

Health

A-Plus Health 2

Health
Rewards
with
AIA Vitality

A COMPREHENSIVE HEALTH PROTECTION PLAN THAT REWARDS YOU FOR KEEPING HEALTHY



AIA Bhd.
Member of PIDM

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).

Medical protection should not only be there for you if the unfortunate happens. That is why A-Plus Health 2 goes the extra mile as a comprehensive health plan that not only protects you but also rewards you for living healthy.

HOW DOES A-PLUS HEALTH 2 BENEFIT YOU?

COMPREHENSIVE HEALTH PROTECTION



- Inpatient and outpatient treatment
- Outpatient kidney dialysis and cancer treatment
- Day care procedure and surgery
- Optical support
- Specified maternity complications
- Outpatient emergency accidental treatment

HEALTH WALLET TO SUPPORT YOUR HEALTH JOURNEY



Get money credited to your Health Wallet for every year you do not make a claim, up to 10 times, which can be used for the following benefits:

- Prevention
- Special Care
- Lifetime Recovery Care
- Mobility and Hearing Support
- Mental Health Benefits
- Protect Boost



HEALTH REWARDS WITH AIA VITALITY¹

We also reward you for your efforts to stay healthy. With AIA Vitality, you can enjoy additional Health Rewards, depending on your AIA Vitality Status:

- Hospitalisation Care Benefit of up to RM 500
- Hospital Room and Board Benefit upgrade – up to 100% of the daily limit
- Annual Health Wallet Booster – up to 10% of the total amount available in Health Wallet

Furthermore, if you sign up as an AIA Vitality member upon purchasing a policy with A-Plus Health 2 for your child (Insured), your child's coverage will also be entitled to this Health Rewards!

¹ Customers who are age 16 and above can sign up for AIA Vitality membership with a fee of RM10 per month.

A-PLUS HEALTH 2 COMES WITH MULTIPLE COST SAVING OPTIONS TO FIT YOUR BUDGET AND NEEDS

You are required to share a certain amount or percentage of the medical bill and the balance of the eligible expenses will be covered under this plan.

RM500 Deductible per disability

Choose this option if you are looking for a medical plan with **fixed out of pocket expenses.**

RM500 Deductible with SMART Option[^] per disability

Choose this option for comprehensive medical coverage with a **more affordable premium.**

RM500 Deductible plus 20% Co-insurance per disability, up to RM20,000

Choose this option if you are looking for a **higher cost saving** medical plan.

RM20,000 Deductible per year with an Auto Conversion Option at Age 60

Choose this option if you need **extra medical protection** in addition to your existing medical plan or employee benefits.

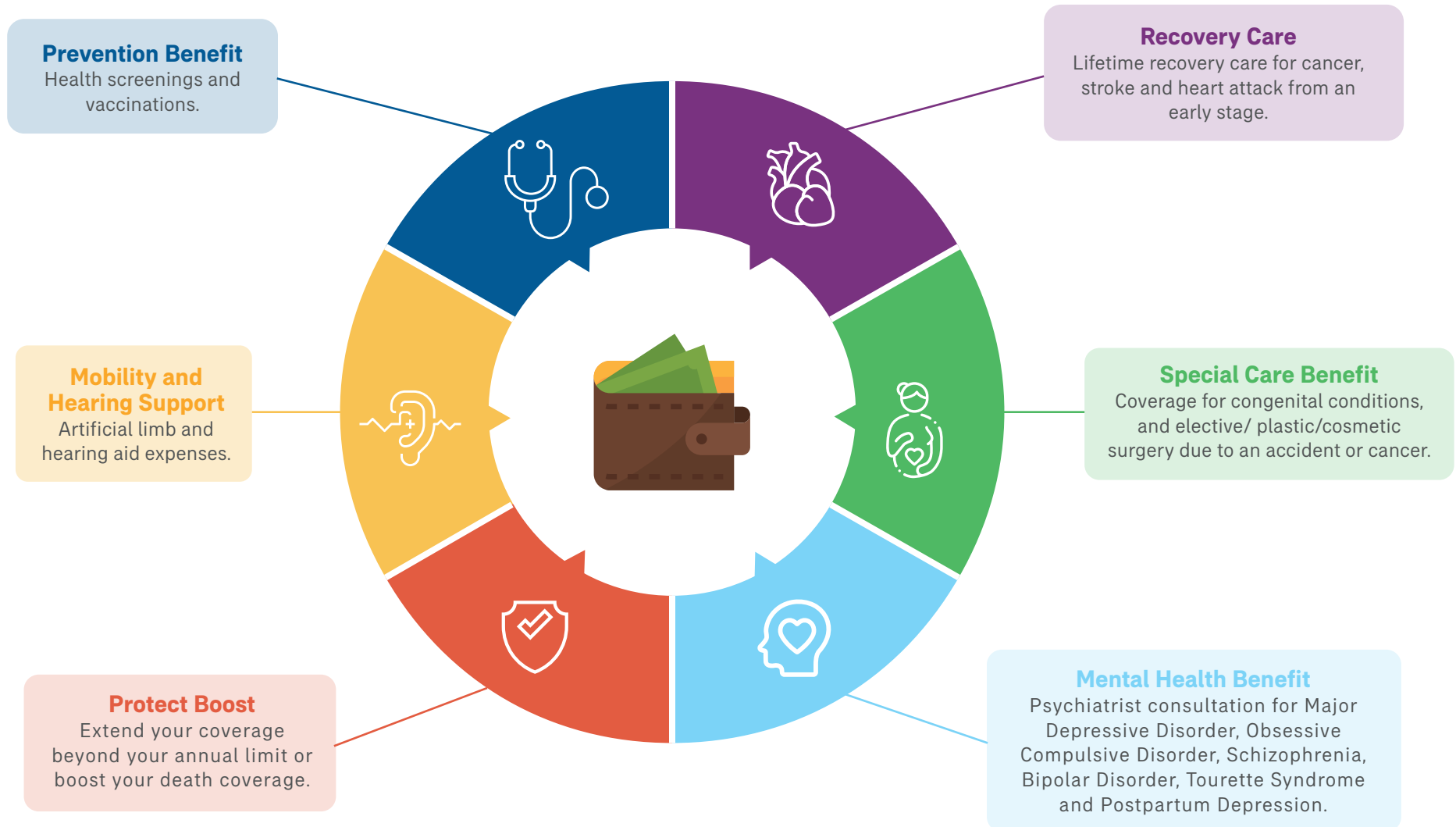
[^] additional 20% Co-Insurance on top of the RM500 Deductible, up to RM20,000 per disability will apply if the treatment does not follow SMART Journey (X SMART Co-Insurance).

Auto Conversion Option refers to the options available during application, to automatically convert the cost saving option to RM500 Deductible per disability without underwriting or to remain at RM20,000 Deductible per year on the policy anniversary when the Insured reaches the age of 60.

WHAT IS HEALTH WALLET?

The Health Wallet is a benefit that rewards you for every year you do not make a claim, up to a total of 10 times. An amount depending on the plan selected will be added into your Health Wallet.

Your Health Wallet will complement your healthcare journey with the benefits below:



WHY SMART OPTION?

- ✓ Comprehensive coverage for the right treatment with an affordable premium
- ✓ Greater value with SMART Option

SMART JOURNEY



SMART CLINIC

Get examined by a **SMART General Practitioner (GP)**. You will be referred to a **SMART Specialist** if you require further medical attention.



