

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).

1 What is A-Life Kritikal Protector?

A-Life Kritikal Protector is a takaful product which provides coverage for 45 specified advanced stage critical illnesses. Please refer to the enclosed appendix for the list of covered critical illnesses.

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

2 Know Your Coverage / Benefits

As an illustration, for RM3,100.00 annually, you will receive the following coverage:

Critical Illness Benefit	RM500,000 plus the account value of Participant's Account Fund For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the benefit payable is limited to RM25,000 . The sum covered will then be reduced by the amount of this payout.			
Caregiver Benefit Note: This benefit is only applicable for sum covered of RM100,000 and above	RM3,000			
Compassionate Benefit	RM50,000 plus the account value of Participant's Account Fund			
Vitality Booster Note: This benefit is only applicable for AIA Vitality member	Vitality Booster percentage based on AIA Vitality status			
	Platinum	Gold	Silver	Bronze
	20%	10%	2%	0%
The Vitality Booster amount is determined by multiplying the Vitality Booster percentage with the claims amount payable for Critical Illness Benefit under the basic plan or for Accelerated Critical Illness Benefit or Mental Health Benefit under A-Plus CI Booster-i, whichever is applicable.				
Maturity Benefit	The account value of Participant's Account Fund.			
Additional coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on the selected rider(s).			

The critical illnesses covered under this product include:

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.

Your medical and health takaful **excludes**:

- Suicide - if death is due to suicide within 1 year from the issue date or commencement date (whichever is later), we will refund the contributions paid, without profit. The takaful certificate will then be terminated.
- Pre-existing condition which has existed prior to the issue date or commencement date (whichever is later).
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- 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.
- Critical illness that is caused directly from alcohol or drug abuse.
- Critical illness that is caused by a self-inflicted injury.

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/critical-illness-protection/a-life-kritikal-protector.html>



E-mail us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

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

Contribution	RM3,100.00 annually
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Duration: until the age of 60 years old

You also have to pay the following fees and charges:

Total commission	5.7% of total contribution paid or RM5,301.00
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Total <i>Wakalah</i> fee (including commission)	27.5% of total contribution paid or RM25,575.00
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Other applicable charges	<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.
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4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The fund available under the takaful certificate is the Participants' Risk Fund and Participant's Account Fund.
- You have a grace period of 31 days from each contribution due date to pay the contribution. The takaful certificate will remain in force during this period. If contribution remains unpaid at the end of this grace period, the takaful certificate may lapse, subject to availability of account value of Participant's Account Fund.
- You must survive for at least 15 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- In the event of a claim under the takaful certificate, you are advised to notify us immediately. Please refer to AIA's website to further understand the claim procedures.
- Your coverage will only start 60 calendar days from the issue date or commencement date (whichever is later) for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 calendar days from the issue date or commencement date (whichever is later) for other critical illnesses.

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

? Can I cancel my certificate?

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

- Free-look period:** You may cancel your takaful certificate within 15 days of receiving your e-certificate contract via AIA's customer portal or within 15 days of receiving the hardcopy version, whichever is applicable. The contributions that you have paid will be refunded to you less any medical expenses incurred.
- After Free-look period:** You may surrender your takaful certificate by giving a written notice to us. The surrender value of the takaful certificate will be the account value of Participant's Account Fund and 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.

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Date: 12/29/2025

1 What is A-Plus CI Booster-i?

A-Plus CI Booster-i is a takaful product which provides coverage for additional 30 specified critical illnesses as well as mental health benefit. Please refer to the appendix for the list of covered critical illnesses and conditions.

2 Know Your Coverage / Benefits

As an illustration, for **RM2,430.00** annually, you will receive the following **coverage**:

Accelerated Critical Illness Benefit	RM500,000
Mental Health Benefit	RM10,000
Maturity Booster	RM50,000
Personal Medical Case Management Benefit	This benefit provides personalised ongoing support throughout the Person Covered's recovery journey after the diagnosis of a covered critical illness.

