

PRODUCT DISCLOSURE SHEET



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.**

200701032867 (790895-D)

Date: 12/29/2025

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-Enrich20?

A-Enrich20 is a participating insurance plan with limited premium payment term of 20 years which offers a combination of protection and savings elements. This plan covers death, Total and Permanent Disability (TPD)¹, accidental death² and accidental TPD² and it matures at age 75 of the insured. This plan participates in the surplus of the life fund in the form of annual dividend (if any) and terminal dividend (if any) which are not guaranteed and depends on the operating and investment results experienced by AIA Bhd.

¹TPD coverage is up to age 65 (if applicable). This benefit is issued to standard life for insured age 60 and below.
²Accidental death coverage is up to age 70; accidental TPD coverage is up to age 65 (if applicable).

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

2 Know Your Coverage / Benefits

As an illustration, for RM54,500.00 annually, you will receive the following life insurance coverage / benefits :		
Death Benefit	RM500,000 ("Sum Assured of Basic Plan") + RM125,000 (inclusive of funeral expense benefit) + Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any). If the Sum Assured of Basic Plan is subsequently reduced, the reduced Sum Assured after such alteration will become the Sum Assured of Basic Plan ("Sum Assured of Basic Plan")	
Total and Permanent Disability	RM500,000 ("A-Plus DisabilityCare (APDC) Sum Assured") + Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Accidental Death Benefit	RM1,125,000 (inclusive of funeral expense benefit) + Double of Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Accidental Death Benefit (occurs in public transport, as a direct result of the burning of the public buildings or in an elevator car (elevators in mines and on construction sites are excluded))	RM1,625,000 (inclusive of funeral expense benefit) + Triple of Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Accidental TPD	RM1,000,000 + Double of Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Accidental TPD (occurs in public transport, as a direct result of the burning of the public buildings or in an elevator car (elevators in mines and on construction sites are excluded))	RM1,500,000 + Triple of Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Maturity Benefit	RM500,000 + Additional Sum Assured (if any) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Funeral Expense Benefit	25% of the Sum Assured of Basic Plan. This benefit shall be payable upon death or accidental death.	
Additional Sum Assured	It shall be payable upon death, TPD, accidental death, accidental TPD or upon maturity of the policy. The Additional Sum Assured shall be equivalent to:	
	Policy Year at the time of Death / Maturity	% of the Sum Assured of Basic Plan
	1 - 7	Nil
	8 - 15	10%
Guaranteed Cash Payment (GCP)	16 - Maturity	20%
	While this policy is in force (even if under the Automatic Premium Loan provision or by the Waiver of Premium Benefit claim) and during the lifetime of the insured, We shall pay you a Guaranteed Cash Payment as shown in the table below from the end of fifth (5th) policy anniversary and at the end of every policy anniversary thereafter until the maturity date:	
	End of Policy Year	% of the Sum Assured of Basic Plan
	5 - 8	2.5%
Additional Coverage	9 - 20	3.5%
	21 - Maturity	4.5%
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-Enrich20 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.		
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:



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03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/wealth-protection/investment-savings/a-enrich-20.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

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

Premium	RM54,500.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: 20 Years

You also have to pay the following fees and charges:

Commission	8.55% of premium or RM93,195.00
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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.
- All coverage / benefits may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions at the time of application.
- The premium of A-Enrich20 is guaranteed, provided that no changes are made to A-Enrich20.
- 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.
- Juvenile Lien - In the event of death or TPD of the Insured before attaining age 4, a reduced Sum Assured is payable.
- BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. 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 your 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 premiums that you have paid less any expenses which may have been incurred for any medical examination 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), 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:

Funeral Expense Benefit

- It is equivalent to 25% of the Sum Assured of Basic Plan. This benefit shall be payable upon death or accidental death.

