

PRODUCT DISCLOSURE SHEET



**AIA PUBLIC
TAKAFUL**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful (A-Life Sejahtera).

AIA PUBLIC Takaful Bhd

201101007816 (935955-M)

Date: 12/09/2025

Other customers have read this PDS and found it helpful;

you should read it too.

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).

1 What is A-Life Sejahtera?

A-Life Sejahtera offers takaful protection for **40** years against critical illness (CI), death and Total and Permanent Disability (TPD). This plan provides a lump sum benefit if you are diagnosed with the covered critical illnesses, die or suffer from TPD during the certificate term. This plan also provides additional coverage in the form of CI recovery benefit if you are being diagnosed with Stroke, Cancer or Heart Attack. If you join as an AIA Vitality member, you can benefit from the Vitality Protect Booster, which increases the sum covered based on Vitality status.

This plan also gives you the option to donate any surplus that you may receive and/or bestow 100% of A-Plus Infaq benefit for charity or *Waqf* purpose.

The applicable Shariah concepts under this takaful certificate are *Tabarru'* (donation), *Wakalah* (agency), *Wakalah bi al-Istithmar* (investment agency), *Mudarabah* (profit sharing), *Ju'alah* (performance incentive), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the brochure for the description of these *Shariah* concepts.

2 Know Your Coverage/Benefits

As an illustration, for RM16,976.00 annually, you will receive the following family takaful coverage / benefits:

Critical Illness Benefit <i>This lump sum benefit shall be payable if you are diagnosed with any one of the 44 critical illnesses (advanced stage) as listed in the takaful certificate. In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the payout is limited to 10% of the benefit amount and subject to a maximum of RM25,000.</i>	RM 500,000.00 plus Account Value in Participant's Account Fund (PAF) and Participant's Investment Fund (PIF)															
CI Recovery Benefit <i>This benefit is payable in addition to the Critical illness lump sum benefit if you are diagnosed with Stroke, Cancer or Heart Attack.</i>	A percentage of the Critical Illness Benefit shall be payable for this recovery benefit. The initial percentage is 20% for the first 5 certificate year and will increase by 5% every 5 years.															
Death Benefit	RM 500,000.00 plus Account Value in PAF and PIF, if any															
Total and Permanent Disability Benefit	RM 500,000.00 plus Account Value in PAF and PIF, if any															
Vitality Protect Booster (VPB) <i>Amount payable for VPB is determined by multiplying the accumulated Vitality Protect Booster percentage (%) with the current Basic Sum Covered.</i>	<table><tr><th colspan="4">VPB% based on AIA Vitality status</th></tr><tr><th>Platinum</th><th>Gold</th><th>Silver</th><th>Bronze</th></tr><tr><td>+2% every year</td><td>+1% every year</td><td>0%</td><td>0%</td></tr></table> <p>Accumulated VPB% is capped at 20%.</p>				VPB% based on AIA Vitality status				Platinum	Gold	Silver	Bronze	+2% every year	+1% every year	0%	0%
VPB% based on AIA Vitality status																
Platinum	Gold	Silver	Bronze													
+2% every year	+1% every year	0%	0%													
Note: This benefit is only applicable for AIA Vitality member																
Additional coverage / benefits (optional riders)																
A-Plus Safar (APS)	Provides additional protection against death / TPD during Hajj/Umrah, death due to COVID/MERS Virus after returning from Hajj/Umrah and Badal Hajj/Funeral Expense benefit.															
A-Plus Infaq (API)	Provides additional protection where the benefit will be donated in your name to charity partners according to the percentage that you have selected.															
A-Plus Accident ShieldExtra-i (APASEi)	Provides comprehensive personal accident takaful protection.															
A-Plus Accident Shield-i (APASi)	Provides basic personal accident takaful protection.															
A-Plus Saver-i (APSi)	Optional regular top-up to invest into Investment-Linked funds															
The critical illnesses covered under this product include: 1. Stroke 2. Cancer 3. Heart Attack Note: This is not a complete list. Please read your takaful certificate for details on the critical illnesses covered.																

Note: Application is subject to approval. The illustration is only to be used for takaful marketing presentation in Malaysia.

