

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-LifeLink 2?

A-LifeLink 2 offers a combination of insurance protection and investment. If the Insured dies or is totally and permanently disabled during the term of the policy, it pays the total of death/total permanent disability benefit, Anniversary Bonus and Account Value, at the time of claim.

Note: Please refer to the Basic Plan Descriptions in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, for **RM8,000.00** annually, you will receive the following insurance **coverage**:

Death Benefit	RM500,000 plus Anniversary Bonus and Account Value in the Protection Account and Savings Account.
Total and Permanent Disability (TPD) Benefit The coverage is up to age 70.	RM500,000 plus Anniversary Bonus.
Anniversary Bonus	Additional 1% on the Sum Assured of basic plan every policy year, starting from the beginning of the 2nd policy year, up to a maximum of 20%.
Maturity Benefit	Upon maturity at the end of the 25th policy year, 100% of Account Value in the Protection Account and Savings Account shall be payable.
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 selected rider(s).

Your investment-linked insurance **excludes**:

- Suicide** - If death was due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, AIA Bhd. will refund the Account Value as at the date of death without interest together with the total unallocated premium and policy charges deducted from the Issue Date or Commencement Date, whichever is later. The policy will then be terminated.
- Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later.
- TPD due to willful exposure to danger or self-inflicted act while sane or insane.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/life-protection/a-lifelink-2.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	RM8,000.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.						
Duration: 25 years							
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).							
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.						
You also have to pay the following fees and charges:							
Commission	6.40% of total premium payable or RM12,800.00						
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.						
Monthly Service Charge	RM 8.00 monthly to cover the administration cost of maintaining your policy.						
Medical Service Charge	RM 3.00 monthly to cover the administration cost of engaging third party administrator						
Fund Management Charge	Please refer to the respective Fund Fact Sheet for more details.						
Partial Withdrawal Charge	Withdrawal of Account Value within the first 2 policy years incurs a charge: <table><tr><th>Policy Year</th><th>% of Withdrawal Amount</th></tr><tr><td>1</td><td>20%</td></tr><tr><td>2</td><td>10%</td></tr></table> <p>Note: The Partial Withdrawal Charge does not apply to the Account Value from any A-Plus Saver or top-up premium.</p>	Policy Year	% of Withdrawal Amount	1	20%	2	10%
Policy Year	% of Withdrawal Amount						
1	20%						
2	10%						

Surrender Charge

Surrendering the policy in first 2 policy years incurs a charge:

Policy Year	% of Account Value
1	20%
2	10%

Note: The Surrender Charge does not apply to the Account Value from any A-Plus Saver or top-up premium.

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 policy terminated / cancelled.
- The Account Value of this product shall depend on the performance of your chosen investment fund(s).
- The COI rate and other fees and charges for this product are not guaranteed and may be varied from time to time by giving a 3 months written notice to the policyowner. You are required to pay top-up premium to maintain coverage, if the COI rate, other fees and charges increase and your Account Value becomes insufficient.
- This product comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.
- This product provides Five Years Guaranteed Coverage. However, when Five Years Guaranteed Coverage is revoked due to any reason such as partial withdrawal, your policy will lapse when the Account Value is insufficient to pay for the COI, other fees and charges.
- You are given a grace period of 31 days from each premium due date to make payment. If the premium remains unpaid at the end of this period, your policy may lapse when your Account Value is insufficient to pay for the COI, fees and charges.
- After the 31-day grace period, you have additional 14-day late payment period to make your payment. If it is still unpaid at the end of this period, your policy may lapse when your Account Value is insufficient to pay for the COI, fees and charges.
- **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.**

Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms.

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Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel your policy by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The unallocated premiums, Account Value (if any) and other policy charges less medical expenses (if any) which may have been incurred for this policy will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be made within 15 days after you have received your policy contract.
- **After Free-look Period:** You may surrender your policy by giving AIA Bhd. a written notice. The surrender value (if any) is the Account Value in the Protection Account and Savings Account, which are not guaranteed. A surrender charge will apply upon surrender request. Please refer to the Sales Illustration for more details. Please reconsider carefully as you may make a loss should you surrender the policy. The policy will then be terminated.

APPENDIX

BASIC PLAN DESCRIPTIONS

A-LifeLink 2 offers the following benefits:

Death Benefit

- Upon death of the Insured during the coverage term, the amount payable is the total of:
 - (a) Sum Assured of basic plan plus Anniversary Bonus, plus
 - (b) Account Value in the Protection Account and Savings Account (if any).
- The coverage for Death Benefit is up to the end of the 25th policy year.

A-Plus DisabilityCare (APDC)

- APDC provides coverage for Total and Permanent Disability (TPD).
- In the event of TPD of the Insured occurs prior to age 70:
 - (a) where the disability conforms to the "Suited Occupation" definition as described in the contract, an advance payment of 10% of the total of TPD Sum Assured and Anniversary Bonus shall be payable in first and second Policy Anniversary immediately following the date of commencement of TPD, followed by the remaining 80% of the TPD Sum Assured and Anniversary Bonus in the third Policy Anniversary immediately following the date of commencement of TPD: or
 - (b) where the disability conforms to the "Presumptive Disability" or "Any Occupation" definition as described in the contract, a lump sum payment of the TPD Sum Assured plus Anniversary Bonus shall be payable.
- The Sum Assured of basic plan plus Anniversary Bonus shall be reduced by the advance payments made under APDC.

Anniversary Bonus

- The Anniversary Bonus increases your coverage at 1% of the Sum Assured of basic plan every policy year starting from the beginning of 2nd policy year up to 20% of Sum Assured. The coverage shall remain level thereafter. Upon claim, the Anniversary Bonus will be determined based on the percentage accumulated and lower of Sum Assured at policy inception or current Sum Assured at the point of claim, subject to RM500,000 per policy.
- The Anniversary Bonus is payable on death or Total and Permanent Disability (TPD) (if applicable). However, it will not be payable upon surrender, lapse or maturity of the policy.

Maturity Benefit

- Upon maturity at the end of the 25th policy year, 100% of the Account Value in Protection Account and Savings Account shall be payable.

Note: The Maturity Benefit stated above will not be payable if Automatic Extension of Coverage Term takes effect. The Account Value in the Protection Account and Savings Account (if any) will be used to deduct for the policy charges and the COI of any attaching riders, up to age 100 of Insured for the basic plan and the maximum coverage age of any attaching riders. If there is any remaining Account Value in Protection Account and Savings Account at age 100 of the Insured, the Account Value in the Protection Account and Savings Account shall be payable as Maturity Benefit.

Five (5) Years Guaranteed Coverage

- The policy shall continue to be in force within the first 5 policy years even though the Account Value is insufficient to cover the fees and charges of the policy, provided all the following conditions are met:
 - All the regular premiums and A-Plus Saver (if any) have been paid on the due date or during the grace period or the late payment period;
 - All the revised regular premiums and A-Plus Saver (if any) due to the increase of COI have been paid on the due date or during the grace period or the late payment period;
 - The premium holiday has never been exercised; and
 - There has been no change in the policy that resulted in the increment of the COI or any reduction in the existing or future Account Value such as partial withdrawal.

Automatic Extension of Coverage Term

- Upon the end of the 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value have been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching the end of the 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and all the attaching riders including any Health Wallet Amount (if applicable) from the medical rider(s) shall expire at the end of the 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-Up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

OTHERS

- (i) Partial Withdrawal – Partial withdrawals are allowed and may be subject to the applicable Partial Withdrawal Charge for the first 2 policy years. Such withdrawals may reduce the Sum Assured of basic plan and will revoke the Five Years Guaranteed Coverage. Refer Product Disclosure Sheet – Section 3: Know Your Obligation for the details of the Partial Withdrawal Charge.
- (ii) Surrender – You may surrender the policy, subject to the applicable Surrender Charge for the first 2 policy years. Upon surrender, any Account Value will be payable. The policy will then be terminated. Refer Product Disclosure Sheet – Section 3: Know Your Obligation for the details of the Surrender Charge.
- (iii) Fund Switching – If you find that the investment fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch the fund at any time. Fund switching is currently free. AIA Bhd. reserves the right to impose / revise a fee by giving a 3 months written notice to the policyowner.
- (iv) Top-up Premium - After the policy is incepted, you have the flexibility to increase your Account Value by paying top-up premium. Any top-up premium paid will be credited in the Savings Account and used to purchase units in your chosen investment fund(s), based on 95% allocation rate.
- (v) If your financial needs change over time, you have the flexibility to adjust your coverage and / or premium to better suit your needs. For assistance, please contact AIA Life Planner or AIA Bhd. directly.
- (vi) Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- (vii) Claims – Please refer to AIA Bhd.'s website on the claim procedures.

Important Note: Please refer to the policy contract for the full list of terms and conditions.

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Dear Customer,

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PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my)

1 What is A-Plus Beyond Critical Shield?

A-Plus Beyond Critical Shield is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("Rider Sum Assured")
	In the event the Insured is diagnosed with any one of the covered critical illnesses, the Rider Sum Assured will be payable.
	Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured.

The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury;
- g) Critical illness resulting directly from alcohol or drug abuse; and
- h) Critical illness if the Insured did not survive for at least fifteen (15) days after the diagnosis of a critical illness.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



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03-2056 1111 (Tel.)