Additional Sum Assured

- It shall be payable upon death, TPD, accidental death, accidental TPD or upon maturity of the Policy. The Additional Sum Assured shall be equivalent to:

Policy Year at the time of Death / Maturity	% of the Sum Assured of Basic Plan
1 - 7	Nil
8 - 15	10%
16 - Maturity	20%

- In the event of accidental death or accidental TPD, additional 100% of the Additional Sum Assured (if any) shall be payable.
- In the event of accidental death or accidental TPD in public transport, as a direct result of the burning of the public buildings or in an elevator car (elevators in mines and on construction sites are excluded), additional 200% of Additional Sum Assured (if any) shall be payable.

Note: The Additional Sum Assured shall not participate in the surplus of the life fund.

Guaranteed Cash Payment (GCP)

- While this policy is in force (even if under the Automatic Premium Loan provision or by the Waiver of Premium Benefit claim) and during the lifetime of the insured, We shall pay you a Guaranteed Cash Payment as shown in the table below from the end of fifth (5th) policy anniversary and at the end of every policy anniversary thereafter until the maturity date:

End of Policy Year	% of the Sum Assured of Basic Plan
5 - 8	2.5%
9 - 20	3.5%
21 - Maturity	4.5%

Extra payout in the form of non-guaranteed dividends

- Annual Dividend (if any) is a non-guaranteed dividend which is declared yearly starting from the end of 5th Policy Year until maturity;
- Terminal Dividend (if any) is a non-guaranteed dividend which is payable upon policy termination or maturity

A-Plus DisabilityCare (APDC)

- APDC provides coverage for the Insured in the event of Total and Permanent Disability (TPD).
- APDC benefit is issued for insured age 60 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment which considers age, occupation and/or medical conditions.
- The sum assured amount payable is equivalent to the total of the APDC Sum Assured and Additional Sum Assured (if any).
- In the event of TPD (occurs from age 16 until age 65), where the disability conforms to the 'Suited Occupation' definition as described in the policy contract, an advance payment of 10% of the sum assured amount shall be payable during the first and second policy anniversaries immediately following the date of commencement of the TPD, followed by the remaining 80% of the sum assured amount on the third policy anniversary immediately following the date of commencement of the TPD.
- In the event of TPD (occurs at age 65 and below), where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the policy contract, a lump sum payment of the sum assured amount shall be payable.
- If these sum assured amounts are payable either as a lump sum or advance payment, the accumulated GCP (if any), accumulated Annual Dividend (if any) and corresponding Terminal Dividend (if any) shall be payable.
- The coverage for APDC is up to age 65 of the Insured or the expiry of the Basic Plan, whichever is earlier.

OTHERS

- This policy may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. If you need clarification, please contact AIA Bhd. or your AIA Life Planner.
- The benefits payable under the policy are subject to deduction of any indebtedness.
- If you terminate your policy in the early years, you may get back less than the amount you have paid.
- 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.
- 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 aware of the policy that you have purchased.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.

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

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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 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 age 100 of the Insured or the premium payment term of Basic Plan, whichever is earlier.

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

2 Know Your Coverage / Benefits

As an illustration, for **RM910.15** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	Not applicable
Total and Permanent Disability	Not applicable
Critical Illness	RM54,500.00 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:



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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	RM910.15 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Up to age **100** of the insured or the end of the premium payment term of the basic plan, whichever is earlier.

You also have to pay the following fees and charges:

Commission	8.55% of premium or RM1,556.37
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- 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.
- The premium of A-Plus Waiver is not guaranteed and AIA Bhd. reserve 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.

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1 What is A-Plus Enrich20?

A-Plus Enrich20 is a participating insurance rider with limited premium payment term of 20 years which offers a combination of protection and savings elements. This rider covers death and TPD¹ and it matures at expiry of the basic plan. This rider participates in the surplus of the life fund in the form of annual dividend (if any) and terminal dividend (if any) which are not guaranteed and depends on the operating and investment results experienced by AIA Bhd.

¹TPD coverage is up to age 65 (if applicable). This benefit is issued to standard life for insured age 60 and below.

