



## PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA i-Med Basic. Be sure to also read the general terms and conditions.

### 1. What is this product about?

AIA i-Med Basic is a yearly renewable regular contribution takaful plan which provides coverage for hospitalisation and surgical expenses. This plan is a pure medical and health protection plan and does not have any savings or investment elements.

### 2. What are the Shariah concepts applicable?

**Wakalah** – 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, 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 relevant tasks in takaful operations.

**Tabarru'** – the contract applied among the participants. It is the net amount of the takaful contribution after deduction of *Wakalah* fee where it will be allocated into the Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow participants in need. The *Tabarru'* rate is not guaranteed and the participant may need to top up the takaful contribution if the *Tabarru'* rate is revised.

**Ju'alah** – the reward contract between the participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to 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** – the interest-free loan contract in which 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 benefit(s) to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

### 3. What are the coverage/benefits provided?

This plan covers:

Table of Benefits		Plan
1	Hospital Room and Board (up to 120 days per year)	RM100
2	Intensive Care Units (ICU) (up to 120 days per year)	As charged, subject to Annual Limit and Lifetime Limit
3	In- Hospital Related Fees <ul style="list-style-type: none"><li>Hospital Supplies and Services</li><li>Surgical Fees</li><li>Operating Theatre Fees</li><li>Anaesthetist's Fees</li><li>In-Hospital Doctor's visit (2 visits per physician per day)</li></ul>	
All claims are subject to a <b>&lt;Deductible of RM300 for Any One Disability/5% Co-Takaful, up to RM1,000 per certificate year&gt;</b>		
Annual Limit		RM20,000
Lifetime Limit		RM80,000

Notes:

1. This plan reimburses customary and reasonable charges incurred for the eligible benefits as stated above. This plan does not cover pre and post hospitalisation and outpatient treatment.
2. <Deductible refers to a fixed amount that you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits)./Co-Takaful refers to a fixed percentage of a medical charge that you have to pay. E.g. 5% Co-Takaful means you have to pay only 5% of each medical bill (up to the relevant limits) and we will cover the balance of 95% (up to the relevant limits).>
3. "Any One Disability" means that if two (2) or more confinements are due to the same or related disability, or any complications arising from it, such confinements shall be regarded as one confinement if each of them is not separated by more than 90 days from the date of discharge.
4. AIA i-Med Basic is a simple medical takaful plan which provides cover for hospitalisation and surgical expenses. For more comprehensive medical takaful plans, please contact us and we will arrange for an AIA Life Planner to conduct an assessment and recommend suitable plans based on your protection and financial needs.

Duration of coverage: Yearly renewable up to age 70.

Reminder: The benefits above have been summarised and are not exhaustive. Please refer to the Takaful Certificate for the full list of benefits, definitions, exclusions, terms and conditions.

#### 4. How much contribution do I have to pay?

The total Contribution that you have to pay: RM<X,XXX.XX> <Payment Frequency>  
Occupation class: Class <X>

Contribution duration: Payable until person covered attains age 70.

Please note that the contribution rate will increase depending on the attained age when the contribution is due. Please refer to "Appendix – Contribution Table for AIA i-Med Basic" at the end of this Product Disclosure Sheet for further information.

You should satisfy yourself that the contribution payable under the Takaful Certificate is an amount that you can afford. This contribution rate is not guaranteed and may be increased in the future. We reserve the right to revise the contribution rates by giving you a 30 day written notice prior to the next takaful certificate anniversary.

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

- (a) The *Wakalah* fee is deducted upfront as a percentage of the contribution to pay for our management expenses. The expenses include stamp duty of RM 10.
- (b) This plan is commission-free and no intermediaries are involved in the marketing of AIA i-Med Basic.
- (c) The balance of the contribution after deduction of *Wakalah* fee will be allocated into the Participant's Risk Fund (PRF) as *Tabarru'* for the purpose of providing protection and meeting claims on events/risks covered under the Takaful Certificate. The *Tabarru'* will increase as you grow older.

The table below shows the contribution allocation:

Certificate Year		1	2	3	4	5	10	15	20
Contribution	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>
Wakalah Fee	%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%
	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>
Contribution Allocation into PRF (Tabarru')	%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%
	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>

The percentage of the Wakalah fee and contribution allocation into PRF will remain the same throughout the certificate term. Please take note that the contribution rate will increase depending on the attained age when

the contribution is due. Please refer to “Appendix – Contribution Table for AIA i-Med Basic” at the end of this Product Disclosure Sheet for further information.

