

PROTECTION

A-Life Joy Xtra

Vitality
Joy Wallet
with
AIA Vitality

LIVE HEALTHY TO UNLOCK BETTER PROTECTION FOR YOUR CHILD



LIVE WELL and get rewarded for making healthy choices with AIA Vitality, our health and wellness programme.

AIA Vitality is a unique, science-backed health programme that empowers you with the knowledge, tools and motivation to bring about long-term positive behavioural changes to lead a healthier life.

HEALTHY PARENTS, HAPPY CHILDREN

A parent's healthy choices are now rewarded with our AIA Vitality Integrated Benefit which allows their child to enjoy various benefits.

- A parent can now sign up as an AIA Vitality member and unlock additional benefits by Vitality Joy Wallet for your child upon the purchase of A-Life Joy Xtra and A-Plus ParentCare Xtra.



PROTECT WELL

with a wide range of optional riders that are tailored to meet your needs.

Life Coverage	Total and Permanent Disability (TPD) Coverage	Pre-natal Coverage	Medical Coverage	Critical Illness Coverage
<ul style="list-style-type: none"> A-Life Joy Xtra 	<ul style="list-style-type: none"> A-Plus DisabilityCare A-Plus DisabilityCash 	<ul style="list-style-type: none"> A-Plus Baby Care Xtra 	<ul style="list-style-type: none"> A-Plus Health A-Plus Hospital Income Extra 	<ul style="list-style-type: none"> A-Plus Junior CriticalCare A-Plus CriticalCare A-Plus Early CriticalCare A-Plus Multi CriticalCare

Premium Waiver



A-Plus WaiverExtra



A-Plus PayorExtra

Parent Coverage



A-Plus ParentCare Xtra

AIA Vitality



GET WELL

with personalised medical case management service with ongoing support from diagnosis to recovery should your child face a serious medical condition.

medix

Personal Medical Case Management (PMCM) Service

A-Plus MedCare

- Personal Medical Case Management Benefit
 - ✓ Access to the world's leading specialists
 - ✓ Review and re-evaluate your medical condition
 - ✓ Medical recommendation based on reviewed diagnosis
 - ✓ Ongoing guidance and support
- Flight Ticket for Overseas Treatment Benefit

A closer look at the benefits

Becoming a parent is one of the most joyful moments in life. We provide you with the comfort and security that you need in your journey towards parenthood.



ALL-IN-ONE PROTECTION AND SAVINGS PLAN FOR YOUR CHILD

With A-Life Joy Xtra, your child will be covered for Death and Total and Permanent Disability (TPD)¹. There is also a wide range of Investment-Linked Funds for your selection as well as optional riders that you can add-on to this policy to ensure that your child's protection and savings needs are met throughout their life.

PROTECT YOUR CHILD EVEN WHEN YOU ARE EXPECTING

You can purchase A-Life Joy Xtra together with additional optional benefits to secure comprehensive protection for your child from as early as 13 weeks of pregnancy. What's more? If you are an A-Life Lady360 or A-Life Lady customer, you can enjoy the privilege of securing coverage for your unborn child even if your gestational age is under 14 weeks without undergoing medical underwriting² - first in Malaysia!



¹ TPD coverage is up to age 70.

² Terms and conditions apply.

ENHANCE YOUR CHILD'S EARLY YEARS COVERAGE

With the addition of A-Plus **BabyCare Xtra**³, the plan also provides protection for you and your child against unexpected hospitalisation in the first 30 days from birth, congenital conditions, child development disorders of up to 5 years old and pregnancy related complications during pregnancy period. Moreover, with A-Plus **Junior CriticalCare**³, it provides you the financial support if your child is diagnosed with a juvenile specific critical illness that is in its early stages.



ENJOY TWICE THE COVERAGE WITH THE AUTOGROWTH⁴ FEATURE

As your child grows up, his or her coverage needs will also increase. With the AutoGrowth feature, your child's coverage amount will automatically double when he or she turns 18, without having to go through any medical underwriting.

EDUCATION SAVINGS VIA A-PLUS SCHOLARSaver⁵

You can also set aside some money in A-Plus **ScholarSaver** to build an education savings fund for your child. When your child turns 18, the Account Value of A-Plus **ScholarSaver** will automatically be reinvested into A-Plus **Saver** at no charge. You may choose to withdraw this amount from A-Plus **Saver** at any time after your child reaches the age 18. The amount allocated into A-Plus **ScholarSaver** qualifies you for a personal tax relief⁶.



