not require any treatment.
- Experimental or pioneering medical or surgical techniques and devices.
- Overseas medical treatment (excluding Singapore and Brunei).
- The following medical conditions for coverage under Personal Medical Case Management Benefit:
  - medical emergencies and accidents;
  - urgent or life-threatening situations such as Intensive Care Unit (ICU) admission;
  - long term chronic diseases such as chronic hepatitis, diabetes, high blood pressure and high cholesterol; or
  - mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety and depression.

**Note:** This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

## 3 Know Your Obligations

For this medical and health takaful rider, you must pay a takaful contribution of:

Contribution	<b>RM746.00</b> annually
Duration: until the age of 70 years old	
You also have to pay the following fees and charges:	
Total commission	<b>4.3%</b> of total contribution paid or <b>RM1,275.66</b>
Total <i>Wakalah</i> fee (including commission)	<b>23.1%</b> of total contribution paid or <b>RM6,900.50</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

Note: Application is subject to approval.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You must survive for at least 15 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- The coverage will only start 30 calendar days after the effective date of this rider. For certain illnesses or conditions, the coverage will only start 120 calendar days after the Person Covered has been continuously covered under this rider.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

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## 1 What is A-Plus Infaq?

**A-Plus Infaq** is a contribution paying rider that pays a lump sum benefit if you die or suffer total and permanent disability during the coverage term. The benefit amount will be donated to charity organisations that have been selected by the Participant according to the stated percentage. Additionally, if you are diagnosed with any one of the 74 specified advanced stage critical illnesses, we shall continue the contribution payment for this rider until the end of coverage term.

## 2 Know Your Coverage / Benefits

As an illustration, for <b>RM3,568.50</b> annually, you will receive the following <b>coverage</b> :	
Death / Total and Permanent Disability Benefit	<b>RM500,000.00</b> Coverage on total and permanent disability is up until Person Covered attains age 70 years old.
Critical Illness Benefit (A-Plus Kritikal Infaq)	<b>RM3,298.50</b> per annum If you are diagnosed with any one of the 74 specified advanced stage critical illnesses, the stated amount will be contributed as payment for the death and total and permanent disability coverage under this rider, until the end of coverage term.
The critical illnesses <u>covered</u> under this rider include: 1. Stroke 2. Cancer 3. Heart Attack	
<b>Note:</b> This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.	
This rider <b>excludes</b> : <ul style="list-style-type: none"><li>Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the total <i>Wakalah</i> fee, <i>Tabarru'</i> and all charges that have been deducted for the rider. The rider will then be terminated.</li><li>Total and permanent disability that is due to:<ul style="list-style-type: none"><li>willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;</li><li>service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;</li><li>activities connected to any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial airline on a regular scheduled passenger trip over its established passenger route;</li><li>any congenital defect which has manifested or was diagnosed before age 17 or pre-existing disability resulting from a physical or mental condition.</li></ul></li><li>Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later)</li><li>Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.</li><li>Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Person Covered to undergo a blood test for HIV before we can approve any claim.</li><li>Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury.</li></ul>	
<b>Note:</b> This list is <b>non-exhaustive</b> . You must refer to takaful certificate for the full list of exclusions.	

## 3 Know Your Obligations

For this rider, you must pay a takaful contribution of:	
Contribution	<b>RM3,568.50</b> annually
Duration: until the age of 70 years old	
You also have to pay the following fees and charges:	
Total commission	<b>4.3%</b> of total contribution paid or <b>RM6,102.14</b>
Total <i>Wakalah</i> fee (including commission)	<b>20.6%</b> of total contribution paid or <b>RM29,445.53</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- Your coverage will only start 60 calendar days from the effective date of this rider for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 calendar days from the effective date of this rider for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

Note: Application is subject to approval.

## Can I cancel my rider?

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on [AIA.COM.MY](http://AIA.COM.MY).

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Note: Application is subject to approval.

# APPENDIX

## Applicable funds under the takaful certificate

**Participant's Account Fund** – The fund where a portion of the contribution paid by the participant, after the deduction of *Wakalah* fee, is allocated. The *Tabarru'* for the basic plan and rider (if any) will be deducted from this fund. The actual amount of expenses incurred for investment cost directly attributable to the Participant's Account Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participant's Account Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

**Participants' Risk Fund** – The fund where *Tabarru'* is credited into and from which takaful benefits are payable based on the concepts of solidarity, brotherhood and cooperation among the participants. The actual amount of expenses incurred for direct claims related expenses (e.g. investigation cost) and investment cost directly attributable to the Participants' Risk Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participants' Risk Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

**Participant's Investment Fund** – The A-Plus Saver-i and ad hoc top-up contribution paid for the takaful plan, after the deduction of *Wakalah* fee will be allocated into this account to purchase units in the chosen investment-linked funds based on the applicable allocation rate.

## Applicable Shariah concepts under the takaful certificate

***Tabarru'* (donation)** – the contract applied among the participants. It is the amount deducted from the Participant's Account Fund and allocated into the Participants' Risk Fund as donation for the purpose of mutual help and assistance to fellow participants in need. The *Tabarru'* rate is not guaranteed and you may need to top up the contribution if the *Tabarru'* rate is revised.

***Wakalah* (agency)** – the contract between the participant and AIA PUBLIC Takaful Bhd. (as takaful operator) where the participant appoints AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of takaful operations which includes underwriting, investment of the Participants' Risk Fund, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the participant's contribution as *Wakalah* fee in return of these services. In performing the duties under the *Wakalah* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform certain tasks that are relevant task to the takaful operations.

***Wakalah bi al-Istithmar* (investment agency)** – the contract between the participant and AIA PUBLIC Takaful Bhd. where the participant appoints AIA PUBLIC Takaful Bhd. to manage Shariah-compliant investment activities within the Participant's Investment Fund on behalf of the participant. An agreed fund management charge will be levied in return for these services. In performing the duties under the *Wakalah bi al-Istithmar* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to carry out certain tasks that are relevant to the Shariah-compliant investment activities.

***Mudarabah* (profit sharing)** – the contract between the participant and AIA PUBLIC Takaful Bhd. where the participant provides capital into the Participant's Account Fund to be managed or invested by AIA PUBLIC Takaful Bhd. Any investment profit arising from the Participant's Account Fund is shared between AIA PUBLIC Takaful Bhd. and the participant in the proportion of 20% and 80% respectively whilst any loss will be borne by the participant up to the capital value. AIA PUBLIC Takaful Bhd. may further delegate or engage a third party to perform certain tasks that are relevant to the investment activities.

***Ju'alah* (performance incentive)** – the reward contract between the participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as *Ujrah* (performance fee) for managing the fund efficiently which result in the surplus.

***Qard* (interest-free loan)** – the contract where AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund in the event it becomes deficit and unable to pay takaful benefits to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

**Conditional *Hibah* (gift)** – the payment of an agreed amount of money under the *Hibah* contract from one party to another that takes effect when a specified condition has occurred. With respect to the surplus from the Participants' Risk Fund, conditional *Hibah* refers to payment of 50% of the distributable surplus for a particular financial year by AIA PUBLIC Takaful Bhd. to the participant provided that the Participants' Risk Fund is not in deficit and the takaful certificate has not incurred any claims in that financial year. With respect to the payment of the takaful benefits from Participants' Risk Fund, conditional *Hibah* refers to payment of the death benefit by AIA PUBLIC Takaful Bhd. to the beneficiary as nominated by the participant upon the demise of the person covered.

*Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.*

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APPENDIX

Allocation of contribution under the takaful certificate

Regular Contribution	
(The allocation rate for regular contribution varies depending on the selected contribution payment term. Please refer to Product Illustration for details)	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
This amount will be allocated into the Participant's Account Fund and <i>Tabarru'</i> will be deducted from the Participant's Account Fund on monthly basis.  In accordance with <i>Mudarabah</i> contract, any investment income from this fund will be shared at a pre-determined ratio of 20:80 between AIA PUBLIC Takaful Bhd. and the participant. The participant's share will be allocated back into the Participant's Account Fund.	This amount is used to pay AIA PUBLIC Takaful Bhd.'s expenses and direct distribution costs, including the commission payable to the AIA Life Planner.
A-Plus Saver-i and Ad Hoc Top-Up Contribution	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
95% of the contribution	5% of the contribution

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

Fees and Charges for A-Life Kritikal Flex and Applicable Riders (if any)

Wakalah Fee charged has already included Commission. The Commission shown here is for reference purpose only.

