

PROTECTION
AIA Infinite Prosperity

AIA | infinite

A PROMISE THAT TRANSCENDS BORDERS AND GENERATIONS



aia.com.my

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The policy/product is(are) NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM"). Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).



AIA Bhd.
Member of PIDM

PROSPERITY THAT LASTS

In a world where wealth knows no boundaries, your financial strategy should reflect the same freedom and foresight. Whether you're building a global portfolio or planning for generations to come, your aspirations deserve a solution that's as sophisticated and enduring as your vision.

**Now is the time to take control—
not just of your investments,
but of your legacy.**

You decide how your wealth grows, with access to global investment opportunities and strong foreign currencies like United States Dollar (USD) and Singapore Dollar (SGD). You choose how it's protected, ensuring it's there when your family needs it most. And you shape how it's passed on, so your legacy continues to support and inspire future generations.

Because true prosperity isn't just about what you earn—it's about what you leave behind. It's about creating a foundation that reflects your values, empowers your loved ones, and gives them the freedom to thrive.



At AIA Bhd., we believe that your wealth should do more than grow—it should endure, inspire, and empower across generations.

Introducing AIA Infinite Prosperity
- a solution built for Generational Wealth,
Delivered with Global Strength.

This exclusive plan offers a foreign currency-denominated investment-linked plan, available in USD and SGD, allowing you to retain and grow your wealth locally while benefiting from global financial strength and currency stability.

Your journey towards building generational wealth is supported by access to professionally managed global investment funds, rewarding bonus incentives for long-term commitment, and a seamless enrolment process designed to fit your lifestyle.



EMPOWER YOUR LEGACY WITH GREATER FREEDOM AND BENEFITS



EXPAND YOUR WEALTH WITH GLOBAL CURRENCY CHOICES

- **Diversify with Confidence**
Strengthen your portfolio with global currencies—USD or SGD while accessing international financial opportunities.
- **Preserve Value Across Generations**
Help safeguard your wealth against local currency fluctuations, supporting long-term financial security and legacy planning.



ACCELERATE YOUR WEALTH POTENTIAL

- **100% Premium Allocation**
Every growth opportunity begins with strength as your premiums are fully invested from day one.
- **Loyalty Bonus¹**
Be rewarded every 5 policy years with up to 1.0% of Account Value in Protection Account—for life.
- **Booster Bonus¹**
Enjoy a one-time bonus of 10% of Account Value in Protection Account—further accelerating your wealth journey.

¹ Terms and conditions apply. Please refer to the Sales Illustration, Product Disclosure Sheet and policy contract for further details on the Loyalty Bonus and Booster Bonus.



MULTI-GENERATIONAL LEGACY AND WEALTH TRANSFER

Secure and grow your wealth with the flexibility to preserve and pass it on seamlessly across generations.

- **Death Benefit**
Receive up to 125% of Single Premium paid or Account Value, whichever is higher.
- **Successive Owner² and Successive Insured²**
Appoint your loved ones as Successive Owner² and Successive Insured², to enjoy uninterrupted policy continuity across generations. Make changes anytime—giving you full control.
- **Built-in Trust Option**
Shape your legacy with confidence—choose a lump sum or annual payouts for up to 10 years. Entrust AIA Bhd. to manage your wealth distribution at no additional cost, ensuring your wishes are honored with care, clarity, and confidence.



START BUILDING YOUR WEALTH WITH EASE

Enjoy a seamless enrolment experience with:

- High entry age eligibility up to age 80.
- Guaranteed Issuance Offer (GIO) without underwriting for coverage up to USD 2million/SGD 2.5million – Highest limit in the market³.
- Simplified Issuance Offer (SIO) with 3 health questions for coverage up to USD 4million/SGD 5million – Highest limit in the market³.

² Please refer to the Product Disclosure Sheet and policy contract for further details on the Successive Owner and Successive Insured.

³ Information as of 1 January 2026; compared with similar investment-linked insurance products with foreign currency options in Malaysia.

ACCESS TO INSTITUTIONAL-GRADE INVESTMENT OPPORTUNITIES

Investment is a journey; not only do you need knowledge and expertise, but you will also require time and experience to do it well. While navigating financial decisions alone can be challenging, the right professional guidance can turn the journey into a more confident and rewarding one.

