

## Terms & Conditions for Tomorrow Begins Today Campaign (“Campaign”)

**Tomorrow Begins Today 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 June 2026 to 30 June 2026, both dates inclusive (“Campaign Period”).

To be eligible for this Campaign, the policy/certificate must be set in force by 31 July 2026.

### 2. Eligible Products

AIA Infinite Heritage, AIA Infinite Khazanah and AIA Infinite Prosperity (“Eligible Products”)

### 3. Campaign Eligibility

- (a) This Campaign is open to all new and existing customers, including Life Planners, who submit applications on Eligible Products during the Campaign Period, and approved by AIA on or before 31 July 2026, subject to meeting the applicable eligibility criteria and underwriting requirements, if any (“Eligible Policy/Certificate”).

For the purposes of this Campaign, “Life Planners’ self-purchase” refers to cases where the policy/certificate owner and/or the Insured/Person Covered of the Eligible Policy/Certificate is an AIA Life Planner.

- (b) This Campaign is also open to applications of Eligible Products by AIA Malaysia’s staff.

### 4. Campaign Mechanism and Reward

- (a) All applications must be submitted via iPoS between 1 June 2026 to 30 June 2026, both dates inclusive. To be eligible, the policy/certificate must be set in force by 31 July 2026.
- (b) Policy/Certificate that meets the Terms and Conditions of this Campaign will be entitled to Apple’s latest products (“Campaign Reward”) which will be fulfilled only after the policy/certificate has been in force for the required period and all applicable conditions have been met.

#### AIA Infinite Heritage

Premium Payment Term	Single Premium / Annualised Premium <sup>1</sup>	Campaign Reward
Single Premium	RM 500,000 to less than RM 750,000	iPhone 18 Pro (256GB)
	RM 750,000 to less than RM 1,000,000	iPhone 18 Pro Max (1TB)
	RM 1,000,000 & above	iPhone Ultra (1TB)
5-Pay / 10-Pay	RM 125,000 to less than RM 220,000	iPhone 18 Pro (256GB)
	RM 220,000 to less than RM 300,000	iPhone 18 Pro Max (1TB)
	RM 300,000 & above	iPhone Ultra (1TB)

<sup>1</sup> Annualised Premium is including A-Plus Saver Premium, if any.

#### AIA Infinite Khazanah

Contribution Payment Term	Single Contribution / Annualised Contribution <sup>1</sup>	Campaign Reward
Single Contribution	RM 500,000 to less than RM 750,000	iPhone 18 Pro (256GB)

	RM 750,000 to less than RM 1,000,000	iPhone 18 Pro Max (1TB)
	RM 1,000,000 & above	iPhone Ultra (1TB)
5-Pay / 10-Pay	RM50,000 to less than RM125,000	iPad 12 <sup>th</sup> Generation (Wi-Fi 128GB)
	RM 125,000 to less than RM 220,000	iPhone 18 Pro (256GB)
	RM 220,000 to less than RM 300,000	iPhone 18 Pro Max (1TB)
	RM 300,000 & above	iPhone Ultra (1TB)

<sup>1</sup> Annualised Contribution is including A-Plus Infinite Enhancer Contribution, if any.

### **AIA Infinite Prosperity**

Single Premium	Campaign Reward
USD/SGD 100,000 & above	iPhone 18 Pro (256GB)

- (c) For all Eligible Products except for AIA Infinite Prosperity, the insured/person covered must be an active AIA Vitality member at the time of submission, and the AIA Vitality membership must remain active prior to and upon the Campaign Reward fulfilment.
- (d) The Campaign is open to all payment modes: annually, semi-annually, quarterly and monthly modes.
- (e) The Campaign is open to all premium/contribution payment terms: single premium/contribution, 5-Pay and 10-Pay.
- (f) All premium/contribution payment methods in iPoS are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking) and direct pay.
- (g) The Eligible Policy/Certificate must remain in force, subject to all of the following conditions being met prior to the fulfilment of the Campaign Reward:
  - (i) All premium/contribution payments must be paid up to date;
  - (ii) No premium/contribution holiday has been exercised;
  - (iii) No partial withdrawal is made;
  - (iv) There is no premium/whole of the premium switched to AIA Fixed Income Fund and/or AIA Dana Bon Fund (for AIA Infinite Heritage only); or there is no contribution/whole of the contribution switched to A-Dana Income Fund (for AIA Infinite Khazanah only); and
  - (v) The AIA Vitality membership of the applicable Eligible Policy/Certificate remains active.
- (h) If any changes occur to the Eligible Policy/Certificate after the Eligible Policy/Certificate is in force but before the Campaign Reward is fulfilled, the Campaign Reward will be based on the initial Annualised Premium / Annualised Contribution or the current Annualised Premium / Annualised Contribution, whichever is lower.

### **5. Campaign Reward Fulfilment**

- (a) The Campaign Reward will be fulfilled based on the premium/contribution payment mode selected at the point of application and the fulfilment of all applicable conditions:
  - (i) For Eligible Policy/Certificate with annual or semi-annual payment modes, the Campaign Reward will be delivered starting from mid-October 2026 onwards, after the Eligible Policy/Certificate has been in force for at least 3 months, subject to the fulfilment of all applicable conditions and stock availability in Malaysia.
  - (ii) For Eligible Policy/Certificate with monthly or quarterly payment modes, the Campaign Reward will be delivered starting from mid-November 2026 onwards, after the Eligible Policy/Certificate has been in force for at least 5 months, subject to the fulfilment of all applicable conditions and stock availability in Malaysia.

- (b) The Campaign Reward will be delivered to the policy owner's/certificate owner's residential address as maintained in AIA Malaysia's records, in accordance with the Terms and Conditions of this Campaign.
- (c) If the expected product model is not launched by September 2026, an Apple Gift Voucher of equivalent value will be provided as a replacement, in the respective amounts of RM1,599 for the iPad 12th Generation (Wi-Fi 128GB); RM5,499 for the iPhone 18 Pro (256GB); RM7,999 for the iPhone 18 Pro Max (1TB); and RM10,000 for the iPhone Ultra (1TB). The Apple Gift Voucher may be issued by a third party and is subject to that issuer's applicable terms and conditions.

## 6. Important Notes and Disclaimers

- (a) This 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 purchased/certificate participated 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.
- (b) You are advised to refer to the Product Disclosure Sheet, Sales/Product Illustration and Fund Fact Sheet, 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) **AIA Infinite Heritage and AIA Infinite Prosperity are insurance products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts.**
- (d) **AIA Infinite Khazanah is a takaful product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**
- (e) (For AIA Infinite Heritage)  
PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. Please refer to [PIDM's Takaful and Insurance Benefits Protection System \("TIPS"\) Brochure](#) or contact [AIA Bhd.](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).
- (f) (For AIA Infinite Khazanah)  
PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE/PRODUCT 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)).
- (g) (For AIA Infinite Prosperity)  
The policy/product is(are) NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM"). Please refer to [PIDM's Takaful and Insurance Benefits Protection System \("TIPS"\) Brochure](#) or contact [AIA Bhd.](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).
- (h) Apple is not a participant in or a sponsor of this Campaign.

## 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 Campaign Reward entitlement in the event any of the Terms and Conditions pursuant to this Campaign are not fulfilled. No appeal(s) will be entertained.
- (c) AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Campaign Reward with other form of gifts / rewards of equivalent value.
- (d) 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.

- (e) The Campaign Reward is non-transferable and any request for Campaign Reward to be delivered to a third-party is not allowed.