Certificate Year	A-Life Kritikal Flex					A-Plus Kritikal Early				
	Annual Contribution	Wakalah Fee		Commission		Annual Contribution	Wakalah Fee		Commission	
		(RM)	(%)	(RM)	(%)		(RM)	(%)	(RM)	(%)
1	4,864.50	3,648.38	75.00%	3,161.93	65.00%	1,083.00	747.27	69.00%	703.95	65.00%
2	4,864.50	3,648.38	75.00%	1,945.80	40.00%	1,083.00	736.44	68.00%	433.20	40.00%
3	4,864.50	3,648.38	75.00%	1,264.77	26.00%	1,083.00	693.12	64.00%	281.58	26.00%
4	4,864.50	3,161.93	65.00%	972.90	20.00%	1,083.00	649.80	60.00%	216.60	20.00%
5	4,864.50	3,161.93	65.00%	486.45	10.00%	1,083.00	595.65	55.00%	108.30	10.00%
6	4,864.50	2,432.25	50.00%	486.45	10.00%	1,083.00	541.50	50.00%	108.30	10.00%
7	4,864.50	2,432.25	50.00%	0.00	0.00%	1,083.00	487.35	45.00%	0.00	0.00%
8	4,864.50	2,432.25	50.00%	0.00	0.00%	1,083.00	433.20	40.00%	0.00	0.00%
9	4,864.50	2,432.25	50.00%	0.00	0.00%	1,083.00	433.20	40.00%	0.00	0.00%
10	4,864.50	2,432.25	50.00%	0.00	0.00%	1,083.00	433.20	40.00%	0.00	0.00%
11	4,864.50	2,189.03	45.00%	0.00	0.00%	1,083.00	216.60	20.00%	0.00	0.00%
12	4,864.50	2,189.03	45.00%	0.00	0.00%	1,083.00	216.60	20.00%	0.00	0.00%
13	4,864.50	2,189.03	45.00%	0.00	0.00%	1,083.00	216.60	20.00%	0.00	0.00%
14	4,864.50	2,189.03	45.00%	0.00	0.00%	1,083.00	216.60	20.00%	0.00	0.00%
15	4,864.50	972.90	20.00%	0.00	0.00%	1,083.00	216.60	20.00%	0.00	0.00%
16	4,864.50	972.90	20.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
17	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
18	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
19	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
20	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
21	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
22	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
23	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
24	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
25	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
26	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
27	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
28	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
29	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
30	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
31	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
32	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
33	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
34	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
35	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
36	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
37	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
38	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
39	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%
40	4,864.50	0.00	0.00%	0.00	0.00%	1,083.00	0.00	0.00%	0.00	0.00%

Note: Application is subject to approval.

Certificate Year	A-Plus Recover-i					A-Plus Infaq				
	Annual Contribution	Wakalah Fee		Commission		Annual Contribution	Wakalah Fee		Commission	
		(RM)	(%)	(RM)	(%)		(RM)	(%)	(RM)	(%)
1	746.00	529.66	71.00%	484.90	65.00%	3,568.50	2,681.78	75.15%	2,319.53	65.00%
2	746.00	529.66	71.00%	298.40	40.00%	3,568.50	2,676.38	75.00%	1,427.40	40.00%
3	746.00	529.66	71.00%	193.96	26.00%	3,568.50	2,676.38	75.00%	927.81	26.00%
4	746.00	455.06	61.00%	149.20	20.00%	3,568.50	2,319.53	65.00%	713.70	20.00%
5	746.00	455.06	61.00%	74.60	10.00%	3,568.50	2,319.53	65.00%	356.85	10.00%
6	746.00	343.16	46.00%	74.60	10.00%	3,568.50	1,784.25	50.00%	356.85	10.00%
7	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,784.25	50.00%	0.00	0.00%
8	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,784.25	50.00%	0.00	0.00%
9	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,784.25	50.00%	0.00	0.00%
10	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,784.25	50.00%	0.00	0.00%
11	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,605.83	45.00%	0.00	0.00%
12	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,605.83	45.00%	0.00	0.00%
13	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,605.83	45.00%	0.00	0.00%
14	746.00	343.16	46.00%	0.00	0.00%	3,568.50	1,605.83	45.00%	0.00	0.00%
15	746.00	343.16	46.00%	0.00	0.00%	3,568.50	713.70	20.00%	0.00	0.00%
16	746.00	193.96	26.00%	0.00	0.00%	3,568.50	713.70	20.00%	0.00	0.00%
17	746.00	193.96	26.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
18	746.00	193.96	26.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
19	746.00	193.96	26.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
20	746.00	193.96	26.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
21	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
22	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
23	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
24	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
25	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
26	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
27	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
28	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
29	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
30	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
31	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
32	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
33	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
34	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
35	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
36	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
37	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
38	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
39	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%
40	746.00	0.00	0.00%	0.00	0.00%	3,568.50	0.00	0.00%	0.00	0.00%

Note: Application is subject to approval.

# APPENDIX

## List of 75 advanced stage covered critical illnesses

Note: No. 55) Angioplasty and Other Invasive Treatments for Coronary Artery Disease is not covered under A-Plus Infaq

1) Cancer - <i>of specified severity and does not cover very early cancers</i>	38) Poliomyelitis - <i>resulting in the total inability to perform Activities of Daily Living at least three months</i>
2) Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>	39) Progressive Scleroderma – <i>requiring biopsy and serological evidence</i>
3) Heart Attack - <i>of specified severity</i>	40) Chronic Rheumatoid Arthritis
4) Serious Coronary Artery Disease	41) Severe Crohn's Disease
5) Coronary Artery By-Pass Surgery	42) Ulcerative Colitis with Total Colectomy
6) Heart Valve Surgery	43) Myasthenia Gravis
7) Cardiomyopathy - <i>of specified severity</i>	44) Progressive Muscular Atrophy
8) Surgery to Aorta	45) Progressive Supranuclear Palsy
9) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	46) Chronic Adrenal Insufficiency
10) End Stage Lung Disease	47) Osteogenesis Imperfecta
11) End Stage Liver Failure	48) Meningeal Tuberculosis
12) Major Organ / Bone Marrow Transplant	49) Intensive Care - <i>requiring mechanical ventilation for 10 days</i>
13) Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	50) Apallic Syndrome – <i>requiring neurologist consultant and has to be medically documented for at least one month</i>
14) Alzheimer's Disease / Severe Dementia	51) Chronic Autoimmune Hepatitis
15) Coma - <i>resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms</i>	52) Chronic Relapsing Pancreatitis – <i>Permanent and Irreversible</i>
16) Blindness - <i>Permanent and Irreversible</i>	53) Motor Neuron Disease - <i>Permanent Neurological Deficit With Persisting Clinical Symptoms</i>
17) Deafness - <i>Permanent and Irreversible</i>	54) Terminal Illness
18) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	55) Angioplasty and Other Invasive Treatments for Coronary Artery Disease
19) HIV Infection Due to Blood Transfusion	56) Full Blown AIDS
20) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	57) Surgery for Idiopathic Scoliosis
21) Chronic Aplastic Anaemia - <i>resulting in Permanent Bone Marrow Failure</i>	58) Elephantiasis – <i>resulting in Permanent and Lymphatic Obstruction.</i>
22) Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	59) Cerebral Metastasis
23) Brain Surgery	60) Creutzfeldt-Jakob Disease (Mad Cow Disease) – <i>requiring a neurologist and evidences of diagnostic tests.</i>
24) Benign Brain Tumor - <i>of specified severity</i>	61) Ebola Hemorrhagic Fever Terminal Illness
25) Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	62) Pheochromocytoma requiring surgery
26) Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	63) Severe Relapsing Nephrotic Syndrome
27) Loss of Speech	64) Wilson's Disease
28) Medullary Cystic Disease	65) Haemolytic Uremic Syndrome
29) Loss of Independent Existence	66) Necrotising Fasciitis
30) Third Degree Burn - <i>of specified severity</i>	67) Respiratory Diphteria requiring mechanical ventilation
31) Fulminant Viral Hepatitis	68) Loss of limb(s)
32) Multiple Sclerosis	69) Cerebral Aneurysm Requiring Brain Surgery
33) Muscular Dystrophy	70) Multiple Root Avulsions of Brachial Plexus
34) Paralysis of Limbs	71) Rheumatic Fever with Heart Valve Disorders
35) Systemic Lupus Erythematosus with Severe Kidney Complications	72) Resection of the whole small intestine (duodenum, jejunum and ileum)
36) Severe Eisenmenger 's Syndrome	73) Severe Pulmonary Fibrosis
37) Infective Endocarditis	74) Rabies
	75) Generalized Tetanus

Note: Application is subject to approval.