Your family takaful **excludes** :

- **Suicide** - If death was due to **suicide** within 1 year from the issue, commencement, or reinstatement date (whichever is later), We will refund the account value of both PAF and PIF, without profit, together with the total *Wakalah* fee and *Tabarru'* deducted from the issue or commencement date (whichever is later). The certificate will then terminate.
- **Pre-existing conditions**, including any physical or mental disabilities, and pre-existing conditions for Critical Illness, prior to the issue date or commencement date (whichever is later) are not covered.
- **Willful exposure** to danger or self-inflicted acts, whether sane or insane, are not covered.

Note: This list is **non-exhaustive**. You must refer to takaful certificate for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:



Call us at:

1300-88-8922 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-life-sejahtera.html>



Email us at:

my.pdsenquiry@aia.com



Scan the QR code above

3 Know Your Obligations

For this family takaful and optional riders attached (if any), you must pay a takaful contribution of:

Contribution	RM16,976.00 annually
Duration: until the age of 70 years old	
You also have to pay the following fees and charges:	
Total Commission	4.2% of total contribution paid over the term or RM28,776.96
Total <i>Wakalah</i> fee (including Commission)	19.2% of total contribution paid over the term or RM130,704.80
Other applicable charges	<i>Tabarru'</i> is deducted monthly depending on your attained age and other relevant factors <i>Tabarru'</i> for certain benefits may increase with age. It is a donation for the purpose of mutual help and assistance to other Participants in need.

Note: Please refer to the individual rider PDS for the contribution, commission, fees and charges applicable on the riders attached (if any).

4 Other Key Terms

- The types of funds available under this takaful certificate are **Participant's Account Fund (PAF)**, **Participants' Risk Fund (PRF)** and **Participant's Investment Fund (PIF)**, if any.
- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- **Lapse of takaful certificate** - The takaful certificate will lapse when the account value in PAF is insufficient to pay for the *Tabarru'* and other certificate charges, if any.
- **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 the Grace Period, the takaful certificate may lapse, subject to availability of account value in PAF.
- **Account Value** - The account value of your takaful certificate depends on the performance of the PAF and PIF (if any) and is not guaranteed.
- **Waiting Period** - 60 days for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; 30 days for all other critical illnesses.

Note: This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to AIA PUBLIC Takaful Bhd.

- **Free-look Period:** you may cancel your takaful certificate within 15 days of receiving your e-certificate on AIA's customer portal, or within 15 days of receiving the hardcopy if selected. AIA PUBLIC Takaful Bhd. will refund your contribution, less any medical expenses incurred.
- **Written Notice:** After Free-look Period, you may surrender your takaful certificate by giving a written notice to AIA PUBLIC Takaful Bhd. The surrender value (if any) is the account value of PAF and PIF (if any) and it is not guaranteed. Please consider carefully as you may make a loss should you surrender the takaful certificate. The takaful certificate will then be terminated.

Note: Application is subject to approval. The illustration is only to be used for takaful marketing presentation in Malaysia.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on the optional rider on your family takaful plan, A-Life Sejahtera. (A-Plus Safar).

Other customers have read this PDS and found it helpful;
you should read it too.

AIA PUBLIC Takaful Bhd
201101007816 (935955-M)

Date: 12/09/2025

1 What is A-Plus Safar?

A-Plus Safar (APS) offers additional takaful protection for Muslim person covered for 40 years against death and Total and Permanent Disability (TPD) during Hajj / Umrah. This rider provides a lump sum benefit if you die or suffer from TPD while performing Hajj / Umrah during the certificate term in addition to the benefit from the basic plan. This rider also provides protection against death due to COVID/ MERS Virus after returning from Hajj / Umrah and provides Badal Hajj/Funeral Expense benefit upon your death.

