

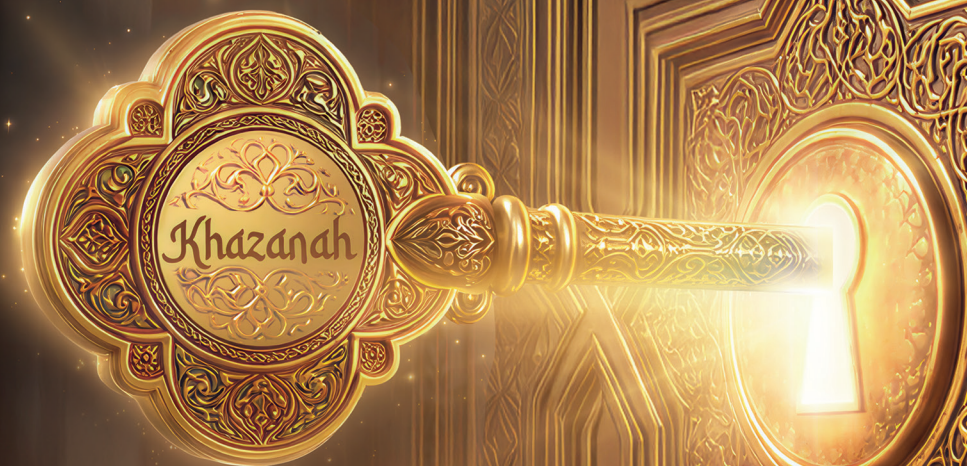
PROTECTION
AIA Infinite Khazanah

AIA Infinite

Vitality Bonus
with
AIA Vitality



aia.com.my



LESTARI KHAZANAH MELANGKAUI BATAS, KEBERKATAN BERTERUSAN

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE/PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. 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).



**AIA PUBLIC
TAKAFUL**

AIA PUBLIC Takaful Bhd.
Member of PIDM

PRESERVE *KHAZANAH*, SHARE *BARAKAH*

You have worked diligently to build your wealth — guided by discipline, integrity, and faith. Every achievement is not merely a milestone, but an *amanah* entrusted to you.

As life evolves, safeguarding your legacy becomes more than financial planning — it becomes an act of responsibility. Through structured *hibah* and Shariah-compliant solution, you can ensure clarity in times of hardship, and *barakah* that continues long after we are gone.



AIA | Infinite

At AIA PUBLIC TAKAFUL Bhd., we believe that your legacy is more than just wealth— it is your story, your values, and your intention for the next generation. With **AIA Infinite Khazanah**, your *Khazanah* continues to provide *barakah* – safeguarding loved ones, supporting the community, and leaving a meaningful impact for generations.

AIA Infinite Khazanah provides an exclusive foreign currency indexing feature, allowing your coverage to be indexed with major global currencies such as United States Dollar (USD), Singapore Dollar (SGD), British Pound Sterling (GBP), Australian Dollar (AUD) and Chinese Yuan Renminbi (CNY).

This empowers you to secure your protection in the currency that best aligns your global outlook and provides resilience against economic volatility. With 100% allocation of contributions and access to professionally managed Shariah-compliant funds, your financial journey is guided with confidence, clarity, and long-term purpose.

EMPOWER YOUR *KHAZANAH* WITH SHARIAH-ALIGNED CONFIDENCE



DIVERSIFY YOUR WEALTH WITH GLOBAL CURRENCY CHOICES

• Foreign Currency Indexed Coverage

Select from six currency choices – RM, USD, SGD, GBP, AUD, and CNY – to strengthen and diversify the portfolio of your legacy planning. When you choose a foreign currency for your coverage amount, your certificate benefit will be payable in USD/SGD/GBP/AUD/CNY equivalent amount in RM, based on your selected currency. The best part is, the currency rate at inception will be locked and served as the minimum currency rate of your certificate, giving you confidence in preserving value across different economic cycles.



ACCELERATE YOUR WEALTH POTENTIAL

• 100% Contribution Allocation

Maximise your growth potential with 100% of your contributions being fully invested from day one into our Shariah-compliant funds. This gives you immediate access to potential investment growth and supports disciplined, long-term wealth accumulation.

• Special Bonuses to Boost Your Legacy Values

Enhance your legacy through a series of bonuses such as Loyalty Bonus, Maturity Bonus and Vitality Bonus designed to recognise your commitment to financial and health discipline. Together, these benefits strengthen the value of your wealth protection while helping you build a more impactful, multi generational legacy.