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Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Switching of plan – It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Beyond Critical Shield (APBCS)

- APBCS is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the Rider Sum Assured shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured.
- The Basic Sum Assured shall NOT be reduced by the claim payments made under APBCS.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- If A-Plus Beyond Early Critical Shield is attached in the policy, any claim payable under A-Plus Beyond Early Critical Shield shall reduce the Rider Sum Assured of APBCS.
- The list of covered critical illnesses under APBCS is as follows:

1) Stroke	39) Systemic Lupus Erythematosus with Severe Kidney Complications
2) Cancer	40) Apallic syndrome
3) Heart Attack	41) Chronic Relapsing Pancreatitis
4) Coronary Artery By-Pass Surgery	42) Creutzfeldt-Jakob Disease (Mad Cow Disease)
5) Serious Coronary Artery Disease	43) Elephantiasis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	44) Poliomyelitis
7) Heart Valve Surgery	45) Progressive scleroderma
8) Fulminant Viral Hepatitis	46) Severe Eisenmenger's Syndrome
9) End-Stage Liver Failure	47) Infective Endocarditis
10) Primary Pulmonary Arterial Hypertension	48) Chronic Rheumatoid Arthritis
11) End-Stage Lung Disease	49) Ulcerative Colitis with Total Colectomy
12) Kidney Failure	50) Myasthenia Gravis
13) Surgery to Aorta	51) Progressive Muscular Atrophy
14) Chronic Aplastic Anaemia	52) Progressive Supranuclear Palsy
15) Major Organ / Bone Marrow Transplant	53) Chronic Adrenal Insufficiency
16) Blindness – Permanent and Irreversible	54) Osteogenesis Imperfecta
17) Deafness – Permanent and Irreversible	55) Meningeal Tuberculosis
18) Loss of Speech	56) Surgery for Idiopathic Scoliosis
19) Coma	57) Cerebral Metastasis
20) Third Degree Burns	58) Ebola Hemorrhagic Fever
21) Multiple Sclerosis	59) Pheochromocytoma requiring surgery
22) Paralysis of Limbs	60) Severe Relapsing Nephrotic Syndrome
23) Muscular Dystrophy	61) Wilson's Disease
24) Alzheimer's Disease / Severe Dementia	62) Haemolytic Uremic Syndrome
25) Motor Neuron Disease	63) Necrotising Fasciitis
26) Parkinson's Disease	64) Respiratory Diphteria requiring mechanical ventilation
27) Terminal Illness	65) Loss of Limb(s)
28) Encephalitis	66) Intensive Care - requiring mechanical ventilation for 10 days
29) Benign Brain Tumour	67) Cerebral Aneurysm Requiring Brain Surgery
30) Major Head Trauma	68) Chronic Autoimmune Hepatitis
31) Bacterial Meningitis	69) Multiple Root Avulsions of Brachial Plexus
32) Brain Surgery	70) Rheumatic Fever with Heart Valve Disorders
33) Medullary Cystic Disease	71) Resection of the whole small intestine (duodenum, jejunum and ileum)
34) Loss of Independent Existence	72) Severe Crohn's Disease
35) HIV Infection Due To Blood Transfusion	73) Severe Pulmonary Fibrosis
36) Cardiomyopathy	74) Rabies
37) Full-blown AIDS	75) Generalized Tetanus
38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

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1 What is A-Plus Beyond Early Critical Shield?

A-Plus Beyond Early Critical Shield is a Unit Deducting Rider (UDR) that provides coverage for 65 Early Stage and 40 Intermediate Stage Critical Illnesses.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("Rider Sum Assured") In the event the Insured is being diagnosed with any one of the covered critical illnesses, the Rider Sum Assured will be payable. Payout from this rider shall accelerate your A-Plus Beyond Critical Shield Sum Assured.
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The critical illnesses covered under this rider include:

1. Carcinoma in situ
2. Cardiac Pacemaker Insertion
3. Early Coronary Artery Disease

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Critical illness for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- d) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- e) Critical illness which was caused by a self-inflicted injury;
- f) Critical illness resulting directly from alcohol or drug abuse; and
- g) Critical illness if the Insured did not survive for at least fifteen (15) days after the diagnosis of a critical illness.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-beyond-critical-shield-a-plus-beyond-early-critical-shield.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Switching of plan – It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



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A-Plus Beyond Early Critical Shield (APBECS)

- APBECS is a Unit Deducting Rider (UDR) that provides coverage for 65 Early Stage and 40 Intermediate Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery, the Rider Sum Assured shall be payable.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- Claims made under this rider will reduce the coverage amount of the A-Plus Beyond Critical Shield.
- Once 100% of the coverage amount of A-Plus Beyond Critical Shield has been paid out, this rider shall cease.
- The list of covered critical illnesses under APBECS is as follows:

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
1	Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Early Melanoma; or - Gastro-intestinal Stromal Cancer	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2	Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- 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	- Pericardectomy; or - Transmyocardial Laser Therapy	- 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	- Severe Asthma; or - Insertion of a Vena Cava filter	- Surgical Removal of One Lung
11	Liver Disease	- Liver Surgery	- Liver Cirrhosis
12	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- 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	- Retinitis Pigmentosa; or - Optic Nerve Atrophy
17	Loss of Hearing	- Partial Loss of Hearing; or - Cavernous Sinus Thrombosis Surgery	- Cochlear Implant Surgery
18	Kidney Failure	- Surgical Removal of One kidney	- Chronic Kidney Disease
19	Blood Transfusion	- Occupationally Acquired Hepatitis B or C; or - HIV Infection Due To Assault	- 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	- Facial Reconstructive Surgery; or - Cervical Spinal Cord Injury Due To Accident	- 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
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

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
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

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus Critical Assure (Accelerate)?

A-Plus Critical Assure (Accelerate) is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses. Payout from this rider shall reduce your Basic Sum Assured.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("Rider Sum Assured") In the event the Insured is diagnosed with any one of the covered critical illnesses, the Rider Sum Assured will be payable. Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured, and the Basic Sum Assured.
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The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury; and
- g) Critical illness resulting directly from alcohol or drug abuse.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-critical-illness-protection/a-plus-critical-illness-protection>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** 25 years
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Assure (Accelerate) (APCA (Accelerate))

- APCA (Accelerate) is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the Rider Sum Assured shall be payable. Once the Rider Sum Assured is paid, the Basic Sum Assured and the Account Value of the basic plan shall be reduced accordingly.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured and the Basic Sum Assured.
- Payout under this rider shall be reduced by any advance payments made under A-Plus Disability Care.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- The list of covered critical illnesses under APCA (Accelerate) is as follows:

Advanced Stage Critical Illness

1) Stroke	39) Systemic Lupus Erythematosus with Severe Kidney Complications
2) Cancer	40) Apallic syndrome
3) Heart Attack	41) Chronic Relapsing Pancreatitis
4) Coronary Artery By-Pass Surgery	42) Creutzfeldt-Jakob Disease (Mad Cow Disease)
5) Serious Coronary Artery Disease	43) Elephantiasis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	44) Poliomyelitis
7) Heart Valve Surgery	45) Progressive scleroderma
8) Fulminant Viral Hepatitis	46) Severe Eisenmenger's Syndrome
9) End-Stage Liver Failure	47) Infective Endocarditis
10) Primary Pulmonary Arterial Hypertension	48) Chronic Rheumatoid Arthritis
11) End-Stage Lung Disease	49) Ulcerative Colitis with Total Colectomy
12) Kidney Failure	50) Myasthenia Gravis
13) Surgery to Aorta	51) Progressive Muscular Atrophy
14) Chronic Aplastic Anaemia	52) Progressive Supranuclear Palsy
15) Major Organ / Bone Marrow Transplant	53) Chronic Adrenal Insufficiency
16) Blindness – Permanent and Irreversible	54) Osteogenesis Imperfecta
17) Deafness – Permanent and Irreversible	55) Meningeal Tuberculosis
18) Loss of Speech	56) Surgery for Idiopathic Scoliosis
19) Coma	57) Cerebral Metastasis
20) Third Degree Burns	58) Ebola Hemorrhagic Fever
21) Multiple Sclerosis	59) Pheochromocytoma requiring surgery
22) Paralysis of Limbs	60) Severe Relapsing Nephrotic Syndrome
23) Muscular Dystrophy	61) Wilson's Disease
24) Alzheimer's Disease / Severe Dementia	62) Haemolytic Uremic Syndrome
25) Motor Neuron Disease	63) Necrotising Fasciitis
26) Parkinson's Disease	64) Respiratory Diphteria requiring mechanical ventilation
27) Terminal Illness	65) Loss of Limb(s)
28) Encephalitis	66) Intensive Care - requiring mechanical ventilation for 10 days
29) Benign Brain Tumour	67) Cerebral Aneurysm Requiring Brain Surgery
30) Major Head Trauma	68) Chronic Autoimmune Hepatitis
31) Bacterial Meningitis	69) Multiple Root Avulsions of Brachial Plexus
32) Brain Surgery	70) Rheumatic Fever with Heart Valve Disorders
33) Medullary Cystic Disease	71) Resection of the whole small intestine (duodenum, jejunum and ileum)
34) Loss of Independent Existence	72) Severe Crohn's Disease
35) HIV Infection Due To Blood Transfusion	73) Severe Pulmonary Fibrosis
36) Cardiomyopathy	74) Rabies
37) Full-blown AIDS	75) Generalized Tetanus
38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus Critical Assure (Additional)?

A-Plus Critical Assure (Additional) is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("Rider Sum Assured") In the event the Insured is diagnosed with any one of the covered critical illnesses, the Rider Sum Assured will be payable. Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured.
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The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury;
- g) Critical illness resulting directly from alcohol or drug abuse; and
- h) Critical illness if the Insured did not survive for at least seven (7) days after the diagnosis of a critical illness.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

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



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

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 policy terminated.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** 25 years
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
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- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured.
- The Basic Sum Assured shall NOT be reduced by the claim payments made under APCA (Additional).
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- The list of covered critical illnesses under APCA (Additional) is as follows:

Advanced Stage Critical Illness

1) Stroke	39) Systemic Lupus Erythematosus with Severe Kidney Complications
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Automatic Extension of Coverage Term

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- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

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200701032867 (790895-D)

Date: 12/22/2025

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1 What is A-Plus Early CriticalCare?

