

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: 12/23/2025

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 Gold?

A-Enrich Gold is a non-participating endowment insurance plan with investment-linked features. 30% 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 **25** years.

¹TPD coverage is up to age 65 (if such benefit is granted). This benefit is issued without additional charges 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 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 **RM140,000.00** annually, you will receive the following life insurance coverage:

Death Benefit	(RM500,000 ("Sum Assured of Basic Plan") + outstanding Guaranteed Cash Payment (GCP) or RM1,000,000 , whichever is higher) + accumulated GCP (if any) + Account Value (if any).																
Total and Permanent Disability	RM500,000 ("A-Plus DisabilityCare (APDC) Sum Assured") + outstanding GCP or RM1,000,000 , whichever is higher) + accumulated GCP (if any) + Account Value (if any).																
Maturity Benefit	RM600,000 + accumulated GCP (if any) + Account Value (if any).																
Accidental Death Benefit	(RM500,000 + outstanding GCP or RM1,000,000 , whichever is higher) + accumulated GCP (if any) + Account Value (if any) + RM500,000 .																
Accidental TPD The coverage for accidental TPD is up to age 65 of the Insured or the expiry of basic plan, whichever is earlier.	(RM500,000 + outstanding GCP or RM1,000,000 , whichever is higher) + accumulated GCP (if any) + Account Value (if any) + RM500,000																
Guaranteed Cash Payment	<ul style="list-style-type: none">GCP shall be payable once every 2 policy years starting from the end of the 2nd policy year and payable every policy year starting from the end of the 11th policy year onwards until maturity, provided the policy is in force (even if under the automatic premium loan provision or waiver of premium benefit claim) and subject to further terms and conditions.The GCP shall be equivalent to:<table border="1"><thead><tr><th>End of Policy Year</th><th>% of the Sum Assured of Basic Plan</th></tr></thead><tbody><tr><td>2</td><td>5.0%</td></tr><tr><td>4</td><td>5.0%</td></tr><tr><td>6</td><td>5.0%</td></tr><tr><td>8</td><td>5.0%</td></tr><tr><td>10</td><td>5.0%</td></tr><tr><td>11-20</td><td>8.0%</td></tr><tr><td>21 - Maturity</td><td>12.0%</td></tr></tbody></table>	End of Policy Year	% of the Sum Assured of Basic Plan	2	5.0%	4	5.0%	6	5.0%	8	5.0%	10	5.0%	11-20	8.0%	21 - Maturity	12.0%
End of Policy Year	% of the Sum Assured of Basic Plan																
2	5.0%																
4	5.0%																
6	5.0%																
8	5.0%																
10	5.0%																
11-20	8.0%																
21 - Maturity	12.0%																
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 Gold **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-enrichgold.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM140,000.00 annually The total premium that you have to pay and the policy term may vary depending on AIA Bhd.'s underwriting requirement.
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 RM39,900.00 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	7.11% of total premium payable or RM99,540.00
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 Gold 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 (due to non-accidental causes), the following Total Death Benefit shall be payable:
 - 100% of the Sum Assured of Basic Plan plus the outstanding Guaranteed Cash Payment (GCP) or 200% of the Sum Assured of Basic Plan, whichever is higher; and
 - Accumulated GCP (if any); and
 - Account Value (if any).
- The coverage for death benefit is up to 25 years.

Accidental Death Benefit

- In the event of accidental death, 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 age 70 of the Insured.

Guaranteed Cash Payment (GCP)

- GCP shall be payable once every 2 policy years starting from the end of the 2nd policy year and payable every policy year starting from the end of the 11th policy year onwards until maturity, provided the policy is in force (even if under the automatic premium loan provision or waiver of premium benefit claim) and subject to further terms and conditions.
- The GCP shall be equivalent to:

End of Policy Year	% of the Sum Assured of Basic Plan
2	5.0%
4	5.0%
6	5.0%
8	5.0%
10	5.0%
11-20	8.0%
21 - Maturity	12.0%

Maturity Benefit

- Upon maturity at end of the 25th policy year, 120% of the Sum Assured of Basic Plan, accumulated GCP (if any) and account value (if any) shall be payable.

A-Plus Enhancer (APE)

- 30% of the premium paid of basic plan (excluding loading, if any) will be allocated into APE. This amount will be used to purchase units in the chosen investment fund(s) at 95% allocation rate.

RIDER(S) DESCRIPTIONS:

A-Plus DisabilityCare (APDC)

- APDC provides coverage on Total and Permanent Disability (TPD).
- APDC benefit is issued for issue age 60 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.
- The sum assured amount payable is equivalent to the APDC Sum Assured plus the outstanding GCP or 200% of the APDC Sum Assured, whichever is higher.
- 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 contract, an advance payment of 10% of the sum assured amount shall be payable for the first 2 years and the remaining advance payment of 80% of the sum assured amount shall be payable in the 3rd year.
- 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 contract, a lump sum payment of the sum assured amount shall be payable.
- In the event of accidental TPD (occurs at age 65 and below), additional 100% of the APDC Sum Assured shall be payable on top of the sum assured amount payout.
- If these sum assured amounts are payable either as a lump sum or advance payment, the accumulated GCP (if any) and account value (if any) shall be payable.
- The Sum Assured of Basic Plan shall be reduced by the advance payments made under APDC.
- The coverage for APDC is up to age 65 of the Insured or the expiry of 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.
- 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 in.
- If the Sum Assured of Basic Plan is subsequently reduced during the policy term, the reduced amount will become the Sum Assured of Basic Plan.
- Cessation of premium payment before the end of the premium payment term will lead to an early termination of your policy.
- 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.

- (vii) 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.
- (viii) 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.
- (ix) 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.
- (x) 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.

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Date: 12/23/2025

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 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 **RM406.00** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	Not applicable
Total and Permanent Disability	Not applicable
Critical Illness	RM140,000.00 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	RM406.00 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 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 RM347.13
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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.