

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: 12/09/2025

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-Life Wealth Venture?

A-Life Wealth Venture offers insurance protection for 10 years. It pays a lump sum death benefit if you die or suffer Total and Permanent Disability (TPD)¹ during the term of the policy.

¹TPD coverage is up to age 70 (if such benefit is granted). This benefit is issued without additional charges to standard life for insured age 65 and below.

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

2 Know Your Coverage / Benefits

As an illustration, for **RM759.00** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	RM500,000 ("Basic Sum Assured")
Total and Permanent Disability	(RM500,000 ("A-Plus DisabilityCare (APDC) Sum Assured"))
Conversion Privilege	<p>This plan comes with Conversion Privilege which allows you to convert your policy to a new plan covering death and TPD only, without further medical underwriting, subject to the following terms and conditions:</p> <ul style="list-style-type: none">At the time of conversion, the Insured's age is 65 years old or below and within the minimum and maximum entry age allowable for the new plan;For conversion to a term plan, the conversion can only be executed within five (5) years before the expiry date of this policy;The sum assured of the new plan which covers death shall not be greater than the Death Benefit of this policy; andIf this policy is issued with TPD coverage, the TPD Sum Assured under the new plan shall not be greater than the A-Plus DisabilityCare (APDC) Sum Assured of this policy. <p>Once the Conversion Privilege is executed, this policy will be surrendered for its Cash Value (if any).</p>
Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)	Up to 0.05% of the Basic Sum Assured depending on the Insured's AIA Vitality Status.
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-Life Wealth Venture **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 the 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/wealth-legacy-planning/a-life-wealth-venture.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

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

Premium	RM759.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
Duration: 10 Years	
You also have to pay the following fees and charges:	
Commission	9.50% of premium or RM648.95

- 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-Life Wealth Venture is guaranteed, provided that no changes are made to the A-Life Wealth Venture.
- 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, TPD or critical illness (whichever is applicable) 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:

Death Benefit

- In the event of death, 100% of the Basic Sum Assured shall be payable.
- The coverage term is up to 10 years.

Conversion Privilege

This plan comes with Conversion Privilege which allows policy owner to convert this policy to a new life policy covering death and TPD (if applicable) only, without further medical underwriting, subject to the following terms and conditions:

- Policy owner is required to give AIA Bhd. a written notice to exercise this Conversion Privilege and a completed application form for the new life policy;
- At the time of conversion, the Insured's age is 65 years old or below and within the allowable age limit for the new life policy;
- For conversion to a new term life policy, the conversion can only be executed within 5 years before the expiry date of this policy;
- The sum assured of the new life policy which covers death shall not be greater than the Basic Sum Assured of this policy;
- If this policy is issued with TPD coverage, the TPD sum assured under the new plan shall not be greater than the TPD coverage i.e. A-Plus DisabilityCare (APDC) Sum Assured of this policy.
- This policy shall automatically terminate upon our approval of the new life policy; and
- Upon surrendering this policy, the policy becomes null and void. The cash value (if any) less any indebtedness shall be payable.

Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)

This plan comes with Vitality Yearly Cash Bonus. Vitality Yearly Cash Bonus (if any) will be payable on every policy anniversary. However, the first Vitality Yearly Cash Bonus and the second Vitality Yearly Cash Bonus will be payable after the policy has been in-force for 2 years on second policy anniversary. The Vitality Yearly Cash Bonus shall be payable based on the Basic Sum Assured and the Insured's AIA Vitality Status as at forty-five (45) days before the policy anniversary as stated in the table below:

Insured's AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage(%)	0.05%	0.025%	0%	0%

Notes:

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the policy year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- If the Basic Sum Assured is reduced after advance payment(s) made under APDC (if any), the Vitality Yearly Cash Bonus shall be payable based on the reduced Basic Sum Assured.
- Vitality Yearly Cash Bonus for the policy year will cease upon the occurrence of any of the following events:
 - (i) Death of the Insured; or
 - (ii) Insured ceases to be an AIA Vitality member; or
 - (iii) Policy is converted to a non-participating Reduced Paid-Up Insurance; or
 - (iv) Policy becomes terminated, matured, lapsed or is surrendered; or
 - (v) 100% of the Basic Sum Assured has been paid out,whichever occurs earlier.

