

PROTECTION

A-Life *Signature* & A-Life *Signature PlusOne*

Signature  
Boost  
with  
*AIA Vitality*

# Protecting The Future Of Those You Live For



THE REAL LIFE  
COMPANY



## A closer look at the benefits



**PROTECTING YOUR LOVED ONES' FUTURE AND LIFESTYLE!**

Pays **100%** of your coverage amount or account value if you pass away or suffer total and permanent disability (TPD)<sup>1</sup>



Pays **200%** of your coverage amount or account value if you pass away in an accident<sup>1</sup>



Pays **300%** of your coverage amount or account value if the accident happens while you are in public conveyance<sup>1</sup>



**REWARDS WITH VALUE AT MATURITY!**

Receive **100%** of your account value at maturity as well as a **Maturity Booster**, which is an additional **20%** of your account value<sup>2</sup>



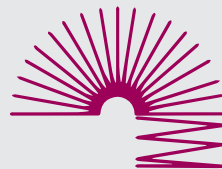
**ENHANCE YOUR PROTECTION!**

Protect yourself against **critical illness** with the optional riders



**CHOOSE ACCORDING TO YOUR NEEDS!**

You have the flexibility to choose your **coverage term** and the **premium payment term**



**HIGH NON-MEDICAL LIMIT!**

You can get covered for up to **RM1.5million** without having to go for a medical checkup<sup>3</sup>



**ENJOY 10% REDUCTION OF INSURANCE PREMIUM**

When you purchase an A-Life *Signature* plan for yourself; your spouse and child (aged 18 & above) are entitled to buy an A-Life *Signature PlusOne* for themselves with a **10%** reduction in their insurance premiums<sup>4</sup>



**GET MORE ACCOUNT VALUE THROUGH SIGNATURE BOOST**

When you purchase A-Life *Signature* or A-Life *Signature PlusOne* and sign up as an AIA Vitality member, you may **receive additional account value**<sup>2</sup> when your policy matures or when your policy terminates due to death, TPD or critical illness claim (if applicable), without having to pay additional premium.

**AIA Vitality**



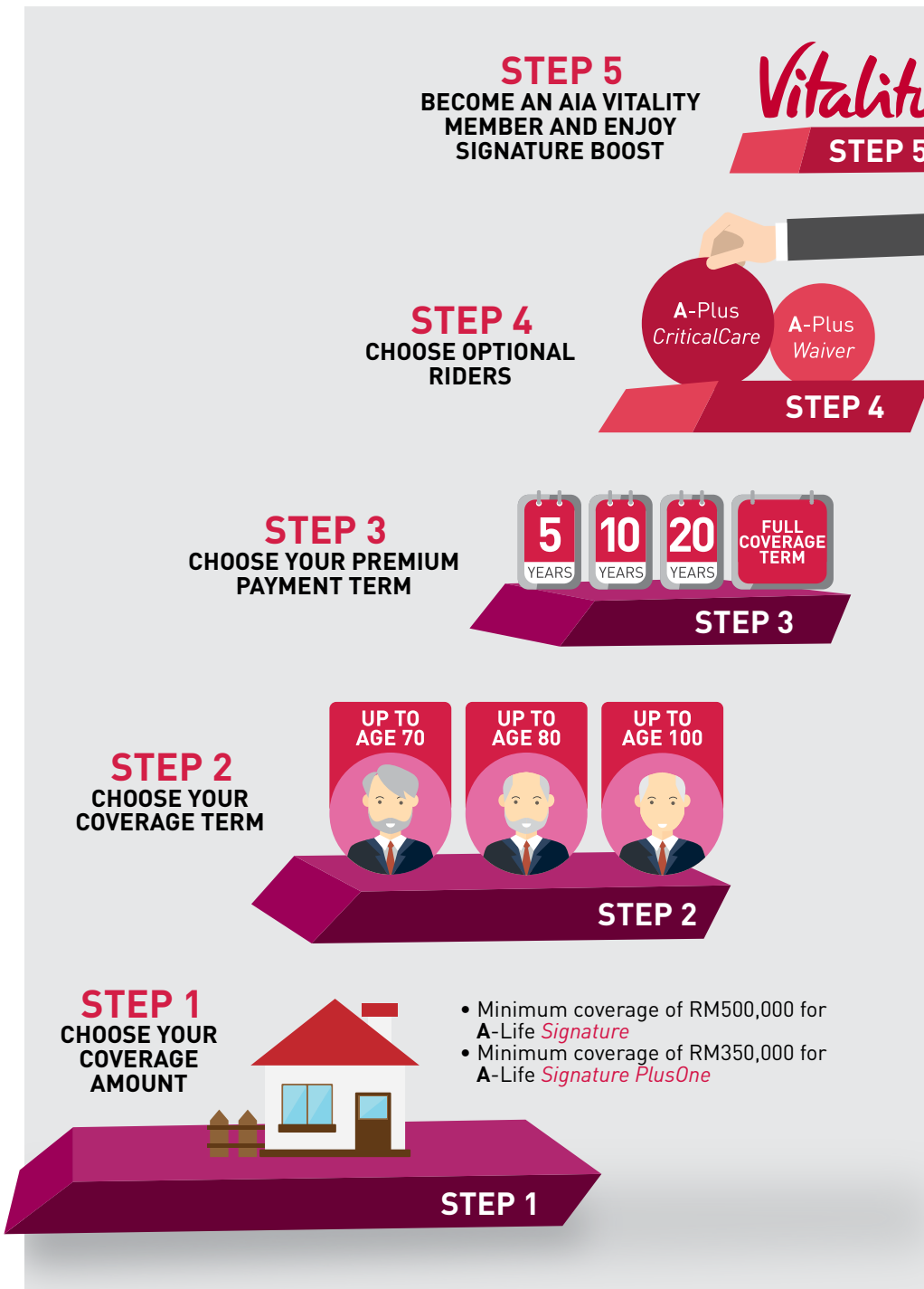
<sup>1</sup> TPD and accidental death benefit can be claimed prior to age 70. We will only pay out either one of those benefits.

