



## 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 Participant and AIA PUBLIC Takaful Bhd. (AIA PUBLIC, as Takaful Operator), where Participant authorises AIA PUBLIC to act on their behalf to conduct the affairs of Takaful business. AIA PUBLIC will take a portion of the Participants' Contribution as a *Wakalah* fee in return of these services.

**Tabarru'** – the balance of Contribution after deduction of *Wakalah* fee, which will be allocated into the Participants' Risk Fund (PRF) as a donation for the purpose of mutual help and assistance to fellow Participants in need.

**Ju'alah** - AIA PUBLIC will be entitled to earn up to 50% of the Surplus arising from the PRF as performance fee for managing the fund efficiently which result in the surplus. The remaining portion of the Surplus will be distributed to eligible Participants.

**Qard** - is an interest-free loan provided by AIA PUBLIC to the PRF in the event it becomes deficit to enable it to pay Takaful benefit(s) to eligible Participants. This amount will be recovered from the future Surplus prior to distribution.

### 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?

- (a) The *Wakalah* fee is deducted upfront as a percentage of Contribution to pay for AIA PUBLIC's management expenses.
- (b) This plan is commission-free and no intermediaries are involved in the marketing of AIA i-Starter Plan.
- (c) 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:

<b>Certificate Year</b>		<b>1</b>
<b>Contribution</b>	<b>RM</b>	<XXX.XX>
<b>Wakalah Fee</b>	<b>%</b>	40%
	<b>RM</b>	<XXX.XX>
<b>Contribution Allocation into PRF (Tabarru')</b>	<b>%</b>	60%
	<b>RM</b>	<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 have the right to cancel Your Takaful Certificate by giving Us a written request that is signed by You to AIA PUBLIC within 15 days after You have received the Takaful Certificate or e-Certificate. The Contributions that You have paid will be refunded to You.
- Grace Period** - You are given a Grace Period of 31 days from the due date for payment of each subsequent Contribution. If Contribution remains unpaid at the end of this Grace Period, the Takaful Certificate may lapse.
- Claim Procedures** – Claim forms can be downloaded from AIA's website, obtained from any AIA Customer Centres or by calling Our Care Line at 1-300-88-8922. Proof of claim must be accepted and approved by AIA PUBLIC to facilitate the payment of any benefit. In the event of a death claim, it is advisable to notify AIA PUBLIC immediately. For more information on claims procedures, please refer to AIA's website.

Notes:

- It may not be advantageous to switch from one Takaful plan to another, as You may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses / pre-existing conditions of the new 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, AIA PUBLIC 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 AIA PUBLIC. 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 AIA PUBLIC of any change in Your contact details such as Your address or e-mail address so that AIA PUBLIC can keep you informed of any important information. You should also notify AIA PUBLIC 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](http://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: 1 300 88 8922**  
**Tel: 03 - 2056 1111**  
**Email: [my.customer@aiapublic.com.my](mailto:my.customer@aiapublic.com.my)**  
**Website: AIA.COM.MY**

AIA PUBLIC is registered under 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. THE TAKAFUL CERTIFICATE SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.**

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