

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: 12/10/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Enrich Wealth?

A-Enrich Wealth is a non-participating endowment insurance plan with investment-linked features. 40% of the premium paid of Basic Plan (excluding loading, if any), known as A-Plus Enhancer (APE) will be used to purchase units in the chosen investment fund(s) at 95% allocation rate. This plan covers death, Total and Permanent Disability (TPD)¹, accidental death² and accidental TPD² and it covers up to 20 years.

¹TPD coverage is up to age 70 (if such benefit is granted). This benefit is issued without additional charges to standard life.

²Accidental death coverage is up to age 70; accidental TPD coverage is up to age 70 (if such benefit is granted).

Note: Please refer to the Basic Plan Descriptions in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, for RM89,225.00 annually, you will receive the following life insurance coverage:

Death Benefit	RM500,000 ("Sum Assured of Basic Plan") + Account Value (if any)																																																					
Total and Permanent Disability	RM250,000 ("A-Plus DisabilityCare (APDC) Sum Assured") + Account Value (if any)																																																					
Accidental Death Benefit	RM750,000 + Account Value (if any)																																																					
Investment Booster	<ul style="list-style-type: none"> Investment Booster shall boost the account value once every 2 policy years starting from the end of the 2nd policy year until the end of the 18th policy year. This is provided the policy is in force (even if under the automatic premium loan provision or waiver of premium benefit claim). The Investment Booster amount shall be based on the table below: <table border="1"> <thead> <tr> <th>End of Policy Year</th> <th colspan="4">% of the Annual Premium of Basic Plan, excluding any loading premium</th> </tr> </thead> <tbody> <tr> <td>2</td> <td colspan="4">10</td> </tr> <tr> <td>4</td> <td colspan="4">10</td> </tr> <tr> <td>6</td> <td colspan="4">10</td> </tr> <tr> <td>8</td> <td colspan="4">20</td> </tr> <tr> <td>10</td> <td colspan="4">20</td> </tr> <tr> <td>12</td> <td colspan="4">20</td> </tr> <tr> <td>14</td> <td colspan="4">30</td> </tr> <tr> <td>16</td> <td colspan="4">30</td> </tr> <tr> <td>18</td> <td colspan="4">30</td> </tr> </tbody> </table>				End of Policy Year	% of the Annual Premium of Basic Plan, excluding any loading premium				2	10				4	10				6	10				8	20				10	20				12	20				14	30				16	30				18	30			
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Maturity Benefit	RM446,125.00 + Account Value (if any).																																																					
Savings Booster	RM35,690.00																																																					
Accidental TPD Benefit	RM750,000 + Account Value (if any)																																																					
Vitality Booster (Applicable if insured is an AIA Vitality member)	<ul style="list-style-type: none"> You will be granted with an initial 20% of Vitality Booster Percentage. Vitality Booster Percentage will change based on AIA Vitality Status at every Vitality Booster Anniversary. Vitality Booster amount is determined by multiplying the current Vitality Booster Percentage with the account value (exclude account value from Ad Hoc Top-up Premium and Regular Top-up Premium, if any), subject to a maximum of 50% of the Sum Assured of Basic Plan. It is payable at maturity or upon termination of policy due to death or TPD claims (if applicable). The quantum of adjustment in Vitality Booster Percentage (%) shall be based on the following AIA Vitality Status table: <table border="1"> <thead> <tr> <th>AIA Vitality Status</th> <th>Platinum</th> <th>Gold</th> <th>Silver</th> <th>Bronze</th> </tr> </thead> <tbody> <tr> <td>Vitality Booster Percentage (%)</td> <td>+1.0%</td> <td>0.0%</td> <td>-2.0%</td> <td>-4.0%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> If your AIA Vitality Status is Bronze or Silver, the Vitality Booster Percentage (%) may decrease to zero percent (0%) eventually that reflects a negative change in Vitality Booster Percentage (%). It will not fall below zero percent (0%) and will remain at zero percent (0%) until there is a positive change in Vitality Booster Percentage (%). If Vitality Booster Percentage is zero, you will not receive any Vitality Booster at maturity or upon termination of policy due to death or TPD claims (if applicable). You will not receive any Vitality Booster Benefit if your policy becomes lapsed or surrendered. 				AIA Vitality Status	Platinum	Gold	Silver	Bronze	Vitality Booster Percentage (%)	+1.0%	0.0%	-2.0%	-4.0%																																								
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Additional Coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on selected rider(s).																																																					