SMART SPECIALIST

Your SMART Specialist will recommend admission to a SMART Hospital, if necessary.



SMART HOSPITAL

Admission into a SMART Hospital is based on your SMART Specialist's advice and recommendation.



FOLLOW-UP TREATMENTS AT SMART HOSPITAL

Receive follow-up treatments in a SMART Hospital, if necessary.

What it means for you when you follow the **SMART Journey?**
(SMART Clinic > SMART Specialist > SMART Hospital);

Notes:

- 1.20% Co-Insurance ("X SMART Co-Insurance") will apply on top of RM500 Deductible per disability, up to RM20,000 if you:
 - visit / are admitted to SMART Hospital without a referral from a Clinic and/or no consultation with a Specialist, except for emergency treatment; or
 - seek treatment from non-SMART medical practitioner or provider.
- 2.If there is no hospital admission required, the previous Clinic and/or Specialist visits will not be payable.

For latest listing of panel hospitals/medical providers (including SMART Panel Provider and SMART Medical Practitioner), please refer to the latest panel locator available at AIA's website / customer portal for details.

IF YOU FOLLOW

You will only need to pay **RM500 Deductible** per disability, for the eligible expenses.

IF YOU DO NOT FOLLOW

You will need to pay **RM500 Deductible** + **20% Co-Insurance ("X SMART Co-Insurance")** capped at **RM20,000** per disability, for the eligible expenses.

PLEASE CLICK [HERE](#) for more information on SMART Option

GET MORE REWARDS BY STAYING HEALTHY WITH AIA VITALITY



Join AIA Vitality to enjoy additional Health Rewards without having to pay an additional premiums¹.

Earn AIA Vitality Points for every effort you make to stay healthy. The more points you earn, the higher your AIA Vitality Status, the better your rewards. The Health Rewards you or your children can enjoy include:



Bronze



Silver






Gold



Platinum



| | Bronze | Silver | Gold | Platinum |
|---|--------|--------|--|---|
| <p>1</p>  <p>Hospital Room & Board Upgrade (upon hospital admission)</p> | Nil | Nil | +50% of Room & Board Daily Limit | +100% of Room & Board Daily Limit |
| <p>2</p>  <p>Hospitalisation Care Benefit (upon hospital admission)</p> | Nil | Nil | RM250 | RM500 |
| <p>3</p>  <p>Health Wallet Booster (upon anniversary year)</p> | Nil | Nil | +5% of Total Health Wallet Amount every year | +10% of Total Health Wallet Amount every year |

¹ Customers who are age 16 and above can sign up for AIA Vitality membership with a fee of RM10 per month.

HOW DOES THIS PLAN WORK?



Mrs. Tan purchases A-LifeLink 2 and attaches A-Plus Health 2 and signs up for AIA Vitality.

- Age** : 30
- Basic Sum Assured** : RM100,000
- Selected Medical Plan** : A-Plus Health 2 (Plan 200)
- Room & Board** : RM200
- Cost Saving Option selected** : RM500 Deductible per disability
- Premium^** : RM292/ month



By staying healthy, she does not make any claims. As a reward, she gets RM1,500 credited into her Health Wallet for that year.

In that same year, she also achieves AIA Vitality Gold Status. As a reward, she gets an additional 5% (i.e. RM 75) on top of her Health Wallet amount.

To continue staying healthy, she uses the Health Wallet to pay for her health screening and vaccination.



Unfortunately, she gets into a serious accident and needs a limb replacement and plastic surgery for her facial scars.

As an AIA Vitality Gold status member, upon hospital admission she is entitled to:

- Hospitalisation Care Benefit of RM250; and
- Hospital Room & Board Benefit upgrade to RM300 per day (i.e. additional 50% daily limit of Hospital Room & Board benefit).

And uses the amount available in her Health Wallet to pay for her artificial limb and plastic surgery.



She recovers well and continues to live a healthy life.

^ Premium quoted is based on standard / healthy life, occupation class 1, non-smoker, A-LifeLink 2 Sum Assured of RM100,000, A-Plus CriticalCare Sum Assured of RM100,000, A-Plus WaiverExtra, with coverage term until age 70, and 70% equity fund, 30% fixed income fund.

THE SCHEDULE OF BENEFITS FOR A-PLUS HEALTH 2 AT A GLANCE:

| Benefits | Plan 200 | Plan 300 |
|--|--|-----------|
| Annual Limit (applicable for item no.1 to no.12) | 1,500,000 | 1,700,000 |
| Lifetime Limit | No limit | |
| Cost Saving Options | <ul style="list-style-type: none"> • RM500 Deductible (applicable for item no. 1 to no. 3) per disability*; or • RM500 Deductible (applicable for item no. 1 to no. 3) with SMART Option (additional 20% Co-Insurance on top of the RM500 Deductible, applicable to item no. 1 to no. 5 and no. 7), up to RM20,000 per disability*; or • RM500 Deductible (applicable for item no. 1 to no. 3) plus 20% Co-insurance (applicable for item no. 1 to no. 5 and no.7) per disability*, up to RM20,000 ; or • RM20,000 Deductible (applicable for item no. 1 to no. 3) per year with Auto Conversion Option at the age of 60. <p>* The Cost Saving Option shall not be applicable in certain circumstances including:</p> <ul style="list-style-type: none"> • Emergency treatment due to Accident; • Post Hospitalisation Treatment Benefit for Cancer and Kidney Dialysis; or • Treatment sought at a Government Healthcare Facility. | |
| In-Patient Care | | |
| 1. Hospital Room & Board (no limit on number of days per year) | 200 | 300 |
| 2. Intensive Care Unit (ICU) (no limit on number of days per year) | As charged, subject to Annual Limit. | |
| 3. In-Hospital Related Fees <ul style="list-style-type: none"> • Hospital Supplies and Services • Surgical Fees • Operating Theatre Fees • Anaesthetist's Fees • In-Hospital Physician's visit (up to 2 visits per day per Physician) • Daily Guardian Benefit (for both junior and senior, up to the max no. of days of Hospital Room & Board) | | |

| Benefits | Plan 200 | Plan 300 |
|---|---|--|
| Out-Patient Care | | |
| 4. Pre-Hospitalisation (within 90 days before hospitalization) <ul style="list-style-type: none"> • Diagnostic Tests • Consultation • Medication and Treatment | As charged, subject to Annual Limit. | |
| 5. Post-Hospitalisation <ul style="list-style-type: none"> • Diagnostic Tests Benefit • Specialist Consultation • Medication and Treatment (i.e. physiotherapy, chiropractic and acupuncture) | Non-Serious Condition | As charged (up to 180 days after being discharged from hospitalization) |
| | Serious Condition | As charged (up to 365 days after being discharged from hospitalization) |
| 6. Out-patient Kidney Dialysis and Cancer Treatment | As charged, subject to Annual Limit. | |
| 7. Day Care Procedure and Surgery | As charged, subject to Annual Limit. | |
| 8. Emergency Accidental Out-patient Treatment (inclusive of Dental) and 30 days follow-up treatment | As charged, subject to Annual Limit. | |
| Extra Care | | |
| 9. Optical Support <ul style="list-style-type: none"> • Intraocular Lenses | Up to 7,000 per lifetime, subject to Annual Limit. | |
| 10. Specified Maternity Complication Benefit | Up to 10,000 per lifetime, subject to Annual Limit. | |
| 11. Out-patient Illness Treatment Benefit <ul style="list-style-type: none"> • Bronchitis • Dengue Fever • Influenza • Pneumonia | Up to 2,000 per disability, subject to Annual Limit. | Up to 3,000 per disability, subject to Annual Limit. |
| 12. Home Nursing Care (up to 180 days per lifetime) | Up to 4,000 per confinement, subject to Annual Limit. | Up to 6,000 per confinement, subject to Annual Limit. |
| 13. Emergency Medical Evacuation and Repatriation | Up to USD 1,000,000 per event | |