THE BEST PROTECTION START FROM YOU AS PARENT

A-Plus **ParentCare Xtra** covers you as a parent and provides much needed financial support by paying a lump sum benefit in case of an untimely event of Death or TPD¹ of a parent before your child attains the age of 25. What's more? Your child is able to enjoy further rewards with Vitality Joy Wallet when you join AIA Vitality and stay healthy for your child.

Healthy parents, happy children






Join AIA Vitality to enjoy the Vitality Joy Wallet

When a parent signs up as an AIA Vitality member upon the purchase of the A-Life **Joy Xtra** plan together with A-Plus **ParentCare Xtra**, the child will be entitled to an extra benefit called **Vitality Joy Wallet**.

At every A-Plus **ParentCare Xtra** rider anniversary, an amount (if any) will be credited into the Vitality Joy Wallet where the amount is determined by multiplying the A-Plus **ParentCare Xtra** rider coverage amount with the Vitality Joy Wallet percentage as shown below. The Vitality Joy Wallet percentage will depend on the Policy Owner's AIA Vitality status forty-five (45) days before the A-Plus **ParentCare Xtra** rider anniversary.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Joy Wallet Percentage (%)	0.5%	0.25%	0%	0%

You can use the accumulated Vitality Joy Wallet amount for the benefits below. It can be used up to the limit stated and is subject to the remaining amount:

 <p>Child Vaccination Benefit (For Insured aged 15 and below)</p> <ul style="list-style-type: none"> ✓ Flu vaccination ✓ Hepatitis B ✓ Pneumococcal 	 <p>Up to RM100 every A-Plus ParentCare Xtra rider year, subject to total amount available in Vitality Joy Wallet.</p>
 <p>Dental Care</p> <ul style="list-style-type: none"> ✓ Oral examination and consultation ✓ Tooth extraction ✓ Scaling and polishing 	
 <p>Optical Care</p> <ul style="list-style-type: none"> ✓ Eye examination and consultation ✓ Cost of Spectacles 	
 <p>Hearing Care</p> <ul style="list-style-type: none"> ✓ Hearing examination and consultation 	

In the event the parent suffers TPD before age 70 or passes away or upon the child attains the age of 25, whichever is earlier, 100% of the remaining Vitality Joy Wallet amount shall be credited to your policy account.

Stay healthy and grow happily together with your kids today!

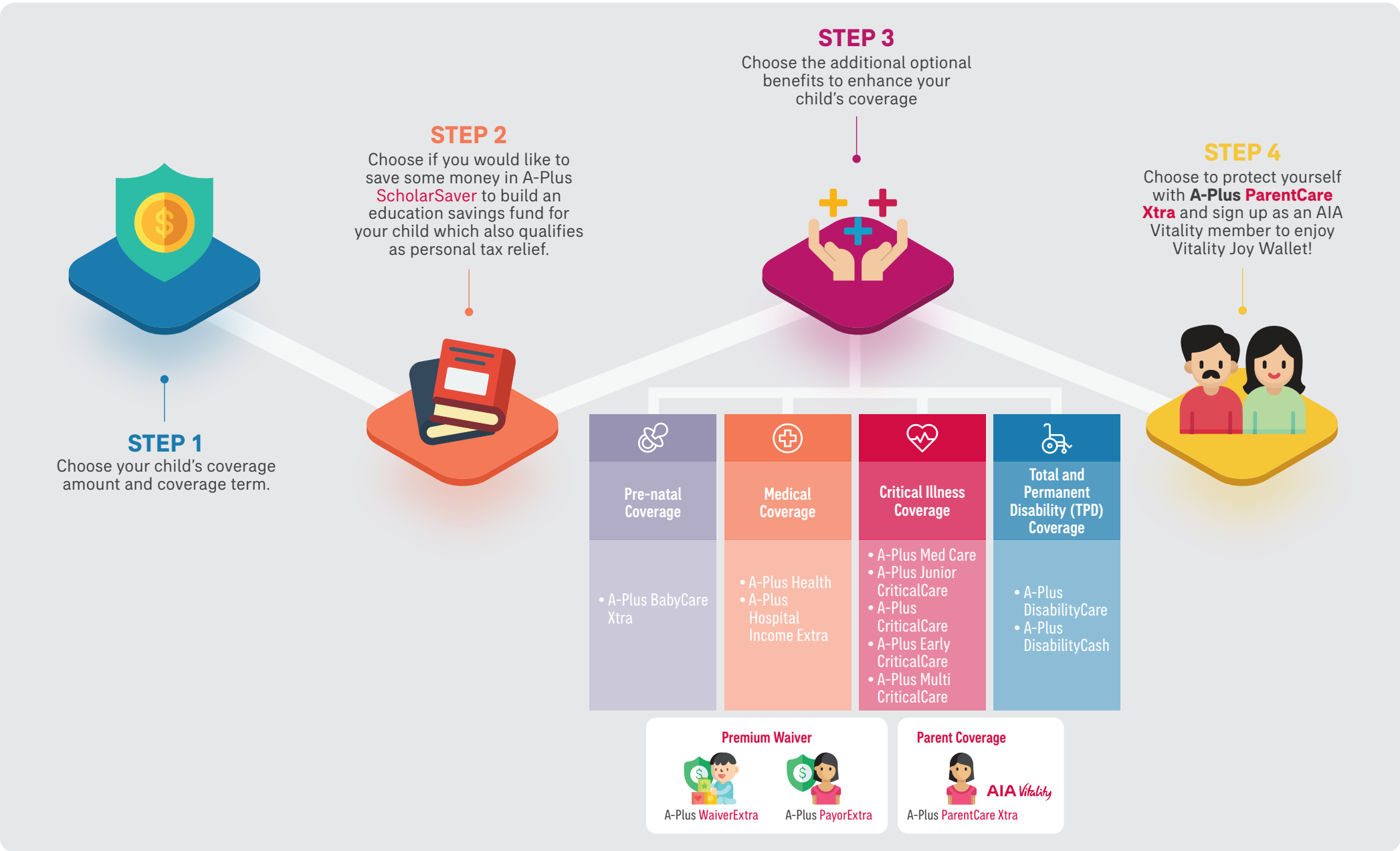
³ A-Plus **BabyCare Xtra** and A-Plus **Junior Critical Care** are optional unit-deducting riders that can be attached to A-Life **Joy Xtra**. Please refer to the A-Plus **BabyCare Xtra** and A-Plus **Junior Critical Care** brochure for more details.