A-Plus Early CriticalCare is a Unit Deducting Rider (UDR) that provides coverage for critical illnesses that are grouped into 36 categories with severity ranging from low, medium and high.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("Rider Sum Assured")	
	Severity	Payout
	Low Severity	30% of Rider Sum Assured
	Medium Severity	60% of Rider Sum Assured, less any benefit paid under Low Severity for the same critical illness category
	High Severity	100% of Rider Sum Assured, less any total benefit paid previously, excluding benefit payable under Diabetic Related Disease
Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured.		
Diabetic Related Disease	An additional 20% of the Rider Sum Assured will be payable in the event the Insured is diagnosed with any one of the covered Diabetic Related Diseases as follows:	
	(i) Surgery for Type 2 Diabetic Retinopathy; or (ii) Limb Amputation due to Type 2 Diabetic Complications; or (iii) Severe Diabetic Nephropathy resulting in Kidney Failure	
Note: This benefit is payable only once and the payout will not reduce the Rider Sum Assured. No benefit shall be payable under Diabetic Related Disease once 100% of the Rider Sum Assured is paid.		
The critical illnesses <u>covered</u> under this rider include:		
1. Cancer		
2. Stroke		
3. Heart attack		
Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.		

Your rider excludes :	
a)	Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
b)	Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease defined under High Severity, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
c)	All other critical illnesses defined under High Severity, for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
d)	Critical illness defined under Low Severity, Medium Severity and Diabetic Related Disease for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later; or
e)	Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
f)	Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
g)	Critical Illness within the same or lower severity of the previous Critical Illness claim, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
h)	Critical illness caused by a self-inflicted injury;
i)	Critical Illness under Low Severity and Medium Severity is caused directly from alcohol or drug abuse; and
j)	Critical Illness if the Insured did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.
Note: This list is non-exhaustive . You must refer to the policy contract for the full list of exclusions.	

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

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 policy terminated.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Early CriticalCare (APECC)

- APECC is a Unit Deducting Rider (UDR) that provides coverage for critical illnesses that are grouped into 36 categories with severity ranging from low, medium and high.

Critical Illness Benefit

- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to 1 payment only). The Rider Sum Assured shall be reduced by this advance payment.
- The sum assured of the basic plan shall not be reduced by the payments made under APECC.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- The list of covered critical illnesses under APECC is as follows:

Category	Low Severity (30 % of the Rider Sum Assured)	Medium Severity (60% of the Rider Sum Assured, less any benefit paid under Low Severity for the same critical illness category)	High Severity (100% of the Rider Sum Assured, less any total benefit paid previously, excluding benefit payable under Diabetic Related Disease)
Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery	- Cancer
Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- Carotid Artery Surgery	- Stroke
Heart Attack	- Cardiac Pacemaker or Defibrillator Insertion	Nil	- Heart Attack
Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease	- Serious Coronary Artery Disease
Coronary Artery By-Pass Surgery	- Pericardectomy	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	- Coronary Artery By-Pass Surgery
Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement	- Heart Valve Surgery
Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery	- Cardiomyopathy
Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta	- Surgery to Aorta
Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	Nil	- Primary Pulmonary Arterial Hypertension
Lung Disease	- Severe Asthma	- Surgical Removal of One Lung	- End-Stage Lung Disease
Liver Disease	- Liver Surgery	- Liver Cirrhosis	- End-Stage Liver Failure
Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- Major Organ / Bone Marrow Transplant (on the waiting list)	- Major Organ / Bone Marrow Transplant
Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease	- Parkinson's Disease
Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease	- Alzheimer's Disease / Severe Dementia
Coma	- Coma for 48 hours	- Coma for 72 hours	Coma
Loss of Sight	- Loss of Sight in One Eye	- Retinitis Pigmentosa	- Blindness – Permanent and Irreversible
Loss of Hearing	- Partial Loss of Hearing; or - Cavernous Sinus Thrombosis Surgery	- Cochlear Implant Surgery	- Deafness – Permanent and Irreversible
Kidney Failure	- Surgical Removal of One kidney	- Chronic Kidney Disease	- Kidney Failure
Blood	- Occupationally Acquired Hepatitis B or C	Nil	- HIV Infection Due To Blood Transfusion
Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil	- Chronic Aplastic Anaemia
Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	Nil	- Bacterial Meningitis
Brain Tumour	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	Nil	- Benign Brain Tumour
Brain Surgery	- Surgery for Subdural Haematoma	Nil	- Brain Surgery
Encephalitis	- Encephalitis with Full Recovery	Nil	- Encephalitis
Head Trauma	- Mild Head Trauma	Nil	- Major Head Trauma
Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	Nil	- Loss of Speech
Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil	- Medullary Cystic Disease
Loss of Independent Existence	- Early Loss of Independent Existence	Nil	- Loss of Independent Existence
Motor Neuron Disease	- Early Motor Neuron Disease	Nil	- Motor Neuron Disease

Multiple Sclerosis	- Early Multiple Sclerosis	Nil	- Multiple Sclerosis
Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Nil	- Muscular Dystrophy
Paralysis of Limbs	- Loss of Use of One Limb	Nil	- Paralysis of Limbs
Burns	- Second Degree Burns	Nil	- Paralysis of Limbs
Fulminant Viral Hepatitis	Nil	Nil	- Third Degree Burns
Terminal Illness	Nil	Nil	- Terminal Illness
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Nil	Nil	- Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Diabetic Related Diseases Benefit

- On top of the covered critical illnesses, an additional 20% of the Rider Sum Assured shall be payable for any one of the 3 covered Diabetic Related Diseases.
- This benefit is payable only once and shall not reduce the Rider Sum Assured.
- No benefit shall be payable under Diabetic Related Disease once 100% of the Rider Sum Assured is paid.
- The list of covered Diabetic Related Diseases is as follows:
 - (i) Surgery for Type 2 Diabetic Retinopathy; or
 - (ii) Limb Amputation due to Type 2 Diabetic Complications; or
 - (iii) Severe Diabetic Nephropathy resulting in Kidney Failure

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

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

200701032867 (790895-D)

Date: 12/22/2025

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus GenNext?

A-Plus GenNext is a Unit Deducting Rider (UDR) that provides coverage for young adults to overcome life's uncertainties, which includes Health Challenge Benefit, Life Changing Challenge Benefit and Extra Protection Benefit.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:	
Coverage	RM100,000 ("Rider Sum Assured") The list of covered benefits is as follows: (i) Health Challenge Benefit (ii) Life Changing Challenge Benefit (iii) Extra Protection Benefit You should refer to the Appendix for more details.
The critical illnesses <u>covered</u> under this rider include: 1. Cancer 2. Stroke 3. Heart attack Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.	

Your rider excludes :	
Any claims arising from the occurrences of the following: a) Assault or murder; b) Riot and civil commotion, industrial action or terrorist activity; c) Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; d) War, declared or undeclared, or revolution; e) Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; f) Violation or attempted violation of the law or resistance to arrest; g) Participation in any fight or affray; h) Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug; i) Racing on horse or wheels; j) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later; k) Health Challenge Benefit for which the Illness first occurred within 60 days following the Issue Date or Commencement Date, whichever is later; l) Early Stage Cancer or Early Stage Heart-Related Illnesses under Life Changing Challenge Benefit for which the signs or symptoms first occurred within 60 days following the Issue Date or Commencement Date, whichever is later; m) Early Stage Cancer or Early Stage Heart-Related Illnesses under Life Changing Challenge Benefit for which the Insured did not survive for at least 30 days after the diagnosis of that Event; n) Cancer, Heart Attack, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease, for which the signs or symptoms first occurred within 60 days following the Issue Date or Commencement Date, whichever is later; o) All other critical illnesses for which the signs or symptoms first occurred within 30 days following the Issue Date or Commencement Date, whichever is later; p) Critical illness or Early Stage Cancer or Early Stage Heart-Related Illnesses that was diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age 17; q) The diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV); and r) Mental or nervous disorders, depression due to any reason, learning disabilities, treatment of alcoholism or drug abuse, any drug accident not prescribed by a treating Doctor, or any similar conditions or complications arising from such conditions as stated here. Note: This list is non-exhaustive . You must refer to the policy contract for the full list of exclusions.	

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

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 policy terminated.
- Switching of plan – It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** Until insured age of 50 years.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus GenNext (APGN)

- APGN is a Unit Deducting Rider (UDR) that provides coverage for young adults to overcome life's uncertainties.
- The list of covered benefits under APGN is as follows:

Benefits	Coverage	% of the APGN Rider Sum Assured
Health Challenge Benefit	In the event an accident or an illness (that requires in-patient surgery or hospitalisation) which prevents the Insured from working for at least 30 consecutive days.	- Monthly allowance of 2% of the Rider Sum Assured. Payable up to a maximum of 6 months per claim. - Only one claim is payable if more than one events are claimable. The event with the longer period of inability to work will be payable. - Subsequent claims resulting from the same accident or illness shall not be payable.
Life Changing Challenge Benefit	In the event of the Insured being diagnosed with any of the listed Early Stage Cancer or Early Stage Heart-Related Illnesses.	- Monthly allowance of 2% of the Rider Sum Assured. Payable up to a maximum of 6 months. - The Rider Sum Assured shall not be reduced by the payments made under this benefit.
Extra Protection Benefit	In the event of the Insured being diagnosed with any one of the 38 covered critical illnesses or Accidental Disablement.	- 100% of the Rider Sum Assured shall be payable. - APGN will terminate once the claim has been made and all other allowances will cease.

