

PRODUCT DISCLOSURE SHEET



**AIA PUBLIC
TAKAFUL**

Dear Customer,

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

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

AIA PUBLIC Takaful Bhd
201101007816 (935955-M)

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).

1 What is A-Life Legasi Beyond?

A-Life Legasi Beyond offers a combination of takaful protection and investment. If the Person Covered dies or is totally and permanently disabled during the term of the certificate, it pays the higher of death/total and permanent disability benefit and the value of the investment units in Participant's Investment Fund - Protection Account at the time of claim. The value of the investment units in Participant's Investment Fund - Savings Account (if any) at the time of claim will also be payable.

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 **RM5,014.43** annually, you will receive the following takaful **coverage**:

Death Benefit	RM500,000 or the account value of Protection Account, whichever is higher. The account value of Savings Account (if any) will be paid together with the Death Benefit.
Total and Permanent Disability Benefit	RM500,000 or the account value of Protection Account, whichever is higher. The account value of Savings Account (if any) at the time of claim will be paid together with the Total and Permanent Disability Benefit.
Accidental Death Benefit or Death during Hajj or Umrah Benefit	RM1,000,000 or the account value of Protection Account, whichever is higher. The account value of Savings Account (if any) will be paid together upon death. This benefit is payable from age 18 to age 70 of the Person Covered.
Accidental Death in Public Conveyance Benefit	RM1,500,000 or the account value of Protection Account, whichever is higher. The account value of Savings Account (if any) will be paid together upon death. This benefit is payable from age 18 to age 70 of the Person Covered.
Accidental Death due to Natural Disaster	RM3,000,000 or the account value of Protection Account, whichever is higher. The account value of Savings Account (if any) will be paid together upon death. This benefit is payable from age 18 to age 70 of the Person Covered.
Estate Management Benefit	RM50,000
Legasi Rewards	The following amount will be credited into Protection Account: <ul style="list-style-type: none">At the end of the 10th certificate year: RM2,500At the end of the 20th certificate year: RM20,000At the end of the 30th certificate year: RM20,000
Legasi Booster	RM40,000.00 will be paid upon Person Covered attaining age 70.
Vitality Booster	This benefit is only applicable for AIA Vitality member. Please refer to the enclosed appendix for detailed description on Vitality Booster.
Additional coverage	You may choose to enhance your protection by opting for additional rider (if applicable). Please refer to the relevant PDS for further information on the selected rider(s).

Your investment linked takaful **excludes**:

- Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the total account value of Participant's Investment Fund plus the *Wakalah* fee, *Tabarru'* and all charges that have been deducted from the issue date or commencement date (whichever is later). The takaful certificate will then be terminated.
- Total and permanent disability arising from the occurrence of the following:
 - pre-existing disability or 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 investment linked takaful, you can:



Call us at:
1300-88-8922



Visit us at:

<https://www.aia.com.my/en/our-products/wealth-protection/wealth-legacy-planning/a-life-legasi-beyond.html>



Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

For this investment linked takaful, you must pay a takaful contribution of:

Takaful contribution	RM5,014.43 annually
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Duration: until the age of **70** years old

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

Contribution allocated to purchase units	95.0% of total contribution paid or RM190,548.34
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Please refer to the Product Illustration for more details.

You also have to pay the following fees and charges:

Total commission	4.0% of total contribution paid or RM8,023.09
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Total <i>Wakalah</i> fee (including commission)	5.0% of total contribution paid or RM10,028.86
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Other applicable charges	<ul style="list-style-type: none">• <i>Tabarru'</i> is deducted monthly depending on the Person Covered's attained age and other relevant factors. <i>Tabarru'</i> for certain benefits may increase with age. It is a donation for the purpose of mutual help and assistance to other participants in need.• Monthly service charge of RM10.00 to cover the administration costs of maintaining the takaful certificate.• 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.• Partial withdrawal charge if you make any withdrawal from Protection Account within the first 2 years. It will be deducted as a percentage of the withdrawn amount excluding any portion from A-Plus Legasi Enhancer. Please refer to the enclosed appendix for the amount of partial withdrawal charge.
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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 Participant's Risk Fund and Participant's Investment Fund.
- The cash value of this product depends on the performance of your chosen investment-linked funds and is not guaranteed.
- The takaful certificate will lapse if the total account value of Participant's Investment Fund is no longer sufficient to pay for *Tabarru'* and the monthly service charge.
- 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 may lapse, subject to availability of account value in Participant's Investment Fund.
- In the event the contributions are not paid, *Tabarru'* and the monthly service charge will still be deducted from Participant's Investment Fund and this will reduce its account value. You must ensure that the total account value of Participant's Investment Fund is sufficient to pay *Tabarru'* and the monthly service charge in order to enjoy uninterrupted takaful coverage.