GREATER FLEXIBILITY IN WEALTH JOURNEY

• Flexible Contribution Payment Term & Coverage Term

Design your plan to match your financial goals. Choose your preferred contribution payment term and coverage duration for greater control over your wealth strategy.

Contribution Payment Term	Single Contribution, 5 years or 10 years
Coverage Term	Up to age 80*, 100* or 120 years

*Selection of age 80 and 100 will automatically extend to age 120, subject to account value availability.

• Full Wealth Access with Protection Cover Reset

Enjoy the freedom to access your wealth when needed, while keeping your protection intact. After a withdrawal, your coverage will be restored automatically after 2 years from the partial withdrawal date through the Cover Reset feature. This feature is available once during your certificate term, giving you freedom without compromising long-term protection.



PROTECT YOUR LEGACY WITH EASE

• Gift of Love via *Hibah* Conditional

Grant your loved ones a conditional *hibah*, a Shariah aligned way to pass down your wealth directly, quickly and without hassle. This helps you fulfil your *amanah* and ensure your family receives your support as you intend.

• Death Benefit Bequest Option

Choose how your legacy is delivered—either as a lump sum or annual instalments for up to 10 years. Entrust AIA PUBLIC Takaful Bhd. as your partner, helping you preserve, manage, and distribute your wealth with integrity, transparency, and *barakah*—with no additional cost.



MAKE PROTECTION MEANINGFUL WITH BERKAT SAMA-SAMA

• Leave a Legacy with Charity Option

Dedicate a portion of your protection payout to charitable or waqf-aligned purposes, enabling your legacy to uplift communities and create meaningful impact.

• Share Your Surplus, Change Lives

Channel your wealth towards meaningful causes by contributing your share of surplus from the Participants' Risk Fund to AIA Penyala Harapan Charity Fund.

Together, we protect lives, empower communities and create hope. That's the spirit of Berkat Sama-Sama.



FASTER ACCESS TO PROTECTION FOR YOUR WEALTH

• Exclusive Underwriting

Enjoy global standard high underwriting limit — up to USD 3 million subject to health declaration. This gives you faster and more efficient access to protection — especially when timing matters in safeguarding your wealth strategy.

• Preferred Rates by Being Healthy

Enjoy exclusive preferred underwriting with lower *Tabarru'* deduction throughout your coverage term if you fulfill the medical criteria as set by us. This helps more of your *khazanah* remain preserved, protected, and purpose driven.

FOREIGN CURRENCY INDEXED COVERAGE – LOCK YOUR COVERAGE WITH TODAY'S EXCHANGE RATE

HOW DOES IT WORK?

STEP
1

Select your preferred currency (RM/USD/SGD/GBP/AUD/CNY) and decide how much you would like to leave as legacy to your loved ones.

Example: You would like to leave GBP 2 million as a legacy to your loved ones.

STEP
2

Convert to RM– for certificates with selected coverage amount in USD/SGD/GBP/AUD/CNY.

The Basic Sum Covered of AIA Infinite Khazanah will be derived by multiplying the coverage amount with the exchange rate of your selected currency.

Example: The Prevailing Currency Exchange Rate of GBP used for this month is 5.0. AIA Infinite Khazanah will incept at the Basic Sum Covered of minimum RM 10 million.

The Basic Sum Covered of the certificate will fluctuate with the Prevailing Currency Exchange Rate.

STEP
3

Upon death / terminal illness, receive payout in RM equivalent amount of your selected currency.

The death / terminal illness benefit will be payable in RM, by multiplying the chosen coverage amount with the selected country's Prevailing Currency Exchange Rate at the time of claim.

Scenario 1: The Prevailing Currency Exchange Rate of GBP at the time of claim is 5.5, the death / terminal illness benefit¹ payable will be RM 11 million / RM 10 million² respectively.

Scenario 2: The Prevailing Currency Exchange Rate of GBP at the time of claim is 3.0, the death / terminal illness benefit¹ payable will be RM 10 million².

¹ The Terminal Illness Benefit accelerates the payment of the death benefit of your certificate, subject to per life limit of RM 10 million.

² Assuming account value of your certificate is lower than the Basic Sum Covered.

