

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/09/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked 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-Life Wealth Builder?

A-Life Wealth Builder offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the higher of death/total permanent disability benefit or the value of the investment units, at the time of claim.

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

2 Know Your Coverage / Benefits

As an illustration, for **RM4,476.00** annually, you will receive the following insurance **coverage**:

Death Benefit	RM500,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Total and Permanent Disability (TPD) The coverage is up to age 70.	RM500,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Accidental Death Benefit The coverage is up to age 70.	RM1,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Accidental Death in Public Conveyance Benefit The coverage is up to age 70.	RM1,500,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Accidental Death due to Natural Disaster The coverage is up to age 70.	RM3,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Wealth Rewards	RM25,000.00 at age of 65 and every 10 years subsequently
Wealth Booster	5.00% of the Sum Assured of the basic plan, payable upon maturity in addition to Maturity Benefit
Maturity Benefit	Upon maturity at age 70, 100% of Account Value in Protection Account and Savings Account shall be payable.
Vitality Wealth Booster (only applicable if the Insured is an AIA Vitality member)	Total percentage earned every year based on Insured's AIA Vitality Status, multiplied by 20% of the Sum Assured of basic plan, and subject to a maximum of 20% of Sum Assured of basic plan. This benefit shall be payable upon maturity or upon termination of policy due to death, TPD or critical illness, whichever is earlier.
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).

Note: Only any one of the Death Benefit, Accidental Death Benefit, Accidental Death in Public Conveyance Benefit or Accidental Death due to Natural Disaster is payable.

A-Life Wealth Builder **excludes**:

- **Suicide** - If death was due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, AIA Bhd will refund the Account Value as at the date of death without interest together with the total unallocated premium and policy charges deducted 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.
- TPD or accidental death due to willful exposure to danger or self-inflicted act while sane or insane.

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

If you have any questions or require assistance on your investment linked 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/wealth-legacy-planning/a-life-wealth-builder.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:					
Premium	RM4,476.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.				
Duration: 20 years					
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).					
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.				
You also have to pay the following fees and charges:					
Commission	8.00% of total premium payable or RM7,161.60				
Cost of Insurance (COI)	The COI is deducted monthly from the value of your units and it generally increases as you grow older.				
Monthly Service Charge	RM 8.00 monthly to cover the administration cost of maintaining your policy.				
Fund Management Charge	Please refer to the respective Fund Fact Sheet for more details.				
Partial Withdrawal Charge	Withdrawal of Account Value within the first 2 policy years incurs a charge:				
	Policy Year	% of Withdrawal Amount			
	Premium Payment Term	5 Years	10 Years	20 Years	Full Coverage Term
	1	5%	10%	20%	20%
	2	Nil	5%	10%	10%
Note: Partial Withdrawal Charge does not apply to Account Value from any A-Plus Saver or Top-up Premium.					
Surrender Charge	Surrendering the policy in first 2 policy years incurs a charge:				
	Policy Year	% of Account Value			
	Premium Payment Term	5 Years	10 Years	20 Years	Full Coverage Term
	1	5%	10%	20%	20%
	2	Nil	5%	10%	10%
Note: Surrender Charge does not apply to Account Value from any A-Plus Saver or Top-up Premium.					

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 Account Value of this product shall depend on the performance of your chosen investment fund(s).
- The COI rate and other fees and charges for this product are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- This product provides Five Years Guaranteed Coverage. However, when Five Years Guaranteed Coverage is revoked due to any reason, your policy will lapse when the Account Value is insufficient to pay for the COI, other fees and charges.
- You are given a grace period of 31 days from each premium due date to make payment. If the premium remains unpaid at the end of this period, your policy may lapse when your Account Value is insufficient to pay for the COI, fees and charges.
- After the 31-day grace period, you have additional 14-day late payment period to make your payment. If it is still unpaid at the end of this period, your policy may lapse when your Account Value is insufficient to pay for the COI, fees and charges.
- This basic plan comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.
- THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.**

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 signed by you. 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 unallocated premiums, value of units (if any) and other policy charges less medical expenses (if any) which may have been incurred in relation to your application 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 made within 15 days after you have received your policy contract.
- After Free-look Period:** After the Free-look Period, you may surrender your policy by giving AIA Bhd. a written notice. The surrender value (if any) is the Account Value in Protection Account and Savings Account, which are not guaranteed. A surrender charge will apply upon surrender request. Please refer to the Sales Illustration for more details. Please reconsider carefully as you may make a loss should you surrender the policy. The policy will then be terminated.