| Benefits | Plan 200 | Plan 300 |
|--|---|----------|
| Health Wallet | | |
| | 1,500 | 1,700 |
| Yearly Health Wallet Amount (applicable for item no. 14 to no. 18) | The amount above will be added to your Health Wallet at the end of every year, provided that no claim has been made for benefit items no. 1 to no. 12 in the previous year, and up to a total of 10 times. | |
| 14. Prevention Benefit <ul style="list-style-type: none"> • Health Screening • Vaccination | For Health Screening Benefit: <ul style="list-style-type: none"> • Up to RM500 per year, less any vaccination amount payable for the year, or • Up to RM1,000 every 2 years, less any vaccination amount payable within the 2 years, subject to the total amount in Health Wallet. For Vaccination: Up to RM500 per year, excluding any Health Screening amount payable for that year, subject to the total amount in Health Wallet. | |
| 15. Special Care Benefit <ul style="list-style-type: none"> • Congenital Conditions • Elective/ plastic/ cosmetic surgery due to accident or cancer | As charged, subject to the total amount in your Health Wallet. | |
| 16. Recovery and Support Benefit <ol style="list-style-type: none"> Mobility and Hearing Support <ul style="list-style-type: none"> • Artificial Limb • Hearing Aid Recovery Care Coverage starts from early stage for: <ul style="list-style-type: none"> • Cancer • Stroke • Heart Attack | As charged, subject to the total amount in your Health Wallet. | |
| 17. Mental Health Benefit Psychiatrist consultation fees for the following conditions: <ul style="list-style-type: none"> • Major Depressive Disorder • Obsessive Compulsive Disorder • Schizophrenia • Bipolar Disorder • Tourette Syndrome • Postpartum Depression | Up to 1,500 every year, subject to the total amount in your Health Wallet. | |

| Benefits | Plan 200 | Plan 300 |
|--------------------------|--|----------|
| Health Wallet | | |
| 18. Protect Boost | <p>The total amount in your Health Wallet will be payable:</p> <p>(a) for the remaining eligible expenses in the event the Annual Limit is fully utilised; or</p> <p>(b) upon death of the Insured, up to 2 times the coverage amount of the basic plan that A-Plus Health 2 is attached to.</p> | |

Notes:

- All amounts shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
- If you choose A-Plus Health 2 with a coverage term shorter than the basic plan, the amount in the Health Wallet will be locked-in upon the expiry of the rider and this amount shall be payable upon the death of the Insured (capped at 2 times of the coverage amount of the basic plan that this rider is attached to), provided that the basic plan is still in force.
- We shall only reimburse reasonable and customary charges on eligible expenses.
- Auto Conversion Option refers to the options available during application to automatically convert the cost saving option to RM500 Deductible per disability without underwriting or to remain at RM20,000 Deductible per year on the policy anniversary when the Insured reaches the age of 60.

FREQUENTLY ASKED QUESTIONS

Q: What is A-Plus Health 2?

A: A-Plus Health 2 is an optional add-on benefit ("rider") that you can attach to AIA's regular premium Investment-Linked Insurance plan. Not only does it provide you with comprehensive health coverage, it is also a complete health solution that supports you from prevention to hospitalisation, and ultimately, recovery.

On top of this, A-Plus Health 2 also rewards you for your efforts to stay healthy:

Health Wallet: Depending on the plan you have chosen, an amount will be added to your Health Wallet at the end of the year, provided no claim has been made in the previous year, up to a total of 10 times. The Health Wallet gives you the following extra benefits:

- health screening and vaccination,
- coverage for congenital conditions and elective/ plastic/ cosmetic surgery due to accident or cancer,
- external prosthetics such as an artificial limb or hearing aids,
- recovery care for cancer, stroke and heart attack,
- psychiatric consultation for covered mental conditions, and
- additional death coverage.

Health Rewards: Health Rewards are benefits provided when you sign up as an AIA Vitality member and purchase a policy with A-Plus Health 2. Your Health Rewards may vary depending on your AIA Vitality Status when making a claim.

Q: Who is eligible to be covered under this rider?

A: This plan is available for individuals aged between 14 days and 70 years old. This plan is also available for pre-born children between 13 to 35 weeks gestation with a 30-day waiting period from the child's date of birth.

Q: What are the differences between the Cost Saving Options available?

A: • RM500 Deductible per disability*

For each health condition that results in hospital admission, you will need to pay the first RM500 of the eligible In-Patient Care expenses, while the plan will take care of the balance of the eligible expenses.

• RM500 Deductible with SMART Option[^] per disability*

For each health condition that results in hospital admission, you will need to pay the first RM500 of the eligible In-Patient Care expenses, while the plan will take care of the balance of the eligible expenses.

[^]20% Co-Insurance ("X SMART Co-Insurance") shall apply on top of RM500 Deductible per disability up to RM20,000 on the eligible In-Patient Care and Out-Patient Care expenses if you:

- visit / are admitted to SMART Hospital without a referral from a Clinic and/or no consultation with a Specialist, except for emergency treatment; or
- seek treatment from non-SMART medical practitioner or provider.

• **RM500 Deductible plus additional 20% Co-insurance per disability*, up to RM20,000**

For each health condition that results in any eligible In-Patient Care and Out-Patient Care expenses, you will need to pay the first RM500 of the eligible In-Patient Care expenses, plus an additional 20% Co-insurance of the eligible In-Patient Care and Out-Patient Care expenses, while the plan will take care of the balance of the eligible expenses.

Example: If the total eligible In-Patient Care and Out-Patient Care expenses of a single health condition is RM15,000.

| Medical Expenses: RM15,000 i.e. In-Patient Care: RM10,000 + Out-Patient Care: RM5,000 | | |
|---|--|-----------------------------------|
| You Pay | | Medical Plan covers the remaining |
| Deductible = RM500 | 20% Co-insurance = RM2,900 20% x (10,000 – 500) on In-Patient Care expenses + 20% x 5,000 on Out-Patient Care expenses per disability, up to 20,000 | RM11,600 |

• **RM20,000 Deductible per year with Auto Conversion Option at age 60**

For any eligible In-Patient Care expenses incurred within a year, you will need to pay the first RM20,000, while the plan will take care of the balance of the eligible expenses.

Auto Conversion Option refers to the options available during application, to automatically convert the cost saving option to RM500 Deductible per disability without underwriting or to remain at RM20,000 Deductible per year on the policy anniversary when the Insured reaches the age of 60.