With **AIA Infinite Prosperity**, you can enjoy sustainable investment with access to AIA Infinite Funds, managed by a dedicated team of wealth professionals backed by the expertise of **AIA Investments** — the investment arm of AIA Group, responsible for managing over US\$305 billion in assets⁴.

Diverse Investment Option with AIA Infinite Funds

Our AIA Infinite Funds are carefully crafted to suit your goals and risk preferences. Each fund comprises a strategic mix of foreign equities and fixed income, targeted at providing optimal returns and financial stability for the long run. Choose from:

1. AIA Infinite Anchor USD/SGD Fund
2. AIA Infinite Growth USD/SGD Fund
3. AIA Infinite Dividend-Focus USD/SGD Fund (with dividend reinvest or payout options)



First dividend fund in the Malaysia market for investment-linked insurance products³ — AIA Infinite Dividend-Focus USD/SGD Fund offers access to multiple attractive income-generating strategies within one fund, with the choice to reinvest or receive potential quarterly dividend⁵ distributions.

You also have the flexibility to switch between the different combination of AIA Infinite Funds to suit your changing needs.

Global Wealth Expertise - Partnering with the best-in-class

With AIA Infinite Funds, your investments are managed by our partners who are the world leading asset managers, including but not limited to Baillie Gifford, BlackRock, Capital Group and Wellington Management. These partners bring deep expertise and global insights to help grow and protect your wealth.

Baillie Gifford™

BlackRock



**WELLINGTON
MANAGEMENT®**

³ Information as of 1 January 2026; compared with similar investment-linked insurance products with foreign currency options in Malaysia.

⁴ Source: AIA Group Annual Report 2024.

⁵ The AIA Infinite Dividend-Focus USD/SGD Fund aims to distribute dividends on a quarterly basis. However, dividend distributions are not guaranteed and may vary depending on market conditions, including the possibility of no distribution in certain periods. Please refer to the fund flyer for AIA Infinite Dividend-Focus USD/SGD Fund for more details.

Note: Please refer to "For Your Attention" section of the brochure for important fund-related disclosures. For further details on each fund, please refer to the Fund Fact Sheet.

A CLOSER LOOK AT THE BENEFITS



DEATH BENEFIT

In the event of death of the Insured, and there is no Successive Insured appointed to the policy, the Death Benefit will be payable as follows:

Entry Age	Death Benefit		
	Application is accepted as Guaranteed Issuance Offer (GIO)		Application is accepted as Simplified Issuance Offer (SIO)
	Policy Year 1	Policy Year 2 and onwards	Policy Year 1 and onwards
14 days old to 49 years old	100% of Single Premium paid or Account Value, whichever is higher	125% of Single Premium paid or Account Value, whichever is higher	125% of Single Premium paid or Account Value, whichever is higher
50 years old to 80 years old		105% of Single Premium paid or Account Value, whichever is higher	105% of Single Premium paid or Account Value, whichever is higher

If a Successive Insured has been appointed, the policy will continue with the appointed Successive Insured, who will become the new Insured under the policy.



BONUSES

a. Loyalty Bonus

Be rewarded with a Loyalty Bonus every 5 policy years, as follows:

Single Premium		Loyalty Bonus
USD	SGD	
20,000 to below 300,000	25,000 to below 300,000	0.5% of Account Value in Protection Account
300,000 and above		1.0% of Account Value in Protection Account

b. Booster Bonus

At the end of policy year 30, get rewarded with a Booster Bonus equivalent to 10% of Account Value in Protection Account.

- Notes:
1. All the bonuses will be credited into your Savings Account and will be invested fully into your chosen investment fund(s).
 2. Please refer to the Sales Illustration, Product Disclosure Sheet and policy contract for further details on the Loyalty Bonus and Booster Bonus.



MATURITY BENEFIT

Upon insured attains the age of 120 years while the policy is in force, and if there is no Successive Insured appointed to the policy, the Maturity Benefit will be payable as follows:

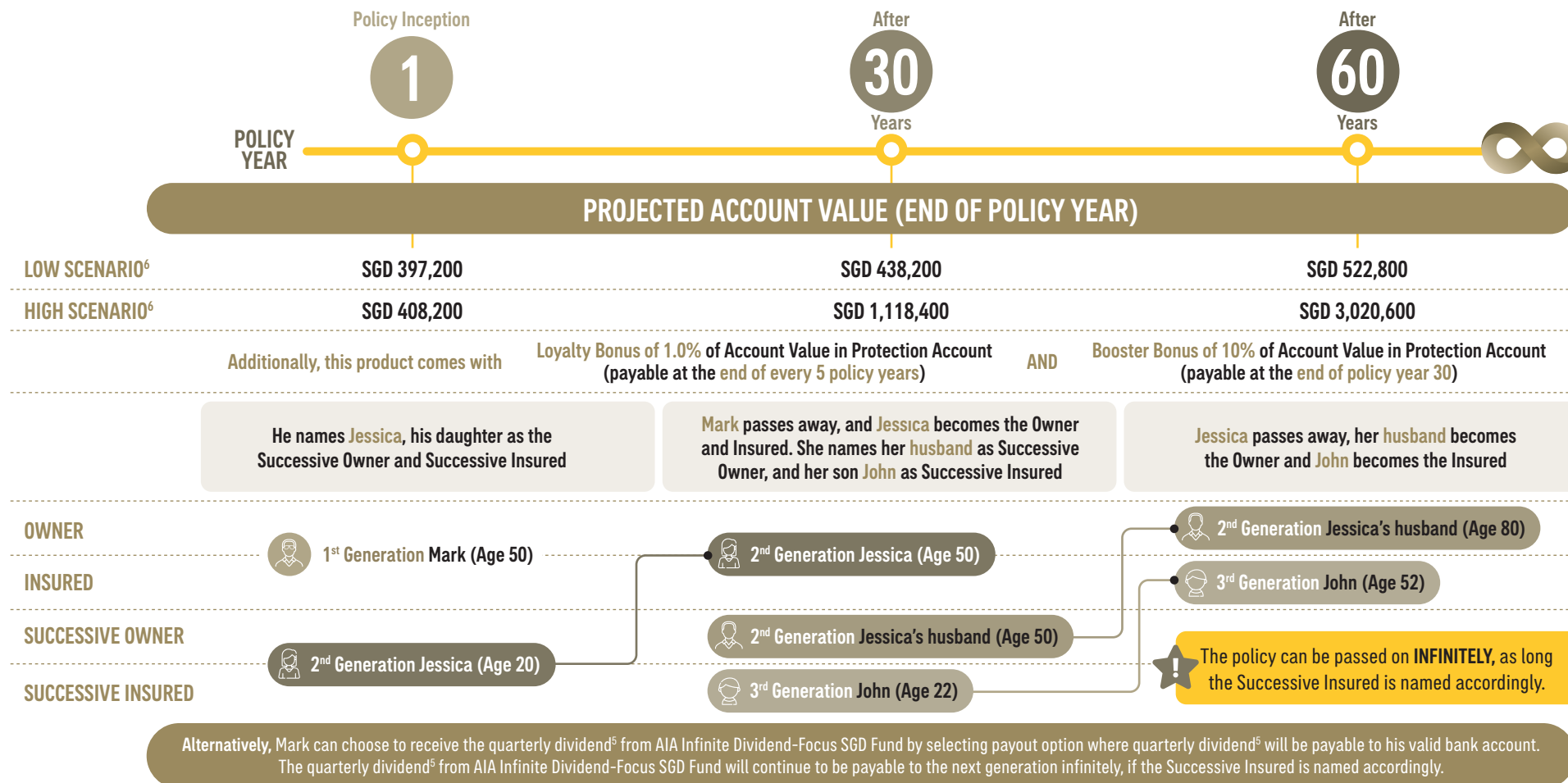
Entry Age	Maturity Benefit
14 days old to 49 years old	125% of Single Premium paid or Account Value, whichever is higher
50 years old to 80 years old	105% of Single Premium paid or Account Value, whichever is higher

If a Successive Insured has been appointed, the policy will continue with the appointed Successive Insured, who will become the new Insured under the policy.

A LEGACY THAT LIVES ON, FOR GENERATIONS TO COME

True legacy planning goes beyond wealth accumulation; it is about preserving your values and securing your family's future across generations. With **AIA Infinite Prosperity**, you gain the power to create a legacy that lasts – not just for your children, but for generations to come.

Mark, age 50, an entrepreneur, chooses **AIA Infinite Prosperity** to build long-term wealth and pass it on to his daughter, Jessica aged 20. He purchases the plan with SGD 400,000 that comes with coverage of SGD 420,000. He has selected a fund mix consists of 50% in AIA Infinite Anchor SGD Fund, 20% in AIA Infinite Growth SGD Fund, and 30% in AIA Infinite Dividend-Focus SGD Fund with dividend reinvest option.