2 Know Your Coverage/Benefits

As an illustration, for **RM600.00** annually, you will receive the following rider **coverage / benefits**:

Death during Hajj / Umrah	RM500,000.00
TPD during Hajj / Umrah	RM500,000.00
Death due to COVID/MERS after returning from Hajj / Umrah	RM500,000.00
Badal Hajj/Funeral Expense benefit	RM50,000.00

This rider on your family takaful **excludes**:

- **Suicide** - If death was due to **suicide** within 1 year from the issue, commencement, or reinstatement date (whichever is later), We will refund the account value of PAF, without profit, together with the total *Wakalah* fee and *Tabarru'* deducted from the issue or commencement date (whichever is later). The certificate will then terminate.
- **Pre-existing conditions**, including any physical or mental disabilities, prior to the issue date or commencement date (whichever is later) are not covered.
- **Willful exposure** to danger or self-inflicted acts, whether sane or insane, are not covered.

Note: This is not a complete list. Please read your takaful certificate for details on the coverage and exclusions.

3 Know Your Obligations

For this rider on your family takaful, you must pay a takaful contribution of:

A-Plus Safar	RM600.00 annually
Duration: until the expiry of basic plan	
You also have to pay the following fees and charges:	
Total Commission	4.3% of total rider contribution paid over the term or RM1,026.00
Total <i>Wakalah</i> fee (including Commission)	20.8% of total rider contribution paid over the term or RM4,980.00
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- There is no waiting period applicable to this rider.

Note: This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by notifying your AIA Life Planner. Alternatively, you may call our careline which we have stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

Note: Application is subject to approval. The illustration is only to be used for takaful marketing presentation in Malaysia.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on the optional rider on your family takaful plan, A-Life Sejahtera. (A-Plus Infaq).

Other customers have read this PDS and found it helpful; **you should read it too.**

AIA PUBLIC Takaful Bhd
201101007816 (935955-M)

Date: 12/09/2025

1 What is A-Plus Infaq?

A-Plus Infaq (API) offers additional takaful protection for 40 years against death and Total and Permanent Disability (TPD) where the API benefit amount will be donated in your name to charity partners according to the percentage that you have selected.

2 Know Your Coverage/Benefits

As an illustration, for RM3,660.00 annually, you will receive the following rider coverage / benefits:	
Death	RM500,000.00
Total and Permanent Disability (TPD)	RM500,000.00
This rider on your family takaful excludes : <ul style="list-style-type: none">Suicide - If death was due to suicide within 1 year from the issue, commencement, or reinstatement date (whichever is later). We will refund the account value of PAF, without profit, together with the total <i>Wakalah</i> fee and <i>Tabarru'</i> deducted from the issue or commencement date (whichever is later). The certificate will then terminate.Pre-existing conditions, including any physical or mental disabilities, prior to the issue date or commencement date (whichever is later) are not covered.Willful exposure to danger or self-inflicted acts, whether sane or insane, are not covered. Note: This is not a complete list. Please read your takaful certificate for details on the coverage and exclusions.	

3 Know Your Obligations

For this rider on your family takaful, you must pay a takaful contribution of:	
A-Plus Infaq	RM 3,660.00 annually
Duration: until the expiry of basic plan	
You also have to pay the following fees and charges:	
Total Commission	4.3% of total rider contribution paid over the term or RM6,258.60
Total <i>Wakalah</i> fee (including Commission)	20.8% of total rider contribution paid over the term or RM30,378.00
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

<ul style="list-style-type: none">You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.There is no waiting period applicable to this rider. Note: This list is non-exhaustive . You should refer to the takaful certificate for the full list of terms and conditions.
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? Can I cancel my rider?

Yes, you may cancel your rider by notifying your AIA Life Planner. Alternatively, you may call our careline which we have stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

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PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on the optional rider on your family takaful plan, A-Life Sejahtera. (A-Plus Accident ShieldExtra-i).

Other customers have read this PDS and found it helpful;
you should read it too.

AIA PUBLIC Takaful Bhd

201101007816 (935955-M)

Date: 12/09/2025

1 What is A-Plus Accident ShieldExtra-i?

A-Plus Accident ShieldExtra-i (APASEi) offers comprehensive personal accident takaful protection for 40 years. This plan provides compensation in the event of injuries, disability or death caused solely by accidental means during the certificate term with additional coverage in the event of accidental injury for which it occurs while travelling in Public Conveyance or as a result of burning of public buildings. Additionally, this plan also provides income support benefits such as weekly indemnity benefit, yearly living benefit and daily allowance for admission in hospital and Intensive Care Unit (ICU).