The critical illnesses covered under this product include:

1. Meningeal Tuberculosis
2. Chronic Autoimmune Hepatitis
3. Rabies

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

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

- Pre-existing condition which has existed prior to the issue date or commencement date of this rider (whichever is later).
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- 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.
- The following medical conditions for coverage under Personal Medical Case Management Benefit:
 - medical emergencies and accidents;
 - urgent or life-threatening situations such as Intensive Care Unit (ICU) admission;
 - long term chronic diseases such as chronic hepatitis, diabetes, high blood pressure and high cholesterol; or
 - mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety and depression.

Note: This list is **non-exhaustive**. You must refer to 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	RM2,430.00 annually
Duration: until the age of 60 years old	
You also have to pay the following fees and charges:	
Total commission	5.7% of total contribution paid or RM4,155.30
Total <i>Wakalah</i> fee (including commission)	26.8% of total contribution paid or RM19,561.50
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You must survive for at least 15 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- Your coverage will only start 60 calendar days from the issue date or commencement date of this rider (whichever is later) for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 calendar days from the issue date or commencement date of this rider (whichever is later) for other critical illnesses.

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

Note: Application is subject to approval.

Can I cancel my rider?

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

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Date: 12/29/2025

1 What is A-Plus Recover-i?

A-Plus Recover-i is a takaful product which provides coverage for prolonged hospitalisation.

2 Know Your Coverage / Benefits

As an illustration, for **RM730.00** annually, you will receive the following **coverage**:

Prolonged Hospitalisation Benefit	RM100,000 for admission to an Intensive Care Unit (ICU) for a consecutive period of at least 5 days or for 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.
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This medical and health takaful rider **excludes**:

- Pre-existing condition which has existed prior to the issue date or commencement date of this rider (whichever is later).
- Medical or physical abnormalities that has existed from birth as well as neo-natal physical abnormalities developing within 6 months from the time of birth.
- Congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age 17.
- Any disability caused by self-destruction, intentional self-inflicted injuries, wilful exposure to danger or any attempt of self-destruction while sane or insane.
- Any disability caused by war (whether declared or undeclared), strikes, riots, civil war, revolution or any warlike operations.
- Any violation or attempted violation of the law or resistance to arrest.
- Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy.
- Treatment of sexually transmitted diseases.
- Mental or nervous disorders and treatment of alcoholism or drug abuse.
- Hospitalisation that is primarily for investigatory purpose, diagnosis, X-ray examination, general physical or medical examinations.
- Any treatment or investigation which is not medically necessary or which is convalescence, custodial or rest care.
- Any admissions for the purpose of observation and does not require any treatment.
- Experimental or pioneering medical or surgical techniques and devices.
- Overseas medical treatment (excluding Singapore and Brunei).

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	RM730.00 annually
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Duration: until the age of 60 years old

You also have to pay the following fees and charges:

Total commission	5.7% of total contribution paid or RM1,248.30
Total <i>Wakalah</i> fee (including commission)	26.8% of total contribution paid or RM5,876.50
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You must survive for at least 15 days from the date of diagnosis of a covered critical illness. No benefit shall be payable if you pass away before the end of the survival period.
- The coverage will only start 60 calendar days after the issue date or commencement date of this rider (whichever is later). However, for certain illnesses or conditions, the coverage will only start 120 calendar days after the issue date or commencement date of this rider (whichever is later).

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.

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.

