

PROTECTION

A-Life Wealth Builder

Vitality
Wealth Booster
with
AIA Vitality

**GREATER WEALTH,
BETTER HEALTH AND
A LIFETIME OF REWARDS.**



A closer look at the benefits

Wealth Rewards and Wealth Booster Rewards You for Longer and Higher Coverage

Increase your savings with longer coverage term and higher protection for your loved one.

You will be able to enjoy a higher reward based on your coverage term and coverage amount as stated in the Rewards Table below:

Coverage Term	% of Coverage Amount	
	Below RM500,000	RM500,000 and above
19 years and below	1%	2%
20 - 34 years	2%	4%
35 years and above	2.5%	5%

Note: The same reward % above will be payable for both Wealth Rewards and Wealth Booster benefits.



TIP

You are able to get up to **6x** rewards with Wealth Rewards and Wealth Booster benefits if you choose to save more, save longer and stay financially disciplined!

1 WEALTH REWARDS

Rewards you for good saving habits

Wealth Rewards will be credited into your savings account as early as age 65 and every 10 years subsequently until maturity, if you meet the following conditions:

- No withdrawals are made from your account value (except with withdrawal for Life-Stage Celebration events);
- Premiums are paid up to date; and
- Policy is in force

Get yourselves protected early to enjoy the maximum savings!

The first Wealth Rewards payable varies according to your entry age as below:

Entry Age (last birthday)	Wealth Rewards Payable at the end of Policy Anniversary
55 and below	Upon Insured attains age 65 and every 10 years subsequently
56 - 65	Upon Insured attains age 75 and every 10 years subsequently
66 and above	Upon Insured attains age 85 and every 10 years subsequently

2 WEALTH BOOSTER

Enjoy even more rewards at maturity

At **maturity** you will receive the total account value of your policy. On top of this, Wealth Booster will be paid out at maturity based on the Rewards Table as above.

• Opportunity to double your reward!

Double your Wealth Booster if you meet the following conditions:

- No withdrawals are made from your account value (except with withdrawal for Life-Stage Celebration events); and
- Premiums are paid up to date

Note: For coverage term up to age 100, if death occurs after attaining age 80, Wealth Booster also shall be payable.

Protecting the Future of Your Loved Ones

PAYS 100%

of your coverage amount or account value in protection and savings account, whichever is higher if you pass away or suffer from total and permanent disability (TPD)¹

PAYS 200%

of your coverage amount or account value in protection and savings account, whichever is higher if you pass away in an accident²

PAYS 300%

of your coverage amount or account value in protection and savings account, whichever is higher if the accident happens while you are in public conveyance (transportation)²

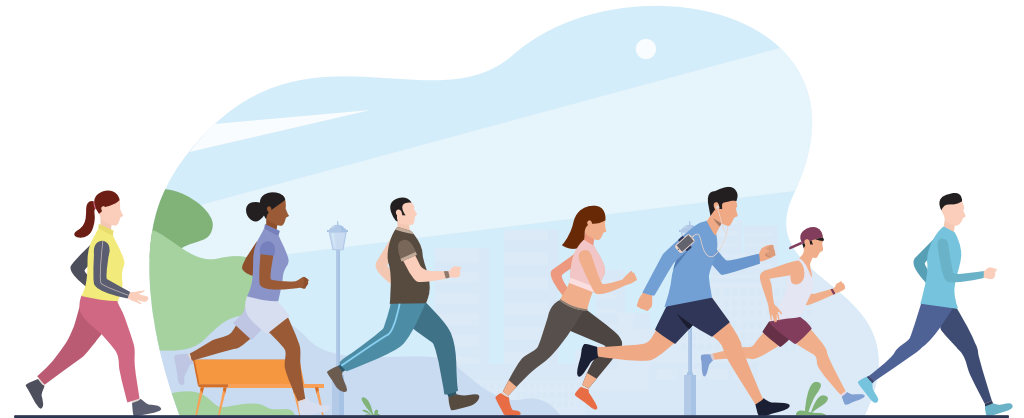
PAYS 600%

of your coverage amount or account value in protection and savings account, whichever is higher if you pass away due to a natural disaster²

Note: Only one of the benefits above shall be paid.

Get MORE Value through the Vitality Wealth Booster

The Vitality Wealth Booster is an additional benefit given to you when you sign up as an AIA Vitality member upon the purchase of A-Life Wealth Builder. Depending on the healthy choices you make, you may receive additional value³ when your policy matures, when your policy terminates due to death, upon 100% payment of the TPD benefit or upon 100% payment of the Critical Illness benefit, without having to pay additional premium.



