

PRODUCT DISCLOSURE SHEET



**AIA PUBLIC
TAKAFUL**
AIA PUBLIC Takaful Bhd
201101007816 (935955-M)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

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

Date: 12/29/2025

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATES / PRODUCTS 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).

1 What is A-Enrich Rezeki?

A-Enrich Rezeki offers a combination of takaful protection and investment for 20 years. If the Person Covered dies or is totally and permanently disabled during the term of the certificate, it pays the death or total and permanent disability benefit and the value of the investment units in Participant's Investment Fund (if any) at the time of claim. This plan is meant for protection and investment.

The applicable Shariah concepts under this takaful certificate are *Tabarru'* (donation), *Wakalah* (agency), *Wakalah bi al-Istithmar* (investment agency), *Ju'alah* (performance incentive), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the enclosed appendix for detailed description of these Shariah concepts.

2 Know Your Coverage / Benefits

As an illustration, for RM6,000.00 annually, you will receive the following family takaful coverage:

Death Benefit	<u>Death in certificate year 1 or certificate year 2</u> An amount equivalent to 100% of the contributions that have been paid (excluding the contributions of A-Plus Saver-i, rider and loading, if any) plus the account value of Participant's Investment Fund (if any) at the time of claim.
	<u>Death in certificate year 3 and beyond</u> 100% of the current annual contribution (excluding the contributions of A-Plus Saver-i, rider and loading, if any) multiplied by the certificate year number together with the account value of Participant's Savings Fund and Participant's Investment Fund (if any) at the time of claim less total Investment Booster that have been credited.
Total and Permanent Disability Benefit	<u>Total and permanent disability in certificate year 1 or certificate year 2</u> An amount equivalent to 100% of the contributions that have been paid (excluding the contributions of A-Plus Saver-i, rider and loading, if any) plus the account value of Participant's Investment Fund (if any) at the time of claim.
	<u>Total and permanent disability in certificate year 3 and beyond</u> 100% of the current annual contribution (excluding the contributions of A-Plus Saver-i, rider and loading, if any) multiplied by the certificate year number together with the account value of Participant's Savings Fund and Participant's Investment Fund (if any) at the time of claim less total Investment Booster that have been credited.
Investment Booster	The benefit amount will be paid into Participant's Investment Fund according to the following schedule: <ul style="list-style-type: none">At the end of certificate year 2 to certificate year 5: 10% of the current annual contributionAt the end of certificate year 6 to certificate year 11: 20% of the current annual contributionAt the end of certificate year 12 to certificate year 19: 30% of the current annual contribution Note: The current annual contribution excludes the contributions of A-Plus Saver-i, rider and loading, if any.
Maturity Benefit	400% of the current annual contribution (excluding the contributions of A-Plus Saver-i, rider and loading, if any) plus the account value of Participant's Savings Fund and Participant's Investment Fund (if any) at maturity.
Savings Booster	An additional 50% of the current annual contribution (excluding the contributions of A-Plus Saver-i, rider and loading, if any) will be payable together with the Maturity Benefit provided that all contribution are paid within the allocated payment term and no withdrawal has been made from Participant's Savings Fund throughout the certificate term.
Vitality Booster	This benefit is only applicable for AIA Vitality member. Please refer to the enclosed appendix for description on Vitality Booster.
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 the selected rider(s).

Your family takaful **excludes** :

- Suicide - if death is due to suicide within 1 year from the issue date or commencement date (whichever is later), we will pay an amount equivalent to the basic plan's contributions that have been paid (excluding loading, if any) plus the account value of Participant's Investment Fund (if any). The takaful certificate will then be terminated.
- Total and permanent disability due to accidental causes arising from the occurrence of the following:
 - willful exposure to danger or self-inflicted acts while sane or insane;
 - service in any armed forces in time of war (whether declared or undeclared) or while under orders for warlike operations or restoration of public order;
 - activities connected to any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial airline on a regular scheduled passenger trip over its established passenger route; or
 - any congenital defect which has manifested or was diagnosed before age 17 or pre-existing disability resulting from a physical or mental condition.