- (d) The expenses directly attributable to claims (e.g. investigation cost) and investment related expenses (e.g. fund management fees, custodian and safekeeping fees) incurred at fund level, if any, will also be charged under PRF.

Note:

This list is not exhaustive. Please refer to the Takaful Certificate for more information on fees and charges under this product.

## 6. 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 your correct age.
- (b) **Free Look Period** – You may cancel the Takaful Certificate by giving a written request that has been signed by you to us within fifteen (15) days of your e-certificate contract being made available on AIA's customer portal. The contribution that you have paid will be refunded to you.
- (c) **Grace Period** – You have 31 days from each contribution due date to pay the contribution. The Takaful Certificate will remain in-force during this period. If the contribution remains unpaid at the end of the Grace Period, the Takaful Certificate may lapse.
- (d) **Claim Procedures** – Please refer to AIA's website for further information on claim procedures.
- (e) **Panel Hospitals** – For the latest listing of panel hospitals / medical providers, please refer to AIA's customer portal for details.
- (f) **Waiting Period** – The eligibility for benefits under the Takaful Certificate will only start after a specific period from the effective date of the Takaful Certificate:

Description	Waiting Period
Specified Illnesses	120 days
Other Illnesses	30 days
Accidental Injuries	Nil

Notes:

- (i) It may not be advantageous to switch from one takaful plan to another, as you may be subjected to new underwriting requirements and waiting periods under the new takaful certificate.
- (ii) The terms and conditions stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Takaful Certificate for the full list of terms and conditions. The contents of the Takaful Certificate shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Takaful Certificate.

## 7. What are the major exclusions under the Takaful Certificate?

Claims arising from the occurrence of any of the following are not covered under the Takaful Certificate:

- (a) Pre-existing illness prior to the issue date or commencement date of the Takaful Certificate, whichever is later; or
- (b) Treatment or surgery for specified illnesses until the person covered has been continuously covered under the Takaful Certificate for a period of one hundred and twenty (120) days; or
- (c) 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. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date the person covered was continuously covered under the Takaful Certificate and any congenital or hereditary conditions which has manifested or was diagnosed before the person covered attains age seventeen (17); or

- (d) Any disability caused by self-destruction, intentional self-inflicted injuries, wilful exposure to danger or any attempt of self-destruction while sane or insane; or
- (e) War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
- (f) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- (g) Any violation or attempted violation of the law or resistance to arrest; or
- (h) Pregnancy, miscarriage or child birth; or
- (i) Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating doctor; or
- (j) Elective/Plastic/Cosmetic surgery, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to near-sightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract surgery) or the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions; or
- (k) Any form of dental care or surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement; or
- (l) Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, vitamins/food supplements and treatments specifically for weight reduction or gain; or
- (m) Any treatment or investigation which is not medically necessary, or convalescence, custodial or rest care; or
- (n) Any medical or physical conditions arising within the first 30 days of the issue date or commencement date of the Takaful Certificate, whichever is later, except for covered injuries; or
- (o) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- (p) Expenses incurred for donation of any body parts or organ by the person covered 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 person covered being the recipient, limited to once per lifetime; or
- (q) Medical treatment received by the person covered outside Malaysia, not including Singapore and Brunei, if the person covered resides or travels outside Malaysia for more than 90 consecutive days. Benefits in respect of the treatment shall be limited to the reasonable and customary and medically necessary charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.

*Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions*

## 8. Can I cancel my Takaful Certificate?

You may cancel / surrender your Takaful Certificate by giving a written notice to us. Upon cancellation / surrender of the Takaful Certificate after Free Look Period, the unutilised *Tabarru'* from PRF and the unearned *Wakalah* fee will be refunded to you provided that no claim has been made during the current certificate year. This is not applicable for Takaful Certificate with monthly mode of payment.

Period From Last Certificate Anniversary, Not Exceeding*	Percentage (%) of Contribution Refund			
	Annually	Semi-annually	Quarterly	Monthly

15 days**	90%	80%	70%	No Refund
1 month	80%	70%	50%	
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%	
12 months	No Refund	No Refund	No Refund	

\* All contributions paid for the period before the last certificate anniversary prior to the surrender date is not refundable.

\*\* Not applicable for the first certificate year. Kindly refer to Free Look Period.

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

It is important that you inform us of any change in your contact details such as your address or e-mail address so that we can keep you informed of any important information.