⁵ The AIA Infinite Dividend-Focus USD/SGD Fund aims to distribute dividends on a quarterly basis. However, dividend distributions are not guaranteed and may vary depending on market conditions, including the possibility of no distribution in certain periods. Please refer to the fund flyer for AIA Infinite Dividend-Focus USD/SGD Fund for more details.

⁶ The projected account values include Loyalty Bonus and Booster Bonus, where applicable. For the high scenario, the projection assumes an investment rate of return of 5% per annum, while the low scenario assumes an investment rate of return of 2% per annum. Actual account value may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

Notes:

1. The illustration assumes no partial withdrawals are made, and the policy remains in force throughout the coverage term.

2. Please refer to the Product Disclosure Sheet, Sales Illustration, and Fund Fact Sheet for more detailed information, or speak with your AIA Life Planner to tailor a plan that suits your needs.

FREQUENTLY ASKED QUESTIONS (FAQ)

Q: What is AIA Infinite Prosperity?

A: **AIA Infinite Prosperity** is a foreign currency denominated Single Premium investment-linked insurance product that provides coverage for death while helping you grow and preserve your wealth.

This product offers a Loyalty Bonus, Booster Bonus and a Maturity Benefit to enhance your investment potential. It also supports a multi-generational wealth transfer through the Successive Owner and Successive Insured options, along with the Death Benefit Bequest Option—allowing policy continuity and legacy preservation for your loved ones.

Please refer to the Sales Illustration, Product Disclosure Sheet, Fund Fact Sheet and policy contract for further details.

Q: What is the minimum and maximum Single Premium for AIA Infinite Prosperity?

A: The minimum and maximum Single Premium for **AIA Infinite Prosperity** is as per the table below:

Entry Age	Minimum	Maximum (Per life limit)	
		GIO	SIO
14 days old to 49 years old	USD 20,000 / SGD 25,000	USD 500,000 / SGD 625,000	USD 1,500,000 / SGD 1,875,000
50 years old to 70 years old		USD 2,000,000 / SGD 2,500,000	USD 4,000,000 / SGD 5,000,000
71 years old to 80 years old		USD 1,000,000 / SGD 1,250,000	USD 3,000,000 / SGD 3,750,000

GIO refers to Guaranteed Issuance Offer and SIO refers to Simplified Issuance Offer.

Q: Who is eligible to buy AIA Infinite Prosperity?

A: **AIA Infinite Prosperity** is available for Insured with entry age between 14 days old and 80 years old. The minimum entry age for policy owner is 18 years old.

Q: What are the fees and charges that I have to pay?

A: i) **Cost of Insurance**
The cost of insurance will be deducted monthly from the Account Value and it generally increases as the Insured gets older.

ii) **Service Charge**
The service charge of USD / SGD 8 will be deducted monthly from the Account Value.

iii) **Policy Expense Charge**
The policy expense charge will be deducted monthly from the Account Value, for the first 5 policy years as follows:

Policy Year	1	2	3	4	5
% of Account Value in Protection Account (per annum)	1.2%	1.2%	1.2%	1.2%	1.2%

iv) Fund Management Charge

You can refer to the Fund Fact Sheet and Sales Illustration for the details on the fund management charge.

v) Partial Withdrawal Charge

The partial withdrawal charge will be deducted from the total withdrawal amount, if you perform partial withdrawal from the Protection Account in the first 5 policy years.

Policy Year	1	2	3	4	5
% of Withdrawal Amount in Protection Account	10%	10%	7.5%	5%	5%

vi) Surrender Charge

The surrender charge will be deducted from the total surrender value, if you surrender the policy in the first 5 policy years.

Policy Year	1	2	3	4	5
% of Account Value	10%	10%	7.5%	5%	5%

Note: The cost of insurance rate and other fees and charges for this product are not guaranteed. AIA Bhd. reserves the right to revise these charges by giving you a 3 months written notice. If such revisions occur, you will need to pay top-up premiums to maintain your policy benefits and coverage.

Q: Am I eligible for fund switching?

A: Yes, you are allowed to switch funds within the same currency according to your risk tolerance level. Fund switching is currently free. AIA Bhd. reserves the right to impose / revise a fee by giving you a 3 months written notice.