Note: This list is **non-exhaustive**. You must refer to your takaful certificate for the full list of exclusions.

Note: Application is subject to approval.

If you have any questions or require assistance on your family takaful, you can:



Call us at:

1300-88-8922



Visit us at:

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



E-mail us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:

Contribution	RM6,000.00 annually
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Duration: **10** years

The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).

Contribution allocated to purchase units	23.8% total contribution paid or RM14,250.00 Please refer to the Product Illustration for more details.
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You also have to pay the following fees and charges:

Total commission	7.4% of total contribution paid or RM4,410.00
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Total <i>Wakalah</i> fee (including commission)	20.4% of total contribution paid or RM12,225.00
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Other applicable charges	<ul style="list-style-type: none">Fund management charge to cover the administration costs of investing and managing the investment-linked fund(s).Fund switching charge to cover the administration costs of switching the investment from one investment-linked fund to another.
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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 certificate terminated.
- The funds available under the takaful certificate are Participants' Risk Fund, Participant's Savings Fund and Participant's Investment Fund.
- The account value of Participant's Savings Fund and Participant's Investment Fund depends on the performance of your chosen investment linked funds and is not guaranteed.
- You have a grace period of 31 days from each contribution due date to pay the contribution for the takaful certificate. The takaful certificate will remain in force during this period. If contribution remains unpaid at the end of this grace period, the takaful certificate shall continue under Automatic Contribution Scheme where the unpaid contribution (including rider and loading contribution, if any, and minus the contribution of A-Plus Enhancer-i) will first be deducted from the surrender value in Participants' Risk Fund, then from the account value of Participant's Investment Fund (if any), and lastly from the account value of Participant's Savings Fund, in that order and subject to availability of fund, until the full contribution amount has been paid.

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

? Can I cancel my certificate?

Yes, you may cancel your takaful certificate by giving a written notice to us.

- Free-look period:** You may cancel your certificate within 15 days of receiving your e-certificate contract via AIA's customer portal or within 15 days of receiving the hardcopy version, whichever is applicable. The contributions that you have paid (less the contributions paid of A-Plus Enhancer-i and A-Plus Saver-i) and the account value of Participant's Savings Fund and Participant's Investment Fund (subject to the investment linked takaful fund(s)' unit price fluctuations) plus all *Wakalah* fee that have been deducted will be refunded to you less any medical expenses incurred.
- After free-look period:** You may surrender your certificate by giving a written notice to us. The surrender value of the takaful certificate will be the surrender value in Participants' Risk Fund and the account value of Participant's Savings Fund and Participant's Investment Fund (if any). Please consider carefully as you may make a loss should you surrender the takaful certificate. The takaful certificate will then be terminated.

This takaful plan is managed by AIA PUBLIC Takaful Bhd., a licensed takaful operator under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note: Application is subject to approval.

APPENDIX

Applicable funds under the takaful certificate

Participant's Savings Fund – The fund where the contribution of A-Plus Enhancer-i, after the deduction of *Wakalah* fee, will be used to purchase units in the chosen investment-linked funds based on the applicable allocation rate. Partial withdrawal from this fund will forfeit the payment of Savings Booster upon maturity of the takaful certificate.

Participant's Investment Fund - The fund where the contribution of A-Plus Saver-i and ad hoc top-up, after the deduction of *Wakalah* fee, and the payout under Investment Booster will be used to purchase units in accordance with the fund direction of A-Plus Enhancer-i. Partial withdrawal from this fund will not affect the payment of Savings Booster upon maturity of the takaful certificate. Full withdrawal from this fund is allowed.