* The Cost Saving Option does not apply to:

- Emergency treatment due to Accident;
- Post Hospitalisation Treatment Benefit for Cancer and Kidney Dialysis; or
- Treatment sought at a Government Healthcare Facility.

Q: How long am I covered for?

A: Coverage for this rider is up to the ages of 70, 80, 100 or 25 years depending on your selection, subject to the basic policy having sufficient account value to cover the rider's cost of insurance and other policy fees and charges.

Q: Where am I being covered?

A: This rider provides worldwide coverage. However, if you are residing or travelling outside of Malaysia for more than 90 consecutive days, you will not be covered for any medical treatment received overseas (except for Singapore and Brunei). The overseas coverage will be in accordance with the Reasonable and Customary and Medically Necessary Charges for such equivalent local treatment in Malaysia.

Q: Will my Cost of Insurance increases as I get older?

A: As the Cost of Insurance for this rider is deducted depending on your attained age, it will increase as your age increases.

Q: Is the Cost of Insurance for this rider guaranteed?

A: The Cost of Insurance for this rider is not guaranteed. You will need to pay additional premium if the Cost of Insurance is revised. We reserve the right to revise the Cost of Insurance for this rider by giving you 30 days' prior written notice.

Q: What are the fees and charges that I have to pay for this rider?

A: Charges include the Monthly Medical Service Charge and Cost of Insurance.

Q: Are the premiums paid for this rider eligible for income tax relief?

A: Yes, the premiums apportioned to this unit deducting rider may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

Q: Can I withdraw the amount in the Health Wallet?

A: No, the amount in the Health Wallet cannot be withdrawn and can only be used for the eligible benefits stated in Schedule of Benefits under Health Wallet.

Q: What are the major exclusions for this rider?

A: This rider does not cover:

- Pre-existing illnesses;
- Treatment or Surgery for Specified Illnesses for a period of 120 days from the Issue Date or Commencement Date of this rider, whichever is later; or
- 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; or
- 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
- Any disability caused by war, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
- Service in the armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- Any violation or attempted violation of the law or resistance to arrest; or
- Pregnancy, miscarriage or childbirth (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
- 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
- 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
- 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
- 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
- Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care; or
- Any medical or physical conditions arising within the first 30 days of the Issue Date or Commencement Date of this rider, whichever is later, except for covered injury; or
- 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
- 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
- Out-Patient Kidney Dialysis Treatment where the first symptoms occur prior to or within 30 days from the Issue Date or Commencement Date, whichever is later; or
- Out-Patient Cancer Treatment Benefit where the first symptoms occur prior to or within 60 days from the Issue Date or Commencement Date, whichever is later; or
- Overseas treatment if Insured resides or travels outside Malaysia (excluding Singapore and Brunei) for more than 90 consecutive days; or
- 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.

Note: This list is not exhaustive. Please refer to the policy contract for the full list of exclusions.

FOR YOUR ATTENTION

1. A-Plus Health 2 is an optional rider attachable to regular premium investment-linked plans, underwritten by AIA Bhd.
2. This brochure contains only a summary of the main features of the rider and is not exhaustive. It does not constitute a policy. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for more details of the rider before purchasing, and refer to the terms and conditions in the policy for details of the features and benefits, exclusions and waiting periods under the policy.
3. Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders, if any) will best serve your needs and that the premium payable under the policy is an amount you can afford. To achieve this, we recommend that you speak to your Life Planner to perform a needs analysis and assist you in making an informed decision. You may also contact AIA Bhd. directly for more information.
4. If you cancel the basic policy to which this rider is attached, within the free-look period of 15 days, we will refund the unallocated premiums, value of units (if any), and policy charges that have been deducted less medical expenses (if any).
5. The Cost of Insurance for this plan is not guaranteed and AIA Bhd. may revise the Cost of Insurance by giving you 30 days' prior notice. In the event of revision of Cost of Insurance, you are required to pay additional premium.
6. The premium paid for the basic policy to which this rider is attached, which is inclusive of the premium apportioned to this rider may qualify you for an individual tax relief, subject to final decision of the Inland Revenue Board of Malaysia (LHDN).
7. Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
8. Should you require more information about medical and health insurance, you may also refer to the introductory guide on "Medical and Health Insurance" via www.liam.org.my.
9. 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 plan.
10. AIA Vitality is a programme that supports and rewards its members for making healthier choices every day and is offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)). Please visit <https://www.aia.com.my/en/aia-vitality.html> for further information.

ABOUT AIA BHD.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits, General Insurance, Mortgage, Retirement and Family Takaful products to meet our customers' protection and financial security needs at every life stage.

Through our wide and diverse distribution footprint which comprises of a 20,000 strong Life Planner force, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,400 employees to serve our 5 million customers nationwide.

As at 30 June 2023, AIA Bhd.'s total asset worth was RM60.20 billion, with a paid-up capital of RM810 million.

ANNUAL COST OF INSURANCE APPENDIX / APPENDIKS KOS INSURANS TAHUNAN / 年度保费附录

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM20,000 Deductible per year. / Kos Insurans di bawah adalah berdasarkan risiko standard (Kelas Pekerjaan 1 & 2) dengan amaun Deduktibel RM20,000 setiap tahun. / 以下为基于标准风险(职业等级1及2)每年RM20,000扣除额的年度保费。

| RM20,000 Deductible per year / Amaun Deduktibel RM20,000 setiap tahun / 每年RM20,000扣除额 | | | | |
|---|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届时年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 0 | 785 | 942 | 670 | 804 |
| 1 | 667 | 800 | 541 | 649 |
| 2 | 502 | 602 | 446 | 535 |
| 3 | 498 | 598 | 442 | 530 |
| 4 | 376 | 451 | 333 | 400 |
| 5 | 320 | 384 | 287 | 344 |
| 6 | 267 | 320 | 238 | 286 |
| 7 | 248 | 298 | 215 | 258 |
| 8 | 224 | 269 | 195 | 234 |
| 9 | 228 | 274 | 218 | 262 |
| 10 | 234 | 281 | 238 | 286 |
| 11 | 238 | 286 | 261 | 313 |
| 12 | 241 | 289 | 281 | 337 |
| 13 | 248 | 298 | 300 | 360 |
| 14 | 290 | 348 | 323 | 388 |
| 15 | 337 | 404 | 350 | 420 |
| 16 | 380 | 456 | 370 | 444 |
| 17 | 422 | 506 | 389 | 467 |
| 18 | 469 | 563 | 409 | 491 |
| 19 | 492 | 590 | 436 | 523 |
| 20 | 518 | 622 | 459 | 551 |
| 21 | 541 | 649 | 485 | 582 |
| 22 | 568 | 682 | 512 | 614 |
| 23 | 591 | 709 | 538 | 646 |
| 24 | 604 | 725 | 541 | 649 |
| 25 | 617 | 740 | 541 | 649 |
| 26 | 627 | 752 | 551 | 661 |
| 27 | 637 | 764 | 551 | 661 |
| 28 | 653 | 784 | 558 | 670 |
| 29 | 660 | 792 | 574 | 689 |
| 30 | 673 | 808 | 594 | 713 |
| 31 | 686 | 823 | 620 | 744 |
| 32 | 696 | 835 | 640 | 768 |
| 33 | 703 | 844 | 663 | 796 |
| 34 | 723 | 868 | 686 | 823 |
| 35 | 739 | 887 | 710 | 852 |
| 36 | 756 | 907 | 733 | 880 |
| 37 | 776 | 931 | 759 | 911 |
| 38 | 782 | 938 | 772 | 926 |
| 39 | 818 | 982 | 812 | 974 |
| 40 | 855 | 1,026 | 851 | 1,021 |
| 41 | 894 | 1,073 | 891 | 1,069 |
| 42 | 931 | 1,117 | 934 | 1,121 |
| 43 | 990 | 1,188 | 993 | 1,192 |
| 44 | 1,036 | 1,243 | 1,016 | 1,219 |
| 45 | 1,086 | 1,303 | 1,036 | 1,243 |
| 46 | 1,132 | 1,358 | 1,056 | 1,267 |
| 47 | 1,185 | 1,422 | 1,079 | 1,295 |
| 48 | 1,208 | 1,450 | 1,102 | 1,322 |
| 49 | 1,343 | 1,612 | 1,254 | 1,505 |