APPENDIX

BASIC PLAN DESCRIPTIONS:

A-Life Wealth Builder offers the following benefits:

Death Benefit

- Upon death of the Insured during the coverage term, the amount payable is the higher of:
 - (a) Sum Assured of basic plan, or
 - (b) Account Value in the Protection Account and Savings Account (if any).
- The coverage for Death Benefit is up to age 70.
- A Juvenile Lien shall apply in the event of death of the Insured before attaining age 4.

A-Plus Disability Care (APDC)

- APDC provides coverage for Total and Permanent Disability (TPD).
- In the event of TPD of the Insured occurs prior to age 70, the amount payable is the higher of:
 - (a) TPD Sum Assured; or
 - (b) Account Value in the Protection Account and Savings Account (if any).
- If Account Value in the Protection Account and Savings Account is payable, a lump sum payment shall be paid.
- If TPD Sum Assured is payable, the following shall apply:
 - (a) In the event of TPD, where the disability conforms to the "Suited Occupation" definition as described in the contract, an advance payment of 10% of the total of TPD Sum Assured shall be payable in first and second Policy Anniversary immediately following the date of commencement of TPD, followed by the remaining 80% of the TPD Sum Assured in the third Policy Anniversary immediately following the date of commencement of TPD.
 - (b) In the event of TPD, where the disability conforms to the "Juvenile Disability", "Presumptive Disability" or "Any Occupation" definition as described in the contract, a lump sum payment of the TPD Sum Assured shall be payable.
 - (c) The Sum Assured of basic plan shall be reduced by the advance payments made under APDC.
 - (d) A Juvenile Lien shall apply in the event of TPD of the Insured before attaining age 4.

Accidental Death Benefit

- In the event of accidental death of the Insured occurs prior to age 70, the amount payable is the higher of:
 - (a) 200% of the Sum Assured of basic plan, or
 - (b) Account Value in the Protection Account and Savings Account.
- A Juvenile Lien shall apply in the event of accidental death of the Insured before attaining age 4.

Accidental Death in Public Conveyance Benefit

- In the event of accidental death in public conveyance of the Insured occurs prior to age 70, the amount payable is the higher of:
 - (a) 300% of the Sum Assured of basic plan, or
 - (b) Account Value in the Protection Account and Savings Account.
- A Juvenile Lien shall apply in the event of accidental death of the Insured before attaining age 4.

Accidental Death due to Natural Disaster Benefit

- In the event of accidental death due to natural disaster of the Insured occurs prior to age 70, the amount payable is the higher of:
 - (a) 600% of the Sum Assured of basic plan, or
 - (b) Account Value in the Protection Account and Savings Account.
- A Juvenile Lien shall apply in the event of accidental death of the Insured before attaining age 4.

Wealth Rewards

- Wealth Rewards will be credited in one lump sum into the Savings Account at the end of policy anniversary upon the Insured attains age of 65 and every 10 years subsequently until maturity, as below:

% of Sum Assured	Sum Assured	
	Below RM500,000	RM500,000 and above
19 years and below	1%	2%
20 - 34 years	2%	4%
35 years and above	2.5%	5%

- The Wealth Rewards will be payable provided that:
 - No prior withdrawals are made from the Protection Account and Savings Account, except for withdrawal under the Life-Stage Celebration events;
 - Premiums are paid up to date; and
 - The policy is still in force.
- The Sum Assured used shall equal to the initial Sum Assured or current Sum Assured, whichever is lower. This includes any reduction of Sum Assured due to, including but not limited to claims and request to reduce Sum Assured.

Wealth Booster

- Upon maturity at age 70, the Wealth Booster will be paid out, depending on the policy term and Sum Assured, as below:

% of Sum Assured	Sum Assured	
	Below RM500,000	RM500,000 and above
19 years and below	1%	2%
20 - 34 years	2%	4%
35 years and above	2.5%	5%

- The Wealth Booster will be doubled provided that:
 - (a) No prior withdrawals are made from the Protection Account and Savings Account, except for withdrawal under the Life-Stage Celebration events; and
 - (b) Premiums are paid up to date.
- If expiry age 100 was selected, Wealth Booster will also be payable upon death after age 80.
- The Sum Assured used shall equal to the initial Sum Assured or current Sum Assured, whichever is lower. This includes any reduction of Sum Assured due to, including but not limited to claims and request to reduce Sum Assured.

Maturity Benefit

- Upon maturity at age 70, 100% of the Account Value in Protection Account and Savings Account shall be payable.

