

Terms & Conditions for Life Xtra Campaign (“Campaign”)

Life Xtra Campaign ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful 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 October 2025 to 30 November 2025, both dates inclusive (“Campaign Period”). The policy/certificate must be activated by 31 December 2025.

2. Eligible Products

Eligible Products	Eligible Riders
<u>Conventional:</u> A-Life Cover A-Life Wealth Builder A-Life Wealth Venture A-Life Promise A-LifeLink 2 with A-Plus Health 2 A-Life Joy Xtra with A-Plus Health 2 A-Life Essential Critical Care	<u>Conventional:</u> A-Plus Critical Assure A-Plus Critical Multi A-Plus Junior CriticalCare A-Plus Parent Term A-Plus Beyond Critical Shield A-Plus Multi CriticalCare A-Plus Early CriticalCare A-Plus Venus A-Plus Venus Extra A-Plus GenNext A-Plus Recover
<u>Takaful:</u> A-Life Legasi Beyond A-Life Sejuta Makna A-Life Idaman with A-Plus Health Flex-i A-Life Kritikal Protector A-Life Sejahtera	<u>Takaful:</u> A-Plus Critical Shield-i A-Plus Beyond Critical Shield-i

Note: Conventional products and riders are underwritten by AIA Bhd. while Takaful products and riders are underwritten by AIA PUBLIC Takaful Bhd.

3. Campaign Criteria

Customers who sign up for any of the Eligible Products and fulfil all the requirements below will be entitled to the Additional Death Benefit.

List of Eligible Products	Total Sum Assured Purchased / Sum Covered Participated (Inclusive of Eligible Rider Sum Assured / Covered**, if any)	Additional Death Benefit* (% of Basic Sum Assured / Covered)	
		New Customer	Existing Customer
A-Life Cover <ul style="list-style-type: none"> A-Plus Critical Assure (Additional) A-Plus Critical Assure (Accelerate) A-Plus Critical Multi 	RM500,000 and above but below RM1,000,000	10%	20%
	RM1,000,000 and above	15%	30%
A-Life Wealth Builder <ul style="list-style-type: none"> A-Plus Critical Assure (Additional) A-Plus Critical Assure (Accelerate) A-Life Wealth Venture <ul style="list-style-type: none"> N/A A-Life Promise <ul style="list-style-type: none"> A-Plus Junior CriticalCare A-Plus Parent Term A-Life Legasi Beyond <ul style="list-style-type: none"> N/A A-Life Sejuta Makna <ul style="list-style-type: none"> N/A 	RM500,000 and above but below RM1,000,000	5%	10%
	RM1,000,000 and above	7.5%	15%
	RM150,000 and above	7.5%	15%
A-LifeLink 2 with A-Plus Health 2 <ul style="list-style-type: none"> A-Plus Critical Assure (Additional) A-Plus Critical Assure (Accelerate) A-Plus Beyond Critical Shield A-Plus Multi CriticalCare A-Plus Early CriticalCare A-Plus Venus A-Plus Venus Extra A-Plus GenNext A-Plus Recover A-Life Joy Xtra with A-Plus Health 2 <ul style="list-style-type: none"> A-Plus Critical Assure (Additional) A-Plus Critical Assure (Accelerate) A-Plus Multi CriticalCare A-Plus Early CriticalCare A-Plus Junior CriticalCare A-Plus Recover A-Life Idaman with A-Plus Health Flex-i <ul style="list-style-type: none"> A-Plus Critical Shield-i A-Plus Beyond Critical Shield-i 	RM150,000 and above	7.5%	15%
	RM150,000 and above	7.5%	15%

Launch Offer

Notes:

*Coverage up to age 60 or 5 years from policy/certificate issue date, whichever is longer. The Additional Death Benefit will subject to maximum RM1,000,000 per policy/certificate.

**Customers may sign up for any of the eligible riders or simply go without one.

4. Campaign Eligibility

The Campaign is open to new customers and Existing Customers, including Life Planners, who sign up for Eligible Products with or without Eligible Riders during the Campaign Period and meet all the requirements outlined in these Terms & Conditions. The Eligible Product / Eligible Rider must be a new application.

Self-purchase/participate by Life Planner is **ALLOWED** under the Campaign. Life Planner self-purchase/participate means that the policy/certificate owner and/or the insured/person covered is a Life Planner.

An existing customer is defined as follows (“Existing Customer”):

- A policy owner/certificate owner/insured/person covered who have at least one active policy/certificate of:
 - a. Life product from AIA Bhd.
 - b. Takaful product from AIA PUBLIC Takaful Bhd., or
 - c. Personal Accident (PA) insurance from AIA General Berhad.

as at 30 September 2025 for October 2025 submission; 31 October 2025 for November 2025 submission.