A-Enrich Wealth excludes:

- **Suicide** - If death was due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, we will refund the premiums paid as at the date of death without interest from the Issue Date or Commencement Date, whichever is later. The policy will then be terminated.
- **Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later, are not covered.

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

If you have any questions or require assistance on your life insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/wealth-protection/investment-savings/a-enrich-wealth.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM89,225.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
Duration: 10 Years	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	95% of A-Plus Enhancer premium or RM33,915.00 from policy year 1 to 10 Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	6.63% of total premium payable or RM59,151.39
Fund Management Charge	Please refer to the respective Fund Fact Sheet for the details.

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 policy terminated / cancelled.
- The account value of this plan depends on the performance of the investment-linked fund(s) selected.
- The fees and charges are not guaranteed and AIA Bhd. reserves the right to revise these charges by giving you 3 months written notice prior to the next policy anniversary.
- Please note that the premium of A-Enrich Wealth is guaranteed.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Juvenile Lien - In the event of death, TPD or critical illness (whichever is applicable) of the Insured before attaining age 4, a reduced Sum Assured is payable. Please refer to the sales illustration for details.
- **BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED FUND CHOSEN MEET YOUR RISK APPETITE. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AIA LIFE PLANNER OR CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.**

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

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the policy by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid for the basic plan (excluding A-Plus Enhancer premium), Account Value (if any), unallocated premium and other policy charges less medical expenses (if any) which may have been incurred for this policy will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** Upon the cancellation, the cash value (if any) and account value (if any), less any indebtedness, shall be payable. Please reconsider carefully as the amount that AIA Bhd. will pay you when you cancel the policy before maturity of the policy may be lesser than the total amount of premium that you have paid. The policy will then be terminated.



APPENDIX

BASIC PLAN DESCRIPTIONS:

Death Benefit

- In the event of death, the following Total Death Benefit shall be payable:
 - 200% of the sum assured of basic plan; and
 - Account value (if any).
- The coverage for Death Benefit is for 20 years.

Accidental Death Benefit

- In the event of accidental death, an additional 100% of the sum assured of basic plan shall be payable on top of the Total Death Benefit.
- The coverage for Accidental Death Benefit is up to the policy anniversary the Insured attains age 70 or the expiry of basic plan, whichever is earlier.

Investment Booster

- Investment Booster shall boost the account value once every 2 policy years starting from the end of the 2nd policy year until the end of the 18th policy year. This is provided the policy is in force (even if under the automatic premium loan provision or waiver of premium benefit claim).
- Once Investment Booster is credited into the Account Value, its value may fluctuate (i.e. rise or fall) based on the performance of investment fund(s) chosen.
- The Investment Booster amount shall be based on the table below:

End of Policy Year	% of the Annual Premium of Basic Plan, excluding any loading premium
2	10
4	10
6	10
8	20
10	20
12	20
14	30
16	30
18	30

Maturity Benefit

- Upon maturity at end of the 20th policy year, 500% of the annual premium of basic plan (excluding any loading premium) and account value (if any) shall be payable.

Savings Booster

- An additional 40% of the annual premium of basic plan (excluding any loading premium) shall be payable together with the Maturity Benefit upon maturity, provided that:
 - the premiums for the basic plan have been paid on the premium due date or during the grace period; and
 - no partial withdrawal has been made from the account value (except for the account value from Regular Top-up premium and Ad Hoc Top-up premium) throughout the policy term; and
 - no policy loan has been taken out from the cash value.

