

# PRODUCT DISCLOSURE SHEET



**AIA PUBLIC  
TAKAFUL**

AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Dear Customer,

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

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

Date: 12/29/2025

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

## 1 What is A-Life Idaman?

**A-Life Idaman** offers takaful protection for 40 years. It pays a lump sum benefit amount if the Person Covered dies or suffers total and permanent disability during the term of the certificate. This plan is meant for protection.

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

## 2 Know Your Coverage / Benefits

As an illustration, for **RM3,150.00** annually, you will receive the following coverage:

Death Benefit	<b>RM500,000</b> if death is due to natural causes or <b>RM1,000,000</b> if death is due to accidental causes, plus the account value of Participant's Account Fund and the account value of Participant's Investment Fund.  If death occurs before birth or up to 30 days after birth, only the total contribution(s) that have been paid (excluding regular and ad-hoc top up contributions) or the account value of Participant's Account Fund, whichever is higher, will be payable together with the account value of Participant's Investment Fund.
Total and Permanent Disability Benefit	<b>RM500,000</b> This benefit is not payable if total and permanent disability occurs before birth or up to 30 days after birth.
Badal Hajj Benefit Note: If Person Covered is below the age of 16 or is a non-Muslim, this benefit will be paid as compassionate benefit.	<b>RM5,000</b> This benefit is not payable if death occurs before birth or up to 30 days after birth.
Automatic Extension of Coverage Term	Upon Person Covered reaching age 70, the takaful certificate will continue to be in force up to age 100 for the basic plan and the maximum coverage age for any attaching riders provided there is sufficient account value to deduct <i>Tabarru'</i> and the monthly service charge. You can opt to withdraw from this arrangement at anytime prior to reaching the expiry age.
Maturity Benefit	Upon maturity, the account value of Participant's Account Fund and the account value of Participant's Investment Fund will be payable.

Your family takaful **excludes** :

- Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the account value of Participant's Account Fund and the account value of Participant's Investment Fund, without profit, together with the total *Wakalah* fee, *Tabarru'* and all charges deducted from the issue date or commencement date (whichever is later). The takaful certificate will then be terminated.
- Accidental death or total and permanent disability that is due to:
  - willful exposure to danger or self-inflicted acts while sane or insane;
  - assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
  - wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs; or
  - entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over established passenger route.

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

Note: Application is subject to approval.

If you have any questions or require assistance on your family takaful, you can:



Call us at:

1300-88-8922



Visit us at:

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



E-mail us at:

my.pdsenquiry@aia.com

### 3 Know Your Obligations

**For this family takaful, you must pay a takaful contribution of:**

Contribution	<b>RM3,150.00</b> annually
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Duration: until the age of 70 years old

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

Total commission	<b>4.3%</b> of total contribution paid or <b>RM5,386.50</b>
Total <i>Wakalah</i> fee (including commission)	<b>12.8%</b> of total contribution paid or <b>RM16,065.00</b>
Other applicable charges	<ul style="list-style-type: none"><li>• <i>Tabarru'</i> is deducted monthly depending on the Person Covered's attained age and other relevant factors. <i>Tabarru'</i> for certain benefits may increase with age. It is a donation for the purpose of mutual help and assistance to other participants in need.</li><li>• Monthly service charge of RM5.00 to cover the administration costs of maintaining the takaful certificate.</li><li>• Fund management charge to cover the administration costs of investing and managing the investment-linked fund(s) available under Participant's Investment Fund.</li><li>• Fund switching charge to cover the administration costs of switching the investment from one investment-linked fund to another under Participant's Investment Fund. There is no charge for this at the moment.</li></ul>

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The funds available under the takaful certificate are Participants' Risk Fund, Participant's Account Fund and Participant's Investment Fund.
- The account value of your takaful certificate depends on the performance of Participant's Account Fund and Participant's Investment Fund and is not guaranteed.
- The takaful certificate will lapse if the account value of Participant's Account Fund is no longer sufficient to pay for *Tabarru'* and the monthly service charge.
- You have a grace period of 31 days from each contribution due date to pay the contribution for the takaful certificate. The takaful certificate will remain in force during this period. If contribution remains unpaid at the end of this grace period, the takaful certificate may lapse, subject to availability of account value of Participant's Account Fund.
- In the event the contributions are not paid, *Tabarru'* and the monthly service charge will still be deducted from Participant's Account Fund and this will reduce its account value. You must ensure that the account value of Participant's Account Fund is sufficient to pay *Tabarru'* and the monthly service charge in order to enjoy uninterrupted takaful coverage.