2 Know Your Coverage/Benefits

As an illustration, for **RM1,976.00** annually, you will receive the following rider **coverage / benefits**:

This rider certificate covers :	This rider certificate excludes :
<ul style="list-style-type: none">Accidental death – RM100,000.00Total and Permanent Disability – RM100,000.00Weekly indemnity benefit – RM150 (up to 52 weeks)Yearly living benefit – RM10,000 (up to 5 years)Medical treatment benefit – RM6,000.00Double indemnity for accidental injury due to Public Conveyance – RM200,000.00Daily hospital allowance – RM100 (up to 365 days)Daily ICU allowance – RM200 (up to 120 days)	<ul style="list-style-type: none">Self-inflicted injuryWar-related risksDrug abusePre-existing disabilityHazardous sports

Note: This is not a complete list. Please read your takaful certificate for details on the coverage and exclusions.

By paying an additional contribution **RM140.00** annually for **Riot and Civil Commotion (RCC) on APASEi**, you can expand the coverage to include:

- Death or injury due to accidents arising from assault, murder, riot and civil commotion. - **RM100,000.00**

3 Know Your Obligations

For this rider on your family takaful, you must pay a takaful contribution of:

A-Plus Accident ShieldExtra-i	RM1,976.00 annually
RCC on APASEi	RM140.00 annually
Total rider contribution you must pay is RM2,116.00 annually	
You also have to pay the following fees and charges:	
Total Commission	A-Plus Accident ShieldExtra-i and RCC on APASEi 4.3% of total rider contribution paid over the term or RM3,618.36
Total <i>Wakalah</i> fee (including Commission)	A-Plus Accident ShieldExtra-i and RCC on APASEi 18.3% of total rider contribution paid over the term or RM15,446.80
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- There is no waiting period applicable to this rider.

Note: This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by notifying your AIA Life Planner. Alternatively, you may call our careline which we have stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

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TAKAFUL**

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you should read it too.

AIA PUBLIC Takaful Bhd
201101007816 (935955-M)

Date: 12/09/2025

1 What is A-Plus Accident Shield-i?

A-Plus Accident Shield-i (APASi) offers basic personal accident takaful protection for 40 years. This plan provides compensation in the event of injuries, disability or death caused solely by accidental means during the certificate term. This plan also provides additional coverage in the event of accidental injury for which it occurs while travelling in Public Conveyance or as a result of burning of public

2 Know Your Coverage/Benefits

As an illustration, for **RM480.00** annually, you will receive the following rider **coverage / benefits**:

This rider certificate covers :	This rider certificate excludes :
<ul style="list-style-type: none">Accidental death – RM100,000.00Total and Permanent Disability – RM100,000.00Double indemnity for accidental injury due to Public Conveyance – RM200,000.00	<ul style="list-style-type: none">Self-inflicted injuryWar-related risksDrug abusePre-existing disabilityHazardous sports

Note: This is not a complete list. Please read your takaful certificate for details on the coverage and exclusions.

By paying an additional contribution **RM40.00** annually, for **Riot and Civil Commotion (RCC) on APASi**, you can expand the coverage to include:

- Death or injury due to accidents arising from assault, murder, riot and civil commotion. - **RM100,000.00**

3 Know Your Obligations

For this rider on your family takaful, you must pay a takaful contribution of:

A-Plus Accident Shield-i	RM480.00 annually
RCC on APASi	RM40.00 annually
Total rider contribution you must pay is RM520.00 annually	
You also have to pay the following fees and charges:	
Total Commission	A-Plus Accident Shield-i and RCC on APASi 4.3% of total rider contribution paid over the term or RM 889.20
Total <i>Wakalah</i> fee (including Commission)	A-Plus Accident Shield-i and RCC on APASi 18.3% of total rider contribution paid over the term or RM 3,796.00
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- There is no waiting period applicable to this rider.

Note: This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by notifying your AIA Life Planner. Alternatively, you may call our careline which we have stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

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