## APPENDIX

### List of 65 early stage and 40 intermediate stage critical illnesses covered under A-Plus Kritikal Early

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
1	Cancer	<ul style="list-style-type: none"> <li>- Carcinoma in situ; or</li> <li>- Early Prostate Cancer; or</li> <li>- Early Thyroid Cancer; or</li> <li>- Early Bladder Cancer; or</li> <li>- Early Chronic Lymphocytic Leukaemia; or</li> <li>- Early Melanoma; or</li> <li>- Gastro-intestinal Stromal Cancer</li> </ul>	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2	Stroke	<ul style="list-style-type: none"> <li>- Brain Aneurysm Surgery; or</li> <li>- Cerebral Shunt Insertion</li> </ul>	- Carotid Artery Surgery
3	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion
4	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease
5	Coronary Artery By-Pass Surgery	<ul style="list-style-type: none"> <li>- Pericardectomy; or</li> <li>- Transmyocardial Laser Therapy</li> </ul>	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)
6	Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement
7	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery
8	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta
9	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension
10	Chronic lung disease	<ul style="list-style-type: none"> <li>- Severe Asthma; or</li> <li>- Insertion of a Vena Cava filter</li> </ul>	- Surgical Removal of One Lung
11	Liver Disease	- Liver Surgery	- Liver Cirrhosis
12	Major Organ / Bone Marrow Transplant	<ul style="list-style-type: none"> <li>- Small Bowel Transplant; or</li> <li>- Corneal Transplant</li> </ul>	- Major Organ / Bone Marrow Transplant (on the waiting list)
13	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease
14	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease
15	Coma	- Coma for 48 hours	- Coma for 72 hours
16	Loss of Sight	- Loss of Sight in One Eye	<ul style="list-style-type: none"> <li>- Retinitis Pigmentosa; or</li> <li>- Optic Nerve Atrophy</li> </ul>
17	Loss of Hearing	<ul style="list-style-type: none"> <li>- Partial Loss of Hearing; or</li> <li>- Cavernous Sinus Thrombosis Surgery</li> </ul>	- Cochlear Implant Surgery
18	Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease
19	Blood Transfusion	<ul style="list-style-type: none"> <li>- Occupationally Acquired Hepatitis B or C; or</li> <li>- HIV Infection Due To Assault</li> </ul>	- HIV Infection Due To Organ Transplant
20	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil
21	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis
22	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of Brain Tumour via Trans Sphenoidal Route
23	Brain Tumour	- Surgical Excision of a Spinal Meningioma	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy
24	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis
25	Head Trauma	<ul style="list-style-type: none"> <li>- Facial Reconstructive Surgery; or</li> <li>- Cervical Spinal Cord Injury Due To Accident</li> </ul>	- Mild Head Trauma
26	Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	- Permanent (or Temporary) Tracheostomy
27	Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence

Note: Application is subject to approval.

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
29	Burns	- Mild Severe Burns	- Moderately Severe Burns
30	Fulminant Viral Hepatitis	- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis
31	Multiple Sclerosis	- Early Multiple Sclerosis	Nil
32	Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	- Moderately Severe Muscular Dystrophy
33	Paralysis of Limbs	- Loss of Use of One Limb	- Loss of Use of One Limb and Loss of Sight in One Eye
34	Systemic Lupus Erythematosus	- Less Severe Systemic Lupus Erythematosus	Nil
35	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome	Nil
36	Infective Endocarditis	- Moderately Severe Infective Endocarditis	Nil
37	Poliomyelitis	- Peripheral Neuropathy	- Moderate Poliomyelitis
38	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma with CREST Syndrome
39	Severe Rheumatoid Arthritis	- Mild Rheumatoid Arthritis	- Moderately Severe Rheumatoid Arthritis
40	Crohn's Disease	- Chronic Crohn's Disease	Nil
41	Severe Ulcerative Colitis	- Chronic Ulcerative Colitis; or - Acute Ulcerative Colitis	Nil
42	Myasthenia Gravis	- Less Severe Myasthenia Gravis	Nil
43	Progressive Muscular Atrophy	- Less Severe Progressive Muscular Atrophy	Nil
44	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy	Nil
45	Chronic Adrenal Insufficiency	- Adrenalectomy for Adrenal Adenoma	Nil
46	Osteogenesis Imperfecta	- Osteoporosis with Fractures	- Severe Osteoporosis with Fractures
47	Meningeal Tuberculosis	- Tuberculous Myelitis	Nil
48	Intensive Care	- Intensive Care - requiring mechanical ventilation for 5 days	Nil
49	Apallic Syndrome	- Akinetic Mutism	- Locked In Syndrome
50	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis	Nil
51	Chronic Relapsing Pancreatitis	- Acute Necrotic Pancreatitis	- Moderately Chronic Relapsing Pancreatitis
52	Severe Epilepsy	Nil	- Severe Epilepsy
53	Accidental Fracture of Spinal Column	Nil	- Accidental Fracture of Spinal Column
54	Motor Neuron Disease	Nil	- Early Motor Neuron Disease

Note: Application is subject to approval.

# PRODUCT DISCLOSURE SHEET



**AIA PUBLIC  
TAKAFUL**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 01/05/2026

The benefit(s) payable under eligible takaful certificates / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1 What is A-Life Kritikal Flex?

**A-Life Kritikal Flex** is a takaful product which provides coverage for 75 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

The applicable Shariah concepts under this takaful certificate are *Tabarru'* (donation), *Wakalah* (agency), *Mudarabah* (profit sharing), *Ju'alah* (performance incentive), *Wakalah bi al-Istithmar* (investment agency), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the enclosed appendix or brochure for detailed description of these *Shariah* concepts.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM2,061.00** annually for the first year, you will receive the following **coverage**:

	RM500,000.00															
Critical Illness Benefit	For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the benefit payable is limited to <b>RM25,000.00</b> . The sum covered will then be reduced by the amount of this payout.  Note: The account value of Participant's Account Fund shall be payable with the Critical Illness Benefit if no rider(s) is(are) attached.															
Caregiver Benefit  Note: this benefit is only applicable to sum covered of at least RM100,000.	RM3,000.00															
Compassionate Benefit	RM50,000.00 plus the account value of Participant's Account Fund.															
Vitality Yearly Cash Bonus (YCB)  Note: This benefit is only applicable for AIA Vitality member	This benefit is payable every certificate anniversary, where the amount is determined by multiplying the total contribution paid for basic plan and rider(s) (if any), (excluding A-Plus Saver-i and ad hoc top-ups) with the YCB percentage (%). <table><tr><th colspan="4">YCB% based on AIA Vitality status</th></tr><tr><th>Platinum</th><th>Gold</th><th>Silver</th><th>Bronze</th></tr><tr><td>15.0% every year</td><td>7.5% every year</td><td>0.0%</td><td>0.0%</td></tr></table>				YCB% based on AIA Vitality status				Platinum	Gold	Silver	Bronze	15.0% every year	7.5% every year	0.0%	0.0%
YCB% based on AIA Vitality status																
Platinum	Gold	Silver	Bronze													
15.0% every year	7.5% every year	0.0%	0.0%													
Automatic Extension of Coverage Term	Upon Person Covered reaching age 70, the takaful certificate will continue to be in force up to age 80 for the basic plan and the maximum coverage age for any attaching riders (if applicable) provided there is sufficient account value to deduct <i>Tabarru'</i> . You can opt to withdraw from this arrangement at anytime prior to reaching the expiry age.															
Maturity Benefit	The account value of Participant's Account Fund.															
Contribution & Coverage Transition Option	No change  Note: The contribution and coverage transition options are only available if the Person Covered participate in the takaful certificate at age 50 or below. You may change this option prior to certificate anniversary of Person Covered age 60 while this takaful certificate is in force.															
Additional coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on the selected rider(s).															

The critical illnesses covered under this product include:

- Stroke
- Cancer
- Heart Attack

**Note:** This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.

Your medical and health takaful **excludes**:

- Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the contributions paid, without profit. The takaful certificate will then be terminated.
- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Person Covered to undergo a blood test for HIV before we can approve any claim.
- Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury.

