



PRODUCT DISCLOSURE SHEET

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

1. What is this product about?

AIA i-Starter Plan is a 1-year term family Takaful plan, which provides coverage upon death.

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:

Description	Benefit
Death	RM <Basic Sum Covered>

Duration of coverage: 1 year

4. How much Contribution do I have to pay?

The Contribution that You have to pay: RM <X,XXX.XX> <Payment Frequency>.

Contribution duration: 1 year.

You should be satisfied that the Contribution payable under the Certificate is the amount that You can afford.

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

- The *Wakalah* fee is deducted upfront as a percentage of Contribution to pay for our management expenses.
- This plan is commission-free and no intermediaries are involved in the marketing of AIA i-Starter Plan.
- After deduction of *Wakalah* fee, the balance of Contribution paid will be allocated into the Participant's Risk Fund (PRF) as *Tabarru'* for the purpose of providing protection and meeting claims on the 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
Contribution	RM	<XXX.XX>
Wakalah Fee	%	40%
	RM	<XXX.XX>
Contribution Allocation into PRF (Tabarru')	%	60%
	RM	<XXX.XX>

Note:

This list is non-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?

- Importance of disclosure** – You must disclose all material facts such as Your medical condition, and state Your age correctly.
- 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 Contributions that You have paid will be refunded to You.
- Grace Period** - You have 31 days from each contribution due date to pay the contribution for the Takaful Certificate. The Takaful Certificate will remain in-force during this period. If contribution remains unpaid at the end of this Grace Period, the Takaful Certificate may lapse.
- Claim Procedures** - Please refer to AIA's website to understand further on the claim procedures.
- Nomination** – You are encouraged to appoint a nominee(s) for your Takaful application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the Takaful Certificate that you have participated.

Notes:

- It may not be advantageous to switch from one Takaful plan to another, as You may be subject to new underwriting requirements and waiting periods for the new Takaful Certificate.
- The terms and conditions as 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 documents.
- Please note that contribution paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

7. What are the major exclusions under this Certificate?

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

- Death due to suicide within 1 year from the issue date or commencement date, whichever is later, our liability shall be limited to the refund of contributions paid without profit. Thereafter, this Certificate shall be terminated.

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 Certificate by giving a written notice to us. Upon cancellation/surrender of the Certificate after Free Look Period, the unutilised Contribution from PRF and the unearned *Wakalah* Fee from the Takaful Operator's fund (if any) will be payable to you, provided that you have not made a claim on the Certificate.

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. You should also notify us of any change in the address(es) of Your nominee(s) in order to facilitate payment of claim.

10. Where can I get further information?

Should You require additional information about Family Takaful or Perlindungan Tenang initiative, please visit www.mycoverage.my or 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 AIA PUBLIC Takaful Bhd. or visit our website at AIA.COM.MY for other similar types of plans that We offer.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE 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).

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