- The list of Early Stage Cancers or Early Stage Heart-Related Illnesses under Life Changing Challenge Benefit is as follows:

Category	Events
Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
Heart Attack	- Cardiac Pacemaker or Defibrillator Insertion
Serious Coronary Artery Disease	- Early Coronary Artery Disease; or - Other Coronary Artery Disease
Coronary Artery By-Pass Surgery	- Pericardectomy; or - Minimally Invasive Direct Coronary Artery Bypass Grafting
Heart Valve Surgery	- Percutaneous Valvuloplasty; or - Percutaneous Valve Replacement
Cardiomyopathy	- Hypertrophic Cardiomyopathy; or - Constrictive Pericarditis with Surgery
Aorta	- Large Asymptomatic Aortic Aneurysm; or - Minimally Invasive Surgery to Aorta
Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension

- The list of 38 covered critical illnesses under Extra Protection Benefit is as follows:

1) Stroke	20) Multiple Sclerosis
2) Cancer	21) Paralysis of Limbs
3) Heart Attack	22) Muscular Dystrophy
4) Coronary Artery By-Pass Surgery	23) Alzheimer's Disease / Severe Dementia
5) Serious Coronary Artery Disease	24) Motor Neuron Disease
6) Heart Valve Surgery	25) Parkinson's Disease
7) Fulminant Viral Hepatitis	26) Terminal Illness
8) End-Stage Liver Failure	27) Encephalitis
9) Primary Pulmonary Arterial Hypertension	28) Benign Brain Tumour
10) End-Stage Lung Disease	29) Major Head Trauma
11) Kidney Failure	30) Bacterial Meningitis
12) Surgery to Aorta	31) Brain Surgery
13) Chronic Aplastic Anaemia	32) Medullary Cystic Disease
14) Major Organ / Bone Marrow Transplant	33) Loss of Independent Existence
15) Blindness – Permanent and Irreversible	34) HIV Infection Due To Blood Transfusion
16) Deafness – Permanent and Irreversible	35) Cardiomyopathy
17) Loss of Speech	36) Full-blown AIDS
18) Coma	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
19) Third Degree Burns	38) Systemic Lupus Erythematosus with Severe Kidney Complications

- The list of Accidental Disablement under Extra Protection Benefit is as follows:

1) Permanent total loss of sight of one or both eyes
2) Loss of or the permanent total loss of use of one or two limbs
3) Permanent total loss of speech and hearing
4) Permanent and incurable insanity
5) Total Paralysis
- The sum assured of basic plan shall not be reduced by the payments made under APGN.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus MedCare?

A-Plus MedCare is a Unit Deducting Rider (UDR) that provides access to the Personal Medical Case Management (PMCM) Benefit and Flight Ticket for Overseas Treatment Benefit. Personal Medical Case Management (PMCM) Benefit is a value-added service that offers continuous guidance and support from diagnosis to recovery, to ensure you receive the right diagnosis and most appropriate treatment plan during serious medical conditions.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following **coverage**:

Personal Medical Case Management (PMCM) Benefit	It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centers.
Flight Ticket for Overseas Treatment Benefit	In the event that overseas medical treatment (i.e. outside of Malaysia) is recommended due to a lack of local expertise in relevant fields, and you decide to proceed with the treatment recommended, we shall reimburse the cost of flight tickets for the Insured and one companion, to and/or from the location of such treatment up to a combined limit of RM10,000 per lifetime.

The medical conditions covered under the PMCM Benefit include:

1. Cancer
2. Neurological diseases
3. Cardiovascular diseases

Note: This is not a complete list. Please read your policy contract for details on the medical conditions covered.

PMCM Benefit **excludes**:

- a) Medical emergencies;
- b) Accidents;
- c) Urgent or life-threatening situations, such as Intensive Care Unit (ICU) admission;
- d) Daily or common issues, such as colds, flu, fever, occasional rash etc.;
- e) Long term chronic diseases management such as chronic hepatitis, diabetes, high blood pressure, high cholesterol etc. (however, any complications of chronic diseases shall be covered); and
- f) Mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety, depression etc.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/medical-protection/a-plus-medcare.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- A waiting period of thirty (30) days is applicable starting from the Issue Date or Reinstatement Date, whichever is later.
- Switching of plan – It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 30 days written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- AIA Bhd. reserves the right to discontinue this rider by giving 30 days' prior written notice to the policy owner.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus MedCare (APMC)

- APMC is a Unit Deducting Rider (UDR) that provides Personal Medical Case Management (PMCM) Benefit and Flight Ticket for Overseas Treatment Benefit. Personal Medical Case Management (PMCM) service is a value-added service that offers continuous guidance and support from diagnosis to recovery, to ensure you receive the right diagnosis and most appropriate treatment plan during serious medical conditions.
- A waiting period of thirty (30) days is applicable starting from the Effective Date or Commencement Date, whichever is later, of this rider. During this waiting period, the Insured shall not be eligible for the benefits stated below.
- Please note that if you decide to proceed with the treatment plan as recommended by our service provider, the cost of medical treatment may or may not be covered under your policy or medical card with AIA Bhd. You are advised to confirm your policy coverage with AIA Bhd. before performing the treatment.
- AIA Bhd. is not involved in the recommendations that the service provider provides as the intent is for the service provider to provide independent opinion that is neutral.

Personal Medical Case Management (PMCM) Benefit

- The PMCM service is administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centres. The PMCM service will not prescribe any treatment but will assist the Insured to reach the right diagnosis and most appropriate treatment plan.
- The Insured is eligible for the PMCM services subject to the following conditions:
 - (a) The Insured's diagnosis or condition is listed under the covered medical conditions below;
 - (b) The Insured has consulted with at least one specialist in a field related to the covered medical condition; and
 - (c) The Insured's diagnosis or condition is not under the exclusion list of APMC.
- The list of covered medical conditions under the PMCM service is as follows:

- | | |
|--|---|
| 1) Medical conditions without a diagnosis. The customer must have had previous medical inquiries and consultations with at least one specialist in a field related to the medical problem; | 16) Rheumatology/ Immunological diseases; |
| 2) Cancer; | 17) Infectious diseases, including Human Immunodeficiency Virus (HIV) / Acquired Immune Deficiency Syndrome (AIDS); |
| 3) Neurological diseases; | 18) Snoring surgery and sleep apnoea; |
| 4) Ear, nose and throat (ENT) diseases; | 19) Cosmetic/ Aesthetic surgery which are medically necessary; |
| 5) Ocular diseases/ophthalmology conditions; | 20) Fertility-related conditions or procedures; |
| 6) Cardiovascular diseases; | 21) Obstetric conditions; |
| 7) Respiratory diseases; | 22) Sexual diseases/ sexually transmitted diseases; |
| 8) Gastroenterological diseases; | 23) Paediatrics conditions; |
| 9) Liver diseases; | 24) Obesity; |
| 10) Kidney diseases; | 25) Recovery/ rehabilitation phase for stroke; |
| 11) Urological conditions; | 26) Recovery/ rehabilitation phase for severe burns; |
| 12) Endocrine diseases; | 27) Medical conditions in the fields of dentistry; |
| 13) Orthopaedic conditions; | 28) Combined pathologies; and |
| 14) Haematological diseases; | 29) All medical conditions other than those listed in Exclusion. |
| 15) Metabolic diseases; | |

- The service described under the PMCM service is not exhaustive. Please refer to your policy contract for the full list of benefits, exclusions, terms and conditions.

Flight Ticket for Overseas Treatment Benefit

- In the event that overseas medical treatment (i.e. outside of Malaysia) is recommended due to a lack of local expertise in relevant fields, and you decide to proceed with the treatment recommended, we shall reimburse the cost of flight tickets for the Insured and one companion, to and/or from the location of such treatment up to a combined limit of RM10,000 per lifetime.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term during the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus Multi CriticalCare?

A-Plus Multi CriticalCare is a Unit Deducting Rider (UDR) that provides coverage for 36 advanced stage critical illnesses. A maximum of up to 3 critical illness claims are allowed from different critical illness groupings. Only 1 critical illness claim is payable under each group, except for Cancer claim, which allows up to 2 claims.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("Rider Sum Assured")			
	Critical Illnesses	Payout	Claim Limit	Notes
	Cancer	125% of Rider Sum Assured	Up to two (2) claims	Subject to a maximum of 3 critical illness claims
	Other critical illnesses – from different groupings	100% of Rider Sum Assured ¹	Up to three (3) claims (including Cancer claims)	
¹ Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000.				

The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness diagnosed within twelve (12) months from the date of diagnosis of the previous critical illness claim and the critical illness is directly or indirectly related to the previously claimed critical illness or its cause of any prior claim;
- g) The diagnosis of the second Cancer is less than five (5) years from the date the Insured is deemed to be in complete remission to be certified by a physician from the first Cancer or the second Cancer is located inside the same site or the same organ as the first Cancer. For organs that come in pairs, only the first Cancer event claim on the organ may be made;
- h) Critical illness caused by a self-inflicted injury; and
- i) Critical illness if the Insured did not survive for at least thirty (30) days after the diagnosis of a critical illness.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-multi-criticalcare.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

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 policy terminated.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Multi CriticalCare (APMCC)

- APMCC is a Unit Deducting Rider (UDR) that provides coverage for 36 advanced stage critical illnesses. A maximum of up to 3 critical illness claims are allowed from different critical illness groupings. Only 1 critical illness claim is payable under each group, except for Cancer claim, which allows up to 2 claims.
- In the event of a claim is made for Major Organ Transplant, subsequent claims cannot be made for Major Organ Transplant from any one of the four Major Organ Transplant groupings (Group 1, 2, 4 and 6) regardless of whether it is from the same or a different critical illness grouping.
- The sum assured of the basic plan shall NOT be reduced by the payments made under APMCC.
- The list of 6 covered critical illness groupings under APMCC is as follows:

Group	Critical Illnesses	% of Rider Sum Assured
1	1) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	10% or RM 25,000, whichever is lower. Limited to 1 payment only. The balance of the Rider Sum Assured can be claimed from another critical illness under Group 1.
	2) Coronary Artery By-Pass Surgery	100%
	3) Heart Attack	Note: In the event that there is a prior claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the Rider Sum Assured payable shall be reduced by the payment made for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
	4) Kidney Failure	
	5a) Major Organ Transplant (Kidney)	
	6) Stroke	
	7) Serious Coronary Artery Disease	
	8) Medullary Cystic Disease	
	9) Systemic Lupus Erythematosus with Severe Kidney Complications	
2	10) Cardiomyopathy	100%
	11) Heart Valve Surgery	
	5b) Major Organ Transplant (Heart)	
	12) Surgery to Aorta	
3	13) Brain Surgery	100%
	14) Benign Brain Tumour	
	15) Blindness – Permanent and Irreversible	
	16) Coma	
	17) Deafness – Permanent and Irreversible	
	18) Loss of Speech	
	19) Third Degree Burns	
	20) Major Head Trauma	
4	21) End-Stage Lung Disease	100%
	22) End-Stage Liver Failure	
	23) Fulminant Viral Hepatitis	
	5c) Major Organ Transplant (Liver / Lung / Pancreas)	
	24) Primary Pulmonary Arterial Hypertension	
5	25) Alzheimer's Disease / Severe Dementia	100%
	26) Bacterial Meningitis	
	27) Encephalitis	
	28) Loss of Independent Existence	
	29) Motor Neuron Disease	
	30) Multiple Sclerosis	
	31) Muscular Dystrophy	
	32) Paralysis of Limbs	
	33) Parkinson's Disease	
	34) Cancer	125% (up to 2 claims)
6	35) HIV Infection Due To Blood Transfusion	100%
	36) Chronic Aplastic Anaemia	
	5d) Major Organ Transplant (Bone Marrow)	

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



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200701032867 (790895-D)

Date: 12/22/2025

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1 What is A-Plus Recover?