**Note:** This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

Note: Application is subject to approval.

If you have any questions or require assistance on your medical and health takaful, you can:



Call us at:  
1300-88-8922



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-life-kritikal-flex.html>



Email us at:  
my.pdsenquiry@aia.com

### 3 Know Your Obligations

For this medical and health takaful, you must pay a takaful contribution of:

Contribution	<b>RM2,061.00</b> annually  The contribution of this plan will increase every year as the Person Covered's age increases. The contribution shown above is the first contribution payable upon inception of this medical and health takaful. Please refer to the contribution table in appendix for details of subsequent contributions.
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Duration: until the age of 70 years old

You also have to pay the following fees and charges:

Total commission	<b>0.9%</b> of total contribution paid or <b>RM3,608.46</b>
Total <i>Wakalah</i> fee (including commission)	<b>7.1%</b> of total contribution paid or <b>RM26,865.32</b>
Other applicable charges	<ul style="list-style-type: none"><li>• <i>Tabarru'</i> is deducted monthly depending on the Person Covered's attained age and other relevant factors. <i>Tabarru'</i> for certain benefits may increase with age. It is a donation for the purpose of mutual help and assistance to other participants in need.</li><li>• Fund management charge to cover the administration costs of investing and managing the investment-linked fund(s) available under Participant's Investment Fund.</li><li>• Fund switching charge to cover the administration costs of switching the investment from one investment-linked fund to another under Participant's Investment Fund. There is no charge for this at the moment.</li></ul>

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The funds available under the takaful certificate are the Participants' Risk Fund, Participant's Account Fund and Participant's Investment Fund.
- The account value of your takaful certificate depends on the performance of Participant's Account Fund and Participant's Investment Fund and is not guaranteed.
- You have a grace period of 31 days from each contribution due date to pay the contribution. The takaful certificate will remain in force during this period. If contribution remains unpaid at the end of this grace period, the takaful certificate may lapse, subject to availability of account value of Participant's Account Fund.
- You must survive for at least 7 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- In the event of a claim under the takaful certificate, you are advised to notify us immediately. Please refer to AIA's website to further understand the claim procedures.
- Coverage term: Up to age 70 years old.
- Your coverage will only start 60 calendar days from the effective date of the takaful certificate for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 calendar days from the effective date of the takaful certificate for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

### ? Can I cancel my certificate?

Yes, you may cancel your takaful certificate by giving a written notice to us.

- **Free-look period:** You may cancel your takaful certificate within 15 days of receiving your e-certificate contract via AIA's customer portal or within 15 days of receiving the hardcopy version, whichever is applicable. The contributions that you have paid will be refunded to you less any medical expenses incurred.
- **After Free-look period:** You may cancel/surrender your takaful certificate by giving a written notice to us. The surrender value of the takaful certificate will be the account value of Participant's Account Fund and Participant's Investment Fund (if applicable) and is not guaranteed. Please consider carefully as you may make a loss should you surrender the takaful certificate. The takaful certificate will then be terminated.

This takaful plan is managed by AIA PUBLIC Takaful Bhd., a licensed takaful operator under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note: Application is subject to approval.

# PRODUCT DISCLOSURE SHEET



**AIA PUBLIC  
TAKAFUL**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 01/05/2026

## 1 What is A-Plus Kritikal Early?

**A-Plus Kritikal Early** is a contribution paying rider which provides coverage for additional 65 specified early stage and 40 intermediate stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses and conditions.

## 2 Know Your Coverage / Benefits

**As an illustration**, for **RM692.00** annually for the first year, you will receive the following **coverage**:

Accelerated Critical Illness Benefit	<b>RM100,000.00</b>
--------------------------------------	---------------------

The critical illnesses covered under this rider include:

1. Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2. Brain Aneurysm Surgery
3. Cardiac Pacemaker Insertion

**Note:** This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.

This medical and health takaful rider **excludes**:

- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Person Covered to undergo a blood test for HIV before we can approve any claim.
- Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury.

**Note:** This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

## 3 Know Your Obligations

**For this medical and health takaful rider, you must pay a takaful contribution of:**

Contribution	<b>RM692.00</b> annually  The contribution of this rider will increase every year as the Person Covered's age increases. The contribution shown above is the first contribution payable upon inception of this rider. Please refer to the contribution table in appendix for details of subsequent contributions.
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Duration: until the age of 70 years old

**You also have to pay the following fees and charges:**

Total commission	<b>1.1%</b> of total contribution paid or <b>RM1,289.42</b>
Total <i>Wakalah</i> fee (including commission)	<b>8.4%</b> of total contribution paid or <b>RM9,463.55</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You must survive for at least 7 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- Your coverage will only start 60 calendar days from the effective date of this rider.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

## ? Can I cancel my rider?

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

Note: Application is subject to approval.



# PRODUCT DISCLOSURE SHEET



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TAKAFUL**

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AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 01/05/2026

## 1 What is A-Plus Recover-i

**A-Plus Recover-i** is a contribution paying rider which provides coverage for prolonged hospitalisation.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM580.00** annually for the first year, you will receive the following coverage:

Prolonged Hospitalisation Benefit	<b>RM100,000.00</b> This amount will be payable in one lump in the event the Person Covered fulfils the following condition: i. Admission to an Intensive Care Unit (ICU) of a hospital due to any disability for a consecutive period of at least 5 days; or ii. Hospitalisation with the purpose of receiving medical treatment for a consecutive period of at least 15 days, where the hospitalisation must be accompanied by a surgery or due to an infection.  This benefit is payable up to 2 times, subject to the maximum payout limit of 200% of the rider sum covered.
Personal Medical Case Management Benefit	This benefit provides personalised ongoing support throughout the Person Covered's recovery journey after the diagnosis of a covered critical illness.

This medical and health takaful rider **excludes**:

- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Medical or physical abnormalities that has existed from birth as well as neo-natal physical abnormalities developing within 6 months from the time of birth.
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Any disability caused by self-destruction, intentional self-inflicted injuries, wilful exposure to danger or any attempt of self-destruction while sane or insane.
- Any disability caused by war (whether declared or undeclared), strikes, riots, civil war, revolution or any warlike operations.
- Any violation or attempted violation of the law or resistance to arrest.
- Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy.
- Treatment of sexually transmitted diseases.
- Mental or nervous disorders and treatment of alcoholism or drug abuse.
- Hospitalisation that is primarily for investigatory purpose, diagnosis, x-ray examination, general physical or medical examinations.
- Any treatment or investigation which is not medically necessary or which is convalescence, custodial or rest care.
- Any admissions for the purpose of observation and does not require any treatment.
- Experimental or pioneering medical or surgical techniques and devices.
- Overseas medical treatment (excluding Singapore and Brunei).
- The following medical conditions for coverage under Personal Medical Case Management Benefit:
  - medical emergencies and accidents;
  - urgent or life-threatening situations such as Intensive Care Unit (ICU) admission;
  - long term chronic diseases such as chronic hepatitis, diabetes, high blood pressure and high cholesterol; or
  - mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety and depression.

**Note:** This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

## 3 Know Your Obligations

For this medical and health takaful rider, you must pay a takaful contribution of:

Contribution	<b>RM580.00</b> annually  The contribution of this rider will increase every year as the Person Covered's age increases. The contribution shown above is the first contribution payable upon inception of this rider. Please refer to the contribution table in appendix for details of subsequent contributions.
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Duration: until the age of 70 years old

**You also have to pay the following fees and charges:**

Total commission	<b>1.6%</b> of total contribution paid or <b>RM1,034.70</b>
Total <i>Wakalah</i> fee (including commission)	<b>11.8%</b> of total contribution paid or <b>RM7,850.00</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

Note: Application is subject to approval.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You must survive for at least 15 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- The coverage will only start 30 calendar days after the effective date of this rider. For certain illnesses or conditions, the coverage will only start 120 calendar days after the Person Covered has been continuously covered under this rider.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

# PRODUCT DISCLOSURE SHEET



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AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 01/05/2026

## 1 What is A-Plus Infaq?

**A-Plus Infaq** is a contribution paying rider that pays a lump sum benefit if you die or suffer total and permanent disability during the coverage term. The benefit amount will be donated to charity organisations that have been selected by the Participant according to the stated percentage. Additionally, if you are diagnosed with any one of the 74 specified advanced stage critical illnesses, we shall continue the contribution payment for this rider until the end of coverage term.