#### 10. Where can I get further information?

Should you require additional information about the product, please visit our website at AIA.COM.MY.

If you have any enquiries, please contact:

**AIA PUBLIC Takaful Bhd. 201101007816 (935955-M)**

**Menara AIA, 99, Jalan Ampang,**

**50450 Kuala Lumpur**

**Care Line: 1300-88-8922**

**Tel: 03-2056 1111**

**Email: my.pdsenquiry@aia.com**

**Website: AIA.COM.MY**

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

#### 11. Other similar type of plans available

Please contact us or visit our website at AIA.COM.MY for other similar type of plans that we offer.

#### **IMPORTANT NOTE:**

**YOU SHOULD SATISFY THAT THE MEDICAL AND HEALTH TAKAFUL CERTIFICATE CHOSEN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE MEDICAL AND HEALTH TAKAFUL CERTIFICATE AND CONTACT AIA PUBLIC TAKAFUL BHD. DIRECTLY FOR MORE INFORMATION.**

**THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A TAKAFUL CERTIFICATE. PLEASE REFER TO THE CERTIFICATE CONTRACT FOR FULL DETAILS OF THE TAKAFUL CERTIFICATE.**

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)).

The information provided in this disclosure sheet is valid as at <MM/DD/YYYY>.

**Appendix – Contribution Table for AIA i-Med Basic (Deductible of RM300 for Any One Disability)**

<b>Male – Occupation Class 1 &amp; 2 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	65.77	194.67	389.34	756.00
21 - 25	72.04	213.21	426.42	828.00
26 - 30	80.39	237.93	475.86	924.00
31 - 35	87.70	259.56	519.12	1,008.00
36 - 40	90.83	268.83	537.66	1,044.00
41 - 45	93.96	278.10	556.20	1,080.00
46 - 50	104.40	309.00	618.00	1,200.00
51 - 53	126.32	373.89	747.78	1,452.00
54 – 56*	156.60	463.50	927.00	1,800.00
57 - 59*	202.54	599.46	1,198.92	2,328.00
60 - 62*	269.35	797.22	1,594.44	3,096.00
63 - 65*	363.31	1,075.32	2,150.64	4,176.00
66 – 68*	488.59	1,446.12	2,892.24	5,616.00
69 – 70*	621.18	1,838.55	3,677.10	7,140.00

<b>Male – Occupation Class 3 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	85.50	253.07	506.14	982.80
21 - 25	93.65	277.17	554.35	1,076.40
26 - 30	104.50	309.31	618.62	1,201.20
31 - 35	114.00	337.43	674.86	1,310.40
36 - 40	118.08	349.48	698.96	1,357.20
41 - 45	122.15	361.53	723.06	1,404.00
46 - 50	135.72	401.70	803.40	1,560.00
51 - 53	164.22	486.06	972.11	1,887.60
54 – 56*	203.58	602.55	1,205.10	2,340.00
57 - 59*	263.30	779.30	1,558.60	3,026.40
60 - 62*	350.16	1,036.39	2,072.77	4,024.80
63 - 65*	472.31	1,397.92	2,795.83	5,428.80
66 – 68*	635.17	1,879.96	3,759.91	7,300.80
69 – 70*	807.53	2,390.12	4,780.23	9,282.00

<b>Male – Occupation Class 4 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	95.37	282.27	564.54	1,096.20
21 - 25	104.45	309.15	618.31	1,200.60
26 - 30	116.56	345.00	690.00	1,339.80
31 - 35	127.16	376.36	752.72	1,461.60
36 - 40	131.70	389.80	779.61	1,513.80
41 - 45	136.24	403.25	806.49	1,566.00
46 - 50	151.38	448.05	896.10	1,740.00
51 - 53	183.17	542.14	1,084.28	2,105.40
54 – 56*	227.07	672.08	1,344.15	2,610.00
57 - 59*	293.68	869.22	1,738.43	3,375.60
60 - 62*	390.56	1,155.97	2,311.94	4,489.20
63 - 65*	526.80	1,559.21	3,118.43	6,055.20
66 – 68*	708.46	2,096.87	4,193.75	8,143.20
69 – 70*	900.71	2,665.90	5,331.80	10,353.00

\*The contribution for ages 56-70 are applicable for renewal only.