⁴ Based on either the initial coverage amount or the subsequent coverage amount, whichever is lower. Capped at RM100,000 per policy. COI will be charged based on the increased coverage amount.

⁵ A-Plus **Saver** shall be provided for savings purpose starting from age 18.

⁶ Provided A-Plus **PayorExtra** is attached and subject to the final decision of the Inland Revenue Board of Malaysia.

How to get started?



A comprehensive plan that protects your unborn child until adulthood.



Helen Lim is a 33-year-old business consultant (non-smoker), who is expecting her first child and is in her 13th week of pregnancy. She understands the importance of getting her child protected as early as possible against unexpected health conditions that may develop during pregnancy. She is worried that if anything happens, she won't have the financial ability to protect her child.

She makes a wise decision to purchase A-Life **Joy Xtra** with a coverage of RM50,000 together with the additional benefits below to enhance her child's protection up to age 70. She also becomes an AIA Vitality Member.

- ✓ Funds: 100% on Strategic Equity Fund
- ✓ A-Plus **BabyCare Xtra**: Plan Standard
- ✓ A-Plus **Junior CriticalCare**: Coverage amount RM50,000
- ✓ A-Plus **Health**: Plan 200 with annual limit of RM1.5 mil (RM300 deductible)
- ✓ A-Plus **MedCare**
- ✓ A-Plus **PayorExtra**
- ✓ A-Plus **ParentCare Xtra**: coverage amount RM100,000



She pays only RM212 per month for the complete solution packaged above based on the Current Selection.

The table below shows the estimated premiums based on Helen's package:

	Current Selection	Alternative 1	Alternative 2
Coverage duration (projected minimum sustainability period)	Coverage up to age 70 (contractual term)	Coverage up to age 70 (contractual term) + Automatic Extension of Coverage Term	Coverage up to age 100 (contractual term) for basic plan and respective maximum coverage age of the attached riders (if any)
Premiums payable	RM212 monthly payable from age 0 to age 70	RM212 monthly payable from age 0 to age 70	RM212 monthly payable from age 0 to age 100

Note:

- The premiums shown above are estimated based on sustainability projections and calculated assuming that cross-subsidy of policy charges between Savings Account and Protection Account is allowed.
- Please refer to the Sales Illustration and Product Disclosure Sheet for further information such as premiums payable.



A-Plus ParentCare Xtra

As a responsible parent, she adds on the A-Plus **ParentCare Xtra** optional benefit to protect herself so that if anything does happen to her, her child will be financially protected and supported, up to the age of 25. To enjoy further rewards under A-Plus **ParentCare Xtra**, Helen joins AIA Vitality and stay healthy for her child.