<sup>2</sup> Subject to a maximum of 20% of your basic plan's coverage amount.

<sup>3</sup> Depending on the age and health condition of the insured.

<sup>4</sup> The reduced insurance premium and cost of insurance per 1,000 coverage amount of the basic policy of A-Life *Signature PlusOne* is 10% lower than the normal premium and cost of insurance per 1,000 coverage amount of the basic policy of A-Life *Signature*. Other terms and conditions apply.

## How to get started?



## A-Life Signature and A-Life Signature PlusOne benefits with AIA Vitality

### Join AIA Vitality to enjoy Signature Boost

Join AIA Vitality to enjoy additional account value without having to pay additional premium. AIA Vitality is a science-backed insurance and health programme that empowers you with the knowledge, tools and motivation to make your journey to better health more enjoyable and also make real change happen.

### What is Signature Boost?

Signature Boost is an additional benefit given to you when you sign up as an AIA Vitality member upon the purchase of the A-Life *Signature* or A-Life *Signature PlusOne* plan. Depending on the healthy choices you make, you may receive additional account value based on your current **Signature Boost Percentage (SBP)** or the **Locked-in SBP\***, whichever is higher when your policy matures or when your policy terminates due to death, TPD or critical illness claim (if applicable).

The initial SBP starts from **20%**. For each subsequent year, your SBP may increase, decrease or remain the same based on your AIA Vitality Status at every Signature Boost Anniversary.

\* Your total accumulated SBP will be locked-in at age 55 or on the 20th Signature Boost Anniversary, whichever is later.

AIA Vitality Status	Change in Signature Boost Percentage
Platinum	Signature Boost Percentage increases by 1% (+1%) from the previous year
Gold	No change (0%) in Signature Boost Percentage from the previous year
Silver	Signature Boost Percentage decreases by 2% (-2%) from the previous year
Bronze	Signature Boost Percentage decreases by 4% (-4%) from the previous year

The more engaged you are with AIA Vitality, the higher your SBP will be; if you are inactive, you may lose this Signature Boost benefit.