**Appendix – Contribution Table for AIA i-Med Basic (Deductible of RM300 for Any One Disability)**

<b>Female – Occupation Class 1 &amp; 2 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	55.33	163.77	327.54	636.00
21 - 25	59.51	176.13	352.26	684.00
26 - 30	66.82	197.76	395.52	768.00
31 - 35	73.08	216.30	432.60	840.00
36 - 40	77.26	228.66	457.32	888.00
41 - 45	86.65	256.47	512.94	996.00
46 - 50	100.22	296.64	593.28	1,152.00
51 - 53	125.28	370.80	741.60	1,440.00
54 – 56*	158.69	469.68	939.36	1,824.00
57 - 59*	205.67	608.73	1,217.46	2,364.00
60 - 62*	272.48	806.49	1,612.98	3,132.00
63 - 65*	362.27	1,072.23	2,144.46	4,164.00
66 – 68*	481.28	1,424.49	2,848.98	5,532.00
69 – 70*	606.56	1,795.29	3,590.58	6,972.00

<b>Female – Occupation Class 3 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	71.93	212.90	425.80	826.80
21 - 25	77.36	228.97	457.94	889.20
26 - 30	86.86	257.09	514.18	998.40
31 - 35	95.00	281.19	562.38	1,092.00
36 - 40	100.43	297.26	594.52	1,154.40
41 - 45	112.65	333.41	666.82	1,294.80
46 - 50	130.29	385.63	771.26	1,497.60
51 - 53	162.86	482.04	964.08	1,872.00
54 – 56*	206.29	610.58	1,221.17	2,371.20
57 - 59*	267.37	791.35	1,582.70	3,073.20
60 - 62*	354.23	1,048.44	2,096.87	4,071.60
63 - 65*	470.95	1,393.90	2,787.80	5,413.20
66 – 68*	625.67	1,851.84	3,703.67	7,191.60
69 – 70*	788.53	2,333.88	4,667.75	9,063.60

<b>Female – Occupation Class 4 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	80.23	237.47	474.93	922.20
21 - 25	86.29	255.39	510.78	991.80
26 - 30	96.88	286.75	573.50	1,113.60
31 - 35	105.97	313.64	627.27	1,218.00
36 - 40	112.02	331.56	663.11	1,287.60
41 - 45	125.65	371.88	743.76	1,444.20
46 - 50	145.32	430.13	860.26	1,670.40
51 - 53	181.66	537.66	1,075.32	2,088.00
54 – 56*	230.10	681.04	1,362.07	2,644.80
57 - 59*	298.22	882.66	1,765.32	3,427.80
60 - 62*	395.10	1,169.41	2,338.82	4,541.40
63 - 65*	525.29	1,554.73	3,109.47	6,037.80
66 – 68*	697.86	2,065.51	4,131.02	8,021.40
69 – 70*	879.52	2,603.17	5,206.34	10,109.40

\*The contribution for ages 56-70 are applicable for renewal only.

**Appendix – Contribution Table for AIA i-Med Basic (5% Co-Takaful, up to RM1,000 per certificate year)**

<b>Male – Occupation Class 1 &amp; 2 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	113.10	334.80	669.50	1,300.00
21 - 25	113.10	334.80	669.50	1,300.00
26 - 30	126.20	373.60	747.30	1,451.00
31 - 35	137.70	407.60	815.20	1,583.00
36 - 40	142.70	422.30	844.60	1,640.00
41 - 45	147.60	436.70	873.40	1,696.00
46 - 50	163.90	485.10	970.30	1,884.00
51 - 53	198.40	587.10	1,174.20	2,280.00
54 – 56*	245.90	727.70	1,455.40	2,826.00
57 - 59*	318.00	941.20	1,882.30	3,655.00
60 - 62*	422.90	1,251.70	2,503.40	4,861.00
63 - 65*	570.50	1,688.40	3,376.90	6,557.00
66 – 68*	767.20	2,270.60	4,541.30	8,818.00
69 – 70*	975.30	2,886.60	5,773.20	11,210.00

<b>Male – Occupation Class 3 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	147.00	435.20	870.40	1,690.00
21 - 25	147.00	435.20	870.40	1,690.00
26 - 30	164.10	485.70	971.40	1,886.30
31 - 35	179.00	529.90	1,059.80	2,057.90
36 - 40	185.50	549.00	1,098.00	2,132.00
41 - 45	191.80	567.70	1,135.50	2,204.80
46 - 50	213.10	630.70	1,261.30	2,449.20
51 - 53	257.90	763.20	1,526.50	2,964.00
54 – 56*	319.60	946.00	1,892.00	3,673.80
57 - 59*	413.40	1,223.50	2,447.00	4,751.50
60 - 62*	549.80	1,627.20	3,254.40	6,319.30
63 - 65*	741.60	2,195.00	4,389.90	8,524.10
66 – 68*	997.30	2,951.80	5,903.70	11,463.40
69 – 70*	1,267.90	3,752.50	7,505.10	14,573.00

