

## **Frequently Asked Question**

### **Q: What is Takaful?**

Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of Tabarru' (donation) into a fund, namely the Participants' Risk Fund, which will be used to assist each other in times of need. AIA PUBLIC Takaful Bhd., (AIA PUBLIC Takaful) as a Takaful Operator is entrusted to properly invest and manage this fund in accordance with the investment strategy that complies with Shariah principles.

### **Q: What is A-Life Kritikal Protector?**

A-Life Kritikal Protector is a regular contribution Takaful plan which provides critical illness benefit. Furthermore, this plan provides Caregiver Benefit to support the cost of hiring a caregiver. You may choose the contribution payment term and coverage term that suits your needs.

This plan also provides you with Maturity Benefit, Compassionate Benefit and rewards your healthy habits with Vitality Booster.

### **Q: Who is eligible to be the Person Covered for A-Life Kritikal Protector?**

This plan is available for individuals aged between 14 days old and 60 years old. Maturity age and coverage term varies according to the entry age shown in the table below.

Coverage Term	Minimum Entry Age	Maximum Entry Age
Up to age 60	14 days old	50 years old
Up to age 70	14 days old	60 years old

### **Q: How much do I have to pay for A-Life Kritikal Protector?**

The contribution is fixed based on the chosen coverage amount. The table below shows the indicative annual contribution rates for a coverage amount of RM100,000, for non-smoker male aged 30 of standard health, with maturity age / coverage term up to age 70:

Contribution Payment Term	Annual Contribution (RM)
20	1,937.00
Full pay	983.00

### **Q: How long will I have to pay contributions for the A-Life Kritikal Protector?**

It depends on the contribution term that you have chosen, i.e. 20 years or full pay.

Contributions are payable according to your selected payment mode: annually, half-yearly, quarterly and monthly.

**Q: How is my contribution being allocated?**

<b>Contributions Paid by You</b>	
<b>Allocated Contribution</b>	<b>Wakalah Fee (Unallocated Contribution)</b>
<p>This amount will be allocated into Participants' Account Fund and Tabarru' will be deducted from the Participant's Account Fund on monthly basis.</p> <p>In accordance with Shariah principle of <i>mudarabah</i> contract (profit sharing contract), any investment income from this fund will be shared at a pre-determined ratio of 20:80 between AIA PUBLIC Takaful and you. Your share will be allocated back to the Participant's Account Fund.</p>	<p>This amount is used to pay AIA PUBLIC Takaful expenses and direct distribution costs, including the commission payable to the AIA Life Planner.</p> <p>Wakalah (agency) is a contract between you and AIA PUBLIC Takaful, where you authorise us to act on your behalf in conducting the affairs of takaful business.</p>

Your regular contribution allocation rate depends on the contribution payment term of your choice. Please refer to Product Illustration and Product Disclosure Sheet for details.

**Q: What are the fees and charges that I have to pay?**

In addition to the Wakalah Fee mentioned in the previous question, these are the fees and charges applicable to you.

<b>Tabarru'</b>	<p>The Tabarru' is deducted monthly depending on your attained age and other factors. It will increase as your get older.</p> <p>Tabarru' is a donation for the purpose of mutual help and assistance to other Participants in need.</p>
-----------------	--

**Q: Will I get to enjoy any Surplus?**

Surplus will be determined and declared, if any, once a year by the Takaful Operator. If there is any Surplus arising from the Participants' Risk Fund, the net Surplus, after claims payable and required capital shall be shared by the Takaful Operator and eligible participants at the following ratios:

	<b>Takaful Operator</b>	<b>Participants</b>
<b>Surplus in Participants' Risk Fund</b>	50%	50%

The Surplus will be shared with the eligible participants and will then be credited into the Participant's Accounts Fund. Participants who want to help those in need will now have the option to donate surplus received to charity if they choose to do so.

## **Q: What is not covered by A-Life Kritikal Protector?**

### **Critical Illness Benefit**

Any critical illnesses arising from the occurrence of the following is not covered under A-Life Kritikal Protector:

1. Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later; or
2. Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within 60 days following the Issue Date or Commencement Date, whichever is later; or
3. All other critical illnesses for which the signs or symptoms first occurred within 30 days following the Issue Date or Commencement Date, whichever is later; or
4. Critical illness was diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age 17; or
5. The diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness was directly or indirectly due to an Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
6. Critical Illness or Covered Surgery is caused directly from alcohol or drug abuse; or
7. Critical Illness or Covered Surgery is caused by a self-inflicted injury; or
8. Critical Illness or Covered Surgery if the Person Covered did not survive for at least fifteen (15) days after the diagnosis of a Critical Illness or undergoing of a Covered Surgery.

### **General Disclosure**

- 1) You should determine that this plan will best serve your needs and that the contribution payable under the Takaful certificate is an amount you can afford.
- 2) If you cancel your Takaful certificate within the free-look period of 15 days, we will refund to you the contribution paid from the Issue Date less any expenses which may have been incurred for any medical examination.
- 3) You should continue paying your contributions regularly throughout the contribution payment term to ensure that you are always fully protected under this plan. Failing to do so may result in your coverage ending prematurely.
- 4) Please refer to the Product Illustration and Product Disclosure Sheet for more details of the product.
- 5) Participating in a regular contribution Takaful Certificate is a long-term commitment. It is not advisable to hold this plan for a short period of time in view of the high initial costs.
- 6) No benefits will be payable from respective funds after termination, expiry or maturity of the Takaful certificate.
- 7) The contribution and *Tabarru'* for this plan is not guaranteed and AIA PUBLIC Takaful may revise the contribution and *Tabarru'* by giving you 3 months' notice in advance.
- 8) This brochure is meant to provide a summary of the key benefits of this plan. It does not constitute part of the Takaful certificate. Please refer to the Takaful certificate for more details or exact terms and conditions.
- 9) You are entitled to an individual tax relief when you participate in this plan, subjected to terms and conditions of the Inland Revenue Board of Malaysia (LHDN).
- 10) Please note that contributions paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

### **About AIA PUBLIC Takaful**

AIA PUBLIC Takaful Bhd. (AIA PUBLIC Takaful) is jointly owned by AIA Bhd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (A wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC Takaful leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.