She stays and grows healthy for her child and achieves AIA Vitality Gold status every year



As a reward, she gets an additional RM250 (0.25% of A-Plus **ParentCare Xtra** coverage amount) into the Vitality Joy Wallet every year until her child attains age 25.



Regular immunisation against childhood diseases are important. She brings her child for a flu vaccination every year.



Regular dental check-ups are equally important to keep her child's teeth healthy. She can use the Vitality Joy Wallet amount for dental scaling & polishing too.

Total reimbursement amount from the Vitality Joy Wallet is up to RM100 every year.



100% of the remaining Vitality Joy Wallet amount will be credited into your policy account.

Basic Protection

A-Life **Joy Xtra** provides a lump sum benefit in the event of the death/Total and Permanent Disability (TPD) of Helen's child.

A-Plus Baby Care Xtra

- Helen's pregnancy journey is less stressful because she knows that her baby and her are well protected throughout the pregnancy.
- After the birth of the baby, he is protected with hospitalisation benefits, congenital illness and child development disorder.

A-Plus Junior CriticalCare

provides financial support if the child is diagnosed with a juvenile specific critical illness that is in its early stages.

A-Plus PayorExtra

will continue to pay this policy's premiums if Helen passes away, suffers TPD¹, or Critical Illness to ensure the child is protected until the age of 25.

Comprehensive medical protection and Personal Medical Case Management Benefit

A-Plus Health provides comprehensive medical protection. It takes care of the medical bills, treatment and recovery of Helen's child.

A-Plus MedCare ensures that Helen's child receives the best possible treatment and Personal Medical Case Management support throughout his medical journey.

Note: The example above is for illustration purposes only. Please refer to the sales illustration or policy contract for further information.

Frequently asked questions

Q: What is A-Life Joy Xtra?

A: A-Life Joy Xtra is a regular premium Investment-Linked Insurance Plan that provides death and TPD¹ coverage. This plan comes with an AutoGrowth⁴ feature which will automatically increase the coverage amount when your child turns 18.

A-Life Joy Xtra also gives you the flexibility to enhance the coverage, by offering a wide range of attachable riders.

Note: A-Life Joy Xtra is an insurance plan tied to the performance of the underlying assets, it is not guaranteed and is not a pure investment product such as unit trusts.

Q: Who is eligible to buy A-Life Joy Xtra?

A: **Pre-natal Stage**

Entry Age	Minimum	Maximum
Mother (Policy Owner)	18 years old	45 years old
Unborn Child (Insured)	13 weeks of gestation	35 weeks of gestation

For existing A-Life Lady360 or A-Life Lady customers only

Entry Age	Minimum	Maximum
Mother (Policy Owner)	18 years old	40 years old
Unborn Child (Insured)	<14 weeks of gestation	

Post-natal Stage

Entry Age	Minimum	Maximum
Policy Owner	18 years old	No Limit
Insured	14 days old	15 years old

Q: What is the coverage period for A-Life Joy Xtra?

A: This plan provides flexible coverage term options up to age 70, 80 or 100 depending on your needs and affordability.

If you select A-Life Joy Xtra coverage term of up to age 70 or 80, your policy comes with an Automatic Extension of Coverage Term feature, where the coverage term of the policy (except for A-Plus WaiverExtra rider, if any) will continue up to age 100 of your child for the basic plan and the maximum coverage age of any attaching riders PROVIDED there is sufficient account value to deduct policy charges and cost of insurance of any attaching riders. Once the Automatic Extension of Coverage Term feature is exercised, the Maturity Benefit will not be paid out upon maturity and the Account Value will be remained.

Regular premiums are not required during this extended coverage period and you may increase your account value by paying regular or ad-hoc top-ups. The insurance coverage provided under the basic plan and the attached riders will end when the account value has been fully utilised.

You may notify the Company in advance to withdraw from the Automatic Extension of Coverage Term before the maturity of the policy. If you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and all the attaching riders including A-Plus Health and any Health Wallet amount (if applicable) shall expire together with the policy. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.

Q: What is the minimum premium for A-Life Joy Xtra that I can purchase?

A: The minimum premium for A-Life Joy Xtra is RM1,800 annually.