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

### ? Can I cancel my certificate?

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

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

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

Note: Application is subject to approval.

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201101007816 (935955-M)

Dear Customer,

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

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

Date: 12/29/2025

## 1 What is A-Plus Critical Shield-i?

**A-Plus Critical Shield-i** is a takaful product which provides coverage for 45 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM789.00** annually, you will receive the following coverage:

Coverage	<b>RM100,000</b> For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the payout is limited to <b>RM10,000</b> . The rider sum covered shall then be reduced by the amount of this payout.
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The critical illnesses covered under this product include:

1. Stroke
2. Cancer
3. Heart Attack

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

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

- Pre-existing condition or congenital defect/disease that was diagnosed or has existed or manifested prior to the issue date or commencement date (whichever is later).
- Diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness that is directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection.

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

## 3 Know Your Obligations

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

Contribution	<b>RM 789.00</b> annually
Duration: until the age of 70 years old	
<b>You also have to pay the following fees and charges:</b>	
Total commission	<b>4.3%</b> of total contribution paid or <b>RM1,349.19</b>
Total <i>Wakalah</i> fee (including commission)	<b>12.5%</b> of total contribution paid or <b>RM3,945.00</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- There is a 60-day waiting period for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease. For other covered critical illnesses, the waiting period is 30 days.

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

## ? Can I cancel my rider?

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

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Date: 12/29/2025

## 1 What is A-Plus Beyond Critical Shield-i?

**A-Plus Beyond Critical Shield-i** is a takaful product which provides coverage for 75 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM1,044.00** annually, you will receive the following coverage:

Coverage	<b>RM100,000</b> For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the payout is limited to <b>RM10,000</b> . The rider sum covered shall then be reduced by the amount of this payout.
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The critical illnesses covered under this product include:

1. Stroke
2. Cancer
3. Heart Attack

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

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

- Pre-existing condition or congenital defect/disease that was diagnosed or has existed or manifested prior to the issue date or commencement date (whichever is later).
- Diagnosis of critical illness in the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection.

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

## 3 Know Your Obligations

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

Contribution	<b>RM 1,044.00</b> annually
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Duration: until the age of 70 years old

You also have to pay the following fees and charges:

Total commission	<b>4.3%</b> of total contribution paid or <b>RM1,785.24</b>
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Total <i>Wakalah</i> fee (including commission)	<b>12.5%</b> of total contribution paid or <b>RM5,220.00</b>
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Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )
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## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- There is a 60-day waiting period for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease. For other covered critical illnesses, the waiting period is 30 days.

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

## ? Can I cancel my rider?

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

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## 1 What is A-Plus Beyond Early Critical Shield-i?

**A-Plus Beyond Early Critical Shield-i** is a takaful product which provides coverage for 105 specified early and intermediate stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

## 2 Know Your Coverage / Benefits

**As an illustration, for RM1,032.00 annually, you will receive the following coverage:**

Coverage	RM100,000
The critical illnesses <u>covered</u> under this product include: 1. Stroke 2. Cancer 3. Heart Attack <b>Note:</b> This is not a complete list. Please read your takaful certificate for details on the critical illnesses covered.	
This medical and health takaful rider <b>excludes</b> : • Pre-existing condition or congenital defect/disease that was diagnosed or has existed or manifested prior to the issue date or commencement date (whichever is later). • Diagnosis of critical illness in the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. • Critical illness that is caused directly from alcohol or drug abuse or by self-inflicted injury. <b>Note:</b> This list is <b>non-exhaustive</b> . You must refer to the takaful certificate for the full list of exclusions.	

## 3 Know Your Obligations

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

Contribution	RM 1,032.00 annually
Duration: until the age of 70 years old	
<b>You also have to pay the following fees and charges:</b>	
Total commission	4.3% of total contribution paid or <b>RM1,764.72</b>
Total <i>Wakalah</i> fee (including commission)	12.5% of total contribution paid or <b>RM5,160.00</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- There is a 60-day waiting period for all covered early and intermediate stage critical illnesses.

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

## ? Can I cancel my rider?

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

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## 1 What is A-Plus Accident ShieldExtra-i?