A-Plus Recover is a Unit Deducting Rider (UDR) that provides Prolonged Hospitalisation Benefit. Additionally, it also provides Annual Limit Booster Benefit if A-Plus Health 2 is attached.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Prolonged Hospitalisation Benefit	RM100,000 ("Rider Sum Assured")
	The Rider Sum Assured shall be payable in one lump sum in the event of the Insured's: (a) admission to an Intensive Care Unit (ICU) of a hospital due to any disability for a consecutive period of at least 5 days; or (b) 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. A maximum of 2 claims is allowed to be made for this benefit.
Annual Limit Booster Benefit	The annual limit of A-Plus Health 2 will be increased by an additional amount equivalent to 10 times of the A-Plus Recover Rider Sum Assured.

Your rider **excludes**:

Any hospitalisations caused directly or indirectly, wholly or partly, by any of the following occurrences:

- Pre-Existing Illness prior to the Issue Date or Commencement Date, whichever is later;
- Treatment or Surgery for Specified Illness until the Insured has been continuously covered under the relevant Supplementary Hospitalisation Contract for a period of one hundred and twenty (120) days immediately preceding such treatment or Surgery;
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth;
- Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane;
- Any Disability caused by war, declared or undeclared, strikes, riots, civil war, revolutions or any warlike operations;
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Any violation or attempted violation of the law or resistance to arrest;
- Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, or any form of related stay in hospital or treatment;
- Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- Treatment of sexually-transmitted diseases;
- Sex-change operations;
- Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor;
- Elective/Plastic/Cosmetic Surgery (except the Elective/Plastic/Cosmetic Surgery due to Accident or Cancer), circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy;
- Any form of dental care or Surgery including the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement unless necessitated by Injury;
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, vitamins/food supplements and treatments specifically for weight reduction or gain;
- Any treatment or investigation which is not Medically Necessary, or 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 medical devices not approved and medical trials for medicinal products whether or not these trials have a clinical trial certificate;
- Alternative or complementary treatments, including traditional Chinese medicine (TCM) or a stay in any health-care establishment for social or non-medical reasons;
- Any medical or physical conditions arising within the first sixty (60) days of the Issue Date or Commencement Date, whichever is later, of the Supplementary A-Plus Recover Contract except for Covered Injury;
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material;
- Overseas medical treatment (excluding Singapore and Brunei);
- The Insured did not survive for at least fifteen (15) days after being discharged from the Hospital.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/medical-protection/a-plus-recover.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
---------	---

Duration: Up to the end of the premium payment term of the basic plan.

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
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You also have to pay the following fees and charges:

Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
------------	---

Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.
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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 policy terminated.
- Switching of plan – It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The COI rate is not guaranteed and may vary from time to time by giving 30 days written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Recover (APRC)

- APRC is a Unit Deducting Rider (UDR) that provides Prolonged Hospitalisation Benefit. Additionally, it also provides Annual Limit Booster Benefit if A-Plus Health 2 is attached.

Prolonged Hospitalisation Benefit

- 100% of the Rider Sum Assured will be payable in one lump sum in the event the Insured fulfils the following conditions:
 - (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.
- To be eligible for Prolonged Hospitalisation Benefit, such hospitalisation and its duration of stay must be deemed Medically Necessary by the treating doctor.
- The Prolonged Hospitalisation Benefit allows claims of up to a maximum of 200% of the Rider Sum Assured. After the first Prolonged Hospitalisation Benefit claims have been paid out, the Rider Sum Assured will be reset after one (1) year from the last date of discharge from the hospital that Rider Sum Assured was last paid.
- APRC will terminate after 200% of the Rider Sum Assured has been paid out.
- If the Insured's hospital admission for any disability meets both conditions (i) and (ii) as stated above, only one (1) claim shall be payable.
- The sum assured of basic plan shall not be reduced by the payments made under APRC.

Annual Limit Booster Benefit

- The Annual Limit of A-Plus Health 2 will be increased by an additional amount equivalent to 10 times of the APRC Rider Sum Assured.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

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PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus WaiverExtra?

A-Plus WaiverExtra (APWE) is a unit deducting rider which AIA Bhd. will pay the premium payment on your behalf up to the expiry of the basic plan, upon the Insured's TPD (occurs at age 70 and below) or diagnosis with any one of the 44 covered critical illnesses before the expiry of this rider.

Note: Please refer to the Appendix for the covered critical illnesses under this rider.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage**:

Death Benefit	Not applicable
Total and Permanent Disability	RM8,000 per annum
Critical Illness	RM8,000 per annum

Your rider **excludes**:

- willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- 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;
- any congenital defect which has manifested or was diagnosed before age 17;
- pre-existing disability resulting from a physical or mental condition;
- pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later;
- any of the critical illnesses or covered surgeries caused by a self-inflicted injury.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



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03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
---------	---

Duration: Up to the end of the premium payment term of the basic plan.

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
-------------------------------------	--

You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
------------	---

Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.
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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 policy terminated / cancelled.
- The COI rate and other fees and charges for this rider are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- A waiting period of 30 days and 60 days from the Issue Date or Commencement Date, whichever is later, shall apply depending on the type of critical illness.
- **Coverage Term:** 25 years.

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



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

LIST OF CRITICAL ILLNESSES

The list of covered critical illnesses is as follows:

1) Stroke	24) Motor Neuron Disease
2) Cancer	25) Parkinson's Disease
3) Heart Attack	26) Terminal Illness
4) Coronary Artery By-Pass Surgery	27) Encephalitis
5) Serious Coronary Artery Disease	28) Benign Brain Tumour
6) Heart Valve Surgery	29) Major Head Trauma
7) Fulminant Viral Hepatitis	30) Bacterial Meningitis
8) End-Stage Liver Failure	31) Brain Surgery
9) Primary Pulmonary Arterial Hypertension	32) Medullary Cystic Disease
10) End-Stage Lung Disease	33) Loss of Independent Existence
11) Kidney Failure	34) HIV Infection Due To Blood Transfusion
12) Surgery to Aorta	35) Cardiomyopathy
13) Chronic Aplastic Anaemia	36) Full-blown AIDS
14) Major Organ / Bone Marrow Transplant	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
15) Blindness - Permanent and Irreversible	38) Systemic Lupus Erythematosus with Severe Kidney Complications
16) Deafness - Permanent and Irreversible	39) Apallic Syndrome
17) Loss of Speech	40) Chronic Relapsing Pancreatitis
18) Coma	41) Creutzfeldt-Jakob Disease (Mad Cow Disease)
19) Third Degree Burns	42) Elephantiasis
20) Multiple Sclerosis	43) Poliomyelitis
21) Paralysis of Limbs	44) Progressive scleroderma
22) Muscular Dystrophy	
23) Alzheimer's Disease / Severe Dementia	

Important Note: Please refer to the policy contract for details on the critical illnesses covered.

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200701032867 (790895-D)

Date: 12/22/2025

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1 What is A-Plus Total AccidentShield?

A-Plus Total AccidentShield (APTAS) is a unit deducting rider that offers coverage for the insured in the event of death or injuries resulting from an accident.

Note: Please refer to the Rider Description in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage**:

Accidental Death and Dismemberment Benefit	RM100,000 ("APTAS Sum Assured")
Permanent Total Disability Benefit	RM100,000 ("APTAS Sum Assured")
Temporary Disability Benefit	<ul style="list-style-type: none">Temporary total disability, payable RM600.00 per week, up to 52 weeks.Temporary partial disability, payable RM200.00 per week, up to 52 weeks.
Medical Reimbursement Benefit	Up to RM6,000.00
Double Indemnity	Up to RM200,000.00
Riot and Civil Commotion (RCC) on APTAS (APTAS/RCC)	RM100,000

Your rider **excludes**:

- Assault or murder (unless covered by Riot and Civil Commotion (RCC));
- Riot and civil commotion, industrial action or terrorist activity (unless covered by Riot and Civil Commotion (RCC));
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray; or
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
- The COI rate and other fees and charges for this rider are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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

Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTION

A-Plus Total AccidentShield (APTAS)

- APTAS is a Unit Deducting Rider (UDR) that provides coverage for death or injuries resulting from an accident.
- The list of covered benefits under APTAS is as follows:
 - Accidental Death and Dismemberment Benefit
 - Permanent Total Disability (PTD) Benefit
 - Temporary Disability Benefit
 - Medical Reimbursement Benefit
 - Double Indemnity
- The sum assured of basic plan shall not be reduced by the payments made under APTAS.
- The coverage for APTAS is up to age 70 of the Insured or expiry of the basic plan, whichever is earlier.

Riot and Civil Commotion (RCC) on APTAS (APTAS/RCC)

- The RCC on APTAS provides coverage for accidents arising from assault, murder, riot and civil commotion.
- The coverage for RCC on APTAS is up to age 70 of the Insured or expiry of the basic plan, whichever is earlier.