Vitality Wealth Booster (only applicable if the Insured is an AIA Vitality member)

- 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-Life Wealth Builder, you are entitled to an extra benefit called Vitality Wealth Booster.
- You will be granted with an initial percentage of 20% of the Vitality Wealth Booster Percentage. The Vitality Wealth Booster Percentage will change based on AIA Vitality Status at every Vitality Wealth Booster Anniversary.
- Vitality Wealth Booster Percentage will be locked in at age fifty-five (55) of the Insured or the twentieth (20th) Vitality Wealth Booster Anniversary from the Effective Date, whichever is later.
- Vitality Wealth Booster is determined by multiplying the higher of current Vitality Wealth Booster Percentage or the Locked-in Vitality Wealth Booster Percentage with 20% of your Basic Sum Assured, subject to a maximum 20% of the Sum Assured of basic plan. It is payable upon maturity or upon termination of policy due to death, TPD or critical illness, whichever is earlier.
- The quantum of adjustment in Vitality Wealth Booster Percentage (%) shall be based on the Insured's AIA Vitality status as at forty-five (45) days before the Vitality Wealth Booster Anniversary as per the table below:

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

Automatic Extension of Coverage Term

- Upon the Insured reaching age 70 and the policy is in force, the basic plan and any attaching riders (except for A-Plus Waiver, A-Plus Spouse Waiver Extra and A-Plus Parent Waiver, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching age 70. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders shall expire at age 70. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

Life-Stage Celebration

- Starting from policy year 5 and onwards, you can withdraw up to ten percent (10%) of the Account Value at any time for the Life Stage Celebration events that occur after the policy is in force.
- Each event below is only allowed once, except for "Personal milestone" event which is capped at 2 times. There will be only one (1) life stage event withdrawal in a policy year and the total Account Value remaining after the withdrawal must be at least a minimum of RM10,000. We will require submission of proof of the Life-Stage Celebration, except for "Personal milestones" event in which you are allowed to withdraw without proof.
 - (i) Graduating from tertiary education
 - (ii) Getting married
 - (iii) Having a new child (including legal adoption)
 - (iv) Child getting married
 - (v) Buying a house
 - (vi) Buying a car
 - (vii) Starting own company
 - (viii) Retirement after age 60
 - (ix) Personal milestones
- Any withdrawal from this Life-Stage Celebration shall not reduce your Sum Assured of the basic plan, Wealth Rewards and doubled Wealth Booster at maturity. However, the Account Value will be deducted by any withdrawal made from Life-Stage Celebration.

Five (5) Years Guaranteed Coverage

- The policy shall continue to be in force within the first 5 policy years even though the account value is insufficient to cover the fees and charges of the policy, provided all the following conditions are met:
 - All the regular premiums and A-Plus Saver (if any) have been paid on the due date or during the grace period or the late payment period;
 - All the revised regular premiums and A-Plus Saver (if any) due to the increase of COI have been paid on the due date or during the grace period or the late payment period;
 - The premium holiday has never been exercised; and
 - There has been no change in the policy that resulted in the increment of the COI or any reduction in the existing or future account value such as partial withdrawal.

OTHERS

- (i) Partial Withdrawal – Partial withdrawals are allowed and may be subject to the applicable Partial Withdrawal Charge for the first 2 policy years. Such withdrawals may reduce the Basic Sum Assured and will revoke the Five Years Guaranteed Coverage. Refer Product Disclosure Sheet – Section 3: Know Your Obligation for the details of the Partial Withdrawal Charge.
- (ii) Surrender – You may surrender the policy, subject to the applicable Surrender Charge for the first 2 policy years. Upon surrender, any Account Value will be payable. The policy will then be terminated. Refer Product Disclosure Sheet – Section 3: Know Your Obligation for the details of the Surrender Charge.

- (iii) 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. Fund switching is currently free. AIA Bhd. reserves the right to impose / revise a fee by giving a 3 months written notice to the Owner.
- (iv) Top-up Premium - After the policy is incepted, you have the flexibility to increase your Account Value by paying top-up premium. Any top-up premium paid will be credited in the Savings Account and used to purchase units in your chosen investment fund(s), based on 95% allocation rate.
- (v) 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 Life Planner or AIA Bhd directly.
- (vi) 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.
- (vii) Claims – Please refer to AIA Bhd.'s website on the claim procedures.

Important Note: Please refer to the policy contract for the full list of terms and conditions.

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1 What is A-Plus Waiver?

A-Plus Waiver is a unit deducting rider which AIA Bhd. will pay the 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 44 covered critical illnesses or undergoes a covered surgery before the expiry of this rider.

The coverage for this rider is until the end of the premium payment term of the basic plan.

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

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage**:

Death Benefit	Not applicable
Total and Permanent Disability	Not applicable
Critical Illness	RM4,476.00 per annum

A-Plus Waiver **excludes**:

- any pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later; or
- any of the critical illnesses or covered surgeries caused by a self-inflicted injury.

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

If you have any questions or require assistance on your investment-linked insurance, you can:



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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 your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Duration:	Up to the end of the premium payment term of the basic plan
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.

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 COI rate and other fees and charges for this rider are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- A waiting period of 30 days and 60 days from the Issue Date or Commencement Date, whichever is later, shall apply depending on the type of critical illness.