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 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 total account value of Participant's Investment Fund (less any medical expenses incurred and subject to the investment linked fund(s)' unit price fluctuations) plus all charges that have been deducted will be refunded to you.
- **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 total account value of Participant's Investment Fund and is not guaranteed. Surrender charge will apply if you decide to surrender your takaful certificate within the first 2 years. It will be deducted as a percentage of the account value of Protection Account excluding any portion from A-Plus Legasi Enhancer. You may refer to the enclosed appendix for the amount of surrender charge. 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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AIA PUBLIC Takaful Bhd
201101007816 (935955-M)

Date: 12/09/2025

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1 What is A-Plus Infaq?

A-Plus Infaq is a unit-deducting rider that pays a lump sum death benefit if the Person Covered dies or suffers total and permanent disability. The benefit amount will be donated to charity organisations that have been selected by the Participant according to the stated percentage.

2 Know Your Coverage / Benefits

Death / Total and Permanent Disability Benefit	RM 500,000
This rider excludes :	
<ul style="list-style-type: none">• Suicide - if death is due to suicide within 1 year from the issue date, commencement date or reinstatement date (whichever is later), we will refund the total account value of Participant's Investment Fund plus the <i>Wakalah</i> fee, <i>Tabarru'</i> and all charges deducted from the issue date or commencement date (whichever is later). The takaful certificate will then be terminated.• Total and permanent disability that is due to:<ul style="list-style-type: none">- wilful exposure to danger or self-inflicted acts while sane or insane;- assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;- wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs;- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over established passenger route; or- 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).	
Note: This list is non-exhaustive . You must refer to takaful certificate for the full list of exclusions.	

3 Know Your Obligations

For this rider, you must pay a takaful contribution of:	
Takaful contribution	Not applicable as this is a unit deducting rider attached to an investment linked takaful plan.
Duration: until the age of 70 years old	
You also have to pay the following fees and charges:	
Commission / <i>Wakalah</i> fee	Not applicable
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

4 Other Key Terms

<ul style="list-style-type: none">• 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.
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.

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1 What is A-Plus Waiver-i?

A-Plus Waiver-i is a unit-deducting rider that waives future contributions of the basic plan if the Person Covered is diagnosed with any one of the 44 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses.

2 Know Your Coverage / Benefits

Coverage	RM 5,014.43 per annum
The critical illnesses <u>covered</u> 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 : <ul style="list-style-type: none">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 rider, you must pay a takaful contribution of:	
Takaful contribution	Not applicable as this is a unit-deducting rider attached to an investment linked takaful plan.
Duration: until the age of 70 years old	
You also have to pay the following fees and charges:	
Commission / <i>Wakalah</i> fee	Not applicable
Other applicable charges	<i>Tabarru'</i> (Please refer to the PDS of the basic plan for the description of <i>Tabarru'</i>)

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 - Protection Account – The contributions paid by the participant, after the deduction of *Wakalah* fee, as well as the payouts under Legasi Rewards (if applicable) will be allocated into this account to purchase units in the chosen investment linked funds based on the applicable allocation rate. *Tabarru'* for the basic plan and rider (if any) and the monthly service charge will be deducted from this account. Partial withdrawal from this account will forfeit the payment of Legasi Rewards and Legasi Booster.