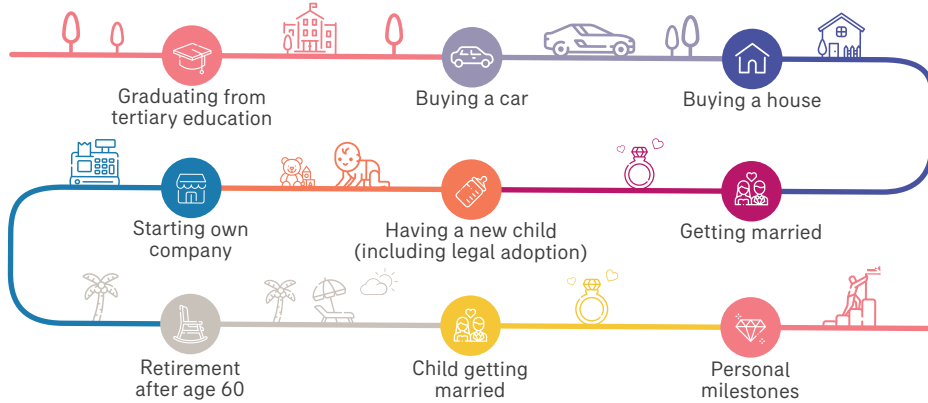
¹ TPD coverage is up to age 70 only.

² Accidental death benefit can be claimed prior to age 70.

³ Subject to a maximum of 20% of your basic plan's coverage amount.

Life-Stage Celebration

Withdraw up to 10% of your total account value for each event. Each event below is only allowed once, except for "personal milestones", which is capped at 2 times.



Notes:

1. The withdrawal is subject to a minimum of RM10,000 remaining in the account value and only 1 Life Stage event's withdrawal in a policy year.
2. Any withdrawal from this Life-Stage Celebration shall not reduce your coverage amount, Wealth Rewards and doubled Wealth Booster at maturity. The withdrawal from Life-Stage Celebration Events will be deducted from your account value.

Enhance Your Protection

Enjoy even wider coverage with the following optional benefits:

A-Plus CI Guard

This optional benefit provides you with additional coverage for 45 critical illnesses. You are also entitled to enjoy Personal Medical Case Management (PMCM) service, that focuses on ensuring that you receive advice on the best possible treatments and personalised ongoing support throughout your medical journey when you are facing serious medical conditions.

A-Plus CI Advance⁴

This optional benefit provides you with coverage for 45 critical illnesses.

A-Plus Waiver

Ensure continuous premium payment if you are diagnosed with any one of the 44 covered critical illnesses or undergo a covered surgery.

A-Plus Spouse Waiver Extra

Ensure continuous premium payment if your spouse passes away, suffers from TPD¹ or is diagnosed with any one of the 44 covered critical illnesses or undergoes a covered surgery.

A-Plus Parent Waiver

Ensure continuous premium payment if the Insured's parent passes away, suffers from TPD¹ or is diagnosed with any one of the 44 covered critical illnesses or undergoes a covered surgery.