***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.

APPENDIX

Allocation of contribution under the takaful certificate

Regular Contribution	
(The allocation rate for regular contribution varies depending on the selected contribution payment term. Please refer to Product Illustration for details)	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
<p>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.</p> <p>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.</p>	<p>This amount is used to pay AIA PUBLIC Takaful Bhd.'s expenses and distribution costs, including the commission payable to the AIA Life Planner.</p>

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-Life Kritikal Protector

1) Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>	24) Alzheimer's Disease / Severe Dementia
2) Cancer - <i>of specified severity and does not cover very early cancers</i>	25) Motor Neuron Disease - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
3) Heart Attack - <i>of specified severity</i>	26) Parkinson's Disease - <i>resulting in permanent inability to perform activities of daily living</i>
4) Coronary Artery By-Pass Surgery	27) Terminal Illness
5) Serious Coronary Artery Disease	28) Encephalitis - <i>resulting in permanent inability to perform activities of daily living</i>
6) Angioplasty And Other Invasive Treatments for Coronary Artery Disease (not applicable for A-Plus ParentWaiver-i)	29) Benign Brain Tumor - <i>of specified severity</i>
7) Heart Valve Surgery	30) Major Head Trauma - <i>resulting in permanent inability to perform activities of daily living</i>
8) Fulminant Viral Hepatitis	31) Bacterial Meningitis - <i>resulting in permanent inability to perform activities of daily living</i>
9) End Stage Liver Failure	32) Medullary Cystic Disease
10) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	33) Brain Surgery
11) End Stage Lung Disease	34) Loss of Independent Existence
12) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	35) HIV Infection Due to Blood Transfusion
13) Surgery to Aorta	36) Cardiomyopathy - <i>of specified severity</i>
14) Chronic Aplastic Anemia - <i>resulting in Permanent Bone Marrow Failure</i>	37) Full Blown AIDS
15) Major Organ / Bone Marrow Transplant	38) Systemic Lupus Erythematosus with Severe Kidney Complications
16) Blindness - <i>permanent and irreversible</i>	39) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
17) Deafness - <i>permanent and irreversible</i>	40) Poliomyelitis
18) Loss of Speech	41) Progressive Scleroderma
19) Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>	42) Apallic Syndrome
20) Third Degree Burn - <i>of specified severity</i>	43) Chronic Relapsing Pancreatitis
21) Multiple Sclerosis	44) Elephantiasis
22) Paralysis of Limbs	45) Creutzfeldt-Jakob Disease (Mad Cow Disease)
23) Muscular Dystrophy	

Note: Application is subject to approval.

APPENDIX

List of covered critical illnesses under A-Plus CI Booster-i

1) Severe Eisenmenger 's Syndrome	17) Pheochromocytoma requiring surgery
2) Infective Endocarditis	18) Severe Relapsing Nephrotic Syndrome
3) Chronic Rheumatoid Arthritis	19) Wilson's Disease
4) Severe Crohn's Disease	20) Haemolytic Uremic Syndrome
5) Ulcerative Colitis with Total Colectomy	21) Necrotising Fasciitis
6) Myasthenia Gravis	22) Respiratory Diphtheria requiring mechanical ventilation
7) Progressive Muscular Atrophy	23) Loss of limb(s)
8) Progressive Supranuclear Palsy	24) Cerebral Aneurysm Requiring Brain Surgery
9) Chronic Adrenal Insufficiency	25) Multiple Root Avulsions of Brachial Plexus
10) Osteogenesis Imperfecta	26) Rheumatic Fever with Heart Valve Disorders
11) Meningeal Tuberculosis	27) Resection of the whole small intestine (duodenum, jejunum and ileum)
12) Intensive Care - <i>requiring mechanical ventilation for 10 days</i>	28) Severe Pulmonary Fibrosis
13) Chronic Autoimmune Hepatitis	29) Rabies
14) Surgery for Idiopathic Scoliosis	30) Generalized Tetanus
15) Cerebral Metastasis	
16) Ebola Hemorrhagic Fever	

List of covered mental illnesses under A-Plus CI Booster-i

1) Major Depressive Disorder
2) Obsessive Compulsive Disorder
3) Schizophrenia
4) Bipolar Disorder
5) Tourette Syndrome
6) Postpartum Depression

Note: Application is subject to approval.