Participant's Investment Fund - Savings Account – The contributions paid for A-Plus Saver-i and ad hoc top-up, after the deduction of *Wakalah* fee, will be allocated into this account to purchase units in the chosen investment-linked funds based on the applicable allocation rate. *Tabarru'* for the basic plan and rider (if any) and the monthly service charge will be deducted from this account in the event the account value of Protection Account is insufficient to cover the deductions. Partial withdrawal from this account will not affect the payment of Legasi Rewards and Legasi Booster and full withdrawal from this account 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 concepts under the takaful certificate

***Tabarru'* (donation)** – the contract applied among the participants. It is the amount deducted from Protection Account and allocated into Participants' Risk Fund as donation for the purpose of mutual help and assistance to fellow participants in need. The *Tabarru'* rate is not guaranteed and you may need to top up the contribution if the *Tabarru'* rate 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 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 Protection Account and <i>Tabarru'</i> will be deducted from the Protection Account on monthly basis.	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.
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

Surrender charge

Percentage (%) of Account Value of Protection Account (excluding any portions from A-Plus Legasi Enhancer)			
Certificate Year	Contribution Payment Term		
	6 years	10 years	20 years and above
1	6.00%	10.00%	20.00%
2	-	5.00%	10.00%

Partial withdrawal charge

Percentage (%) of Withdrawn Amount from Account Value of Protection Account (excluding any portions from A-Plus Legasi Enhancer)			
Certificate Year	Contribution Payment Term		
	6 years	10 years	20 years and above
1	6.00%	10.00%	20.00%
2	-	5.00%	10.00%

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-Life Legasi Beyond. Vitality Booster provides the benefits as stipulated below.

- i. Upon termination of the takaful certificate due to death or total and permanent disability claim, the amount of Vitality Booster payable is determined by multiplying the Vitality Booster Percentage with the sum covered of the basic plan. Vitality Booster Percentage varies depending on the Person Covered's AIA Vitality status.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage	20%	10%	2%	0%

- ii. At the end of the certificate term, the amount of Vitality Booster payable is determined by multiplying the accumulated* Vitality Booster Percentage with the sum covered of the basic plan, subject to a maximum of 10% of the basic plan's sum covered and provided the contributions are paid up to date.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage	2%	1%	0%	0%

* If the takaful certificate remains in force at the end of each Vitality Booster anniversary, the Vitality Booster percentage for the respective year will be accumulated and will be used to determine the amount of Vitality Booster payable at the end of the certificate term.

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

APPENDIX

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

1) Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>	25) Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
2) Cancer - <i>of specified severity and does not cover very early cancers</i>	26) Terminal Illness
3) Heart Attack - <i>of specified severity</i>	27) Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
4) Coronary Artery By-Pass Surgery	28) Benign Brain Tumor - <i>of specified severity</i>
5) Serious Coronary Artery Disease	29) Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
6) Heart Valve Surgery	30) Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
7) Fulminant Viral Hepatitis	31) Medullary Cystic Disease
8) End Stage Liver Failure	32) Brain Surgery
9) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	33) Loss of Independent Existence
10) End Stage Lung Disease	34) HIV Infection Due to Blood Transfusion
11) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	35) Cardiomyopathy - <i>of specified severity</i>
12) Surgery to Aorta	36) Full Blown AIDS
13) Chronic Aplastic Anemia - <i>resulting in Permanent Bone Marrow Failure</i>	37) Systemic Lupus Erythematosus with Severe Kidney Complications
14) Major Organ / Bone Marrow Transplant	38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
15) Blindness - <i>Permanent and Irreversible</i>	39) Poliomyelitis - <i>resulting in the total inability to perform Activities of Daily Living at least three months</i>
16) Deafness - <i>Permanent and Irreversible</i>	40) Progressive Scleroderma – <i>requiring biopsy and serological evidence</i>
17) Loss of Speech	41) Apallic Syndrome – <i>equiring neurologist consultant and has to be medically documented for at least one month</i>
18) Coma - <i>resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms</i>	42) Chronic Relapsing Pancreatitis – <i>Permanent and Irreversible</i>
19) Third Degree Burn - <i>of specified severity</i>	43) Elephantiasis – <i>resulting in Permanent and Lymphatic Obstruction.</i>
20) Multiple Sclerosis	44) Creutzfeldt-Jakob Disease (Mad Cow Disease) – <i>requiring a neurologist and evidence of diagnostic tests.</i>
21) Paralysis of Limbs	
22) Muscular Dystrophy	
23) Alzheimer's Disease / Severe Dementia	
24) Motor Neuron Disease - <i>Permanent Neurological Deficit With Persisting Clinical Symptoms</i>	

Note: Application is subject to approval.