Cover More Campaign ("Campaign") Terms and Conditions (T&C)

This **Cover More Campaign** ("Campaign") is organised by AIA Bhd. ("AIA Malaysia", "we", "our" or "us"). By joining this Campaign, you ("you", "your" or "customer") agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at https://www.aia.com.my/en/index/privacy-statement.html

1. Campaign Period

1 July 2026 to 30 November 2026, both dates inclusive ("Campaign Period").
Policies must be activated by 31 December 2026.

2. Eligible Plan and Rider

Eligible Plan	Eligible Rider
A-Life Wealth Builder	A-Plus Critical Assure (Accelerate) A-Plus Critical Assure (Additional)

Note: These plans and riders are underwritten by AIA Bhd.

Policies purchased under the Campaign are referred to as "Eligible Policies".

Policy owners who have at least one Eligible Policy are referred to as "Eligible Customers".

3. Campaign Reward

Customers who sign up for an **Eligible Plan with an attached Eligible Rider**, have an active AIA Vitality membership as outlined in 5(f), and meet all the requirements set out in these Terms & Conditions will be entitled to the following:

a. An **Additional Life Coverage**[1] as a percentage of the sum assured[2] of the Eligible Rider; and
b. In conjunction with the AIA Vitality 10th Anniversary celebration, an **AIA Vitality Bonus Life Coverage**[1] as a percentage of the sum assured[2] of the Eligible Rider if the insured (or the policy owner if the insured is below 16 years old) completes the Vitality Health Check and AIA Vitality "About You" assessment in year 2026.

A-Plus Critical Assure Sum Assured	**Additional Life Coverage**[1]	**AIA Vitality Bonus Life Coverage**[1]	**Total Extra Life Coverage**
	as a percentage of A-Plus Critical Assure sum assured[2]		
From RM300,000 to less than RM500,000	+10%	+25%	+35%
From RM500,000 to less than RM1,000,000	+15%		+40%
RM1,000,000 and above	+25%		+50%

[1] Refer to Campaign Mechanism (5h)
[2] Refer to Campaign Mechanism (5b)

Note: Additional Life Coverage and AIA Vitality Bonus Life Coverage are collectively referred to as "Additional Death Benefit" in the Cover More Campaign Endorsement attached to the Eligible Policy.

4. Campaign Eligibility

a. This Campaign is open to all customers who sign up for an **Eligible Plan with an attached Eligible Rider** during the Campaign Period, have an active AIA Vitality membership as outlined in 5(f), and meet all the requirements set out in these Terms & Conditions.

b. Life Planner's self-purchase is allowed under the Campaign. Life Planner's self-purchase means that the policy owner and/or the insured is a Life Planner.

c. This Campaign is also open to AIA Malaysia staff purchase.

5. Campaign Mechanism

Section (I): General (Applicable to Additional Life Coverage and AIA Vitality Bonus Life Coverage)

a. All applications must be submitted during the Campaign Period, and the policy must be activated by 31 October 2026.

b. The sum assured that the Additional Life Coverage and AIA Vitality Bonus Life Coverage are based upon is either the **initial Eligible Rider sum assured** upon policy activation or the **current Eligible Rider sum assured**, whichever is lower.

c. Open for all payment modes (annual, semi-annual, quarterly and monthly).

d. Open for all premium payment terms (e.g., 5-pay, 10-pay).

e. For applications with an annualised premium of less than RM50,000, payment methods are limited to AIA E-Pay (credit card or e-pay online banking) or Send Payment Link (credit card). Debit cards are not allowed.

For applications with an annualised premium of RM50,000 and above, all payment methods are accepted.

f. AIA Vitality membership is required as per the table below.

Plan	AIA Vitality Membership	
	Insureds below 16 years old	Insureds aged 16 and above
A-Life Wealth Builder	Required for policy owner	Required for insured

g. The selection of funds must always be fully within the selected Investment-Linked Fund(s) listed in the table below. Any combination of these funds is permitted, as long as the total allocation equals 100%. Fund switching within this list is permitted.