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.

Preferred Discount

This plan also comes with Preferred Discount to encourage healthy lifestyles. If the Insured submits the blood test report to AIA Bhd. with all the readings which are within the prescribed medical range and upon fulfilment of the terms and conditions[#], You shall be entitled to a Preferred Discount based on the table below and it's only applicable to the premium payable for Basic Plan:

Preferred Discount	Criteria		Premium Payment Term	
			Below 20 Years	20 Years and above
Tier 1	Body Mass Index (BMI)	Age ≤ 50 : BMI 18 - 29; Age 51-70: BMI 18 - 31	2.5%	5.0%
	Blood Pressure	Age ≤ 50 : up to 140/90 Age 51-60: up to 145/90 Age > 60 : up to 150/90		
	Total Cholesterol	Up to 260mg/dl (6.72 mmol)		
	TC/HDL Ratio	Age ≤ 50: up to 5.5 Age > 50: up to 6.0		
	Glucose/Hba1c	HBA1c: 4.1% - 5.6% Fasting: < 5.6mmol/L Random: < 7.8mmol/L		
Tier 2	Body Mass Index (BMI)	Age ≤ 50 : BMI 18 - 29; Age 51-70: BMI 18 - 31	5.0%	10.0%
	Blood Pressure	Age ≤ 50 : up to 140/90 Age 51-60: up to 145/90 Age > 60 : up to 150/90		
	Total Cholesterol	Up to 260mg/dl (6.72 mmol)		
	TC/HDL Ratio	Age ≤ 50: up to 5.5 Age > 50: up to 6.0		
	Glucose/Hba1c	HBA1c: 4.1% - 5.6% Fasting: < 5.6mmol/L Random: < 7.8mmol/L		
In addition, Blood Profile A* is required and all the readings submitted for Blood Profile A* must be within the prescribed medical range.				
* Blood Profile A refers to blood test report that contains full blood count, blood glucose, renal function test, liver function test, and lipid profile.				

Terms and conditions:

- The date of blood test report must be within six (6) months from the blood test report submission date to AIA Bhd.
- The blood test must be performed at a Hospital, Clinic or Legally Registered Healthcare Provider operated by a registered medical practitioner.
- The Preferred Discount offered shall be subject to AIA Bhd.'s assessments.

RIDER(S) DESCRIPTIONS:

A-Plus DisabilityCare (APDC)

- APDC provides coverage for Total and Permanent Disability (TPD).
- APDC Benefit is issued for issue age 65 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions.
- In the event of TPD, where the disability conforms to the 'Suited Occupation' as described in the policy contract, 10% of the APDC 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 APDC Sum Assured in the third policy anniversary immediately following the date of commencement of TPD.
- In the event of TPD, where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the policy contract, 100% of the APDC Sum Assured shall be payable.
- The Basic Sum Assured shall be reduced by the advance payment(s) made under APDC.
- The coverage for APDC is up to age 70 of the Insured or the expiry of Basic Plan, whichever is earlier.

OTHERS

1. This policy may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
2. 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.
3. The benefits payable under the policy are subject to deduction of any indebtedness.
4. If you terminate your policy in the early years, you may get back less than the amount you have paid.
5. 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.
6. 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.
7. 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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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 or undergoes a covered surgery 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 80 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 **RM4.86** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	Not applicable
Total and Permanent Disability	Not applicable
Critical Illness	RM759.00 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	RM4.86 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 **80** 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	9.49% of premium or RM4.15
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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 /cancelled.
- 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.