## 2 Know Your Coverage / Benefits

As an illustration, for <b>RM2,435.00</b> annually for the first year, you will receive the following coverage:	
Death / Total and Permanent Disability Benefit	<b>RM500,000.00</b> Coverage on total and permanent disability is up until Person Covered attains age 70 years old.
Critical Illness Benefit (A-Plus Kritikal Infaq)	<b>RM2,115.00</b> for the first certificate year If you are diagnosed with any one of the 74 specified advanced stage critical illnesses, the stated amount will be contributed as payment for the death and total and permanent disability coverage under this rider, until the end of coverage term. For subsequent years, this amount will vary. Please refer to the appendix for the coverage amount (A-Plus Kritikal Infaq Sum Covered).
The critical illnesses <u>covered</u> under this rider include: 1. Stroke 2. Cancer 3. Heart Attack <b>Note:</b> This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.	
This rider <b>excludes</b> : <ul style="list-style-type: none"><li>Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the total <i>Wakalah</i> fee, <i>Tabarru'</i> and all charges that have been deducted for the rider. The rider will then be terminated.</li><li>Total and permanent disability that is due to:<ul style="list-style-type: none"><li>willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;</li><li>service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;</li><li>activities connected to any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial airline on a regular scheduled passenger trip over its established passenger route;</li><li>any congenital defect which has manifested or was diagnosed before age 17 or pre-existing disability resulting from a physical or mental condition.</li></ul></li><li>Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later)</li><li>Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.</li><li>Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Person Covered to undergo a blood test for HIV before we can approve any claim.</li><li>Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury.</li></ul> <b>Note:</b> This list is <b>non-exhaustive</b> . You must refer to takaful certificate for the full list of exclusions.	

## 3 Know Your Obligations

For this rider, you must pay a takaful contribution of:	
Contribution	<b>RM2,435.00</b> annually The contribution of this rider will increase every year as the Person Covered's age increases. The contribution shown above is the first contribution payable upon inception of this rider. Please refer to the contribution table in appendix for details of subsequent contributions.
Duration: until the age of 70 years old	
You also have to pay the following fees and charges:	
Total commission	<b>0.9%</b> of total contribution paid or <b>RM4,365.36</b>
Total <i>Wakalah</i> fee (including commission)	<b>7.9%</b> of total contribution paid or <b>RM36,503.35</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

Note: Application is subject to approval.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- Your coverage will only start 60 calendar days from the effective date of this rider for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 calendar days from the effective date of this rider for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

# APPENDIX

## Applicable funds under the takaful certificate

**Participant's Account Fund** – The fund where a portion of the contribution paid by the participant, after the deduction of *Wakalah* fee, is allocated. The *Tabarru'* for the basic plan and rider (if any) will be deducted from this fund. The actual amount of expenses incurred for investment cost directly attributable to the Participant's Account Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participant's Account Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

**Participants' Risk Fund** – The fund where *Tabarru'* is credited into and from which takaful benefits are payable based on the concepts of solidarity, brotherhood and cooperation among the participants. The actual amount of expenses incurred for direct claims related expenses (e.g. investigation cost) and investment cost directly attributable to the Participants' Risk Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participants' Risk Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

**Participant's Investment Fund** – The A-Plus Saver-i and ad hoc top-up contribution paid for the takaful plan, after the deduction of *Wakalah* fee will be allocated into this account to purchase units in the chosen investment-linked funds based on the applicable allocation rate.

## Applicable Shariah concepts under the takaful certificate

***Tabarru'* (donation)** – the contract applied among the participants. It is the amount deducted from the Participant's Account Fund and allocated into the Participants' Risk Fund as donation for the purpose of mutual help and assistance to fellow participants in need. The *Tabarru'* rate is not guaranteed and you may need to top up the contribution if the *Tabarru'* rate is revised.

***Wakalah* (agency)** – the contract between the participant and AIA PUBLIC Takaful Bhd. (as takaful operator) where the participant appoints AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of takaful operations which includes underwriting, investment of the Participants' Risk Fund, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the participant's contribution as *Wakalah* fee in return of these services. In performing the duties under the *Wakalah* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform certain tasks that are relevant task to the takaful operations.

***Wakalah bi al-Istithmar* (investment agency)** – the contract between the participant and AIA PUBLIC Takaful Bhd. where the participant appoints AIA PUBLIC Takaful Bhd. to manage Shariah-compliant investment activities within the Participant's Investment Fund on behalf of the participant. An agreed fund management charge will be levied in return for these services. In performing the duties under the *Wakalah bi al-Istithmar* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to carry out certain tasks that are relevant to the Shariah-compliant investment activities.

***Mudarabah* (profit sharing)** – the contract between the participant and AIA PUBLIC Takaful Bhd. where the participant provides capital into the Participant's Account Fund to be managed or invested by AIA PUBLIC Takaful Bhd. Any investment profit arising from the Participant's Account Fund is shared between AIA PUBLIC Takaful Bhd. and the participant in the proportion of 20% and 80% respectively whilst any loss will be borne by the participant up to the capital value. AIA PUBLIC Takaful Bhd. may further delegate or engage a third party to perform certain tasks that are relevant to the investment activities.

***Ju'alah* (performance incentive)** – the reward contract between the participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as *Ujrah* (performance fee) for managing the fund efficiently which result in the surplus.

***Qard* (interest-free loan)** – the contract where AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund in the event it becomes deficit and unable to pay takaful benefits to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

**Conditional *Hibah* (gift)** – the payment of an agreed amount of money under the *Hibah* contract from one party to another that takes effect when a specified condition has occurred. With respect to the surplus from the Participants' Risk Fund, conditional *Hibah* refers to payment of 50% of the distributable surplus for a particular financial year by AIA PUBLIC Takaful Bhd. to the participant provided that the Participants' Risk Fund is not in deficit and the takaful certificate has not incurred any claims in that financial year. With respect to the payment of the takaful benefits from Participants' Risk Fund, conditional *Hibah* refers to payment of the death benefit by AIA PUBLIC Takaful Bhd. to the beneficiary as nominated by the participant upon the demise of the person covered.

*Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.*

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Note: Application is subject to approval.

APPENDIX

Allocation of contribution under the takaful certificate

Regular Contribution	
(The allocation rate for regular contribution varies depending on the selected contribution payment term. Please refer to Product Illustration for details)	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
This amount will be allocated into the Participant's Account Fund and <i>Tabarru'</i> will be deducted from the Participant's Account Fund on monthly basis.  In accordance with <i>Mudarabah</i> contract, any investment income from this fund will be shared at a pre-determined ratio of 20:80 between AIA PUBLIC Takaful Bhd. and the participant. The participant's share will be allocated back into the Participant's Account Fund.	This amount is used to pay AIA PUBLIC Takaful Bhd.'s expenses and direct distribution costs, including the commission payable to the AIA Life Planner.
A-Plus Saver-i and Ad Hoc Top-Up Contribution	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
95% of the contribution	5% of the contribution

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

Contribution Table for A-Life Kritikal Flex and Applicable Riders (if any)

