

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

The benefit(s) payable under eligible takaful certificates / products 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 PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Life Sejuta Makna?

A-Life Sejuta Makna offers takaful protection for 30 years. It pays a lump sum benefit amount if the Person Covered dies or suffers total and permanent disability during the term of the certificate. This plan is meant for protection.

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

2 Know Your Coverage / Benefits

As an illustration, for **RM1,386.00** annually, you will receive the following coverage:

Death Benefit	RM 500,000.00 or the account value of Participant's Account Fund, whichever is higher															
Death During <i>Hajj</i> or <i>Umrah</i> Benefit	RM 1,000,000.00 or the account value of Participant's Account Fund, whichever is higher															
Estate Management Benefit <i>This benefit is payable in addition to the Death Benefit.</i>	RM15,000															
Total and Permanent Disability Benefit	RM500,000 or the account value in Participant's Account Fund, whichever is higher															
Vitality Yearly Cash Bonus (YCB) <i>This benefit is payable every certificate anniversary, where the amount is determined by multiplying the Basic Sum Covered with the Vitality Yearly Cash Bonus percentage.</i>	<table><tr><th colspan="4">YCB% based on AIA Vitality status</th></tr><tr><th>Platinum</th><th>Gold</th><th>Silver</th><th>Bronze</th></tr><tr><td>0.050% every year</td><td>+0.025% every year</td><td>0.000%</td><td>0.000%</td></tr></table>				YCB% based on AIA Vitality status				Platinum	Gold	Silver	Bronze	0.050% every year	+0.025% every year	0.000%	0.000%
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Platinum	Gold	Silver	Bronze													
0.050% every year	+0.025% every year	0.000%	0.000%													
Note: This benefit is only applicable for AIA Vitality member																
Maturity Benefit	Upon maturity, the account value of Participant's Account Fund, if any will be payable.															
Conversion Privilege	You can request to convert this plan to another takaful plan that is offered by AIA PUBLIC Takaful Bhd. without the need to provide evidence of takaful coverage eligibility. <i>Please refer to the takaful certificate for the full list of terms and conditions.</i>															
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.															

Your family 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 account value of Participant's Account Fund, without profit, together with the total *Wakalah* fee and *Tabarru'* deducted from the issue date or commencement date (whichever is later). The takaful certificate will then terminate.
- Total and permanent disability that is due to:
 - 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; or
 - 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.

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/wealth-legacy-planning/a-life-sejuta-makna.html>



Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

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

Contribution	RM1,386.00 annually
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Duration: until the age of 60 years old

You also have to pay the following fees and charges:

Total commission	5.70% of total contribution paid or RM2,370.06
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Total <i>Wakalah</i> fee (including commission)	27.20% of total contribution paid or RM11,309.76
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Other applicable charges	<i>Tabarru'</i> is deducted monthly depending on the Person Covered's attained age and other relevant factors. <i>Tabarru'</i> increases with age. It is a donation for the purpose of mutual help and assistance to other participants in need.
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4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The funds available under the takaful certificate are Participants' Risk Fund and Participant's Account Fund.
- The account value of your takaful certificate depends on the performance of Participant's Account Fund and is not guaranteed.
- You have a grace period of 31 days from each contribution due date to pay the contribution for the takaful certificate. The takaful certificate will remain in force during this period.
- In the event the contributions are not paid, *Tabarru'* will still be deducted from Participant's Account Fund and this will reduce its account value. You must ensure that the account value of Participant's Account Fund is sufficient to pay *Tabarru'* to enjoy uninterrupted takaful coverage.
- The takaful certificate will lapse when the account value in Participant's Account Fund is insufficient to pay for *Tabarru'* and other certificate charges, if any.

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

? Can I cancel my certificate?