| RM20,000 Deductible per year / Amaun Deduktibel RM20,000 setiap tahun / 每年RM20,000扣除额 | | | | |
|---|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届时年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 50 | 1,478 | 1,774 | 1,406 | 1,687 |
| 51 | 1,610 | 1,932 | 1,554 | 1,865 |
| 52 | 1,749 | 2,099 | 1,706 | 2,047 |
| 53 | 1,911 | 2,293 | 1,848 | 2,218 |
| 54 | 2,010 | 2,412 | 1,888 | 2,266 |
| 55 | 2,049 | 2,459 | 1,927 | 2,312 |
| 56 | 2,208 | 2,650 | 1,964 | 2,357 |
| 57 | 2,310 | 2,772 | 2,000 | 2,400 |
| 58 | 2,521 | 3,025 | 2,105 | 2,526 |
| 59 | 2,577 | 3,092 | 2,228 | 2,674 |
| 60 | 2,627 | 3,152 | 2,350 | 2,820 |
| 61 | 2,676 | 3,211 | 2,472 | 2,966 |
| 62 | 2,726 | 3,271 | 2,594 | 3,113 |
| 63 | 2,772 | 3,326 | 2,610 | 3,132 |
| 64 | 2,891 | 3,469 | 2,736 | 3,283 |
| 65 | 3,148 | 3,778 | 2,864 | 3,437 |
| 66 | 3,406 | 4,087 | 2,990 | 3,588 |
| 67 | 3,666 | 4,399 | 3,119 | 3,743 |
| 68 | 3,953 | 4,744 | 3,284 | 3,941 |
| 69 | 4,363 | 5,236 | 3,653 | 4,384 |
| 70 | 4,815 | 5,778 | 4,059 | 4,871 |
| 71 | 5,075 | 6,090 | 4,300 | 5,160 |
| 72 | 5,598 | 6,718 | 4,766 | 5,719 |
| 73 | 6,174 | 7,409 | 5,273 | 6,328 |
| 74 | 6,429 | 7,715 | 5,478 | 6,574 |
| 75 | 6,697 | 8,036 | 5,695 | 6,834 |
| 76 | 6,974 | 8,369 | 5,922 | 7,106 |
| 77 | 7,270 | 8,724 | 6,165 | 7,398 |
| 78 | 7,569 | 9,083 | 6,413 | 7,696 |
| 79 | 7,938 | 9,526 | 6,719 | 8,063 |
| 80 | 8,316 | 9,979 | 7,037 | 8,444 |
| 81 | 8,713 | 10,456 | 7,371 | 8,845 |
| 82 | 9,122 | 10,946 | 7,718 | 9,262 |
| 83 | 9,570 | 11,484 | 8,092 | 9,710 |
| 84 | 9,951 | 11,941 | 8,411 | 10,093 |
| 85 | 10,316 | 12,379 | 8,716 | 10,459 |
| 86 | 10,669 | 12,803 | 9,009 | 10,811 |
| 87 | 11,003 | 13,204 | 9,283 | 11,140 |
| 88 | 11,305 | 13,566 | 9,532 | 11,438 |
| 89 | 11,617 | 13,940 | 9,790 | 11,748 |
| 90 | 11,935 | 14,322 | 10,055 | 12,066 |
| 91 | 12,266 | 14,719 | 10,332 | 12,398 |
| 92 | 12,606 | 15,127 | 10,619 | 12,743 |
| 93 | 12,962 | 15,554 | 10,915 | 13,098 |
| 94 | 13,321 | 15,985 | 11,220 | 13,464 |
| 95 | 13,693 | 16,432 | 11,538 | 13,846 |
| 96 | 14,077 | 16,892 | 11,863 | 14,236 |
| 97 | 14,468 | 17,362 | 12,203 | 14,644 |
| 98 | 14,862 | 17,834 | 12,540 | 15,048 |
| 99 | 15,274 | 18,329 | 12,896 | 15,475 |

ANNUAL COST OF INSURANCE APPENDIX / APPENDIKS KOS INSURANS TAHUNAN / 年度保费附录

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM500 Deductible with SMART Option per disability. / Kos Insurans di bawah adalah berdasarkan risiko standard (Kelas Pekerjaan 1 & 2) dengan amaun Deduktibel RM500 dengan SMART Option bagi setiap hilang upaya. / 以下为基于标准风险(职业等级1及2)通过SMART Option的每项残疾扣除额为RM500扣除额的年度保费。

| RM500 Deductible with SMART Option per disability / Deduktibel RM 500 dengan SMART Option bagi setiap hilang upaya / 通过SMART Option的每项残疾扣除额为RM500扣除额 | | | | |
|--|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届时年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 0 | 1,347 | 1,616 | 1,108 | 1,330 |
| 1 | 1,264 | 1,517 | 1,087 | 1,304 |
| 2 | 1,171 | 1,405 | 976 | 1,171 |
| 3 | 1,143 | 1,372 | 956 | 1,147 |
| 4 | 812 | 974 | 820 | 984 |
| 5 | 804 | 965 | 809 | 971 |
| 6 | 791 | 949 | 734 | 880 |
| 7 | 788 | 946 | 726 | 871 |
| 8 | 780 | 936 | 718 | 861 |
| 9 | 769 | 923 | 714 | 856 |
| 10 | 757 | 908 | 695 | 834 |
| 11 | 724 | 868 | 652 | 783 |
| 12 | 722 | 866 | 648 | 778 |
| 13 | 718 | 861 | 640 | 768 |
| 14 | 711 | 853 | 634 | 760 |
| 15 | 700 | 840 | 628 | 754 |
| 16 | 726 | 871 | 773 | 928 |
| 17 | 742 | 890 | 780 | 936 |
| 18 | 749 | 899 | 786 | 943 |
| 19 | 757 | 908 | 792 | 951 |
| 20 | 765 | 918 | 800 | 960 |
| 21 | 874 | 1,048 | 804 | 965 |
| 22 | 882 | 1,058 | 812 | 974 |
| 23 | 890 | 1,068 | 820 | 984 |
| 24 | 898 | 1,077 | 828 | 993 |
| 25 | 905 | 1,086 | 836 | 1,003 |
| 26 | 921 | 1,105 | 929 | 1,115 |
| 27 | 929 | 1,115 | 936 | 1,124 |
| 28 | 940 | 1,128 | 945 | 1,134 |
| 29 | 944 | 1,133 | 956 | 1,148 |
| 30 | 968 | 1,161 | 972 | 1,166 |
| 31 | 1,132 | 1,358 | 1,054 | 1,264 |
| 32 | 1,140 | 1,368 | 1,069 | 1,283 |
| 33 | 1,155 | 1,386 | 1,077 | 1,292 |
| 34 | 1,165 | 1,398 | 1,092 | 1,311 |
| 35 | 1,172 | 1,407 | 1,104 | 1,325 |
| 36 | 1,181 | 1,417 | 1,132 | 1,358 |
| 37 | 1,192 | 1,431 | 1,144 | 1,372 |
| 38 | 1,196 | 1,436 | 1,156 | 1,388 |
| 39 | 1,202 | 1,442 | 1,171 | 1,405 |
| 40 | 1,217 | 1,460 | 1,186 | 1,423 |
| 41 | 1,389 | 1,667 | 1,467 | 1,760 |
| 42 | 1,404 | 1,685 | 1,483 | 1,780 |
| 43 | 1,412 | 1,695 | 1,508 | 1,809 |
| 44 | 1,428 | 1,714 | 1,522 | 1,826 |
| 45 | 1,436 | 1,723 | 1,541 | 1,849 |
| 46 | 1,631 | 1,957 | 1,568 | 1,882 |
| 47 | 1,640 | 1,968 | 1,576 | 1,892 |
| 48 | 1,651 | 1,981 | 1,587 | 1,904 |
| 49 | 1,660 | 1,992 | 1,600 | 1,920 |