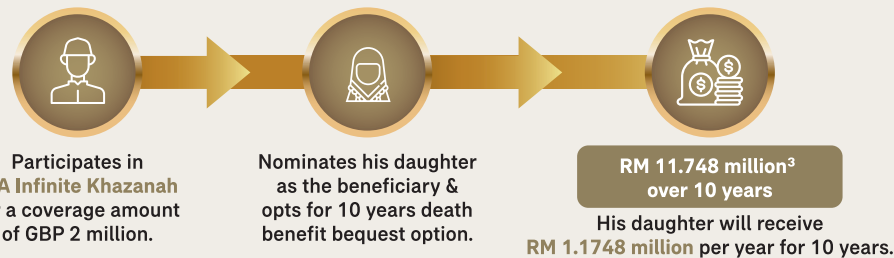
Note: Prevailing Currency Exchange Rate refers to the middle rate available at the 5:00pm session as published by Bank Negara Malaysia on the last business day of the previous month.



YOUR LEGACY, THEIR FUTURE

Amir, age 50, is married and has a daughter as his one only child. To secure his family's future in the event of his passing, he participates in **AIA Infinite Khazanah** for a coverage amount of GBP 2 million and nominated his child as a gift of love through conditional *hibah*.

However, he is concerned about his family's ability to handle the substantial inheritance. Hence, he opts for the death benefit bequest option to disburse his death benefit over 10 years, ensuring his family's long-term financial stability.

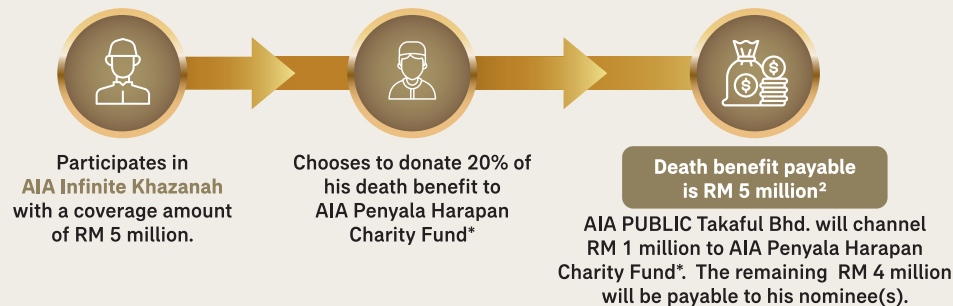


³ Assuming the Prevailing Currency Exchange Rate of GBP is 5.5 at the time of claim and account value is lower than Basic Sum Covered of the certificate.

Amount payable is calculated by multiplying the Death Benefit payable with relevant Death Bequest Factor. Please refer to certificate contract for full details.

A LEGACY THAT LIVES BEYOND YOU

Fariz, age 60, participates in **AIA Infinite Khazanah** with a coverage amount of RM 5 million. He wishes to fulfil his *sadaqah jariyah* intention while still ensuring a substantial amount is secured for his family. Hence, he opts for the charity option – a clear, Shariah-compliant, and easy to administer approach that allows him to donate a portion of his death benefit upon his passing.



* AIA Penyala Harapan Charity Fund established by AIA PUBLIC Takaful Bhd., serves as a dedicated fund to support meaningful community initiatives. Its first major programme – AIA Penyala Harapan Scholarship, helps Malaysian students pursue higher education.

Alternatively, he can choose to donate a portion of death benefit to Waqf organisation appointed by AIA PUBLIC Takaful Bhd.

² Assuming account value of your certificate is lower than the Basic Sum Covered.