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. Insurance charges which may have been 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. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

LIST OF CRITICAL ILLNESSES

The list of covered critical illnesses is as follows:

1) Stroke	24) Motor Neuron Disease
2) Cancer	25) Parkinson's Disease
3) Heart Attack	26) Terminal Illness
4) Coronary Artery By-Pass Surgery	27) Encephalitis
5) Serious Coronary Artery Disease	28) Benign Brain Tumour
6) Heart Valve Surgery	29) Major Head Trauma
7) Fulminant Viral Hepatitis	30) Bacterial Meningitis
8) End-Stage Liver Failure	31) Brain Surgery
9) Primary Pulmonary Arterial Hypertension	32) Medullary Cystic Disease
10) End-Stage Lung Disease	33) Loss of Independent Existence
11) Kidney Failure	34) HIV Infection Due To Blood Transfusion
12) Surgery to Aorta	35) Cardiomyopathy
13) Chronic Aplastic Anaemia	36) Full-blown AIDS
14) Major Organ / Bone Marrow Transplant	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
15) Blindness - Permanent and Irreversible	38) Systemic Lupus Erythematosus with Severe Kidney Complications
16) Deafness - Permanent and Irreversible	39) Apallic syndrome
17) Loss of Speech	40) Chronic Relapsing Pancreatitis
18) Coma	41) Creutzfeldt-Jakob Disease (Mad Cow Disease)
19) Third Degree Burns	42) Elephantiasis
20) Multiple Sclerosis	43) Poliomyelitis
21) Paralysis of Limbs	44) Progressive scleroderma
22) Muscular Dystrophy	
23) Alzheimer's Disease / Severe Dementia	

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

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1 What is A-Plus Spouse Waiver Extra?

A-Plus Spouse Waiver Extra is a unit deducting rider which AIA Bhd. will pay the premium payment on your behalf up to the premium payment term of the basic plan, upon the Insured's spouse's death, suffered from total and permanent disability (prior to age 70) or diagnosed with any one of the 44 covered critical illnesses or undergoes a covered surgery before the expiry of this rider.

The coverage for this rider is until the end of the premium payment term of the basic plan or when the Insured's spouse reaches the age of 100 years old, whichever is earlier.

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

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage:

Death Benefit	RM4,476.00 per annum
Total and Permanent Disability	RM4,476.00 per annum
Critical Illness	RM4,476.00 per annum

A-Plus Spouse Waiver Extra **excludes**:

- death due to commits suicide within one (1) year from the Issue Date or Commencement Date, whichever is later; or
- any disability caused directly or indirectly, wholly or partly, due to willful exposure to danger or self-inflicted act while sane or insane; or
- any pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later; or
- any of the critical illnesses or covered surgeries caused by a self-inflicted injury.

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

If you have any questions or require assistance on your investment-linked 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 your investment-linked insurance, you must pay a premium of:

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
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Duration: Up to the end of the premium payment term of the basic plan

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
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You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
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Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.
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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 COI rate and other fees and charges for this rider are not guaranteed and may be varied from time to time by giving a 3 months written notice to the Owner. You are required to pay top-up premium if the COI rate, other fees and charges increase.
- A waiting period of 30 days and 60 days from the Issue Date or Commencement Date, whichever is later, shall apply depending on the type of critical illness.

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. Insurance charges which may have been 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. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



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1) Stroke	24) Motor Neuron Disease
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5) Serious Coronary Artery Disease	28) Benign Brain Tumour
6) Heart Valve Surgery	29) Major Head Trauma
7) Fulminant Viral Hepatitis	30) Bacterial Meningitis
8) End-Stage Liver Failure	31) Brain Surgery
9) Primary Pulmonary Arterial Hypertension	32) Medullary Cystic Disease
10) End-Stage Lung Disease	33) Loss of Independent Existence
11) Kidney Failure	34) HIV Infection Due To Blood Transfusion
12) Surgery to Aorta	35) Cardiomyopathy
13) Chronic Aplastic Anaemia	36) Full-blown AIDS
14) Major Organ / Bone Marrow Transplant	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
15) Blindness - Permanent and Irreversible	38) Systemic Lupus Erythematosus with Severe Kidney Complications
16) Deafness - Permanent and Irreversible	39) Apallic syndrome
17) Loss of Speech	40) Chronic Relapsing Pancreatitis
18) Coma	41) Creutzfeldt-Jakob Disease (Mad Cow Disease)
19) Third Degree Burns	42) Elephantiasis
20) Multiple Sclerosis	43) Poliomyelitis
21) Paralysis of Limbs	44) Progressive scleroderma
22) Muscular Dystrophy	
23) Alzheimer's Disease / Severe Dementia	

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