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

- Free-look period:** You may cancel your takaful 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 account value of Participant's Account Fund and all certificate charges that have been deducted less any medical expenses (if any) will be refunded.
- After Free-look period:** You may surrender your takaful certificate by giving a written notice to us. The surrender value of the takaful certificate will be account value of Participant's Account Fund and is not guaranteed. 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

1 What is A-Plus Waiver-i?

A-Plus Waiver-i is a contribution paying rider which provides coverage for 44 specified critical illnesses. This rider 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

As an illustration, for **RM61.54** annually, you will receive the following coverage:

Coverage	RM 1,386.00 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	RM61.54 annually
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Duration: until the age of 60 years old

You also have to pay the following fees and charges:

Total commission	5.70% of total contribution paid or RM105.23
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Total <i>Wakalah</i> fee (including commission)	23.50% of total contribution paid or RM433.86
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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.
- Your coverage will only start 60 calendar days from the effective date of the certificate for Cancer, Heart Attack, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease. For other covered critical illnesses, your coverage will only start 30 calendar days from the effective date of the certificate.

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 your rider by notifying your AIA Life Planner. Alternatively, you may call our careline which we have 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 Account Fund – The fund where a portion of the contribution paid by the participant, after the deduction of *Wakalah* fee, is allocated. The *Tabarru'* for the basic plan and rider (if any) will be deducted from this fund. The actual amount of expenses incurred for investment cost directly attributable to the Participant's Account Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participant's Account Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

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 the Participant's Account Fund and allocated into the 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.

***Mudarabah* (profit sharing)** – the contract between the participant and AIA PUBLIC Takaful Bhd. where the participant provides capital into the Participant's Account Fund to be managed or invested by AIA PUBLIC Takaful Bhd. Any investment profit arising from the Participant's Account Fund is shared between AIA PUBLIC Takaful Bhd. and the participant in the proportion of 20% and 80% respectively whilst any loss will be borne by the participant up to the capital value. AIA PUBLIC Takaful Bhd. may further delegate or engage a third party to perform certain tasks that are relevant to the 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 the Participant's Account Fund and <i>Tabarru'</i> will be deducted from the Participant's Account Fund on monthly basis. In accordance with <i>Mudarabah</i> contract, any investment income from this fund will be shared at a pre-determined ratio of 20:80 between AIA PUBLIC Takaful Bhd. and the participant. The participant's share will be allocated back into the Participant's Account Fund.	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 Contribution	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
95% of the contribution	5% of the contribution

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

APPENDIX

Vitality Yearly Cash Bonus

This is an extra benefit applicable to the takaful certificate when the Person Covered signs up as an AIA Vitality member.

At every certificate anniversary, the Vitality Yearly Cash Bonus amount (if any) will be payable where the amount is determined by multiplying the Basic Sum Covered with the Vitality Yearly Cash Bonus percentage. The Vitality Yearly Cash Bonus percentage shall depend on the Person Covered's AIA Vitality status as at forty-five (45) days before each certificate anniversary as per the percentage shown below.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage (%)	0.050%	0.025%	0.000%	0.000%

Notes:

- The 1st Vitality Yearly Cash Bonus will only be payable after the Takaful certificate has been in force for 2 years.
- The Vitality Yearly Cash Bonus will only be payable for the days where the Person Covered's AIA Vitality membership is active. If there are days where the Person Covered's AIA Vitality membership is not active, the Vitality Yearly Cash Bonus for the certificate year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if the Person Covered's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- If there is a change in the Basic Sum Covered amount due to any reason, the Vitality Yearly Cash Bonus shall be payable based on the new Basic Sum Covered.
- Vitality Yearly Cash Bonus will cease upon the earliest occurrence of any of the following:
 - (i) the Person Covered dies; or
 - (ii) the Person Covered ceases to be an AIA Vitality member; or
 - (iii) the takaful certificate becomes matured or is terminated or surrendered.

APPENDIX – LIST OF COVERED CRITICAL ILLNESSES

The list of 44 critical illnesses covered under A-Plus Waiver-i is as follows:

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.