Attained Age	Total Annual Contribution Paid (RM)	Basic Plan Annual Contribution (RM)	A-Plus Kritikal Early Annual Contribution (RM)	A-Plus Recover-i Annual Contribution (RM)	A-Plus Infaq Annual Contribution (RM)
(a)	(b) = (c) + (d) + (e) + (f) + (g) + (h)	(c)	(d)	(e)	(f)
30	5,768.00	2,061.00	692.00	580.00	2,435.00
31	5,932.50	2,097.00	733.00	597.00	2,505.50
32	6,111.50	2,128.50	777.00	615.00	2,591.00
33	6,312.00	2,164.50	823.00	633.00	2,691.50
34	6,517.50	2,200.50	873.00	652.00	2,792.00
35	6,726.00	2,236.50	925.00	672.00	2,892.50
36	7,100.00	2,403.00	980.00	709.00	3,008.00
37	7,476.50	2,578.50	1,039.00	734.00	3,125.00
38	7,889.00	2,767.50	1,101.00	760.00	3,260.50
39	8,320.00	2,974.50	1,166.00	787.00	3,392.50
40	8,799.00	3,190.50	1,236.00	815.00	3,557.50
41	9,385.00	3,429.00	1,310.00	844.00	3,802.00
42	10,023.00	3,681.00	1,388.00	874.00	4,080.00
43	10,762.00	3,951.00	1,471.00	918.00	4,422.00
44	11,597.00	4,243.50	1,559.00	964.00	4,830.50
45	12,437.00	4,554.00	1,652.00	1,012.00	5,219.00
46	13,362.00	4,891.50	1,751.00	1,047.00	5,672.50
47	14,483.00	5,283.00	1,856.00	1,115.00	6,229.00
48	15,727.00	5,706.00	1,967.00	1,187.00	6,867.00
49	17,039.00	6,160.50	2,084.00	1,264.00	7,530.50
50	18,326.00	6,655.50	2,209.00	1,346.00	8,115.50
51	19,767.50	7,186.50	2,341.00	1,467.00	8,773.00
52	21,276.50	7,762.50	2,506.00	1,570.00	9,438.00
53	23,072.50	8,383.50	2,708.00	1,680.00	10,301.00
54	25,115.00	9,054.00	2,925.00	1,798.00	11,338.00
55	27,392.00	9,778.50	3,160.00	1,924.00	12,529.50
56	29,972.50	10,561.50	3,412.00	2,051.00	13,948.00
57	32,255.50	11,403.00	3,616.00	2,097.00	15,139.50
58	34,713.50	12,316.50	3,831.00	2,223.00	16,343.00
59	37,545.00	13,302.00	4,060.00	2,356.00	17,827.00
60	40,631.00	14,368.50	4,303.00	2,497.00	19,462.50
61	43,408.00	15,516.00	4,561.00	2,572.00	20,759.00
62	46,754.50	16,978.50	4,833.00	2,726.00	22,217.00
63	50,284.50	18,495.00	5,122.00	2,862.00	23,805.50
64	53,709.00	20,142.00	5,428.00	2,976.00	25,163.00
65	57,335.50	21,937.50	5,752.00	3,144.00	26,502.00
66	61,524.00	23,895.00	6,096.00	3,343.00	28,190.00
67	65,835.00	26,023.50	6,460.00	3,544.00	29,807.50
68	70,161.50	28,345.50	6,846.00	3,721.00	31,249.00
69	73,665.00	30,096.00	7,256.00	3,907.00	32,406.00

Note: Application is subject to approval.

Attained Age	A-Plus ParentWaiver-i Annual Contribution (RM)	A-Plus Saver-i Annual Contribution (RM)
(a)	(g)	(h)
30	-	-
31	-	-
32	-	-
33	-	-
34	-	-
35	-	-
36	-	-
37	-	-
38	-	-
39	-	-
40	-	-
41	-	-
42	-	-
43	-	-
44	-	-
45	-	-
46	-	-
47	-	-
48	-	-
49	-	-
50	-	-
51	-	-
52	-	-
53	-	-
54	-	-
55	-	-
56	-	-
57	-	-
58	-	-
59	-	-
60	-	-
61	-	-
62	-	-
63	-	-
64	-	-
65	-	-
66	-	-
67	-	-
68	-	-
69	-	-

Note:

1. The contribution table above:

- includes extra contribution imposed due to higher than standard medical rating / occupation rating (if any);
- is based on your selected contribution payment mode (e.g., monthly, quarterly, semi-annually, annually); and
- reflects your selected contribution & coverage transition option (if any).

Contribution amount may vary if any of the above are modified. For details on contributions based on different plan details, please connect with your AIA Life Planner.

2. The contribution of this rider is not guaranteed. AIA PUBLIC Takaful Bhd. reserves the right to revise the contributions by giving you three (3) months written notice prior to the next certificate anniversary.

## **Fees and Charges for A-Life Kritikal Flex and Applicable Riders (if any)**

*Wakalah* Fee charged has already included Commission. The Commission shown here is for reference purpose only.

Certificate Year	A-Life Kritikal Flex					A-Plus Kritikal Early				
	Annual Contribution	Wakalah Fee		Commission		Annual Contribution	Wakalah Fee		Commission	
		(RM)	(%)	(RM)	(%)		(RM)	(%)	(RM)	(%)
1	2,061.00	1,257.21	61.00%	1,339.65	65.00%	692.00	380.60	55.00%	449.80	65.00%
2	2,097.00	1,279.17	61.00%	838.80	40.00%	733.00	403.15	55.00%	293.20	40.00%
3	2,128.50	1,298.39	61.00%	553.41	26.00%	777.00	427.35	55.00%	202.02	26.00%
4	2,164.50	1,320.35	61.00%	432.90	20.00%	823.00	452.65	55.00%	164.60	20.00%
5	2,200.50	1,342.31	61.00%	220.05	10.00%	873.00	480.15	55.00%	87.30	10.00%
6	2,236.50	1,230.08	55.00%	223.65	10.00%	925.00	508.75	55.00%	92.50	10.00%
7	2,403.00	1,321.65	55.00%	0.00	0.00%	980.00	441.00	45.00%	0.00	0.00%
8	2,578.50	1,418.18	55.00%	0.00	0.00%	1,039.00	467.55	45.00%	0.00	0.00%
9	2,767.50	1,383.75	50.00%	0.00	0.00%	1,101.00	495.45	45.00%	0.00	0.00%

Note: Application is subject to approval.

10	2,974.50	1,487.25	50.00%	0.00	0.00%	1,166.00	524.70	45.00%	0.00	0.00%
11	3,190.50	957.15	30.00%	0.00	0.00%	1,236.00	370.80	30.00%	0.00	0.00%
12	3,429.00	1,028.70	30.00%	0.00	0.00%	1,310.00	393.00	30.00%	0.00	0.00%
13	3,681.00	1,104.30	30.00%	0.00	0.00%	1,388.00	416.40	30.00%	0.00	0.00%
14	3,951.00	1,185.30	30.00%	0.00	0.00%	1,471.00	441.30	30.00%	0.00	0.00%
15	4,243.50	1,273.05	30.00%	0.00	0.00%	1,559.00	467.70	30.00%	0.00	0.00%
16	4,554.00	1,366.20	30.00%	0.00	0.00%	1,652.00	495.60	30.00%	0.00	0.00%
17	4,891.50	1,467.45	30.00%	0.00	0.00%	1,751.00	525.30	30.00%	0.00	0.00%
18	5,283.00	1,584.90	30.00%	0.00	0.00%	1,856.00	556.80	30.00%	0.00	0.00%
19	5,706.00	1,711.80	30.00%	0.00	0.00%	1,967.00	590.10	30.00%	0.00	0.00%
20	6,160.50	1,848.15	30.00%	0.00	0.00%	2,084.00	625.20	30.00%	0.00	0.00%
21	6,655.50	0.00	0.00%	0.00	0.00%	2,209.00	0.00	0.00%	0.00	0.00%
22	7,186.50	0.00	0.00%	0.00	0.00%	2,341.00	0.00	0.00%	0.00	0.00%
23	7,762.50	0.00	0.00%	0.00	0.00%	2,506.00	0.00	0.00%	0.00	0.00%
24	8,383.50	0.00	0.00%	0.00	0.00%	2,708.00	0.00	0.00%	0.00	0.00%
25	9,054.00	0.00	0.00%	0.00	0.00%	2,925.00	0.00	0.00%	0.00	0.00%
26	9,778.50	0.00	0.00%	0.00	0.00%	3,160.00	0.00	0.00%	0.00	0.00%
27	10,561.50	0.00	0.00%	0.00	0.00%	3,412.00	0.00	0.00%	0.00	0.00%
28	11,403.00	0.00	0.00%	0.00	0.00%	3,616.00	0.00	0.00%	0.00	0.00%
29	12,316.50	0.00	0.00%	0.00	0.00%	3,831.00	0.00	0.00%	0.00	0.00%
30	13,302.00	0.00	0.00%	0.00	0.00%	4,060.00	0.00	0.00%	0.00	0.00%
31	14,368.50	0.00	0.00%	0.00	0.00%	4,303.00	0.00	0.00%	0.00	0.00%
32	15,516.00	0.00	0.00%	0.00	0.00%	4,561.00	0.00	0.00%	0.00	0.00%
33	16,978.50	0.00	0.00%	0.00	0.00%	4,833.00	0.00	0.00%	0.00	0.00%
34	18,495.00	0.00	0.00%	0.00	0.00%	5,122.00	0.00	0.00%	0.00	0.00%
35	20,142.00	0.00	0.00%	0.00	0.00%	5,428.00	0.00	0.00%	0.00	0.00%
36	21,937.50	0.00	0.00%	0.00	0.00%	5,752.00	0.00	0.00%	0.00	0.00%
37	23,895.00	0.00	0.00%	0.00	0.00%	6,096.00	0.00	0.00%	0.00	0.00%
38	26,023.50	0.00	0.00%	0.00	0.00%	6,460.00	0.00	0.00%	0.00	0.00%
39	28,345.50	0.00	0.00%	0.00	0.00%	6,846.00	0.00	0.00%	0.00	0.00%
40	30,096.00	0.00	0.00%	0.00	0.00%	7,256.00	0.00	0.00%	0.00	0.00%