<b>Male – Occupation Class 4 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	164.00	485.40	970.80	1,885.00
21 - 25	164.00	485.40	970.80	1,885.00
26 - 30	183.00	541.80	1,083.50	2,104.00
31 - 35	199.70	591.10	1,182.10	2,295.40
36 - 40	206.90	612.30	1,224.70	2,378.00
41 - 45	214.00	633.20	1,266.50	2,459.20
46 - 50	237.70	703.40	1,406.90	2,731.80
51 - 53	287.60	851.30	1,702.60	3,306.00
54 – 56*	356.50	1,055.20	2,110.30	4,097.70
57 - 59*	461.10	1,364.70	2,729.40	5,299.80
60 - 62*	613.20	1,815.00	3,630.00	7,048.50
63 - 65*	827.20	2,448.20	4,896.40	9,507.70
66 – 68*	1,112.40	3,292.40	6,584.80	12,786.10
69 – 70*	1,414.10	4,185.50	8,371.10	16,254.50

\*The contribution for ages 56-70 are applicable for renewal only.



**Appendix – Contribution Table for AIA i-Med Basic (5% Co-Takaful, up to RM1,000 per certificate year)**

<b>Female – Occupation Class 1 &amp; 2 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	86.90	257.20	514.50	999.00
21 - 25	93.40	276.60	553.10	1,074.00
26 - 30	104.90	310.50	621.10	1,206.00
31 - 35	114.80	339.60	679.30	1,319.00
36 - 40	121.40	359.20	718.40	1,395.00
41 - 45	136.10	402.70	805.50	1,564.00
46 - 50	157.40	465.80	931.60	1,809.00
51 - 53	196.70	582.20	1,164.40	2,261.00
54 – 56*	249.20	737.50	1,475.00	2,864.00
57 - 59*	322.90	955.80	1,911.70	3,712.00
60 - 62*	427.90	1,266.40	2,532.80	4,918.00
63 - 65*	568.80	1,683.50	3,367.10	6,538.00
66 – 68*	755.70	2,236.60	4,473.30	8,686.00
69 – 70*	952.40	2,818.90	5,637.70	10,947.00

<b>Female – Occupation Class 3 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	113.00	334.40	668.80	1,298.70
21 - 25	121.50	359.50	719.00	1,396.20
26 - 30	136.40	403.70	807.40	1,567.80
31 - 35	149.20	441.50	883.10	1,714.70
36 - 40	157.80	467.00	934.00	1,813.50
41 - 45	176.90	523.50	1,047.10	2,033.20
46 - 50	204.60	605.60	1,211.10	2,351.70
51 - 53	255.70	756.90	1,513.70	2,939.30
54 – 56*	323.90	958.70	1,917.40	3,723.20
57 - 59*	419.80	1,242.60	2,485.20	4,825.60
60 - 62*	556.20	1,646.30	3,292.60	6,393.40
63 - 65*	739.40	2,188.60	4,377.20	8,499.40
66 – 68*	982.40	2,907.60	5,815.30	11,291.80
69 – 70*	1,238.10	3,664.50	7,329.00	14,231.10

<b>Female – Occupation Class 4 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	126.00	373.00	746.00	1,448.60
21 - 25	135.50	401.00	802.00	1,557.30
26 - 30	152.10	450.30	900.60	1,748.70
31 - 35	166.40	492.50	985.00	1,912.60
36 - 40	176.00	520.90	1,041.70	2,022.80
41 - 45	197.30	584.00	1,167.90	2,267.80
46 - 50	228.20	675.40	1,350.90	2,623.10
51 - 53	285.20	844.20	1,688.40	3,278.50
54 – 56*	361.30	1,069.30	2,138.70	4,152.80
57 - 59*	468.30	1,386.00	2,771.90	5,382.40
60 - 62*	620.40	1,836.30	3,672.50	7,131.10
63 - 65*	824.80	2,441.10	4,882.30	9,480.10
66 – 68*	1,095.70	3,243.10	6,486.30	12,594.70
69 – 70*	1,381.00	4,087.30	8,174.70	15,873.20

\*The contribution for ages 56-70 are applicable for renewal only.