Accidental Death and Dismemberment Benefit	
Schedule of Benefits	
Description of Injury	% of the APAS Sum Assured
Loss of Life	100
Permanent total loss of sight of one or both eyes	100
Loss of or the permanent total loss of use of one or two limbs	100
Permanent total loss of speech and hearing	100
Permanent and incurable insanity	100
Total Paralysis	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right digits	30
- one right digit	15
- both left digits	20
- one left digit	10
Loss of or the permanent total loss of use of fingers	
- three right digits	10
- two right digits	7.5
- one right digit	5
- three left digits	7.5
- two left digits	5
- one left digit	2
Loss of or the permanent total loss of use of toes	
- all - one foot	15
- great toe - two digits	5
- great toe - one digit	3
- any other toe, each	2
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10
Shortening of leg by at least 5 cm	7.5

If the Insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the Insured will be entitled to the loss which pays the largest benefit.

Permanent Total Disability (PTD) Benefit
100% of the APTAS sum assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit and Temporary Disability Benefit as a result of the same accident) will be payable if the Insured's disability is caused by injury within 90 days from the date of the accident and continue for a period of 12 consecutive months.

Temporary Disability Benefit
Provided no loss under the Schedule of Benefits above has been paid and the disability period is not less than 1 week, APTAS shall pay the corresponding benefit if the Insured sustains bodily injury and such injury shall within 90 days from the date of accident causes the following temporary disability:
- Temporary total disability, 0.6% of APTAS sum assured shall be payable per week, up to 52 weeks.
- Temporary partial disability, 0.2% of APTAS sum assured shall be payable per week, up to 52 weeks.

Medical Reimbursement Benefit

Reimbursement of the actual medical expenses incurred within 52 weeks from the date of accident, if the Insured sustains bodily injury within 90 days from the date of accident, result in the Insured:

- requiring treatment by a physician,
- confine in a hospital, or
- requiring employment of a licensed or graduate nurse.

Maximum amount payable is up to 6% of APTAS sum assured.

Double Indemnity

Accidental Death and Dismemberment Benefit, Permanent Total Disability (PTD) Benefit, Temporary Disability Benefit and Medical Reimbursement Benefit[^] will be doubled if the accidental injury occurs under any of the following events:

- While the Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxi chartered for private travel are excluded).
- While the Insured is in an elevator car (elevators in mines and on construction sites are excluded).
- As a direct result of the burning of public buildings.

[^] Payment will be based on the actual expenses incurred but subject to a maximum of 12% of APTAS sum assured.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus AccidentShield?

A-Plus AccidentShield (APAS) is a unit deducting rider that offers coverage for the insured in the event of death or injuries resulting from an accident.

Note: Please refer to the Rider Description in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage:

Accidental Death and Dismemberment Benefit	RM100,000 ("APAS Sum Assured")
Permanent Total Disability Benefit	RM100,000 ("APAS Sum Assured")
Double Indemnity	Up to RM200,000
Riot and Civil Commotion (RCC) on APAS (APAS/RCC)	RM100,000

Your rider **excludes**:

- Assault or murder (unless covered by Riot and Civil Commotion (RCC));
- Riot and civil commotion, industrial action or terrorist activity (unless covered by Riot and Civil Commotion (RCC));
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray; or
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



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Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.

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 policy terminated / cancelled.
- The COI rate and other fees and charges for this rider are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTION

A-Plus AccidentShield (APAS)

- APAS is a Unit Deducting Rider (UDR) that provides coverage for death or injuries resulting from an accident.
- The list of covered benefits under APAS is as follows:
 - Accidental Death and Dismemberment Benefit
 - Permanent Total Disability (PTD) Benefit
 - Double Indemnity
- The sum assured of basic plan shall not be reduced by the payments made under APAS.
- The coverage for APAS is up to age 70 of the Insured or expiry of the basic plan, whichever is earlier.

Riot and Civil Commotion (RCC) on APAS (APAS/RCC)

- The RCC on APAS provides coverage for accidents arising from assault, murder, riot and civil commotion.
- The coverage for RCC on APAS is up to age 70 of the Insured or expiry of the basic plan, whichever is earlier.

Accidental Death and Dismemberment Benefit	
Schedule of Benefits	
Description of Injury	% of the APAS Sum Assured
Loss of Life	100
Permanent total loss of sight of one or both eyes	100
Loss of or the permanent total loss of use of one or two limbs	100
Permanent total loss of speech and hearing	100
Permanent and incurable insanity	100
Total Paralysis	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right digits	30
- one right digit	15
- both left digits	20
- one left digit	10
Loss of or the permanent total loss of use of fingers	
- three right digits	10
- two right digits	7.5
- one right digit	5
- three left digits	7.5
- two left digits	5
- one left digit	2
Loss of or the permanent total loss of use of toes	
- all - one foot	15
- great toe - two digits	5
- great toe - one digit	3
- any other toe, each	2
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10
Shortening of leg by at least 5 cm	7.5

If the Insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the Insured will be entitled to the loss which pays the largest benefit.

Permanent Total Disability (PTD) Benefit
100% of the APAS sum assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit as a result of the same accident) will be payable if the Insured's disability is caused by injury within 90 days from the date of the accident and continue for a period of 12 consecutive months.

Double Indemnity
Accidental Death and Dismemberment Benefit, and Permanent Total Disability (PTD) Benefit will be doubled if the accidental injury occurs under any of the following events:
- While the Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxis chartered for private travel are excluded).
- While the Insured is in an elevator car (elevators in mines and on construction sites are excluded).
- As a direct result of the burning of public buildings.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus HospitalIncome Extra?

A-Plus HospitalIncome Extra (APHIE) is a unit deducting rider that offers Daily Benefit for each day of hospitalisation due to sickness or injury.

Note: Please refer to the Rider Description in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage:

Daily Benefit	RM100 per day, up to 1,000 days per any disability
Daily Intensive Care Unit (ICU) Benefit	3 times of the Daily Benefit is payable, up to 20 days per any disability

Your rider **excludes**:

- pre-existing illness prior to the Issue Date or Commencement Date, whichever is later;
- treatment or surgery for specified illnesses for a period of 120 days immediately preceding for such treatment and surgery;
- any medical or physical conditions arising within 30 days from the Issue Date or Commencement Date of this rider, whichever is later except for covered injury;
- any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth or any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains 17 years of age;
- pregnancy, miscarriage or child birth;
- plastic / cosmetic surgery, circumcision, all corrective glasses, contact lenses and intraocular lens except monofocal intraocular lenses in cataract surgery; or
- dental treatment unless necessitated by accidental injury.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

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



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1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
---------	---

Duration: Up to the end of the premium payment term of the basic plan.

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
-------------------------------------	--

You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
------------	---

Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.
-------------------------	---

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 policy terminated / cancelled.
- The COI rate and other fees and charges for this rider are not guaranteed and may vary from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTION

A-Plus HospitalIncome Extra (APHIE)

- APHIE is a Unit Deducting Rider (UDR) that provides Daily Benefit for each day of hospitalisation due to sickness or injury.
- The Daily Benefit is payable up to 1,000 days per any disability.
- 3 times the Daily Benefit is payable when the Insured is confined in an Intensive Care Unit (ICU), for up to 20 days per any disability.
- The aggregate lifetime limit for the Daily Benefit payable (including ICU) shall not exceed 2,000 times the Daily Benefit.
- The coverage for APHIE is up to age 100 of the Insured or expiry of the basic plan, whichever is earlier.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/22/2025

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PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus DisabilityCash?

A-Plus DisabilityCash (APDH) is a unit deducting rider that offers annual payments in the event of Insured's TPD.

Note: Please refer to the Rider Description in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage:

Death Benefit	Not applicable
Total and Permanent Disability Benefit	RM50,000 per annum ("APDH Sum Assured")

Your rider **excludes**:

- willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- 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;
- any congenital defect which has manifested or was diagnosed before age 17;
- pre-existing disability resulting from a physical or mental condition.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



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03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
---------	---

Duration: Up to the end of the premium payment term of the basic plan.

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
-------------------------------------	--

You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
------------	---

Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.
-------------------------	---

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 policy terminated / cancelled.
- The COI rate and other fees and charges for this rider are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- **Coverage Term:** 25 years.
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. Insurance charges which may have been incurred for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTION

A-Plus DisabilityCash (APDH)

- APDH is a Unit Deducting Rider (UDR) that provides annual payment in the event of TPD.
- The coverage for APDH is up to age 70 of the Insured or expiry of the basic plan, whichever is earlier.
- The 1st annual payment shall begin at the 1st policy anniversary after the commencement of the TPD.
- The annual payment shall be payable until the earlier of the following occurrence:
 - death of the Insured; or
 - the Insured no longer suffers from TPD; or
 - the Insured attains age 75.
- The sum assured of basic plan shall not be reduced by the payments made under APDH.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.



PRODUCT DISCLOSURE SHEET

FIND OUT MORE:



The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

Step 1 Is this policy right for you?

- A-Plus Health 2 (APH2) covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the policy until the 25th year.
- Units will be deducted from your investment-linked account value into the insurance risk fund to pay for cost of insurance (COI). Your COI will be pooled with other policy owners' COI to pay claims. If the total claims paid out from the pool of COI is high, the COI for all policy owners in the same pool may increase, including your COI **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: RM 300
- Surgical expenses: As Charged

Benefits payable are on cashless (for AIA's panel hospital) / pay first, claim later (for non-panel hospitals) basis and subject to:

- Annual limit: RM1,700,000
- Lifetime limit: No Limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified illness (e.g. hypertension, diabetes) occurring within one hundred and twenty (120) days from the effective date of the policy
- Medical or physical abnormalities existing at the time of birth or developing within six (6) months from the time of birth (e.g. Hernias of all types and epilepsy)

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

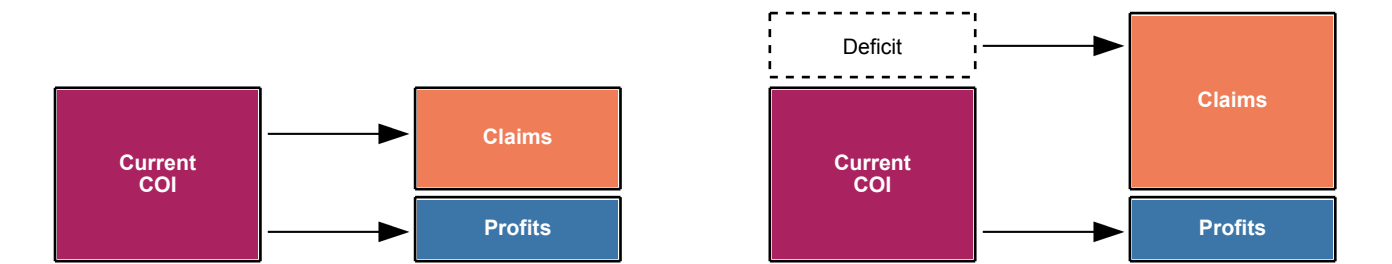
Step 3 Can you afford the increase in the cost of insurance (COI) over time?