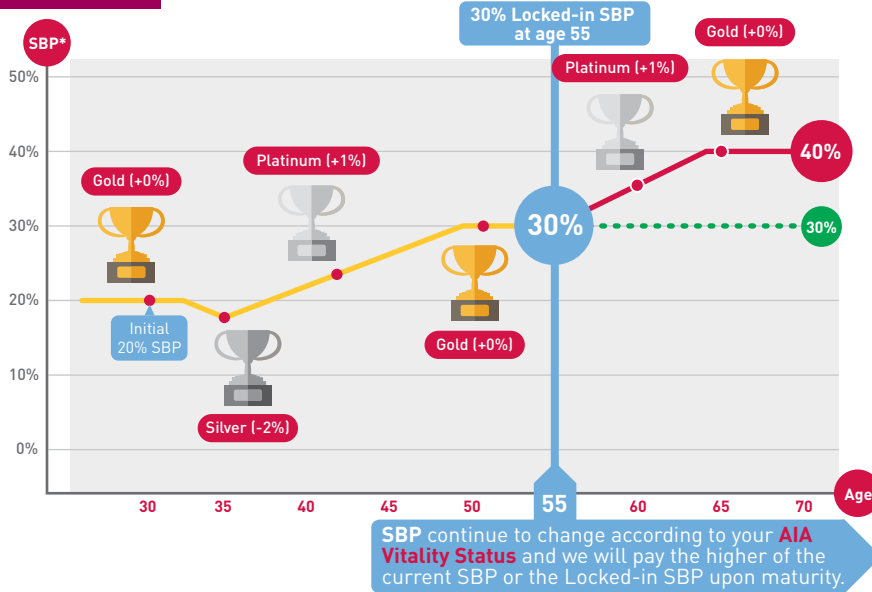
### Note:

Signature Boost is subject to a maximum of 20% of your basic plan's coverage amount.

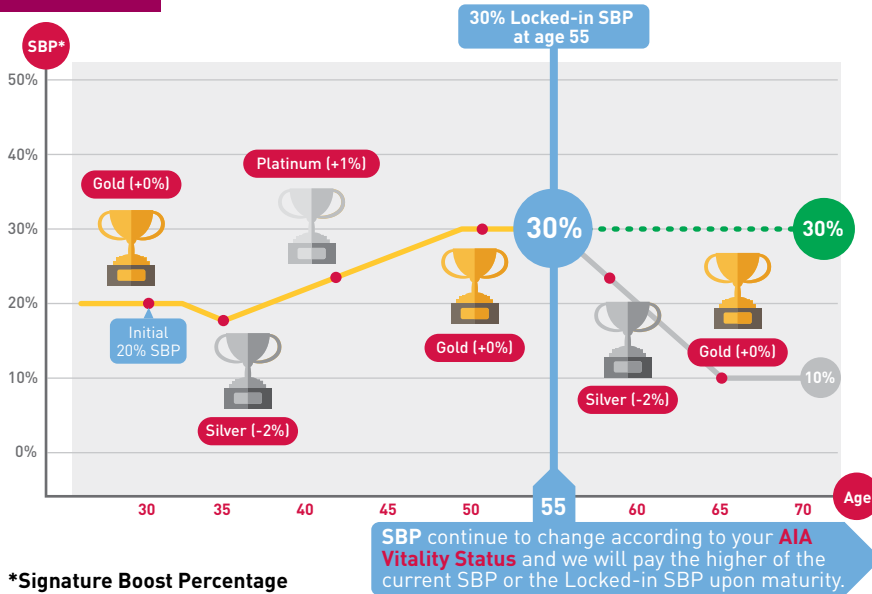
## How does the Signature Boost work?

John, a 30-year-old male non-smoker purchased A-Life *Signature* with a coverage amount of RM 1 million and joins AIA Vitality. He has chosen a 10-year premium payment term that covers him up to age 70 with an annual premium of RM15,390 and a 100% allocation into the Equity Plus Fund.

### SCENARIO A



### SCENARIO B



\*Signature Boost Percentage

When John's policy matures when he turns 70, he will receive:

Benefits	Scenario A		Scenario B	
	Percentage of account value	Benefit Amount <sup>1</sup> (RM)	Percentage of account value	Benefit Amount <sup>1</sup> (RM)
Maturity Benefit	100%	526,700	100%	526,700
<b>Maturity Booster<sup>2</sup></b>	<b>+20%</b>	<b>105,340</b>	<b>+20%</b>	<b>105,340</b>
<b>Signature Boost<sup>2</sup></b>	<b>+40%</b>	<b>200,000</b>	<b>+30%</b>	<b>158,010</b>
<b>Total Maturity Benefit</b>	<b>160%</b>	<b>832,040</b>	<b>150%</b>	<b>790,050</b>

If John passes away at the age of 65 and his policy's account value is RM473,500<sup>1</sup>, his family will receive:

Benefits	Description	Benefit Amount (RM)	
		Scenario A	Scenario B
Death Benefit	Higher of Basic Sum Assured or Account Value	1,000,000	1,000,000
<b>Signature Boost<sup>2</sup></b>	Additional account value which is determined by multiplying the higher of the current SBP or the Locked-in SBP with the policy's account value (exclude account value from ad hoc top-up premium)	<b>189,400</b> (40% of the policy's account value)	<b>142,050</b> (30% of the policy's account value)
<b>Total Death Benefit</b>		<b>1,189,400</b>	<b>1,142,050</b>

<sup>1</sup> The account values above are based on a high scenario which are for illustration purposes only.