A-Plus Accident ShieldExtra-i provides compensation in the event of injuries, disability or death solely by accidental means.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM1,647.00** annually, you will receive the following coverage:

This rider covers:	This rider <b>excludes</b> :
<ul style="list-style-type: none"><li>Accidental death – <b>RM100,000</b></li><li>Total and permanent disablement – <b>RM100,000</b></li><li>Weekly indemnity benefit – <b>RM150</b> weekly</li><li>Yearly living benefit – <b>RM10,000</b> per year</li><li>Medical treatment benefit – <b>RM6,000</b></li><li>Double indemnity for accidental injury due to public conveyance – <b>RM200,000</b></li><li>Daily hospital allowance – <b>RM100</b> per day</li><li>Daily Intensive Care Unit allowance – <b>RM200</b> per day</li></ul>	<ul style="list-style-type: none"><li>Pre-existing disability</li><li>War-related risks</li><li>Self-inflicted injury</li><li>Drug abuse</li><li>Hazardous sports</li></ul>

**Note:** This is not a complete list. Please read your takaful certificate for details on the coverage and exclusions.

By paying an additional contribution, you can expand the coverage to include:

- Death or injury due to accidents arising from assault, murder, riot and civil commotion – **RM100,000**

The duration of coverage is up to age 70 years old.

## 3 Know Your Obligations

For this personal accident takaful rider, you must pay a takaful contribution of:

Standard Cover (A-Plus Accident ShieldExtra-i)	<b>RM 1,647.00</b> annually
Additional Cover (RCC on A-Plus Accident ShieldExtra-i)	<b>RM 117.00</b> annually
Total takaful contribution you must pay is <b>RM1,764.00</b> annually	
<b>You also have to pay the following fees and charges:</b>	
Total commission	<b>4.3%</b> of total contribution paid or <b>RM3,016.44</b>
Total <i>Wakalah</i> fee (including commission)	<b>12.5%</b> of total contribution paid or <b>RM8,820.00</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

## 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.

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

## ? Can I cancel my rider?

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

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## 1 What is A-Plus Accident Shield-i?

**A-Plus Accident Shield-i** provides compensation in the event of injuries, disability or death solely by accidental means.

## 2 Know Your Coverage / Benefits

**As an illustration**, for **RM400.00** annually, you will receive the following **coverage**:

This rider <b>covers</b> :	This rider <b>excludes</b> :
<ul style="list-style-type: none"><li>Accidental death – <b>RM100,000</b></li><li>Total and permanent disablement – <b>RM100,000</b></li><li>Double indemnity for accidental injury due to public conveyance – <b>RM200,000</b></li></ul>	<ul style="list-style-type: none"><li>Pre-existing disability</li><li>War-related risks</li><li>Self-inflicted injury</li><li>Drug abuse</li><li>Hazardous sports</li></ul>

**Note:** This is not a complete list. Please read your takaful certificate for details on the coverage and exclusions.

By paying an additional contribution, you can expand the coverage to include:

- Death or injury due to accidents arising from assault, murder, riot and civil commotion – **RM100,000**

The duration of coverage is up to age 70 years old.

## 3 Know Your Obligations

**For this personal accident takaful rider, you must pay a takaful contribution of:**

Standard Cover (A-Plus Accident Shield-i)	<b>RM 400.00</b> annually
Additional Cover (RCC on A-Plus Accident Shield-i)	<b>RM 34.00</b> annually
Total contribution you must pay is <b>RM434.00</b> Annual	
<b>You also have to pay the following fees and charges:</b>	
Total commission	<b>4.3%</b> of total contribution paid or <b>RM742.14</b>
Total <i>Wakalah</i> fee (including commission)	<b>12.5%</b> of total contribution paid or <b>RM2,170.00</b>
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )

## 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.

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

## ? Can I cancel my rider?

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

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## 1 What is A-Plus WaiverExtra-i?

**A-Plus WaiverExtra-i** continues the contribution payment (except for A-Plus Saver-i) until the end of the contribution term if the Person Covered suffers total and permanent disability before attaining age 70 or is diagnosed with any one of the 44 covered critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

## 2 Know Your Coverage / Benefits

**As an illustration**, for **RM661.15** annually, you will receive the following **coverage**:

Total and Permanent Disability / Critical Illness Benefit	<b>RM8,213.00 per annum</b>
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The critical illnesses covered under this product include:

1. Stroke
2. Cancer
3. Heart Attack

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

This rider **excludes** :

- Total and permanent disability that is due to:
  - willful exposure to danger or self-inflicted acts while sane or insane;
  - assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
  - wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs.
- Pre-existing condition or congenital defect/disease that was diagnosed or has existed or manifested prior to the issue date or commencement date (whichever is later).
- Diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness that is directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection.

