



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA Starter Plan. Be sure to also read the general terms and conditions.

1. What is this product about?

AIA Starter Plan is a 1-year term insurance plan which covers death.

2. What are the covers/benefits provided?

This plan covers:

| Description | Benefit |
|---------------|-------------|
| Death Benefit | RM <XX,XXX> |

Duration of coverage: 1 year.

3. How much premium do I have to pay?

The total premium that You have to pay: <XXX.XX> (<Payment Frequency>)

You should satisfy yourself that the premium payable under the policy is an amount that you can afford. This premium is guaranteed.

4. What are the fees and charges that I have to pay?

There are no fees and charges other than the premiums payable.

This plan is commission-free and no intermediaries are involved in the sales or marketing of AIA Starter Plan.

5. What are some of the key terms and conditions that I should be aware of?

- (a) **Importance of disclosure** – You must disclose all material facts such as your medical condition, and state your age correctly.
- (b) **Free Look Period** – You may cancel the policy by giving a written request that is signed by you to AIA Bhd within fifteen (15) days of your e-policy contract being made available on AIA's customer portal. The premiums that you have paid less medical expenses (if any) will be refunded.
- (c) **Grace Period** – You have 31 days from premium due date to pay the premium for this policy. The policy will remain in-force during this period.
- (c) **Nomination** – You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- (d) **Claims** – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.

Notes:

- (i) It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting period for the new policy.
- (ii) The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the policy contract for the full list of terms and conditions.
- (iii) Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.



6. What are the major exclusions under this policy?

Any death arising from the occurrence of the following is not covered:

- (a) Death due to suicide within one (1) year from the issue date or commencement date of the policy, whichever is later. AIA Bhd.'s liability shall be limited to the refund of premiums paid without interest. Thereafter, this policy shall be terminated.

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

7. Can I cancel my policy?

Buying this term life policy requires your financial commitment for one (1) year. If you do not pay your premiums within the Grace Period, your policy will be terminated.

You may cancel or surrender your policy by giving a written notice to AIA Bhd. Upon cancellation, you may be entitled to a refund of a portion of your premium provided that you have not made a claim on the policy.

| Period From Policy Anniversary, Not Exceeding | Premium Payment Mode | | | |
|---|----------------------|-------------|-----------|-----------|
| | Annual | Semi-annual | Quarterly | Monthly |
| 15 days* | 100% | 100% | 100% | 100% |
| 1 month | 80% | 70% | 50% | No refund |
| 2 months | 70% | 50% | 20% | |
| 3 months | 60% | 30% | No refund | |
| 4 months | 50% | 20% | 50% | |
| 5 months | 40% | 10% | 20% | |
| 6 months | 30% | No refund | No refund | |
| 7 months | 25% | 70% | 50% | |
| 8 months | 20% | 50% | 20% | |
| 9 months | 15% | 30% | No refund | |
| 10 months | 10% | 20% | 50% | |
| 11 months | 5% | 10% | 20% | |
| Period exceeding 11 months | No refund | | | |

* Free Look Period

Note: Please refer to the policy contract for more details.

8. What do I need to do if there are changes to my contact details?

It is important that you inform AIA Bhd. of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require more information about life insurance please refer to the introductory guide on "Life Insurance" via www.liam.org.my.

If you have any enquiries, please contact AIA Bhd. at:

AIA Bhd. 200701032867 (790895-D)
Menara AIA, 99, Jalan Ampang,
50450 Kuala Lumpur
Care Line: 1300-88-1899
Tel: 03 - 2056 1111
Email: my.pdsenquiry@aia.com
Website: AIA.COM.MY



AIA Bhd. 200701032867 (790895-D)
Menara AIA, 99, Jalan Ampang,
50450 Kuala Lumpur
Care Line: 1300-88-1899
Tel: 03-2056 1111
Website: AIA.COM.MY

This insurance plan is underwritten by AIA Bhd., a licensed insurance company under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar type of plans available

Please contact AIA Bhd. or visit our website at www.aia.com.my for other similar types of plans offered by AIA Bhd.

IMPORTANT NOTE:

BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.

The benefit(s) payable under eligible policy/product 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 Bhd. or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at <[MM/DD/YYYY](#)>.