- A corporate policy owner/certificate owner/ employee/member covered of an activated:
 - a. Group Employee Benefits Scheme from AIA Bhd.,
 - b. Takaful Group Employee Benefits Scheme from AIA PUBLIC Takaful Bhd., or
 - c. Group Personal Accident insurance with AIA General Berhad.

5. Campaign Mechanism

- a) All applications must be submitted via iPoS between 1 October 2025 and 30 November 2025 and the policy/certificate must be activated by 31 December 2025.
- b) Open for all payment modes (annual, semi-annual, quarterly and monthly).
- c) Open for all premium/contribution payment terms.
- d) For applications with modal premium/contribution less than RM50,000, the accepted 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.
- e) For applications with modal premium/contribution of RM50,000 and above, all payment methods are accepted.
- f) The insured/person covered must sign-up for/with an active AIA Vitality membership, except for juvenile applications under A-Life Wealth Builder, A-Life Legasi Beyond, A-Life Idaman, A-Life Kritikal Protector and A-Life Sejahtera. For juvenile application under A-Life Promise, A-Life Cover, A-Life Joy Xtra, the policy owner/certificate owner must be an AIA Vitality member.

- g) For applications under A-Life Wealth Builder, A-Life Promise, A-LifeLink 2, A-Life Joy Xtra, A-Life Legasi Beyond, A-Life Idaman (A-Plus Saver-i), and A-Life Sejahtera (A-Plus Saver-i), customers must fully invest in the selected Investment-Linked Fund(s) listed in the table below at the time of application submission to be eligible for this Campaign. Any combination of the selected Investment-Linked Funds(s) is permitted, as long as the total allocation equals to 100%.

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
Takaful Fund (only for A-Life Legasi Beyond, A-Life Idaman (A-Plus Saver-i) and A-Life Sejahtera (A-Plus Saver-i))	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic

- h) If customers choose both Accelerate and Additional options on an Eligible Critical Illness (CI) Rider or attach more than one Eligible Riders, the percentage of the Additional Death Benefit will be determined based on the higher/highest Eligible Rider Sum Assured/Covered, provided that the Total Sum Assured/Covered meets the minimum requirement of the Campaign. The Eligible CI Rider Sum Assured/Covered from the Accelerate and Additional options and/or multiple Eligible Riders cannot be combined to determine the Total Sum Assured/Covered.
- i) After policy/certificate issuance, if the customer:
- (a) reduces the Basic Sum Assured/Covered; or
 - (b) reduces the Eligible Rider Sum Assured/Covered; or
 - (c) deletes the Eligible Rider,

the percentage of the Additional Death Benefit will be revised accordingly, unless the reduction of Basic Sum Assured/Covered or Eligible Rider Sum

Assured/Covered is due to claim approved by AIA in which case the Additional Death Benefit will not be reduced.

The revised percentage of the Additional Death Benefit will take effect from the effective date of the change (reduction or deletion), provided the Total Sum Assured/Covered still meets the minimum requirement of the Campaign.

The Additional Death Benefit will be terminated if the medical rider attached to A-LifeLink 2, A-Life Joy Xtra and A-Life Idaman is lapsed, expired, terminated or cancelled.

- j) Any increase in the Basic Sum Assured/Covered, Eligible Rider Sum Assured/Covered or addition of Eligible Rider after policy/certificate issuance will not result in an increase in the percentage of the Additional Death Benefit.

6. Additional Death Benefit Conditions

- a) 100% of the Additional Death Benefit will be payable upon death regardless of nature of death, except in the case of suicide occurred within one (1) year from the policy/certificate issue date.
- b) The Juvenile Lien (if applicable under the Basic Plan) will apply to the Additional Death Benefit.
- c) The Additional Death Benefit is provided until the insured/person covered reaches age 60 or for 5 years from the policy/certificate issue date, whichever is longer.
- d) The Additional Death Benefit is subject to a maximum of RM1million per policy/certificate.
- e) The Additional Death Benefit will not be payable upon maturity, termination, surrender, lapse or for claims other than death claim.
- f) The Additional Death Benefit is provided without any additional premium/contribution or cost of insurance/Tabarru' and it is not subject to underwriting.
- g) The effective date for the Additional Death Benefit is the policy/certificate issue date.
- h) The Additional Death Benefit will only be payable if premiums / contributions are paid up to date or premium/contribution holiday has never been exercised.
- i) The Additional Death Benefit will be terminated if the policy/certificate matures, is terminated, lapses or is surrendered.

7. 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/certificate signed will best serve your needs and that the premium/contribution payable under this policy/certificate 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 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/takaful certificate, and to refer to the terms and conditions in

the policy/certificate document for details of the features and benefits, waiting periods and exclusions under the policy/certificate.

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

8. General Provisions

- a) You are always solely responsible for maintaining the accuracy of your information. AIA may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b) AIA 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 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's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.
- d) AIA 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.
- e) AIA 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 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.

The terms and conditions of the Campaign are subject to change and the decision of AIA on any matter concerning these terms and conditions are final.