

# PRODUCT DISCLOSURE SHEET



**AIA PUBLIC  
TAKAFUL**

Dear Customer,

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

AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

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

Date: 12/09/2025

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](http://www.pidm.gov.my)).

## 1 What is A-EnrichGold-i?

**A-EnrichGold-i** offers a combination of takaful protection and investment for **30** years. If the Person Covered dies or is totally and permanently disabled during the term of the certificate, it pays the total death or total and permanent disability benefit and the value of the investment units in Participant's Investment Fund and Participant's Accumulation 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 **RM90,200.00** annually, you will receive the following family takaful **coverage**:

Death Benefit	<p><b>RM500,000.00</b> and the total sum of all remaining unpaid Lifestyle Benefit (if any) from the date of Person Covered's death until the maturity of the certificate or <b>RM1,000,000.00</b>, whichever is higher. An additional <b>RM500,000.00</b> will be paid if death is due to accidental causes.</p> <p>The account value of Participant's Investment Fund and Participant's Accumulation Fund (if any) at the time of claim will be paid together with the Death Benefit.</p>
Total and Permanent Disability Benefit	<p><b>RM500,000.00</b> together with the total sum of all remaining unpaid Lifestyle Benefit (if any) from the date of Person Covered's disability until the maturity of the certificate or <b>RM1,000,000.00</b>, whichever is higher. An additional <b>RM500,000.00</b> will be paid if the total and permanent disability is due to accidental causes.</p> <p>The account value of Participant's Investment Fund and Participant's Accumulation Fund (if any) at the time of claim will be paid together with the Total and Permanent Disability Benefit.</p>
Lifestyle Benefit	<p>The benefit amount payable is as follow:</p> <ul style="list-style-type: none"> <li>At the end of certificate year 2 to certificate year 20 (every 2 years): <b>RM25,000.00</b></li> <li>At the end of certificate year 21 to certificate year 30 (yearly): <b>RM60,000.00</b></li> </ul> <p>If accumulated Lifestyle Benefit option is chosen, we will allocate the benefit amount payable into Participant's Accumulation Fund to be accumulated and invested. 100% of the investment profit arising from Participant's Accumulation Fund (if any) will be distributed back into the fund for reinvestment.</p>
Maturity Benefit	<p><b>RM750,000.00</b> plus the account value of Participant's Investment Fund and the account value of Participant's Accumulation Fund (if any).</p>
Additional coverage	<p>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).</p>

Your investment linked takaful **excludes**:

- Suicide - if death is due to suicide within 1 year from the issue date or commencement date (whichever is later), we will refund the unutilised portion of *Tabarru'* from Participants' Risk Fund, the unearned *Wakalah* fee and the account value of Participant's Investment Fund. The takaful certificate will then be terminated.
- Death or total and permanent disability due to accidental causes arising from the occurrence of the following:
  - wilful exposure to danger or self-inflicted acts while sane or insane; or
  - service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- Total and permanent disability arising from the occurrence of the following:
  - pre-existing disability resulting from a physical or mental condition and pre-existing condition that has existed prior to the issue date or commencement date (whichever is later); or
  - congenital defect that was diagnosed or has manifested before the Person Covered attains age 17.

**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-enrichgold-i.html>



Email us at:  
my.pdsenquiry@aia.com

### 3 Know Your Obligations

<b>For this family takaful, you must pay a takaful contribution of:</b>	
Contribution	<b>RM90,200.00 annually</b>
Duration: <b>20 years</b>	
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).	
Contribution allocated to purchase units	<b>28.5% of total contribution paid or RM514,140.00</b> Please refer to the Product Illustration for more details.
<b>You also have to pay the following fees and charges:</b>	
Total commission	<b>7.1% of total contribution paid or RM128,264.40</b>
Total <i>Wakalah</i> fee (including commission)	<b>16.2% of total contribution paid or RM292,248.00</b>
Other applicable charges	<ul style="list-style-type: none"> <li>After the deduction of <i>Wakalah</i> fee, the balance of the contribution paid (less the contributions paid for A-Plus Enhancer-i) will be allocated into the Participants' Risk Fund as <i>Tabarru'</i> for the purpose of providing protection and meeting claims on the events/risks covered under the takaful certificate. The <i>Tabarru'</i> will increase as the Person Covered gets older.</li> <li>Fund management charge to cover the administration costs of investing and managing the investment-linked fund(s).</li> <li>Fund switching charge to cover the administration costs of switching the investment from one investment-linked fund to another.</li> <li>Automatic Contribution Scheme charge of RM5 per month for the takaful certificate and RM2 per month for each rider attached (if applicable) upon Automatic Contribution Scheme taking into effect.</li> </ul>

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>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.</li> <li>The funds available under the takaful certificate are Participants' Risk Fund, Participant's Investment Fund and Participant's Accumulation Fund.</li> <li>The account value of Participant's Investment Fund and Participant's Accumulation Fund depends on the performance of your chosen investment linked funds and is not guaranteed.</li> <li>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 will first be deducted from the account value of Participant's Accumulation Fund (if any), then from the surrender value in Participants' Risk Fund, and lastly from the account value of Participant's Investment Fund, in that order and subject to availability of fund, until the full contribution amount has been paid.</li> <li>If the account value of Participant's Investment Fund is insufficient to cover the unpaid contribution or has been fully utilised, the takaful certificate shall lapse.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the takaful certificate for the full list of terms and conditions.</p>
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### ? Can I cancel my certificate?