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

## 3 Know Your Obligations

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

Contribution	<b>RM 661.15</b> annually
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Duration: until the age of 70 years old

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

Total commission	<b>4.3%</b> of total contribution paid or <b>RM1,130.57</b>
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Total <i>Wakalah</i> fee (including commission)	<b>12.5%</b> of total contribution paid or <b>RM3,305.75</b>
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Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )
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## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- There is a 60-day waiting period for Cancer, Heart Attack, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease. For other covered critical illnesses, the waiting period is 30 days.

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

## ? Can I cancel my rider?

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

Note: Application is subject to approval.

# APPENDIX

## Applicable funds under the takaful certificate

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

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

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

## Applicable Shariah concepts under the takaful certificate

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

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

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

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

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

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

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

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

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Note: Application is subject to approval.

# APPENDIX

## Allocation of contribution under the takaful certificate

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

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

Note: Application is subject to approval.

# APPENDIX

## List of covered critical illnesses under A-Plus Critical Shield-i, A-Plus ParentWaiver-i and A-Plus WaiverExtra-i

<p>1) Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i></p> <p>2) Cancer - <i>of specified severity and does not cover very early cancers</i></p> <p>3) Heart Attack - <i>of specified severity</i></p> <p>4) Coronary Artery By-Pass Surgery</p> <p>5) Serious Coronary Artery Disease</p> <p>6) Angioplasty And Other Invasive Treatments for Coronary Artery Disease (not applicable for A-Plus WaiverExtra-i and A-Plus ParentWaiver-i)</p> <p>7) Heart Valve Surgery</p> <p>8) Fulminant Viral Hepatitis</p> <p>9) End Stage Liver Failure</p> <p>10) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i></p> <p>11) End Stage Lung Disease</p> <p>12) Kidney Failure - <i>requiring dialysis or kidney transplant</i></p> <p>13) Surgery to Aorta</p> <p>14) Chronic Aplastic Anemia - <i>resulting in Permanent Bone Marrow Failure</i></p> <p>15) Major Organ / Bone Marrow Transplant</p> <p>16) Blindness - <i>Permanent and Irreversible</i></p> <p>17) Deafness - <i>Permanent and Irreversible</i></p> <p>18) Loss of Speech</p> <p>19) Coma - <i>resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms</i></p> <p>20) Third Degree Burn - <i>of specified severity</i></p> <p>21) Multiple Sclerosis</p> <p>22) Paralysis of Limbs</p> <p>23) Muscular Dystrophy</p> <p>24) Alzheimer's Disease / Severe Dementia</p> <p>25) Motor Neuron Disease - <i>Permanent Neurological Deficit With Persisting Clinical Symptoms</i></p>	<p>26) Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>27) Terminal Illness</p> <p>28) Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>29) Benign Brain Tumor - <i>of specified severity</i></p> <p>30) Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>31) Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>32) Medullary Cystic Disease</p> <p>33) Brain Surgery</p> <p>34) Loss of Independent Existence</p> <p>35) HIV Infection Due to Blood Transfusion</p> <p>36) Cardiomyopathy - <i>of specified severity</i></p> <p>37) Full Blown AIDS</p> <p>38) Systemic Lupus Erythematosus with Severe Kidney Complications</p> <p>39) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</p> <p>40) Poliomyelitis - <i>resulting in the total inability to perform Activities of Daily Living at least three months</i></p> <p>41) Progressive Scleroderma – <i>requiring biopsy and serological evidence</i></p> <p>42) Apallic Syndrome – <i>requiring neurologist consultant and has to be medically documented for at least one month</i></p> <p>43) Chronic Relapsing Pancreatitis – <i>Permanent and Irreversible</i></p> <p>44) Elephantiasis – <i>resulting in Permanent and Lymphatic Obstruction.</i></p> <p>45) Creutzfeldt-Jakob Disease (Mad Cow Disease) – <i>requiring a neurologist and evidence of diagnostic tests.</i></p>
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Note: Application is subject to approval.

# APPENDIX

## List of covered critical illnesses under A-Plus Beyond Critical Shield-i

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

Note: Application is subject to approval.

# APPENDIX

## List of covered critical illnesses under A-Plus Beyond Early Critical Shield-i

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	-
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	-
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence

Note: Application is subject to approval.

# APPENDIX

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

Note: Application is subject to approval.