COI Projection Table

Age	Current COI upon attained age (RM)	Estimated COI		Over the long term, you can reduce COI payable by choosing plans with:
		Based on medical inflation of 7% ¹ per annum (RM)	Based on medical inflation of 10% per annum (RM)	
30	1,161			(a) A higher deductible. (b) A higher co-insurance. (c) A lower annual limit. (d) SMART Option.
35	1,407			
40	1,460	1,973	2,266	
45	1,723	2,872	3,787	
50	2,003	4,754	7,197	
		7,751	13,475	

- The projection above is solely for **illustration purposes only**.
- COI rates are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage COI increases over time.
- The actual COI you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current COI level may not be enough to cover future claims.**

¹ This is year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from year 2020 to 2023.



Now: COI sufficiently covers Claims and Profits

Future: Arising from medical inflation, COI may not be enough to cover Claims and Profits

Note: This chart is not drawn to scale

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide that you do not want this rider, you can give us a written notice to cancel the rider. Upon your request, the rider cancellation will take effect on the next monthly anniversary date.
- Your coverage will only start 30 calendar days after the effective date of the policy. However, for certain illnesses or conditions, your coverage will start up to one hundred and twenty (120) calendar days after the effective date of the policy.
- The commissions paid to your AIA Life Planner forms part of your premium for your base policy. Please refer to the Sales Illustration for more information.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
Name	A-Plus Health 2 Plan 300 (attached to A-LifeLink 2)	Option 1 A-Life MediFlex Plan 350	Option 2 A-Life MediFlex Plan 180
Annual Premium	RM8,000.00 <i>This includes the annual premium for A-LifeLink 2 and extra premium imposed due to higher than standard Medical / Occupation Rating, where applicable.</i>	RM1,498.00 <i>The annual premium is lower by RM6,502.00</i> <i>(This includes extra premium imposed due to higher than standard Medical / Occupation Rating, where applicable)</i>	RM1,300.00 <i>The annual premium is lower by RM6,700.00</i> <i>(This includes extra premium imposed due to higher than standard Medical / Occupation Rating, where applicable)</i>
Type	Cashless facility (for AIA's panel) 'We pay direct to hospitals' or Pay first, claim later (for non-panel) 'You pay for the treatment first and claim from us later'	Cashless facility (for AIA's panel) 'We pay direct to hospitals' or Pay first, claim later (for non-panel) 'You pay for the treatment first and claim from us later'	Cashless facility (for AIA's panel) 'We pay direct to hospitals' or Pay first, claim later (for non-panel) 'You pay for the treatment first and claim from us later'
Coverage Term	25 years <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>
Co-Insurance/ Deductible	RM500 Deductible with SMART Option per Any One Disability	RM500 Deductible per Any One Disability	5% Co-Insurance up to RM20,000 per policy year
Hospital Room & Board	RM300 per day	RM350 per day	RM180 per day
Surgical Fees	As Charged	As Charged	As Charged
Annual Limit	RM1,700,000	RM350,000	RM180,000
Lifetime Limit	No Limit	No Limit	No Limit

- Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 5% Co-Insurance means you have to pay only 5% of each medical bill (up to the relevant limits), and we will cover 95%.
- Annual limit:** Maximum amount you can claim in a year.
- Lifetime limit:** Maximum amount you can claim throughout your lifetime.
- COI, fees and charges are not guaranteed:** If there is an increase in the Cost of Insurance (COI), fees, or charges, you will be required to pay an additional premium. These amounts may be revised from time to time, with a written notice provided to you at least 30 days before your next policy anniversary. Any increase will necessitate a top-up premium to maintain your coverage.

This table does not capture all of the features of products compared. Please ask us/your AIA Life Planner for more information on the differences in features of these products.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

Please refer to the Appendix for the Schedule of Benefits and other terms and conditions.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Health 2 (APH2)

- APH2 is a Unit-Deducting Rider (UDR) that provides comprehensive medical coverage until the expiry of the basic plan.
- In the event of hospitalisation or outpatient treatment due to illness or injury, APH2 will provide the coverage according to the benefits listed in the Schedule of Benefits below.

Schedule of Benefits:

No.	Benefit Limits	Plan 300
Annual Limit (applicable for item no.1 to 12)		1,700,000
Lifetime Limit		No Limit
Cost Saving Option		<p>RM500 Deductible (applicable for item no. 1 to 3) [with SMART Option[^]] per Any One Disability</p> <p>The Cost Saving Options shall not apply on:</p> <ul style="list-style-type: none"> Emergency Treatment, including in Accident cases; Post-Hospitalisation Treatment Benefit for Cancer and Kidney Dialysis; or Treatment sought at a Government healthcare facility. <p>[^] RM500 Deductible (applicable for item no. 1 to 3) plus 20% Co-insurance (applicable for item no. 1 to 5 and no. 7) per disability up to RM 20,000 will be charged on Eligible Expenses under the following circumstances:</p> <ul style="list-style-type: none"> No referral from General Practitioner (GP), except for Emergency Treatment; or No consultation from Specialist except for Emergency Treatment; or Eligible Expenses incurred are not from treatment received through SMART Medical Practitioner at SMART Panel Provider. <p>Notes:</p> <ol style="list-style-type: none"> SMART Panel Provider means a network of selected panel Clinic, Day Procedure Centre, Hospital and Legally Registered Healthcare Provider which are applicable to policies with SMART Option medical coverage. <p>SMART Medical Practitioner means a network of selected Doctor, General Practitioner, Physician, Specialist or Surgeon which are applicable for policies with SMART Option medical coverage.</p> <p>For the latest SMART Panel Provider and SMART Medical Practitioner listing, please refer to the panel locator available at AIA's website / customer portal.</p> <ol style="list-style-type: none"> Emergency Treatment means treatment in the event whereby immediate medical attention for preservation of life or limb is required for Disability which are sudden and severe, failing which will be life threatening or lead to serious deterioration of health.
In-Patient Care		
1	Hospital Room and Board Benefit (no maximum number of days per rider year and daily maximum not to exceed the amount shown)	300
2	Intensive Care Unit Benefit (no maximum number of days per rider year)	As Charged, subject to Annual Limit.
3	In-Hospital Related Fees <ol style="list-style-type: none"> Hospital Supplies and Services Surgical Fees Benefit Operating Theatre Fees Benefit Anesthetist's Fees Benefit In-Hospital Physician's Visit Benefit (maximum 2 visits per day per Physician) Daily Guardian Benefit (applicable for both Junior and Senior) 	

No.	Benefit Limits		Plan 300
Out-Patient Care			
4	Pre-Hospitalisation Benefit (within 90 days before Hospitalisation) i. Diagnostic Test Benefit ii. Consultation Benefit iii. Medication and Treatment Benefit		As Charged, subject to Annual Limit.
5	Post-Hospitalisation Treatment Benefit i. Diagnostic Tests Benefit ii. Specialist Consultation Benefit iii. Medication and Treatment Benefit (inclusive Physiotherapy, Chiropractic and Acupuncture Treatment)	Non-Serious Conditions	As Charged, subject to Annual Limit. (within 180 days after discharge from Hospitalisation)
		Serious Conditions	As Charged, subject to Annual Limit. (within 365 days after discharge from Hospitalisation)
6	Out-patient Kidney Dialysis Treatment Benefit and Out-patient Cancer Treatment Benefit		As Charged, subject to Annual Limit.
7	Day Care Procedure and Surgery Benefit		
8	Emergency Accidental Out-Patient Treatment (inclusive Dental) and 30 days Follow-up Treatment		
Extra Care			
9	Optical Support - Intraocular Lens		Up to 7,000 per lifetime, subject to Annual Limit.
10	Specified Maternity Complications Benefit		Up to 10,000 per lifetime, subject to Annual Limit.
11	Out-Patient Illness Treatment Benefit i. Bronchitis ii. Dengue Fever iii. Influenza iv. Pneumonia		Up to 3,000 per disability, subject to Annual Limit.
12	Home Nursing Care Benefit (maximum 180 days per lifetime)		Up to 6,000 per confinement, subject to Annual Limit.
13	Emergency Medical Evacuation and Repatriation		Up to USD 1 million per event
Health Wallet			
Yearly No-Claim Bonus Amount (applicable for item no. 14 to 18)			1,700
			The amount above will be credited to Health Wallet at the end of the rider year, provided no claim has been made for benefits item no. 1 to 12 in the immediately preceding year, up to a total of 10 times
14	Prevention Benefit i. Health Screening ii. Vaccination		For Health Screening Benefit: <ul style="list-style-type: none">Up to RM 500 per rider year, less any amount payable for vaccination for the rider year, orUp to RM 1,000 every 2 rider years, less any amount payable for vaccination within the 2 rider years, subject to the total amount in Health Wallet. For Vaccination: Up to RM 500 per rider year, less any amount payable for Health Screening Benefit for the rider year, subject to the total amount in Health Wallet.
15	Special Care Benefit i. Congenital Conditions ii. Plastic or Cosmetic surgery due to Accident or Cancer		As Charged, subject to the total amount in Health Wallet.
16	Recovery and Support Benefit i. Mobility and Hearing Support - Artificial Limb - Hearing Aid		As Charged, subject to the total amount in Health Wallet.
	ii. Recovery Care - Cancer - Stroke - Heart Attack (applicable to low, medium and high severity conditions)		

No.	Benefit Limits	Plan 300
17	Mental Health Benefit Psychiatrist Consultation Fees for the following conditions: - Major Depressive Disorder - Obsessive Compulsive Disorder - Schizophrenia - Bipolar Disorder - Tourette Syndrome - Postpartum Depression	Up to RM 1,500 every year, subject to total amount in the Health Wallet.
18	Protect Boost	The total amount available in Health Wallet shall be payable: (a) for the remaining eligible expenses in the event the Annual Limit is fully utilised, or (b) upon death of the Insured, subject to the maximum of 2 times of the basic sum assured.