| RM500 Deductible with SMART Option per disability / Deduktibel RM 500 dengan SMART Option bagi setiap hilang upaya / 通过SMART Option的每项残疾扣除额为RM500扣除额 | | | | |
|--|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届时年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 50 | 1,669 | 2,003 | 1,623 | 1,948 |
| 51 | 2,138 | 2,565 | 2,458 | 2,949 |
| 52 | 2,153 | 2,584 | 2,481 | 2,977 |
| 53 | 2,169 | 2,603 | 2,496 | 2,995 |
| 54 | 2,184 | 2,621 | 2,512 | 3,015 |
| 55 | 2,200 | 2,640 | 2,536 | 3,043 |
| 56 | 2,887 | 3,464 | 2,637 | 3,164 |
| 57 | 2,910 | 3,492 | 2,652 | 3,183 |
| 58 | 2,926 | 3,511 | 2,668 | 3,202 |
| 59 | 2,946 | 3,535 | 2,687 | 3,224 |
| 60 | 2,964 | 3,557 | 2,731 | 3,277 |
| 61 | 4,408 | 5,289 | 3,979 | 4,775 |
| 62 | 4,439 | 5,327 | 4,025 | 4,830 |
| 63 | 4,462 | 5,354 | 4,044 | 4,852 |
| 64 | 4,486 | 5,383 | 4,096 | 4,915 |
| 65 | 4,524 | 5,429 | 4,135 | 4,962 |
| 66 | 6,748 | 8,097 | 5,539 | 6,647 |
| 67 | 6,787 | 8,144 | 5,578 | 6,693 |
| 68 | 6,810 | 8,172 | 5,656 | 6,787 |
| 69 | 6,826 | 8,191 | 5,722 | 6,866 |
| 70 | 6,864 | 8,237 | 5,741 | 6,889 |
| 71 | 7,970 | 9,564 | 6,784 | 8,140 |
| 72 | 8,300 | 9,960 | 7,051 | 8,461 |
| 73 | 8,639 | 10,367 | 7,327 | 8,792 |
| 74 | 8,992 | 10,791 | 7,616 | 9,140 |
| 75 | 9,400 | 11,280 | 7,951 | 9,541 |
| 76 | 9,808 | 11,769 | 8,284 | 9,941 |
| 77 | 10,228 | 12,274 | 8,632 | 10,359 |
| 78 | 10,664 | 12,797 | 8,992 | 10,791 |
| 79 | 11,118 | 13,341 | 9,370 | 11,244 |
| 80 | 11,590 | 13,908 | 9,761 | 11,713 |
| 81 | 12,386 | 14,863 | 10,429 | 12,515 |
| 82 | 12,924 | 15,509 | 10,878 | 13,053 |
| 83 | 13,482 | 16,178 | 11,345 | 13,614 |
| 84 | 14,061 | 16,873 | 11,831 | 14,197 |
| 85 | 14,775 | 17,730 | 12,420 | 14,904 |
| 86 | 15,184 | 18,220 | 12,757 | 15,308 |
| 87 | 15,604 | 18,724 | 13,104 | 15,725 |
| 88 | 16,032 | 19,239 | 13,459 | 16,151 |
| 89 | 16,472 | 19,767 | 13,822 | 16,586 |
| 90 | 16,920 | 20,304 | 14,197 | 17,036 |
| 91 | 17,399 | 20,879 | 14,594 | 17,512 |
| 92 | 17,887 | 21,464 | 15,002 | 18,002 |
| 93 | 18,385 | 22,062 | 15,421 | 18,505 |
| 94 | 18,900 | 22,680 | 15,852 | 19,022 |
| 95 | 19,428 | 23,313 | 16,296 | 19,556 |
| 96 | 19,973 | 23,968 | 16,760 | 20,112 |
| 97 | 20,536 | 24,643 | 17,236 | 20,683 |
| 98 | 21,109 | 25,331 | 17,725 | 21,270 |
| 99 | 21,698 | 26,037 | 18,228 | 21,874 |

ANNUAL COST OF INSURANCE APPENDIX / APPENDIKS KOS INSURANS TAHUNAN / 年度保费附录

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM500 Deductible plus 20% Co-insurance per disability, up to RM20,000. / Kos Insurans di bawah adalah berdasarkan risiko standard (Kelas Pekerjaan 1 & 2) dengan amaun Deduktibel RM500 tambah 20% Ko-insurans setiap hilang upaya, sehingga RM20,000. / 以下为基于标准风险(职业等级1及2)每项残疾RM500扣除额加20%共同保险最高至RM20,000的年度保费。