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

A: i. Cost of Insurance

The Cost of Insurance is deducted depending on your attained age and it increases as you get older.

ii. Monthly Service Charge

RM8 Monthly Service Charge is deducted monthly via cancellation of units from your account value.

iii. Fund Management Charge

You can refer to the Fund Fact Sheet and Sales Illustration for the details on fund management charge.

iv. Partial Withdrawal Charge

The Partial Withdrawal Charge will be deducted from the total withdrawal amount, excluding any Account Value from A-Plus ScholarSaver Premium/ A-Plus Saver Premium (if any) and Top-up Premium (if any).

v. Surrender Charge

The Surrender Charge will be deducted from the total Account Value, excluding any Account Value from A-Plus ScholarSaver Premium/ A-Plus Saver Premium (if any) and Top-up Premium (if any).

Policy Year	Partial Withdrawal Charge	Surrender Charge
1	20% of withdrawal amount	20% of Account Value
2	10% of withdrawal amount	10% of Account Value

Q: How is my premium being allocated?

A: The premiums you pay will be divided into:

- Allocated Premium – this amount will be used to purchase the units of your preferred Investment-Linked Fund(s).
- Unallocated Premium – this amount will be used to meet the Company's expenses and total distribution costs, including the commission payable to your Life Planner.

Types of Premium	Policy Year	1 - 3	4 - 6	7-9	≥10
Regular Premium	Allocated Premium (%)	60%	80%	95%	100%
Top-up Premium (Ad hoc top-up / A-Plus Saver / A-Plus ScholarSaver premium)		95%			

Note: The unallocated premium is equivalent to the premium paid after deducting the allocated premium.

Q: How many funds are available for this plan?

A: You may refer to the Sales Illustration for the funds available for this plan. Please also refer to the AIA Fund Fact Sheet in our Company's website at www.aia.com.my for details.

Q: Am I eligible for fund switching and what are the charges for the fund switching?

A: Yes, you are allowed to switch funds according to your risk tolerance level, except for AIA Asian Debt Fund, AIA Asian Equity Fund and AIA International High Dividend Fund. There will be no switching fee imposed. However, we may revise the switching fee by giving 3 months' written notice regarding the revision to the policyholders.

Q: Are the premiums paid for A-Life Joy Xtra eligible for income tax relief?

A: Yes, the premiums paid for this plan may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

For your attention

General disclosures:

1. You should be satisfied that this plan will best serve your needs and that you can afford the premiums payable under this policy.
2. If this plan is cancelled within the 15-day free look period, the unallocated premiums, value of units (if any), any insurance charges and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
3. The Cost of Insurance for this plan is not guaranteed, you will need to pay additional premium if the Cost of Insurance is revised. The Company reserves the right to revise the Cost of Insurance by giving the policyholders 3 months' written notice.
4. Please note that the Company reserves the right to revise the Monthly Service Charge by giving the policyholders 3 months' written notice.
5. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for further information.
6. This plan does not cover death due to suicide within 1 year from the Issue Date or Commencement Date of this Policy, whichever is later. The standard exclusions for Total and Permanent Disability are applicable. Please refer to policy contract for the full details of the exclusions.
7. The premium is payable throughout the full policy term. Premium payments can be made annually, half-yearly, quarterly or monthly.
8. You may consider purchasing a Single Premium Investment-Linked Insurance Plan to maximize your investment returns with minimal life protection. However, this option may not fulfill your life protection needs.
9. All benefits payable are subject to deduction of any indebtedness.
10. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Fund related disclosures:

1. You should be aware that any investment carries with it a certain level of investment risks which will be borne solely by you.
2. Your policy account value is not guaranteed and fluctuates based on the performance of the AIA Investment Fund. The potential risks in investing in the funds are borne solely by you.
3. The underlying assets of each fund are valued on each business day to determine the unit price of a unit.
4. The Company reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as temporary closure of any relevant Registered Exchanges or possible adverse effect of a general sale of investment in a short period.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the Sales Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

Contact Us & Find Out More

Hubungi Kami & Dapatkan Maklumat Lanjut

联络我们以了解更多

Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakili Sah AIA jika anda mempunyai apa-apa soalan. Kami sentiasa bersedia untuk membantu.

若您有任何疑问, 请联络您的AIA寿险策划师 / AIA授权代表。
我们乐意随时为您提供服务。



aia.com.my

Underwritten by:

AIA Bhd. (790895-D)
Menara AIA, 99 Jalan Ampang,
50450 Kuala Lumpur.
Care Line: 1300 88 1899
Tel: 03-2056 1111
Fax: 03-2056 3891

AIA.COM.MY

AIA Bhd. is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
AIA Bhd. adalah dilisenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
AIA Bhd.是在金融服务法2013 (Finance Services Act 2013)下持牌经营并由马来西亚国家银行监管。