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

2 Know Your Coverage / Benefits

As an illustration, for **RM34,100.00** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	(RM500,000 or A-Plus Enrich20 (APE20) Cash Value, whichever is higher) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Total and Permanent Disability	(RM500,000 or APE20 Cash Value, whichever is higher) + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Maturity Benefit	RM750,000 + accumulated GCP (if any) + accumulated Annual Dividend (if any) + Terminal Dividend (if any).	
Guaranteed Cash Payment (GCP)	It shall be payable from the end of the 5th Policy Year until maturity. The GCP shall be equivalent to:	
	End of Policy Year	% of the A-Plus Enrich20 Sum Assured
	5 - 8	2.5%
	9 - 20	1.5%
	21 - Maturity	0.5%

A-Plus Enrich20 **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.

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

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my.pdsenquiry@aia.com

3 Know Your Obligations

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

Premium	RM34,100.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: 20 Years

You also have to pay the following fees and charges:

Commission	8.55% of premium or RM58,311.00
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- 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.
- All coverage / benefits may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions at the time of application.
- The premium of A-Plus Enrich20 is guaranteed, provided that no changes are made to the A-Plus Enrich20.
- 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.
- Juvenile Lien - In the event of death or TPD of the Insured before attaining age 4, a reduced Sum Assured is payable.
- **BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. 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 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

RIDER(S) DESCRIPTIONS:

Guaranteed Cash Payment (GCP)

- It shall be payable from the end of the 5th Policy Year until maturity. The GCP shall be equivalent to:

End of Policy Year	% of the A-Plus Enrich20 Sum Assured
5 - 8	2.5%
9 - 20	1.5%
21 - Maturity	0.5%

Maturity Benefit

- Upon maturity, 150% of APE20 Sum Assured, accumulated GCP (if any), accumulated Annual Dividends (if any) and Terminal Dividend (if any) shall be payable.

A-Plus DisabilityCare (APDC) on A-Plus Enrich20

- APDC provides coverage for the Insured in the event of Total and Permanent Disability (TPD).
- APDC benefit is issued for insured age 60 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment which considers age, occupation and/or medical conditions.
- If APE20 Cash Value is higher, the APE20 Cash Value shall be payable in one lump sum. If the APDC Sum Assured is higher, the following benefits shall be payable:
 - In the event of TPD (occurs from age 16 until age 65), where the disability conforms to the 'Suited Occupation' definition as described in the policy contract, an advance payment of 10% of the APDC Sum Assured shall be payable during the first and second policy anniversaries immediately following the date of commencement of the TPD, followed by the remaining 80% of the APDC Sum Assured on the third policy anniversary immediately following the date of commencement of the TPD.
 - In the event of TPD (occurs at age 65 and below), where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the policy contract, a lump sum payment of the APDC Sum Assured shall be payable.
- If these APDC payments are payable either as a lump sum or advance payment, the accumulated GCP (if any), accumulated Annual Dividend (if any) and corresponding Terminal Dividend (if any) shall be payable.
- The coverage for APDC is up to age 65 of the Insured or the expiry of the Basic Plan, whichever is earlier.

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1 What is A-Plus Waiver on A-Plus Enrich20?

A-Plus Waiver on A-Plus Enrich20 is a premium paying rider which AIA Bhd. will pay the A-Plus Enrich20 premium payment on your behalf up to the end of the premium payment term of the A-Plus Enrich20, 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 age 100 of the Insured or the premium payment term of A-Plus Enrich20, whichever is earlier.

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

2 Know Your Coverage / Benefits

As an illustration, for **RM569.47** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	Not applicable
Total and Permanent Disability	Not applicable
Critical Illness	RM34,100.00 per annum

A-Plus Waiver on A-Plus Enrich20 **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.

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3 Know Your Obligations

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

Premium	RM569.47 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Up to age **100** of the insured or the end of the premium payment term of the A-Plus Enrich20, whichever is earlier.

You also have to pay the following fees and charges:

Commission	8.55% of premium or RM973.80
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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.
- The premium of A-Plus Waiver on A-Plus Enrich20 is not guaranteed and AIA Bhd. reserve 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 on A-Plus Enrich20 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.