| RM500 Deductible plus Additional 20% Co-insurance up to RM20,000 per disability / Deduktibel RM500 tambah 20% Ko-insurans sehingga RM20,000 setiap hilang upaya / 每项残疾RM500扣除额加20%共同保险最高至RM20,000 | | | | |
|---|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届时年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 0 | 1,195 | 1,434 | 983 | 1,180 |
| 1 | 1,122 | 1,346 | 964 | 1,157 |
| 2 | 1,039 | 1,247 | 865 | 1,039 |
| 3 | 1,014 | 1,217 | 848 | 1,017 |
| 4 | 720 | 864 | 727 | 873 |
| 5 | 714 | 856 | 718 | 861 |
| 6 | 701 | 842 | 651 | 781 |
| 7 | 699 | 839 | 644 | 772 |
| 8 | 692 | 831 | 637 | 764 |
| 9 | 682 | 819 | 633 | 760 |
| 10 | 672 | 806 | 616 | 740 |
| 11 | 642 | 770 | 579 | 694 |
| 12 | 640 | 768 | 575 | 690 |
| 13 | 637 | 764 | 568 | 682 |
| 14 | 630 | 757 | 562 | 675 |
| 15 | 621 | 746 | 557 | 669 |
| 16 | 644 | 772 | 686 | 823 |
| 17 | 658 | 790 | 692 | 831 |
| 18 | 665 | 797 | 697 | 836 |
| 19 | 672 | 806 | 703 | 843 |
| 20 | 679 | 814 | 710 | 852 |
| 21 | 775 | 930 | 714 | 856 |
| 22 | 782 | 939 | 720 | 864 |
| 23 | 790 | 947 | 727 | 873 |
| 24 | 797 | 956 | 734 | 881 |
| 25 | 803 | 963 | 741 | 890 |
| 26 | 817 | 981 | 824 | 989 |
| 27 | 824 | 989 | 831 | 997 |
| 28 | 834 | 1,000 | 839 | 1,006 |
| 29 | 838 | 1,005 | 848 | 1,018 |
| 30 | 858 | 1,030 | 862 | 1,034 |
| 31 | 1,004 | 1,205 | 935 | 1,122 |
| 32 | 1,011 | 1,213 | 949 | 1,138 |
| 33 | 1,025 | 1,230 | 956 | 1,147 |
| 34 | 1,034 | 1,240 | 969 | 1,163 |
| 35 | 1,040 | 1,248 | 980 | 1,176 |
| 36 | 1,048 | 1,257 | 1,004 | 1,205 |
| 37 | 1,058 | 1,269 | 1,015 | 1,218 |
| 38 | 1,061 | 1,274 | 1,026 | 1,231 |
| 39 | 1,066 | 1,279 | 1,039 | 1,247 |
| 40 | 1,080 | 1,296 | 1,052 | 1,262 |
| 41 | 1,233 | 1,479 | 1,301 | 1,562 |
| 42 | 1,246 | 1,495 | 1,316 | 1,579 |
| 43 | 1,253 | 1,504 | 1,338 | 1,605 |
| 44 | 1,267 | 1,521 | 1,350 | 1,620 |
| 45 | 1,274 | 1,529 | 1,367 | 1,641 |
| 46 | 1,447 | 1,737 | 1,392 | 1,670 |
| 47 | 1,456 | 1,747 | 1,399 | 1,678 |
| 48 | 1,465 | 1,758 | 1,408 | 1,690 |
| 49 | 1,473 | 1,768 | 1,419 | 1,703 |

| RM500 Deductible plus Additional 20% Co-insurance up to RM20,000 per disability / Deduktibel RM500 tambah 20% Ko-insurans sehingga RM20,000 setiap hilang upaya / 每项残疾RM500扣除额加20%共同保险最高至RM20,000 | | | | |
|---|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届时年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 50 | 1,481 | 1,777 | 1,440 | 1,728 |
| 51 | 1,897 | 2,276 | 2,181 | 2,617 |
| 52 | 1,911 | 2,293 | 2,202 | 2,642 |
| 53 | 1,925 | 2,310 | 2,214 | 2,658 |
| 54 | 1,938 | 2,326 | 2,229 | 2,675 |
| 55 | 1,953 | 2,343 | 2,250 | 2,700 |
| 56 | 2,562 | 3,074 | 2,340 | 2,808 |
| 57 | 2,582 | 3,098 | 2,354 | 2,824 |
| 58 | 2,596 | 3,115 | 2,368 | 2,841 |
| 59 | 2,614 | 3,137 | 2,384 | 2,861 |
| 60 | 2,631 | 3,157 | 2,423 | 2,908 |
| 61 | 3,911 | 4,694 | 3,531 | 4,237 |
| 62 | 3,939 | 4,727 | 3,572 | 4,286 |
| 63 | 3,960 | 4,751 | 3,588 | 4,306 |
| 64 | 3,981 | 4,777 | 3,634 | 4,362 |
| 65 | 4,015 | 4,818 | 3,669 | 4,403 |
| 66 | 5,988 | 7,186 | 4,915 | 5,899 |
| 67 | 6,023 | 7,228 | 4,950 | 5,940 |
| 68 | 6,044 | 7,252 | 5,019 | 6,023 |
| 69 | 6,058 | 7,269 | 5,078 | 6,093 |
| 70 | 6,092 | 7,310 | 5,095 | 6,114 |
| 71 | 9,288 | 11,146 | 7,905 | 9,486 |
| 72 | 9,671 | 11,606 | 8,216 | 9,860 |
| 73 | 10,067 | 12,081 | 8,538 | 10,246 |
| 74 | 10,480 | 12,576 | 8,876 | 10,652 |
| 75 | 10,955 | 13,146 | 9,265 | 11,118 |
| 76 | 11,430 | 13,716 | 9,654 | 11,585 |
| 77 | 11,920 | 14,304 | 10,060 | 12,072 |
| 78 | 12,428 | 14,914 | 10,480 | 12,576 |
| 79 | 12,957 | 15,549 | 10,920 | 13,104 |
| 80 | 13,507 | 16,209 | 11,375 | 13,650 |
| 81 | 14,434 | 17,321 | 12,154 | 14,585 |
| 82 | 15,062 | 18,075 | 12,677 | 15,213 |
| 83 | 15,712 | 18,855 | 13,221 | 15,866 |
| 84 | 16,387 | 19,665 | 13,788 | 16,546 |
| 85 | 17,219 | 20,663 | 14,475 | 17,370 |
| 86 | 17,695 | 21,234 | 14,867 | 17,841 |
| 87 | 18,185 | 21,822 | 15,271 | 18,326 |
| 88 | 18,684 | 22,421 | 15,685 | 18,822 |
| 89 | 19,197 | 23,037 | 16,109 | 19,331 |
| 90 | 19,720 | 23,664 | 16,546 | 19,856 |
| 91 | 20,277 | 24,333 | 17,008 | 20,410 |
| 92 | 20,846 | 25,016 | 17,483 | 20,980 |
| 93 | 21,427 | 25,713 | 17,972 | 21,567 |
| 94 | 22,026 | 26,432 | 18,474 | 22,169 |
| 95 | 22,641 | 27,170 | 18,992 | 22,791 |
| 96 | 23,278 | 27,934 | 19,533 | 23,440 |
| 97 | 23,933 | 28,720 | 20,087 | 24,105 |
| 98 | 24,601 | 29,522 | 20,658 | 24,790 |
| 99 | 25,288 | 30,346 | 21,244 | 25,493 |