AIA VITALITY:

Vitality Booster

- AIA Vitality is a program that supports and rewards its members for making healthier choices every day. AIA Vitality is offered by AIA Health Services Sdn. Bhd. (Company No 199601016211 (388561-T)).
- When you sign up as an AIA Vitality member upon your purchase of A-Enrich Wealth, you are entitled to an extra benefit called Vitality Booster.
- You will be granted with an initial 20% of Vitality Booster Percentage. Vitality Booster Percentage will change based on AIA Vitality Status at every Vitality Booster Anniversary.
- Vitality Booster amount is determined by multiplying the current Vitality Booster Percentage with the account value (exclude account value from Ad Hoc Top-up Premium and Regular Top-up Premium, if any), subject to a maximum of 50% of the Sum Assured of Basic Plan. It is payable at maturity or upon termination of policy due to death or TPD claims (if applicable).
- The quantum of adjustment in Vitality Booster Percentage (%) shall be based on the following AIA Vitality Status table:

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage (%)	+1.0% (Vitality Booster Percentage (%) increases by 1% from the previous year)	0.0% (No change (0%) in Vitality Booster Percentage (%) from the previous year)	-2.0% (Vitality Booster Percentage (%) decreases by 2% from the previous year)	-4.0% (Vitality Booster Percentage (%) decreases by 4% from the previous year)

- If your AIA Vitality Status is Bronze or Silver, the Vitality Booster Percentage (%) may decrease to zero percent (0%) eventually that reflects a negative change in Vitality Booster Percentage (%). It will not fall below zero percent (0%) and will remain at zero percent (0%) until there is a positive change in Vitality Booster Percentage (%). If Vitality Booster Percentage is zero, you will not receive any Vitality Booster at maturity or upon termination of policy due to death or TPD claims (if applicable). You will not receive any Vitality Booster Benefit if your policy becomes lapsed or surrendered.
- Vitality Booster will cease upon the occurrence of any of the following events:
 - Upon payment of 100% of Vitality Booster; or
 - If the Insured ceases to be an AIA Vitality member; or
 - If the policy has been converted to a reduced paid-up insurance; or

- (iv) If the policy has lapsed, surrendered or terminated;
whichever occurs earlier.

RIDER(S) DESCRIPTIONS:

A-Plus Disability Care (APDC)

- APDC provides coverage on Total and Permanent Disability (TPD).
- APDC benefit is issued for issue age 65 and below. The APDC sum assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions, subject to the maximum sum assured that is allowed by AIA.
- In the event of TPD (occurs from age 16 until age 70), where the disability conforms to the 'Suited Occupation' definition as described in the contract, an advance payment of 20% of the APDC sum assured shall be payable for the first 2 years, respectively and the remaining 160% of the APDC sum assured plus the account value (if any) shall be payable in the 3rd year.
- In the event of TPD (occurs before age 70), where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the contract, a lump sum payment of 200% of APDC sum assured plus the account value (if any) shall be payable.
- In the event of accidental TPD (occurs before age 70), an additional 100% of the APDC sum assured shall be payable on top of the payout amount.
- If the APDC sum assured is less than the sum assured of the basic plan, only the 200% of APDC sum assured shall be payable instead. The sum assured of basic plan shall be reduced by the advance payments made under APDC.
- The coverage for APDC is up to the policy anniversary immediately following the age 70 of the Insured or the expiry of basic plan, whichever is earlier.