Certificate Year	A-Plus Recover-i					A-Plus Infaq				
	Annual Contribution	Wakalah Fee		Commission		Annual Contribution	Wakalah Fee		Commission	
		(RM)	(%)	(RM)	(%)		(RM)	(%)	(RM)	(%)
1	580.00	377.00	65.00%	377.00	65.00%	2,435.00	1,412.30	58.00%	1,582.75	65.00%
2	597.00	388.05	65.00%	238.80	40.00%	2,505.50	1,453.19	58.00%	1,002.20	40.00%
3	615.00	399.75	65.00%	159.90	26.00%	2,591.00	1,502.78	58.00%	673.66	26.00%
4	633.00	379.80	60.00%	126.60	20.00%	2,691.50	1,561.07	58.00%	538.30	20.00%
5	652.00	391.20	60.00%	65.20	10.00%	2,792.00	1,619.36	58.00%	279.20	10.00%
6	672.00	403.20	60.00%	67.20	10.00%	2,892.50	1,677.65	58.00%	289.25	10.00%
7	709.00	354.50	50.00%	0.00	0.00%	3,008.00	1,504.00	50.00%	0.00	0.00%
8	734.00	367.00	50.00%	0.00	0.00%	3,125.00	1,562.50	50.00%	0.00	0.00%
9	760.00	380.00	50.00%	0.00	0.00%	3,260.50	1,630.25	50.00%	0.00	0.00%
10	787.00	393.50	50.00%	0.00	0.00%	3,392.50	1,696.25	50.00%	0.00	0.00%
11	815.00	326.00	40.00%	0.00	0.00%	3,557.50	1,423.00	40.00%	0.00	0.00%
12	844.00	337.60	40.00%	0.00	0.00%	3,802.00	1,520.80	40.00%	0.00	0.00%
13	874.00	349.60	40.00%	0.00	0.00%	4,080.00	1,632.00	40.00%	0.00	0.00%
14	918.00	367.20	40.00%	0.00	0.00%	4,422.00	1,768.80	40.00%	0.00	0.00%
15	964.00	385.60	40.00%	0.00	0.00%	4,830.50	1,932.20	40.00%	0.00	0.00%
16	1,012.00	404.80	40.00%	0.00	0.00%	5,219.00	2,087.60	40.00%	0.00	0.00%
17	1,047.00	418.80	40.00%	0.00	0.00%	5,672.50	2,269.00	40.00%	0.00	0.00%
18	1,115.00	446.00	40.00%	0.00	0.00%	6,229.00	2,491.60	40.00%	0.00	0.00%
19	1,187.00	474.80	40.00%	0.00	0.00%	6,867.00	2,746.80	40.00%	0.00	0.00%
20	1,264.00	505.60	40.00%	0.00	0.00%	7,530.50	3,012.20	40.00%	0.00	0.00%
21	1,346.00	0.00	0.00%	0.00	0.00%	8,115.50	0.00	0.00%	0.00	0.00%
22	1,467.00	0.00	0.00%	0.00	0.00%	8,773.00	0.00	0.00%	0.00	0.00%
23	1,570.00	0.00	0.00%	0.00	0.00%	9,438.00	0.00	0.00%	0.00	0.00%
24	1,680.00	0.00	0.00%	0.00	0.00%	10,301.00	0.00	0.00%	0.00	0.00%
25	1,798.00	0.00	0.00%	0.00	0.00%	11,338.00	0.00	0.00%	0.00	0.00%
26	1,924.00	0.00	0.00%	0.00	0.00%	12,529.50	0.00	0.00%	0.00	0.00%
27	2,051.00	0.00	0.00%	0.00	0.00%	13,948.00	0.00	0.00%	0.00	0.00%
28	2,097.00	0.00	0.00%	0.00	0.00%	15,139.50	0.00	0.00%	0.00	0.00%
29	2,223.00	0.00	0.00%	0.00	0.00%	16,343.00	0.00	0.00%	0.00	0.00%
30	2,356.00	0.00	0.00%	0.00	0.00%	17,827.00	0.00	0.00%	0.00	0.00%
31	2,497.00	0.00	0.00%	0.00	0.00%	19,462.50	0.00	0.00%	0.00	0.00%
32	2,572.00	0.00	0.00%	0.00	0.00%	20,759.00	0.00	0.00%	0.00	0.00%
33	2,726.00	0.00	0.00%	0.00	0.00%	22,217.00	0.00	0.00%	0.00	0.00%
34	2,862.00	0.00	0.00%	0.00	0.00%	23,805.50	0.00	0.00%	0.00	0.00%
35	2,976.00	0.00	0.00%	0.00	0.00%	25,163.00	0.00	0.00%	0.00	0.00%
36	3,144.00	0.00	0.00%	0.00	0.00%	26,502.00	0.00	0.00%	0.00	0.00%
37	3,343.00	0.00	0.00%	0.00	0.00%	28,190.00	0.00	0.00%	0.00	0.00%
38	3,544.00	0.00	0.00%	0.00	0.00%	29,807.50	0.00	0.00%	0.00	0.00%
39	3,721.00	0.00	0.00%	0.00	0.00%	31,249.00	0.00	0.00%	0.00	0.00%
40	3,907.00	0.00	0.00%	0.00	0.00%	32,406.00	0.00	0.00%	0.00	0.00%

Note: Application is subject to approval.



APPENDIX

For the Critical Illness Benefit under A-Plus Infaq rider, the amount shown in the table (A-Plus Kritikal Infaq Sum Covered) will be contributed as contribution for death and total permanent disability coverage under A-Plus Infaq. This contribution payment shall apply upon the diagnosis of covered critical illness and continues until the end of coverage term.

Certificate Year / Age	A-Plus Infaq Annual Contribution (RM)	A-Plus Kritikal Infaq Sum Covered per Annum (RM)
1 / 30	2,435.00	2,115.00
2 / 31	2,505.50	2,155.50
3 / 32	2,591.00	2,196.00
4 / 33	2,691.50	2,236.50
5 / 34	2,792.00	2,277.00
6 / 35	2,892.50	2,317.50
7 / 36	3,008.00	2,358.00
8 / 37	3,125.00	2,385.00
9 / 38	3,260.50	2,425.50
10 / 39	3,392.50	2,452.50
11 / 40	3,557.50	2,497.50
12 / 41	3,802.00	2,592.00
13 / 42	4,080.00	2,700.00
14 / 43	4,422.00	2,862.00
15 / 44	4,830.50	3,055.50
16 / 45	5,219.00	3,204.00
17 / 46	5,672.50	3,397.50
18 / 47	6,229.00	3,654.00
19 / 48	6,867.00	3,942.00
20 / 49	7,530.50	4,225.50
21 / 50	8,115.50	4,405.50
22 / 51	8,773.00	4,653.00
23 / 52	9,438.00	4,878.00
24 / 53	10,301.00	5,256.00
25 / 54	11,338.00	5,778.00
26 / 55	12,529.50	6,394.50
27 / 56	13,948.00	7,128.00
28 / 57	15,139.50	7,744.50
29 / 58	16,343.00	8,433.00
30 / 59	17,827.00	9,297.00
31 / 60	19,462.50	10,327.50
32 / 61	20,759.00	11,394.00
33 / 62	22,217.00	12,717.00
34 / 63	23,805.50	14,305.50
35 / 64	25,163.00	15,858.00
36 / 65	26,502.00	17,622.00
37 / 66	28,190.00	20,025.00
38 / 67	29,807.50	22,747.50
39 / 68	31,249.00	25,839.00
40 / 69	32,406.00	29,286.00

Note: Application is subject to approval.