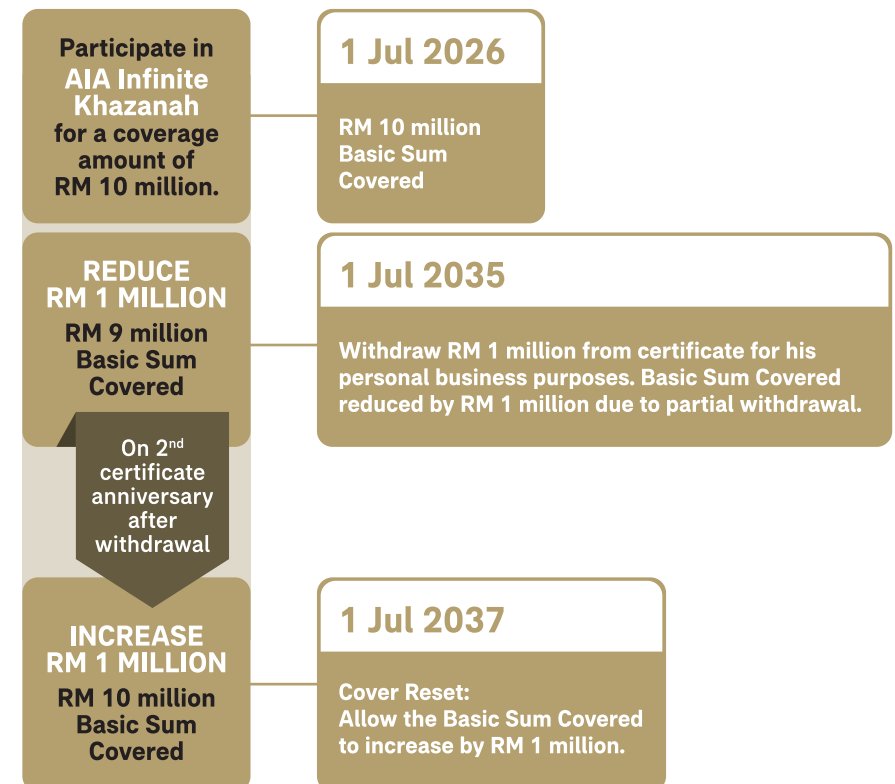
FREEDOM TO RESET YOUR COVERAGE

What is Cover Reset?

Withdrawal of your certificate's account value may reduce your Basic Sum Covered. Cover Reset feature will increase the Basic Sum Covered based on the withdrawal amount, subject to 20% of Basic Sum Covered⁴. This feature will automatically take effect on the 2nd certificate anniversary from the withdrawal date. You can enjoy this Cover Reset feature once only during your whole certificate term.

How Does It Work?

Azlan, a 40-year-old male non-smoker, participated in AIA Infinite Khazanah with a Basic Sum Covered of RM 10 million.



⁴ Refers to Basic Sum Covered before the first partial withdrawal that leads to a reduction in Basic Sum Covered.

ACCELERATE YOUR WEALTH POTENTIAL WITH SPECIAL BONUSES



LOYALTY BONUS

Earn the Loyalty Bonus which will be credited in the Protection Account at the end of every 10th certificate year, provided the certificate remains active, with all contributions are paid up to date, and no withdrawals are made, based on the contribution payment option selected for the certificate.

Payable at Certificate Year	% of Single Contribution / % of Annual Contribution (Including A-Plus Infinite Enhancer Contribution, if any)		
	Contribution Payment Option		
	Single Pay	5-Pay	10-Pay
Every 10 years interval	8%	40%	80%



MATURITY BONUS

In addition to Maturity Benefit, Maturity Bonus will be paid out at the end of contractual term, provided the certificate remains active, with all contributions paid up to date, and no withdrawals are made, depending on the certificate term and contributions payment option selected for the certificate.

Certificate Term	% of Single Contribution / % of Annual Contribution (Including A-Plus Infinite Enhancer Contribution, if any)		
	Contribution Payment Option		
	Single Pay	5-Pay	10-Pay
< 25 years	40%	200%	400%
25 – 39 years	60%	400%	600%
≥ 40 years	80%	600%	800%



VITALITY BONUS (VB)

The Person Covered is encouraged to join AIA Vitality membership and remain active in the programme to enjoy exclusive rewards.

Vitality Bonus will be rewarded and accumulated every year based on the Person Covered's AIA Vitality Status as at thirty (30) days before the certificate anniversary, provided all contributions are paid up to date, depending on the contribution payment option selected for the certificate.

AIA Vitality Status	% of Single Contribution / % of Annual Contribution (Including A-Plus Infinite Enhancer Contribution, if any)		
	Contribution Payment Option		
	Single Pay	5-Pay	10-Pay
Gold	0.25%	1.25%	2.50%
Platinum	0.50%	2.50%	5.00%

The accumulated Vitality Bonus will be paid out upon termination of certificate due to death/terminal illness or at maturity, subject to the maximum VB %, depending on the contribution payment option selected for the certificate.

Maximum VB %	% of Single Contribution / % of Annual Contribution (Including A-Plus Infinite Enhancer, if any)		
	Contribution Payment Option		
	Single Pay	5-Pay	10-Pay
	30%	200%	300%

Notes:

- No Vitality Bonus will be rewarded if the AIA vitality status is Bronze or Silver.
- Vitality Bonus is **NOT** paid out upon lapse or surrender.

CLICK HERE 

to view the
Frequently Asked Question
and Disclosures

ABOUT AIA PUBLIC TAKAFUL

AIA PUBLIC Takaful Bhd. (AIA PUBLIC Takaful) is jointly owned by AIA Bhd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (A wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC Takaful leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

PLEASE CONTACT US FOR MORE INFORMATION

If you have any enquiries, please contact our Life Planner.



Underwritten by:



**AIA PUBLIC
TAKAFUL**

Powered by:

AIA Infinite

Part of



Alternatively, you can contact us at:

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