OTHERS

- (i) This policy may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
- (ii) The benefits payable under the policy are subject to deduction of any indebtedness.
- (iii) If you terminate your policy in the early years, you may get back less than the amount you have paid in.
- (iv) Cessation of premium payment before the end of the premium payment term will lead to an early termination of your policy.
- (v) Fund switching – If you find that the investment fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch the fund at any time without additional cost. Fund switching is currently free. AIA Bhd. reserves the right to impose / revise a fee by giving a 3 months written notice to the policyowner.
- (vi) Ad Hoc Top-up Premium - After the policy is incepted, you have the flexibility to increase your Account Value by paying Ad Hoc Top-up Premium. Any Top-up Premium paid will be used to purchase units in your chosen investment fund(s), based on 95% allocation rate.
- (vii) If your financial needs change over time, you have the flexibility to adjust your coverage and / or premium to better suit your needs. For assistance, please contact AIA Bhd.
- (viii) Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is/are aware of the policy that you have purchased.
- (ix) Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.

Important Note: You should refer to the policy contract for the full list of terms and conditions under this product.

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: 12/10/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

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

The benefit(s) payable under eligible policy/product 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 Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus Waiver?

A-Plus Waiver is a premium paying rider which AIA Bhd. will pay the basic plan premium payment (excluding Regular Top-up Premium, if any) on your behalf up to the end of the premium payment term of the basic plan, if the Insured is diagnosed with any one of the 38 covered critical illnesses before the expiry of this rider. The premium payable for rider(s), where applicable, shall continue to be payable.

The coverage for this rider is up to the end of the premium payment term of Basic Plan.

Note: Please refer to the Appendix for the covered critical illnesses under this rider.

2 Know Your Coverage / Benefits

As an illustration, for **RM258.75** annually, you will receive the following life insurance **coverage / benefits:**

Death Benefit	Not applicable
Total and Permanent Disability	Not applicable
Critical Illness	RM89,225.00 per annum

A-Plus Waiver **excludes** :

- **Pre-existing Conditions** prior to the Issue Date or Commencement Date, whichever is later;
- Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within 60 days following the Issue Date or Commencement Date, whichever is later;
- All other critical illnesses for which the signs or symptoms first occurred within 30 days following the Issue Date or Commencement Date, whichever is later;
- Critical illness was diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age 17; or
- The diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

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

If you have any questions or require assistance on your life insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM258.75 annually The total premium that you have to pay and the policy term may vary depending on AIA Bhd.'s underwriting requirement.
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Duration: Up to the end of the premium payment term of the basic plan.

You also have to pay the following fees and charges:

Commission	8.55% of premium or RM221.23
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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 policy terminated / cancelled.
- The premium of A-Plus Waiver is not guaranteed and AIA Bhd. reserves the right to revise the premium by giving you 3 months' written notice prior to the next policy anniversary.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

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



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

LIST OF CRITICAL ILLNESSES

The list of covered critical illnesses under A-Plus Waiver is as follows:

1. Stroke	20. Multiple Sclerosis
2. Cancer	21. Paralysis of Limbs
3. Heart Attack	22. Muscular Dystrophy
4. Coronary Artery By-Pass Surgery	23. Alzheimer's Disease / Severe Dementia
5. Serious Coronary Artery Disease	24. Motor Neuron Disease
6. Heart Valve Surgery	25. Parkinson's Disease
7. Fulminant Viral Hepatitis	26. Terminal Illness
8. End-Stage Liver Failure	27. Encephalitis
9. Primary Pulmonary Arterial Hypertension	28. Benign Brain Tumour
10. End-Stage Lung Disease	29. Major Head Trauma
11. Kidney Failure	30. Bacterial Meningitis
12. Surgery to Aorta	31. Brain Surgery
13. Chronic Aplastic Anaemia	32. Medullary Cystic Disease
14. Major Organ / Bone Marrow Transplant	33. Loss of Independent Existence
15. Blindness – Permanent and Irreversible	34. HIV Infection Due To Blood Transfusion
16. Deafness – Permanent and Irreversible	35. Cardiomyopathy
17. Loss of Speech	36. Full-blown AIDS
18. Coma	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
19. Third Degree Burns	38. Systemic Lupus Erythematosus with Severe Kidney Complications

Important Note: Please refer to the policy contract for details on the critical illnesses covered.