Yes, you may cancel your 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 for A-Plus Enhancer-i) and the account value of Participant's Investment Fund (subject to the investment linked takaful fund(s)' unit price fluctuations) plus all charges 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 Investment Fund and Participant's Accumulation 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 underwritten 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.

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Date: 12/09/2025

Dear Customer,

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## 1 What is A-Plus Waiver-i?

**A-Plus Waiver-i** waives future contributions of the basic plan if the Person Covered is diagnosed with any one of the 38 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

## 2 Know Your Coverage / Benefits

**As an illustration**, for **RM1,849.10** annually, you will receive the following family takaful **coverage**:

Coverage	<b>RM90,200.00</b> per annum
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The critical illnesses covered under this product include:

1. Stroke
2. Cancer
3. Heart Attack

**Note:** This is not a complete list. Please read your takaful certificate for details on the covered critical illnesses.

This medical and health takaful rider **excludes**:

- Pre-existing condition or congenital defect/disease that was diagnosed or has existed or manifested prior to the issue date or commencement date (whichever is later).
- Diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness that is directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection.

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

## 3 Know Your Obligations

**For this medical and health takaful rider, you must pay a takaful contribution of:**

Contribution	<b>RM1,849.10 annually</b>
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Duration: **20 years**

**You also have to pay the following fees and charges:**

Total commission	<b>8.6%</b> of total contribution paid or <b>RM3,161.97</b>
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Total <i>Wakalah</i> fee (including commission)	<b>21.5%</b> of total contribution paid or <b>RM7,951.14</b>
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Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i> )
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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.
- There is a 60-day waiting period for Cancer, Heart Attack, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease. For other covered critical illnesses, the waiting period is 30 days.

**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 rider?

Yes, you may cancel this rider by notifying your AIA Life Planner. Alternatively, you may also call us via the phone number stated in the PDS of the basic plan or visit any of AIA customer centres listed on AIA.COM.MY.

Note: Application is subject to approval.

# APPENDIX

## Applicable funds under the takaful certificate

**Participant's Investment Fund** – The fund where A-Plus Enhancer-i and ad hoc top-up contribution paid for the takaful plan, after the deduction of *Wakalah* fee, will be allocated to purchase units in the chosen investment-linked funds based on the applicable allocation rate.

**Participant's Accumulation Fund** – The fund where the payouts under Lifestyle Benefit will be allocated to purchase units in the chosen investment-linked funds if the participant opts for the accumulation option. 100% of the investment profit arising from this fund will be distributed back into the fund for reinvestment. In the event the Automatic Contribution Scheme takes effect, the unpaid takaful contribution will first be deducted from this fund.

**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 concepts 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 Participant's Investment Fund and Participant's Accumulation 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

<b>Regular Contribution</b>	
(The allocation rate for regular contribution varies depending on the selected coverage term and contribution payment term. Please refer to Product Illustration for details)	
<b>Allocated Contribution</b>	<b>Wakalah Fee (Unallocated Contribution)</b>
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 direct distribution costs, including the commission payable to the AIA Life Planner.
<b>A-Plus Enhancer-i and Ad Hoc Top-Up Contribution</b>	
<b>Allocated Contribution</b>	<b>Wakalah Fee (Unallocated Contribution)</b>
95% of the contribution	5% of the contribution

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

Note: Application is subject to approval.

# APPENDIX

## List of covered critical illnesses under A-Plus Waiver-i and A-Plus PayorCI-i

1) Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>	21) Paralysis of Limbs
2) Cancer - <i>of specified severity and does not cover very early cancers</i>	22) Muscular Dystrophy
3) Heart Attack - <i>of specified severity</i>	23) Alzheimer's Disease / Severe Dementia
4) Coronary Artery By-Pass Surgery	24) Motor Neuron Disease - <i>Permanent Neurological Deficit With Persisting Clinical Symptoms</i>
5) Serious Coronary Artery Disease	25) Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
6) Heart Valve Surgery	26) Terminal Illness
7) Fulminant Viral Hepatitis	27) Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
8) End Stage Liver Failure	28) Benign Brain Tumor - <i>of specified severity</i>
9) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	29) Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
10) End Stage Lung Disease	30) Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
11) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	31) Medullary Cystic Disease
12) Surgery to Aorta	32) Brain Surgery
13) Chronic Aplastic Anemia - <i>resulting in Permanent Bone Marrow Failure</i>	33) Loss of Independent Existence
14) Major Organ / Bone Marrow Transplant	34) HIV Infection Due to Blood Transfusion
15) Blindness - <i>Permanent and Irreversible</i>	35) Cardiomyopathy - <i>of specified severity</i>
16) Deafness - <i>Permanent and Irreversible</i>	36) Full Blown AIDS
17) Loss of Speech	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
18) Coma - <i>resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms</i>	38) Systemic Lupus Erythematosus with Severe Kidney Complications
19) Third Degree Burn - <i>of specified severity</i>	
20) Multiple Sclerosis	

Note: Application is subject to approval.