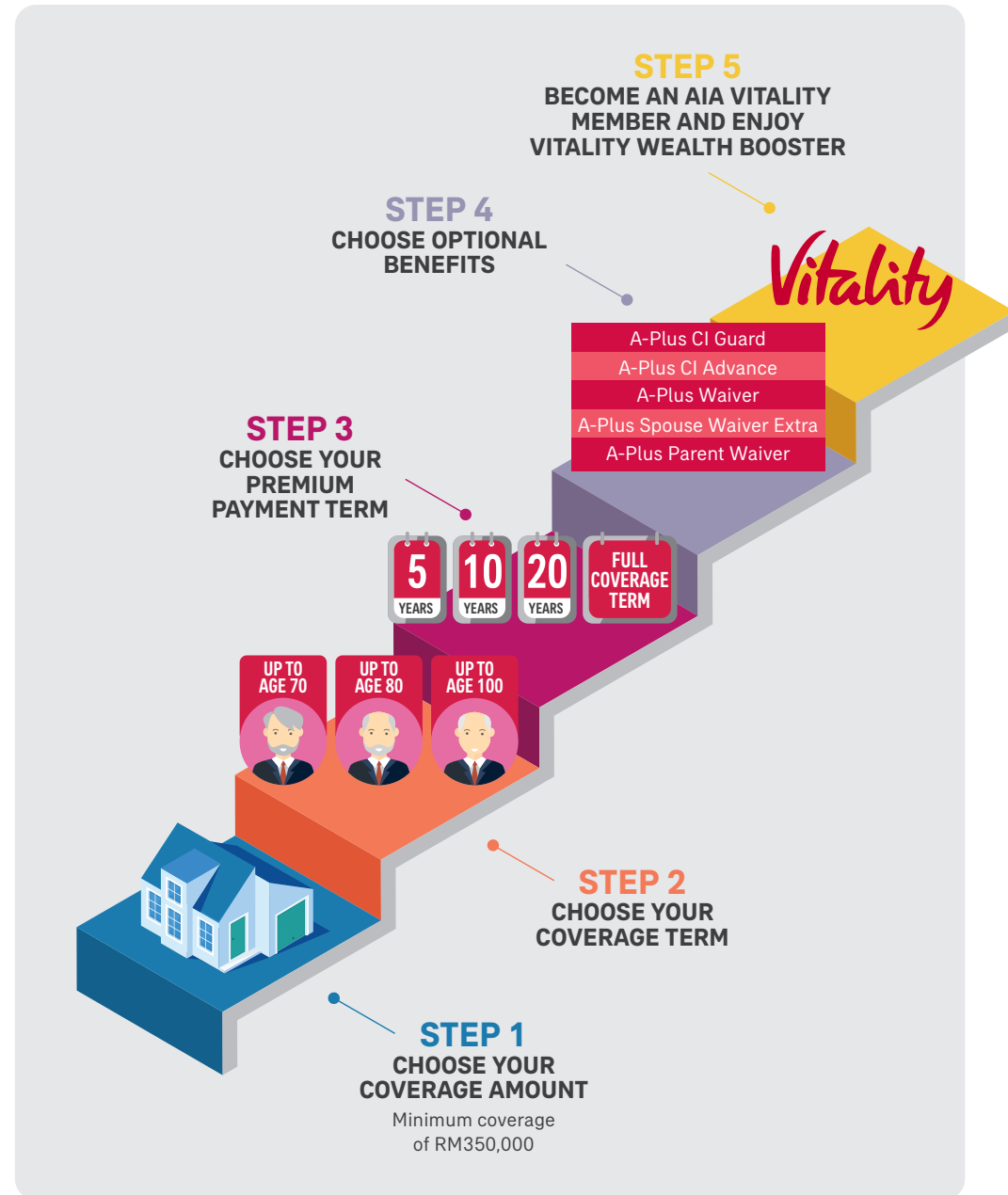
High Non-medical Limit

You can get covered for up to **RM4 million** without having to go for a medical checkup⁵.

⁴ Any claim under this benefit shall reduce your basic plan's coverage amount and account value.

⁵ Depending on your age and health condition.

How to Get Started?



A-Life Wealth Builder Benefits with AIA Vitality

Join AIA Vitality to Enjoy Vitality Wealth Booster

If you sign-up as an AIA Vitality member, you can enjoy an additional benefit called **Vitality Wealth Booster** without having to pay additional premium. 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.

Depending on the healthy choices you make, you may receive additional value based on your current **Vitality Wealth Booster Percentage (VWBP)** or the **Locked-in VWBP***, whichever is higher when your policy matures, when your policy terminates due to death, upon 100% payment of the TPD benefit or upon 100% payment of the Critical Illness benefit.

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

*Your total accumulated VWBP will be locked-in at age 55 or on the 20th Vitality Wealth Booster Anniversary, whichever is later.

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

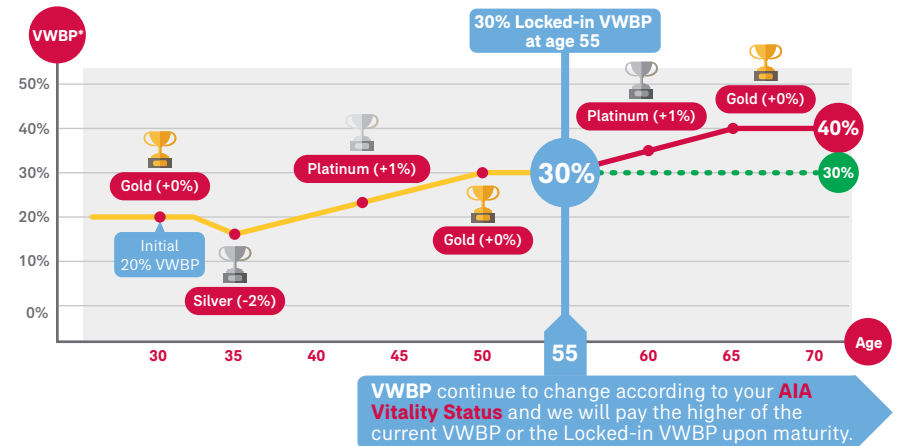
Vitality Wealth Booster is determined by multiplying the higher of current Vitality Wealth Booster Percentage or the Locked-in Vitality Wealth Booster Percentage with 20% of your coverage amount, subject to a maximum 20% of your coverage amount.