<sup>2</sup> Subject to a maximum of 20% of your basic plan's coverage amount.

Please refer to the sales illustration or policy contract for further information on the Signature Boost. Please refer to [www.aiavitality.com.my](http://www.aiavitality.com.my) for further information on the AIA Vitality programme.

## Frequently Asked Questions

### Q: What are A-Life Signature & A-Life Signature PlusOne?

A-Life *Signature* is a regular premium Investment-Linked Insurance Plan (ILIP) which covers death and Total and Permanent Disability (TPD). It offers high protection with a minimum coverage amount of RM500,000. You may choose from various premium payment and coverage terms that suit your needs. This plan gives you the flexibility to withdraw early or to top-up your investment amount based on your needs. In addition, you can also enjoy critical illness coverage at additional cost.

A-Life *Signature PlusOne* has the same product features and benefits as A-Life *Signature*. When you purchase an A-Life *Signature* plan for yourself, your spouse and child (aged 18 and above) are entitled to buy an A-Life *Signature PlusOne* plan for themselves. They can enjoy a 10% reduction in their insurance premium. The coverage amount for this plan starts from RM350,000.

**Note:** The insurance plan is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts. Please refer to Disclosures on A-Life *Signature* and A-Life *Signature PlusOne* for detailed terms and conditions.

### Q: Who is eligible to buy A-Life Signature & A-Life Signature PlusOne?

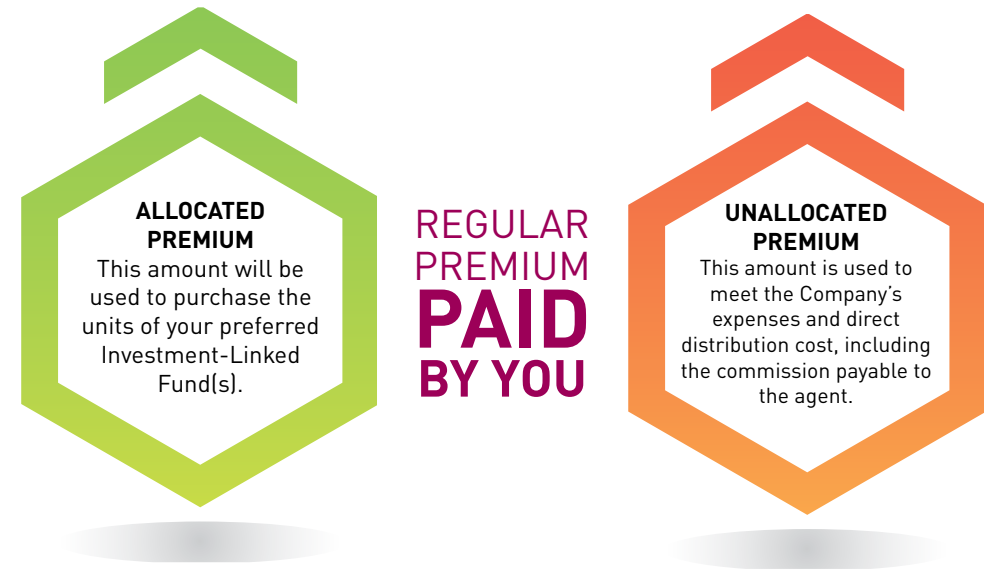
Both plans are available for individuals aged between 18 years old and 70 years old. A-Life *Signature PlusOne* plan can only be purchased by the spouse and child (aged 18 and above) of an existing A-Life *Signature* policyholder. Entry age varies by coverage term, as shown in the table below.

Entry Age	Coverage Term
18 - 55	Up to age 70
18 - 65	Up to age 80
18 - 70	Up to age 100

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

- i) Cost of Insurance  
The Cost of Insurance is deducted depending on your attained age and the Cost of Insurance rate will increase as you get older.
- ii) Service charge  
Service charge is deducted monthly via cancellation of units from your account value. RM6.36 is charged for monthly payment mode and RM5.30 is charged for other payment modes.
- iii) Fund management charge  
You can refer to the Fund Fact Sheet and Sales Illustration for the details on fund management charge.