# APPENDIX

## List of 75 advanced stage covered critical illnesses

Note: No. 55) Angioplasty and Other Invasive Treatments for Coronary Artery Disease is not covered under A-Plus Infaq

1) Cancer - <i>of specified severity and does not cover very early cancers</i>	38) Poliomyelitis - <i>resulting in the total inability to perform Activities of Daily Living at least three months</i>
2) Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>	39) Progressive Scleroderma – <i>requiring biopsy and serological evidence</i>
3) Heart Attack - <i>of specified severity</i>	40) Chronic Rheumatoid Arthritis
4) Serious Coronary Artery Disease	41) Severe Crohn's Disease
5) Coronary Artery By-Pass Surgery	42) Ulcerative Colitis with Total Colectomy
6) Heart Valve Surgery	43) Myasthenia Gravis
7) Cardiomyopathy - <i>of specified severity</i>	44) Progressive Muscular Atrophy
8) Surgery to Aorta	45) Progressive Supranuclear Palsy
9) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	46) Chronic Adrenal Insufficiency
10) End Stage Lung Disease	47) Osteogenesis Imperfecta
11) End Stage Liver Failure	48) Meningeal Tuberculosis
12) Major Organ / Bone Marrow Transplant	49) Intensive Care - <i>requiring mechanical ventilation for 10 days</i>
13) Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	50) Apallic Syndrome – <i>requiring neurologist consultant and has to be medically documented for at least one month</i>
14) Alzheimer's Disease / Severe Dementia	51) Chronic Autoimmune Hepatitis
15) Coma - <i>resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms</i>	52) Chronic Relapsing Pancreatitis – <i>Permanent and Irreversible</i>
16) Blindness - <i>Permanent and Irreversible</i>	53) Motor Neuron Disease - <i>Permanent Neurological Deficit With Persisting Clinical Symptoms</i>
17) Deafness - <i>Permanent and Irreversible</i>	54) Terminal Illness
18) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	55) Angioplasty and Other Invasive Treatments for Coronary Artery Disease
19) HIV Infection Due to Blood Transfusion	56) Full Blown AIDS
20) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	57) Surgery for Idiopathic Scoliosis
21) Chronic Aplastic Anaemia - <i>resulting in Permanent Bone Marrow Failure</i>	58) Elephantiasis – <i>resulting in Permanent and Lymphatic Obstruction.</i>
22) Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	59) Cerebral Metastasis
23) Brain Surgery	60) Creutzfeldt-Jakob Disease (Mad Cow Disease) – <i>requiring a neurologist and evidences of diagnostic tests.</i>
24) Benign Brain Tumor - <i>of specified severity</i>	61) Ebola Hemorrhagic Fever Terminal Illness
25) Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	62) Pheochromocytoma requiring surgery
26) Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	63) Severe Relapsing Nephrotic Syndrome
27) Loss of Speech	64) Wilson's Disease
28) Medullary Cystic Disease	65) Haemolytic Uremic Syndrome
29) Loss of Independent Existence	66) Necrotising Fasciitis
30) Third Degree Burn - <i>of specified severity</i>	67) Respiratory Diphteria requiring mechanical ventilation
31) Fulminant Viral Hepatitis	68) Loss of limb(s)
32) Multiple Sclerosis	69) Cerebral Aneurysm Requiring Brain Surgery
33) Muscular Dystrophy	70) Multiple Root Avulsions of Brachial Plexus
34) Paralysis of Limbs	71) Rheumatic Fever with Heart Valve Disorders
35) Systemic Lupus Erythematosus with Severe Kidney Complications	72) Resection of the whole small intestine (duodenum, jejunum and ileum)
36) Severe Eisenmenger 's Syndrome	73) Severe Pulmonary Fibrosis
37) Infective Endocarditis	74) Rabies
	75) Generalized Tetanus

Note: Application is subject to approval.

## APPENDIX

### List of 65 early stage and 40 intermediate stage critical illnesses covered under A-Plus Kritikal Early

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
1	Cancer	<ul style="list-style-type: none"> <li>- Carcinoma in situ; or</li> <li>- Early Prostate Cancer; or</li> <li>- Early Thyroid Cancer; or</li> <li>- Early Bladder Cancer; or</li> <li>- Early Chronic Lymphocytic Leukaemia; or</li> <li>- Early Melanoma; or</li> <li>- Gastro-intestinal Stromal Cancer</li> </ul>	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2	Stroke	<ul style="list-style-type: none"> <li>- Brain Aneurysm Surgery; or</li> <li>- Cerebral Shunt Insertion</li> </ul>	- Carotid Artery Surgery
3	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion
4	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease
5	Coronary Artery By-Pass Surgery	<ul style="list-style-type: none"> <li>- Pericardectomy; or</li> <li>- Transmyocardial Laser Therapy</li> </ul>	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)
6	Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement
7	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery
8	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta
9	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension
10	Chronic lung disease	<ul style="list-style-type: none"> <li>- Severe Asthma; or</li> <li>- Insertion of a Vena Cava filter</li> </ul>	- Surgical Removal of One Lung
11	Liver Disease	- Liver Surgery	- Liver Cirrhosis
12	Major Organ / Bone Marrow Transplant	<ul style="list-style-type: none"> <li>- Small Bowel Transplant; or</li> <li>- Corneal Transplant</li> </ul>	- Major Organ / Bone Marrow Transplant (on the waiting list)
13	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease
14	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease
15	Coma	- Coma for 48 hours	- Coma for 72 hours
16	Loss of Sight	- Loss of Sight in One Eye	<ul style="list-style-type: none"> <li>- Retinitis Pigmentosa; or</li> <li>- Optic Nerve Atrophy</li> </ul>
17	Loss of Hearing	<ul style="list-style-type: none"> <li>- Partial Loss of Hearing; or</li> <li>- Cavernous Sinus Thrombosis Surgery</li> </ul>	- Cochlear Implant Surgery
18	Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease
19	Blood Transfusion	<ul style="list-style-type: none"> <li>- Occupationally Acquired Hepatitis B or C; or</li> <li>- HIV Infection Due To Assault</li> </ul>	- HIV Infection Due To Organ Transplant
20	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil
21	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis
22	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of Brain Tumour via Trans Sphenoidal Route
23	Brain Tumour	- Surgical Excision of a Spinal Meningioma	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy
24	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis
25	Head Trauma	<ul style="list-style-type: none"> <li>- Facial Reconstructive Surgery; or</li> <li>- Cervical Spinal Cord Injury Due To Accident</li> </ul>	- Mild Head Trauma
26	Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	- Permanent (or Temporary) Tracheostomy
27	Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence

Note: Application is subject to approval.

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
29	Burns	- Mild Severe Burns	- Moderately Severe Burns
30	Fulminant Viral Hepatitis	- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis
31	Multiple Sclerosis	- Early Multiple Sclerosis	Nil
32	Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	- Moderately Severe Muscular Dystrophy
33	Paralysis of Limbs	- Loss of Use of One Limb	- Loss of Use of One Limb and Loss of Sight in One Eye
34	Systemic Lupus Erythematosus	- Less Severe Systemic Lupus Erythematosus	Nil
35	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome	Nil
36	Infective Endocarditis	- Moderately Severe Infective Endocarditis	Nil
37	Poliomyelitis	- Peripheral Neuropathy	- Moderate Poliomyelitis
38	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma with CREST Syndrome
39	Severe Rheumatoid Arthritis	- Mild Rheumatoid Arthritis	- Moderately Severe Rheumatoid Arthritis
40	Crohn's Disease	- Chronic Crohn's Disease	Nil
41	Severe Ulcerative Colitis	- Chronic Ulcerative Colitis; or - Acute Ulcerative Colitis	Nil
42	Myasthenia Gravis	- Less Severe Myasthenia Gravis	Nil
43	Progressive Muscular Atrophy	- Less Severe Progressive Muscular Atrophy	Nil
44	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy	Nil
45	Chronic Adrenal Insufficiency	- Adrenalectomy for Adrenal Adenoma	Nil
46	Osteogenesis Imperfecta	- Osteoporosis with Fractures	- Severe Osteoporosis with Fractures
47	Meningeal Tuberculosis	- Tuberculous Myelitis	Nil
48	Intensive Care	- Intensive Care - requiring mechanical ventilation for 5 days	Nil
49	Apallic Syndrome	- Akinetic Mutism	- Locked In Syndrome
50	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis	Nil
51	Chronic Relapsing Pancreatitis	- Acute Necrotic Pancreatitis	- Moderately Chronic Relapsing Pancreatitis
52	Severe Epilepsy	Nil	- Severe Epilepsy
53	Accidental Fracture of Spinal Column	Nil	- Accidental Fracture of Spinal Column
54	Motor Neuron Disease	Nil	- Early Motor Neuron Disease

Note: Application is subject to approval.