The more engaged you are with AIA Vitality, the higher your VWBP will be; if you are inactive, you may lose this Vitality Wealth Booster benefit.

How Does the Vitality Wealth Booster work?

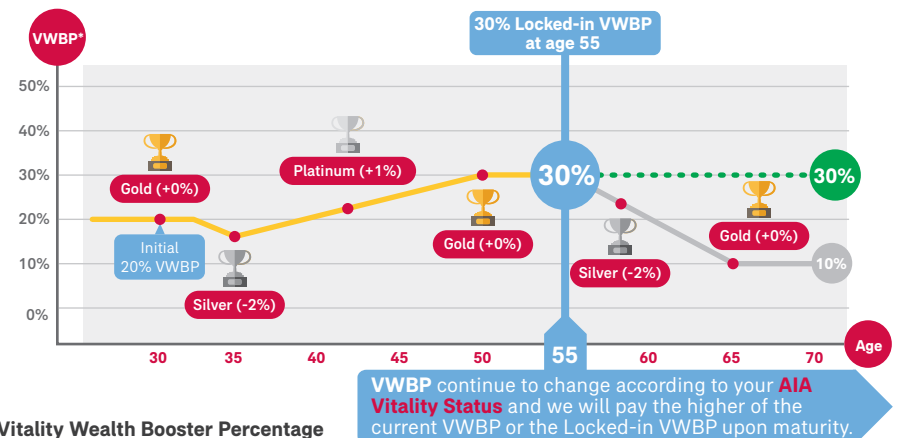
For Scenario A, as the current VWBP is **higher** than the Locked-in VWBP, the Vitality Wealth Booster will be determined using the current VWBP, which is 40%.

SCENARIO A



For Scenario B, as the current VWBP is **lower** than the Locked-in VWBP, the Vitality Wealth Booster will be determined using the Locked-in VWBP, which is 30%.

SCENARIO B



*Vitality Wealth Booster Percentage

Rewarding You for Healthier Financial Habits

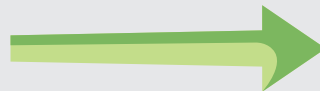


John, a 30-year-old male non-smoker purchased A-Life **Wealth Builder** plan and joins AIA Vitality.

Coverage Amount: RM1,000,000
Premium: RM8,500 annually for 20 years
Coverage Term: Up to age 70
Fund: 100% AIA Strategic Fixed Income Fund



He consistently pays his premiums on time and did not perform any withdrawals. As a reward, he receives **RM50,000** into his Savings Account **at age 65!**



When John turns 70 years old, his policy will mature. His Wealth Booster is doubled as a reward for paying all his premiums and only withdrawing from his Account under the Life Stage Celebration event.

In addition, he was active with AIA Vitality and achieves a Vitality Wealth Booster Percentage of 50%!

Benefits at Maturity		Entitled Percentage	Benefit Amount ¹ (RM)
Maturity Benefit ¹ (% of account value)	Protection + Savings Account (inclusive of Wealth Rewards ² at age 65)	100%	178,000
Wealth Booster ² (% of coverage amount)		10%	100,000
Vitality Wealth Booster (Higher of [current VWBP or Locked-in VWBP] x 20% of coverage amount)		50%	100,000
Total Maturity Benefit			378,000



At the end of year 25, John plans to go for his dream holiday. He decides to withdraw RM5,000 from his Account under the "personal milestone" Life Stage Celebration event.



¹ The account values are projected based on high scenario and excluding any withdrawal from Life Stage Celebration Event. Please note that the account values are for illustration purposes only, it will be lower after the withdrawal amount is included.

² Assuming no withdrawals are made from the Protection Account or Savings Account except for Life Stage Celebration event withdrawals and premiums are paid up to date.

Please refer to the sales illustration or policy contract for further information. Please refer to www.aiavitality.com.my for further information on the AIA Vitality programme.

How to Get up to 6x Rewards with Wealth Rewards and Wealth Booster?