Note:

- All figures shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
- Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the balance amount in the Health Wallet shall be expired together with the basic plan.
- We shall only reimburse Customary and Reasonable Charges incurred for the eligible expenses in the Schedule of Benefits above.
- The list of covered Serious Conditions is as follows:

1) Stroke and Paralysis of Limbs 2) Heart Disorders 3) Cancer – of specified severity and does not cover very early cancers 4) Brain Surgery and Encephalitis with inability to perform Activities of Daily Living 5) Parkinson's disease – resulting in permanent inability to perform Activities of Daily Living	6) Alzheimer's Disease/ Dementia 7) Systemic Lupus Erythematosus with Severe Kidney Complications 8) Crohn's Disease with Intestinal Fistula, Obstruction or Perforation 9) Serious Accident - including Major Head Trauma with permanent inability to perform Activities of Daily Living
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Note:

- This list of conditions will be updated from time to time by giving 30 days' prior written notice to the policy owner and the customer may refer to the listing available at AIA's website or through any other media or electronic means for the latest listing.
 - Post-Hospitalisation Treatment Benefit payable after 180 days will be on reimbursement basis i.e., eligible expenses to be paid by customer, and then file a claim to AIA Bhd.
- The benefits above have been summarised and are not exhaustive. Please refer to the policy contract for the full list of benefits, definitions, exclusions, terms and conditions.
 - Emergency Medical Evacuation and Repatriation is also part of this REA Programme.
 - The list of other REA Programme Assistance Services includes:

No.	Assistance Services	Benefits	Exclusions
1	International Medical Assistance Programme	Emergency medical evacuation, medically supervised repatriation, repatriation of mortal remains and medical assistance.	Any following occurrences is not covered under International and Domestic Medical Assistance Programme: - If the Insured is traveling despite the advice of a medical practitioner or for rest and recuperation following any prior accident or illness; or - If in the opinion of AIA Bhd's service provider, the Insured is not suffering from a serious medical condition or if the treatment can be reasonably delayed until the Insured returns to Malaysia or usual country of residence; or - Failure by the Insured to take reasonable precautions following warnings of any intended strike, riot or civil commotion via the mass media; or - Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or - Any expenses arising from childbirth, miscarriage or pregnancy; or - Any health condition which constitutes one of the reasons to undertake the trip; or - If the Insured is traveling outside Malaysia exceeding 90 consecutive days under the International Medical Assistance Programme.
2	Domestic Medical Assistance Programme	Emergency medical evacuation, medically supervised repatriation and medical assistance.	
3	Car Assistance Programme	Emergency towing and minor roadside repair, car rental assistance and referral to service centres.	
4	Home Assistance Programme	Plumbing, locksmith, general repair, air conditioning and pest control assistance.	
5	Travel Assistance Programme	Provides information such as Visa, passport and inoculation requirements, assists in location of lost items, emergency message relay etc.	

* The services and / or benefits described under the REA Programme are not exhaustive. Please refer to your policy contract for full list of benefits, exclusions, terms and conditions. Please note that AIA Bhd. reserves the right to revise any of the services and / or benefits under REA Programme from time to time. You may refer to the AIA's website or customer portal for the change (if any).

- The Home Assistance services shall only be available to the Insured residing in major towns of Peninsular Malaysia.
- The services (under item 3, 4 and 5) are confined to referral services only. The cost of the actual services shall be borne by You.
- REA Programme is a value-added service and provided by a third party engaged by AIA Bhd. The continuation of the REA Programme is subject to the engagement of the third party's service by AIA Bhd.
- AIA Bhd. reserves the right to discontinue the services with prior notice.

Any claims arising from the occurrences of the following is not covered under APH2:

1. Pre-Existing Illness:

Pre-Existing Illness shall mean Disabilities prior to the Issue Date or Commencement Date, whichever is later, of the relevant Supplementary Hospitalisation Contract and that the Insured/You has/have reasonable knowledge of. The Insured/You may be considered to have reasonable knowledge of a Pre-Existing Illness where the condition is one for which:

- (a) The Insured had received or is receiving treatment; or
 - (b) Medical advice, diagnosis, care or treatment has been recommended; or
 - (c) Clear and distinct symptoms are or were evident; or
 - (d) Its existence would have been apparent to a reasonable person in the circumstances.
2. Specified Illness:
- Treatment or Surgery for Specified Illness until the Insured has been continuously covered under the relevant Supplementary Hospitalisation Contract for a period of one hundred and twenty (120) days immediately preceding such treatment or Surgery.
- Specified Illness shall mean the following Disabilities and its related complications:
- (a) Hypertension, Diabetes Mellitus and Cardiovascular disease;
 - (b) All tumours, cysts, nodules and polyps in any part of the body systems;
 - (c) Stones of the urinary system and biliary system;
 - (d) Any disease of the ear, nose (including sinuses) or throat;
 - (e) Hernias, Haemorrhoids, Fistulae, Hydrocele, Varicocele;
 - (f) Any disease of the reproductive system including Endometriosis; or
 - (g) Any disorders of the spine (including a slipped disc) or any knee conditions.
3. Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth. This will include:
- (a) Hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Insured is continuously covered under the relevant Supplementary Hospitalisation Contract, and
 - (b) Any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains seventeen (17) years of age; except when it is covered under Special Care Benefit.
4. Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
5. Any Disability caused by war, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
6. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
7. Any violation or attempted violation of the law or resistance to arrest; or
8. Pregnancy, miscarriage or child birth (except the covered Maternity Complications under Specified Maternity Complications Benefit, which is only applicable after 1 year from the Issue Date or Commencement Date, whichever is later); or
9. Mental or nervous disorders (except the covered conditions under Mental Health Benefit), treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor; or
10. Elective/Plastic/Cosmetic Surgery (except the Elective/Plastic/Cosmetic Surgery due to Accident or Cancer under Special Care Benefit), circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses or the use or acquisition of external prosthetic appliances or devices (except the artificial limb and hearing aid for Mobility and Hearing Support under the Recovery and Support Benefit) and prescriptions; or
11. Any form of dental care or Surgery including the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement unless necessitated by Injury covered under the Emergency Accidental Out-patient Treatment Benefit; or
12. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician (except the Health Screening under Prevention Benefit), vitamins/food supplements and treatments specifically for weight reduction or gain; or
13. Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care; or
14. Any medical or physical conditions arising within the first thirty (30) days of the Issue Date or Commencement Date, whichever is later, of the relevant Supplementary Hospitalisation Contract except for Covered Injury; or
15. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
16. Expenses incurred for donation of any body parts or organ by the Insured and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications. We will only reimburse the Reasonable and Customary Charges incurred on Major Organ/Bone Marrow Transplant Surgery for the Insured being the recipient, limited to once per Lifetime; or
17. Out-Patient Kidney Dialysis Treatment where the symptoms first occurred prior to or within 30 days from the Issue Date or Commencement Date, whichever is later; or
18. Out-Patient Cancer Treatment Benefit where the symptoms first occurred prior to or within 60 days from the Issue Date or Commencement Date, whichever is later; or
19. Overseas treatment if Insured resides or travels outside Malaysia (excluding Singapore and Brunei) for more than 90 consecutive days; or
20. Care or treatment that does not lead to recovery, conservation of the Insured's condition or restoration to the Insured's previous state of health.

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders, including any Health Wallet Amount (if applicable), shall expire at 25th policy year. Any application for the Automatic
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

AIA VITALITY:

Health Rewards (applicable if the Insured is an AIA Vitality member)

This is an extra benefit applicable to the policy when the Insured attached A-Plus Health 2 and signs up as an AIA Vitality member. Health Rewards provide you the benefits as stipulated below.

i. Hospitalisation Care Benefit

Health Rewards will provide the Hospitalisation Care Benefit (if any), depending on the Insured's AIA Vitality status upon hospital admission.

Below is the Hospitalisation Care Benefit amount per disability/ per rider year depending on the Cost Saving Option selected, irrespective of the type/ types of disability (where applicable) upon hospital admission:

AIA Vitality Status	Bronze	Silver	Gold	Platinum
Hospitalisation Care Benefit Amount	RM0	RM0	RM250	RM500

ii. Hospital Room and Board Benefit Upgrade

Health Rewards will upgrade the Hospital Room and Board daily limit amount, depending on the Insured's AIA Vitality status upon hospital admission.

Below is the percentage (%) of the increase to Hospital Room and Board daily limit amount upon hospital admission:

AIA Vitality Status	Bronze	Silver	Gold	Platinum
Percentage (%) of increase to Hospital Room and Board Daily Limit Amount	No Upgrade	No Upgrade	Upgrade by 50%	Upgrade by 100%

iii. Health Wallet Booster

Health Rewards will increase the Total Health Wallet Amount (if any) on yearly basis, depending on the Insured's AIA Vitality status as at forty-five (45) days before the rider year anniversary as per the percentage (%) shown below. This additional amount will be credited to Health Wallet every rider year.

Below is the percentage (%) of increase to the Total Health Wallet Amount:

AIA Vitality Status	Bronze	Silver	Gold	Platinum
Percentage (%) of increase to the Total Health Wallet Amount	0%	0%	Increase by 5%	Increase by 10%

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.