ANNUAL COST OF INSURANCE APPENDIX / APPENDIKS KOS INSURANS TAHUNAN / 年度保费附录

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM500 Deductible per disability. / Kos Insurans di bawah adalah berdasarkan risiko standard (Kelas Pekerjaan 1 & 2) dengan amaun Deduktibel RM500 setiap hilang upaya. / 以下为基于标准风险 (职业等级1及2) 每项残疾RM500扣除额的年度保费。

| RM500 Deductible per disability / Deduktibel RM 500 setiap hilang upaya / 每项残疾RM500扣除额 | | | | |
|--|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届吋年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 0 | 1,683 | 2,020 | 1,385 | 1,662 |
| 1 | 1,580 | 1,896 | 1,358 | 1,630 |
| 2 | 1,463 | 1,756 | 1,219 | 1,463 |
| 3 | 1,428 | 1,714 | 1,194 | 1,433 |
| 4 | 1,014 | 1,217 | 1,024 | 1,229 |
| 5 | 1,005 | 1,206 | 1,011 | 1,213 |
| 6 | 988 | 1,186 | 917 | 1,100 |
| 7 | 985 | 1,182 | 907 | 1,088 |
| 8 | 975 | 1,170 | 897 | 1,076 |
| 9 | 961 | 1,153 | 892 | 1,070 |
| 10 | 946 | 1,135 | 868 | 1,042 |
| 11 | 904 | 1,085 | 815 | 978 |
| 12 | 902 | 1,082 | 810 | 972 |
| 13 | 897 | 1,076 | 800 | 960 |
| 14 | 888 | 1,066 | 792 | 950 |
| 15 | 875 | 1,050 | 785 | 942 |
| 16 | 907 | 1,088 | 966 | 1,159 |
| 17 | 927 | 1,112 | 975 | 1,170 |
| 18 | 936 | 1,123 | 982 | 1,178 |
| 19 | 946 | 1,135 | 990 | 1,188 |
| 20 | 956 | 1,147 | 1,000 | 1,200 |
| 21 | 1,092 | 1,310 | 1,005 | 1,206 |
| 22 | 1,102 | 1,322 | 1,014 | 1,217 |
| 23 | 1,112 | 1,334 | 1,024 | 1,229 |
| 24 | 1,122 | 1,346 | 1,034 | 1,241 |
| 25 | 1,131 | 1,357 | 1,044 | 1,253 |
| 26 | 1,151 | 1,381 | 1,161 | 1,393 |
| 27 | 1,161 | 1,393 | 1,170 | 1,404 |
| 28 | 1,174 | 1,409 | 1,181 | 1,417 |
| 29 | 1,180 | 1,416 | 1,195 | 1,434 |
| 30 | 1,209 | 1,451 | 1,214 | 1,457 |
| 31 | 1,414 | 1,697 | 1,317 | 1,580 |
| 32 | 1,424 | 1,709 | 1,336 | 1,603 |
| 33 | 1,443 | 1,732 | 1,346 | 1,615 |
| 34 | 1,456 | 1,747 | 1,365 | 1,638 |
| 35 | 1,465 | 1,758 | 1,380 | 1,656 |
| 36 | 1,476 | 1,771 | 1,414 | 1,697 |
| 37 | 1,490 | 1,788 | 1,429 | 1,715 |
| 38 | 1,495 | 1,794 | 1,445 | 1,734 |
| 39 | 1,502 | 1,802 | 1,463 | 1,756 |
| 40 | 1,521 | 1,825 | 1,482 | 1,778 |
| 41 | 1,736 | 2,083 | 1,833 | 2,200 |
| 42 | 1,755 | 2,106 | 1,853 | 2,224 |
| 43 | 1,765 | 2,118 | 1,884 | 2,261 |
| 44 | 1,785 | 2,142 | 1,902 | 2,282 |
| 45 | 1,794 | 2,153 | 1,926 | 2,311 |
| 46 | 2,038 | 2,446 | 1,960 | 2,352 |
| 47 | 2,050 | 2,460 | 1,970 | 2,364 |
| 48 | 2,063 | 2,476 | 1,983 | 2,380 |
| 49 | 2,075 | 2,490 | 1,999 | 2,399 |

| RM500 Deductible per disability / Deduktibel RM 500 setiap hilang upaya / 每项残疾RM500扣除额 | | | | |
|--|--|----------|---|----------|
| Attained Age / Umur Dicapai / 届吋年龄 | Male Insured / Insured Lelaki / 男性投保人 | | Female Insured / Insured Perempuan / 女性投保人 | |
| | Plan 200 | Plan 300 | Plan 200 | Plan 300 |
| 50 | 2,086 | 2,503 | 2,028 | 2,434 |
| 51 | 2,672 | 3,206 | 3,072 | 3,686 |
| 52 | 2,691 | 3,229 | 3,101 | 3,721 |
| 53 | 2,711 | 3,253 | 3,119 | 3,743 |
| 54 | 2,730 | 3,276 | 3,140 | 3,768 |
| 55 | 2,750 | 3,300 | 3,169 | 3,803 |
| 56 | 3,608 | 4,330 | 3,296 | 3,955 |
| 57 | 3,637 | 4,364 | 3,315 | 3,978 |
| 58 | 3,657 | 4,388 | 3,335 | 4,002 |
| 59 | 3,682 | 4,418 | 3,358 | 4,030 |
| 60 | 3,705 | 4,446 | 3,413 | 4,096 |
| 61 | 5,509 | 6,611 | 4,973 | 5,968 |
| 62 | 5,548 | 6,658 | 5,031 | 6,037 |
| 63 | 5,577 | 6,692 | 5,054 | 6,065 |
| 64 | 5,607 | 6,728 | 5,119 | 6,143 |
| 65 | 5,655 | 6,786 | 5,168 | 6,202 |
| 66 | 8,434 | 10,121 | 6,923 | 8,308 |
| 67 | 8,483 | 10,180 | 6,972 | 8,366 |
| 68 | 8,512 | 10,214 | 7,069 | 8,483 |
| 69 | 8,532 | 10,238 | 7,152 | 8,582 |
| 70 | 8,580 | 10,296 | 7,176 | 8,611 |
| 71 | 9,962 | 11,954 | 8,479 | 10,175 |
| 72 | 10,374 | 12,449 | 8,813 | 10,576 |
| 73 | 10,798 | 12,958 | 9,158 | 10,990 |
| 74 | 11,240 | 13,488 | 9,520 | 11,424 |
| 75 | 11,750 | 14,100 | 9,938 | 11,926 |
| 76 | 12,259 | 14,711 | 10,355 | 12,426 |
| 77 | 12,785 | 15,342 | 10,790 | 12,948 |
| 78 | 13,330 | 15,996 | 11,240 | 13,488 |
| 79 | 13,897 | 16,676 | 11,712 | 14,054 |
| 80 | 14,487 | 17,384 | 12,201 | 14,641 |
| 81 | 15,482 | 18,578 | 13,036 | 15,643 |
| 82 | 16,155 | 19,386 | 13,597 | 16,316 |
| 83 | 16,852 | 20,222 | 14,181 | 17,017 |
| 84 | 17,576 | 21,091 | 14,788 | 17,746 |
| 85 | 18,468 | 22,162 | 15,525 | 18,630 |
| 86 | 18,979 | 22,775 | 15,946 | 19,135 |
| 87 | 19,504 | 23,405 | 16,380 | 19,656 |
| 88 | 20,040 | 24,048 | 16,823 | 20,188 |
| 89 | 20,590 | 24,708 | 17,277 | 20,732 |
| 90 | 21,150 | 25,380 | 17,746 | 21,295 |
| 91 | 21,748 | 26,098 | 18,242 | 21,890 |
| 92 | 22,358 | 26,830 | 18,752 | 22,502 |
| 93 | 22,981 | 27,577 | 19,276 | 23,131 |
| 94 | 23,624 | 28,349 | 19,814 | 23,777 |
| 95 | 24,284 | 29,141 | 20,370 | 24,444 |
| 96 | 24,966 | 29,959 | 20,950 | 25,140 |
| 97 | 25,669 | 30,803 | 21,544 | 25,853 |
| 98 | 26,386 | 31,663 | 22,156 | 26,587 |
| 99 | 27,122 | 32,546 | 22,785 | 27,342 |

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Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

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