Q: How do I know the unit price of my funds?

A: The unit prices for the investment funds are published on the AIA Bhd.'s website at www.aia.com.my.

Q: What are the major exclusions for AIA Infinite Prosperity?

A: Death due to suicide within 1 year from the issue date or commencement date, whichever is later, will not be covered. Under such circumstance, we will refund the account value as at the date of death without interest together with the total unallocated premium and policy charges deducted from the issue date or commencement date, whichever is later.

This exclusion will also apply to any Successive Insured who takes over the role of Insured.

FOR YOUR ATTENTION

General disclosures

1. **AIA Infinite Prosperity** is a foreign currency denominated Single Premium investment-linked insurance product. Premium must be paid in the selected foreign currency. Any benefits / proceeds will also be paid in that same currency. Therefore, you and your beneficiary are advised to maintain a bank account that accepts the chosen foreign currency. If the benefits / proceeds are transferred to a bank account that does not support the selected currency, the bank may convert the proceeds using its own exchange rate, and additional fees and charges may apply.
2. This brochure contains only a summary of the main features of this product and is not exhaustive. It does not constitute a policy. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and Fund Fact Sheet for more details of the product before purchasing a policy and refer to the terms and conditions in the policy contract for details of the features, benefits and exclusions under the policy. You can also speak with your AIA Life Planner for more details of the product.
3. You should satisfy that this product will best serve your needs and that the premium payable under the policy is an amount you can afford.
4. You have the right to cancel the policy by giving AIA Bhd. a written notice. AIA Bhd. will refund to you the Account Value established on the valuation date immediately following the date the notice is received and approved by AIA Bhd., together with the unallocated premium and policy charges that have been deducted, less any expenses which may have been incurred. Such notice must be signed by you and received directly by AIA Bhd. within fifteen (15) days of your e-Policy being made available on AIA's customer portal. If in your application you have selected to receive a hardcopy of your policy contract, such notice must be received directly by AIA Bhd. within fifteen (15) days after you have received the policy.
5. It is not advisable to hold the policy for a short period of time in view of the high initial cost. Early termination of this policy may give you back less than the total premiums paid.
6. This product provides Five Years Guaranteed Coverage. However, when the Five Years Guaranteed Coverage is revoked, your policy will lapse if the Account Value is insufficient to pay for the cost of insurance, other fees and charges.
7. The premium paid for this product may qualify you for an individual tax relief, subject to final decision of the Inland Revenue Board of Malaysia.
8. It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new plan.
9. **This is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**

Fund related disclosures

1. You should be aware that any investment carries with it a certain level of investment risks which will be borne solely by you. Please refer to the respective fund fact sheet at <https://www.aia.com.my/en/about-aia/financial-investment-info/investment-linked-funds.html> for the details.
2. Your policy account value is not guaranteed and fluctuates based on the performance of the AIA Investment Funds. The potential risks in investing in the funds are borne solely by you. Past performance of the fund is not an indication of its future performance.
3. The underlying assets of each fund are valued on each business day to determine the unit price of a unit.
4. AIA Bhd. reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as temporary closure of any relevant Registered Exchanges or possible adverse effect of a general sale of investment in a short period.

ABOUT AIA MALAYSIA

AIA Malaysia is part of AIA Group, the largest independent publicly listed pan-Asian life insurance group. Together, AIA Bhd., AIA PUBLIC Takaful Bhd., AIA General Berhad and AIA Pension and Asset Management Sdn. Bhd. have been serving Malaysians for over 75 years.

As one of the country's leading insurance and takaful providers, AIA Malaysia offers a wide range of innovative as well as comprehensive conventional and shariah-compliant solutions spanning Life and Health, Family Takaful, Employee Benefits, Motor, Personal Accident, Mortgage, Commercial Insurance and Retirement schemes that meet its customers' health, wealth and protection needs at every life stage.

Through its nationwide customer centre network, a well-trained team of more than 2,400 employees, and dedicated and diverse distribution footprint comprising its 16,000 strong Life Planner force, exclusive bank partners, corporate sales team and brokers, AIA Malaysia remains committed to partnering its 5.2 million customers; supporting and helping them to live Healthier, Longer, Better Lives.



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CONTACT US & FIND OUT MORE

Please connect with your AIA Life Planner / AIA authorised representative if you have any questions.
We are always happy to help.



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