Participants' Risk Fund - The fund where *Tabarru'* is credited into and from which takaful benefits are payable based on the concepts of solidarity, brotherhood and cooperation among the participants. The actual amount of expenses incurred for direct claims related expenses (e.g. investigation cost) and investment cost directly attributable to the Participants' Risk Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participants' Risk Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

Applicable Shariah contracts under the takaful certificate

***Tabarru'* (donation)** - the contract applied among the participants. It is the net amount of the contribution after the deduction of *Wakalah* fee and A-Plus Enhancer-i contribution. *Tabarru'* will take into effect when the amount is allocated into the Participants' Risk Fund for the purpose of mutual help and assistance to fellow participants in need. *Tabarru'* is not guaranteed and you may need to top up the contribution if the *Tabarru'* is revised.

***Wakalah* (agency)** - the contract between the participant and AIA PUBLIC Takaful Bhd. (as takaful operator) where the participant authorises AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of takaful operations which includes underwriting, investment of the Participants' Risk Fund, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the participant's contribution as *Wakalah* fee in return of these services. In performing the duties under the *Wakalah* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform certain tasks that are relevant task to the takaful operations.

***Wakalah bi al-Istithmar* (investment agency)** - the contract between the participant and AIA PUBLIC Takaful Bhd. where the participant appoints AIA PUBLIC Takaful Bhd. to manage Shariah-compliant investment activities within the Participant's Investment Fund and Participant's Investment Fund (if any) on behalf of the participant. An agreed fund management charge will be levied in return for these services. In performing the duties under the *Wakalah bi al-Istithmar* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to carry out certain tasks that are relevant to the Shariah-compliant investment activities.

***Ju'alah* (performance incentive)** - the reward contract between the participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as *Ujrah* (performance fee) for managing the fund efficiently which result in the surplus.

***Qard* (interest-free loan)** - the contract where AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund in the event it becomes deficit and unable to pay takaful benefits to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

Conditional *Hibah* (gift) – the payment of an agreed amount of money under the *Hibah* contract from one party to another that takes effect when a specified condition has occurred. With respect to the surplus from the Participants' Risk Fund, conditional *Hibah* refers to payment of 50% of the distributable surplus for a particular financial year by AIA PUBLIC Takaful Bhd. to the participant provided that the Participants' Risk Fund is not in deficit and the takaful certificate has not incurred any claims in that financial year. With respect to the payment of the takaful benefits, conditional *Hibah* refers to payment of the death benefit by AIA PUBLIC Takaful Bhd. to the beneficiary as nominated by the participant upon the demise of the person covered.

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

APPENDIX

Allocation of contribution under the takaful certificate

Regular Contribution	
(The allocation rate for regular contribution varies depending on the selected contribution payment term. Please refer to Product Illustration for details)	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
This amount will be allocated into Participant's Risk Fund as <i>Tabarru'</i>	This amount is used to pay AIA PUBLIC Takaful Bhd.'s expenses and distribution costs, including the commission payable to the AIA Life Planner.
A-Plus Enhancer-i, A-Plus Saver-i and Ad Hoc Top-Up Contribution	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
95% of the contribution	5% of the contribution

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

APPENDIX

Vitality Booster

This is an extra benefit applicable to the takaful certificate when the Person Covered signs up as an AIA Vitality member and participates in A-Enrich Rezeki.

An initial Vitality Booster Percentage of 20% will be granted where the percentage will change based on the Person Covered's AIA Vitality Status at every Vitality Booster anniversary. The Vitality Booster amount is determined by multiplying the current Vitality Booster Percentage with the account value of Participant's Savings Fund, subject to a maximum of 200% of the current annual contribution (excluding the contributions of A-Plus Saver-i, rider and loading, if any). It is payable at maturity or upon termination of the takaful certificate due to death or total and permanent disability beginning from certificate year 3 onwards.

The quantum of adjustment in Vitality Booster Percentage shall be based on the table below. If the Person Covered's AIA Vitality Status is consistently Bronze or Silver, the Vitality Booster Percentage may eventually decrease to 0%. The Vitality Booster Percentage will not fall below 0% and will remain as such until there is a positive change in Vitality Booster Percentage.

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 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)

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

Note: Application is subject to approval.