AIA Strategic Funds	AIA Strategic Equity Fund AIA Strategic Fixed Income Fund
AIA Elite Funds	AIA Elite Conservative Fund AIA Elite Adventurous Fund
Local Funds	AIA Dana Progresif AIA Equity Dividend Fund AIA Equity Plus Fund AIA Dana Dinamik AIA Aggressive Fund AIA Medium Cap Fund

	AIA Balanced Fund
Global Funds	AIA Global Fixed Income Fund AIA Global Equity Income Fund AIA Global Balance Fund AIA Global Equity Fund AIA New Horizon Fund
Asia Funds	AIA Asia Opportunity Fund AIA Asian Equity Fund AIA Asia Platinum Fund

h. Additional Life Coverage and AIA Vitality Bonus Life Coverage apply only to death benefit. The entire sum (100%) of Additional Life Coverage and AIA Vitality Bonus Life Coverage will be payable upon death **regardless of the nature of death**, except in the case of suicide occurring within one (1) year from the policy activation date. For clarity, there is no additional payment on top of the Additional Life Coverage and AIA Vitality Bonus Life Coverage for death due to accidental causes or natural disasters.

i. The Additional Life Coverage and AIA Vitality Bonus Life Coverage will not be payable for claims other than death claim.

j. The juvenile lien is applicable to the Additional Life Coverage and AIA Vitality Bonus Life Coverage.

k. The Additional Life Coverage and AIA Vitality Bonus Life Coverage are applicable to the entire coverage term of the Eligible Policy, subject to continued adherence to the terms and conditions of this Campaign.

l. The Additional Life Coverage and AIA Vitality Bonus Life Coverage are provided without any additional premium or cost of insurance, and they are not subject to underwriting.

m. After the policy activation, if the Eligible Customer reduces the sum assured of the Eligible Rider, the percentage of the Additional Life Coverage will be revised accordingly, provided that the Eligible Rider sum assured still meets the minimum sum assured requirement.

   The revised percentage of the Additional Life Coverage will take effect from the effective date of the reduction.

n. If the Eligible Rider sum assured is reduced due to a claim approved by AIA Malaysia, the Additional Life Coverage percentage will remain unchanged.

o. Any increase in the Eligible Rider sum assured or addition of Eligible Rider after policy activation will not result in an increase in the percentage of the Additional Life Coverage.

p. All Additional Life Coverage and AIA Vitality Bonus Life Coverage will be terminated if any of the following occurs:
   i. Premium is not paid up to date
   ii. Premium holiday has been exercised
   iii. The Eligible Plan or Eligible Rider has matured
   iv. The Eligible Plan or Eligible Rider has lapsed
   v. The Eligible Plan or Eligible Rider has expired

vi. The Eligible Plan or Eligible Rider is surrendered
vii. The Eligible Plan or Eligible Rider is terminated
viii. The Eligible Plan or Eligible Rider is cancelled
ix. The Eligible Plan is terminated due to the full sum assured has already been paid out through the Accelerate option of the Eligible Rider.

Section (II): Applicable to Additional Life Coverage

a. Additional Life Coverage will take effect upon policy activation.

b. If both Additional and Accelerate options of the Eligible Rider are attached to the same Eligible Policy, the percentage of the Additional Life Coverage will be determined based on the higher Eligible Rider sum assured, provided that the sum assured meets the minimum requirement of the Campaign. The sum assured from the Additional and Accelerate options cannot be combined to determine the percentage of Additional Life Coverage.

Section (III): Applicable to AIA Vitality Bonus Life Coverage

a. AIA Vitality Bonus Life Coverage will take effect upon completion of Vitality Health Check (VHC) and AIA Vitality "About You" assessment ("Assessment").

b. If the insured is aged 16 and above, the insured needs to complete the VHC and Assessment. If the insured is below 16 years old, the policy owner needs to complete the VHC and Assessment.

c. VHC and Assessment must be conducted between 1 January 2026 and 31 December 2026, both dates inclusive. For clarity, the VHC results must be submitted via the AIA+ app by 31 December 2026.

6. Important Notes & Disclaimers

a. This campaign material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that the policy signed will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to your Life Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact AIA Malaysia directly for more information.

b. You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s), for further information before purchasing an insurance policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, waiting periods and exclusions under the policy.

c. You are advised to talk to your Life Planner or contact AIA Malaysia directly if you would like to know more about the other available plans and options.

7. General Provisions

a. You are always solely responsible for maintaining the accuracy of your information. AIA Malaysia may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.

b. AIA Malaysia may decline the entitlement(s) under this Campaign in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.

c. AIA Malaysia shall have the right to amend the terms and conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA Malaysia's discretion, including but not limited to displaying the same in any of AIA Malaysia's website or social media sites.

d. AIA Malaysia shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but is not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of AIA Malaysia.

e. AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign.

f. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

g. For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA Malaysia at 1300-88-1899.

h. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.