### Q: How is my premium being allocated?



Your premium allocation rates depend on your policy's premium payment term. Please refer to the Sales Illustration for the premium allocation rate. Depending on the policy option that you choose, part of your premiums may be placed in the Savings Account which has an allocation rate of 95%.

### Q: Are the premiums paid eligible for income tax relief?

Yes, the premiums paid for this plan may qualify you for a personal tax relief of up to RM6,000 for annual life insurance premium and EPF, subject to the final decision of the Inland Revenue Board of Malaysia.

### Q: What are the funds available for A-Life Signature and A-Life Signature PlusOne?

You may refer to the Sales Illustration for the funds available. Please also refer to the Fund Fact Sheet in our Company's website at [www.aia.com.my](http://www.aia.com.my) for details.

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

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.

### Q: How do I know the unit price of my funds?

The unit prices for the Investment-Linked Funds are published in the Company's website at [www.aia.com.my](http://www.aia.com.my).

**Q: What are the major exclusions for A-Life Signature and A-Life Signature PlusOne?**

**Death Benefit**

- The plans does not cover death due to suicide within 1 year from the Issue Date or Commencement Date of the policy, whichever is later.

**TPD Benefit**

- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- Services in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Activities connected to any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial airline on a regular scheduled passenger trip over its established passenger route;
- Any congenital defect which has manifested or was diagnosed before age 17;
- Pre-existing disability resulting from a physical or mental condition.

**Accidental Death Benefit (inclusive in Public Conveyance)**

- Assault or murder;
- Riot and civil commotion, industrial action or terrorist activity;
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Making an arrest as an officer of the law;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray;
- Racing on horse or wheels;
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug;
- Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
- Entering, exiting, operating, or servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Please refer to the policy contract for the full details of the exclusions.

**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 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 and the Company reserves the right to revise the Cost of Insurance by giving the policyholders 3 months prior written notice.
4. The Service Charge quoted is inclusive of the prevailing GST rate of 6% which may be subject to change. Please note that the Company reserves the right to revise the Monthly Service Charge by giving the policyholders 3 months prior written notice.
5. The switching fee is currently free and the Company reserves the right to revise the switching fee by giving the policyholders 3 months prior written notice.
6. You are advised to refer to the sales illustration for further information.
7. The premium payment term is based on the terms chosen by you. 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.

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.



Disclosures on **A-Life Signature** and **A-Life Signature PlusOne**:

1. Only one **A-Life Signature PlusOne** is tagged to **A-Life Signature**.
2. Maximum coverage amount for **A-Life Signature PlusOne** is up to the coverage amount of the tagged **A-Life Signature**.
3. The reduced insurance premium and cost of insurance per 1,000 coverage amount of the basic policy of **A-Life Signature PlusOne** is 10% lower than the normal premium and cost of insurance per 1,000 coverage amount of the basic policy of **A-Life Signature**.
4. This reduced premium and cost of insurance per 1,000 coverage amount is on the standard basic premium and standard cost of insurance per 1,000 coverage amount.
5. The reduced premium and cost of insurance per 1,000 coverage amount of the basic policy of **A-Life Signature PlusOne** is subject to the condition of the policy status of the tagged **A-Life Signature** is in force, matured or terminated due to claims.
6. The premium and cost of insurance per 1,000 coverage amount of the basic policy of **A-Life Signature PlusOne** will be charged at an increased premium and cost of insurance (equivalent as **A-Life Signature**) on the due date immediately after the tagged **A-Life Signature** is surrendered, lapsed or terminated other than due to claims.
7. The account value is depending on the premium payable and subject to the premium allocation and deduction of policy charges. The account value of **A-Life Signature PlusOne** may be lesser than **A-Life Signature** due to the lower premium paid.

Goods and Services Tax (GST)

1. Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy. The GST is also chargeable on the fees and charges applicable to your policy. These amounts will be deducted from the account value of your policy.

**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 A-Life Signature Sales Illustration 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 untuk maklumat lanjut

### 联络我们以了解更多

If you have any further queries, kindly contact your AIA Life Planner / AIA authorized representative at:  
Sekiranya anda mempunyai pertanyaan lanjut, sila hubungi Perancang Hayat AIA / wakil AIA yang disahkan:  
若您有任何疑问, 请联系您的AIA寿险策划师 / 授权代理员:

Underwritten by:

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