Get yourselves protected at early age, i.e. before age 55



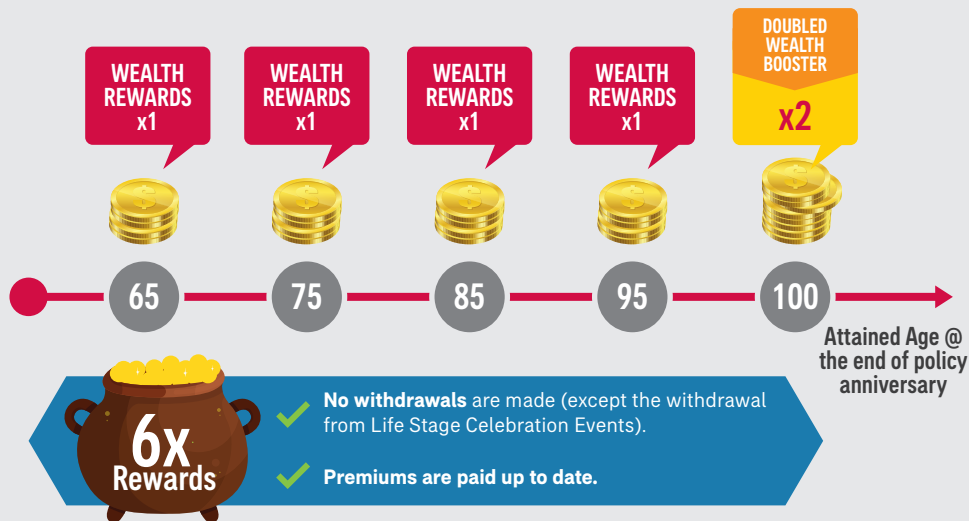
Choose the coverage term till age 100



Stay financially discipline

Example:

Mrs. Lee purchased A-Life Wealth Builder plan at age 40 and she choose to protect herself until age 100. She gets her first Wealth Rewards at age 65 and every 10 years subsequently. Upon maturity, she continues to get Wealth Booster and doubled Wealth Booster as she did not perform any partial withdrawal and consistently pay her premium on-time.



Frequently asked questions

Q: What is A-Life Wealth Builder?

A: A-Life Wealth Builder 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 RM350,000. You may choose from various premium payments and coverage terms that suit your needs. This plan gives you the flexibility of early withdrawal of account value or top-up your investment amount based on your needs. In addition, you can also enjoy enhanced protection by opting for the various optional benefits at an additional cost.

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 the Product Disclosure Sheet and Sales Illustration on A-Life Wealth Builder for detailed terms and conditions.

Q: Who is eligible to buy A-Life Wealth Builder?

A: A-Life Wealth Builder is available for individuals aged between 14 days to 70 years old. Entry age varies according to coverage term, as shown in the table below.

Coverage Term	Entry Age
Up to age 70	Age 14 days to 55 years
Up to age 80	Age 14 days to 65 years
Up to age 100	Age 14 days to 70 years

Q: What is the coverage period for A-Life Wealth Builder?

A: This plan provides coverage term options of up to age 70, 80 or 100.

If you select a coverage term of up to age 70 or 80, you are given an option to choose for Auto-Extension at the time of application, where the coverage term of the policy and any optional benefits (except for A-Plus Waiver and A-Plus Spouse Waiver Extra rider, if any) will continue up to age 100 of Insured for the basic plan and the maximum coverage age of any optional benefits PROVIDED there is sufficient account value to deduct for the policy charges and cost of insurance of any optional benefits. The policy will lapse when the account value has been fully utilised.

You may notify the Company in advance to withdraw the Auto-Extension option before the maturity of the policy. If you choose to withdraw the Auto-Extension option, the basic plan and all the optional benefits shall be expired together with the policy. Any option to exercise Auto-Extension after the policy is in forced will be subjected to underwriting and other terms and conditions.

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 the cost of insurance rate will increase as you get older. The cost of insurance for this plan is not guaranteed, you may 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.

ii) Monthly service charge

RM8 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 details on the 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 Saver premium (if any) and Ad Hoc Top-Up premium (if any).

Policy Year	Premium Payment Term			
	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	-	5%	10%	10%

v) Surrender charge

The surrender charge will be deducted from the total account value, excluding any account value from A-Plus Saver premium (if any) and Ad Hoc Top-Up premium (if any).

Policy Year	Premium Payment Term			
	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	-	5%	10%	10%

Q: How is my premium being allocated?



Your premium allocation rates depend on the premium payment term of your policy and optional benefits. Please refer to the Sales Illustration for the premium allocation rate. A-Plus Saver premiums that are placed in the Savings Account has an allocation rate of 95%.

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

A: 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, and is subject to the final decision of the Inland Revenue Board of Malaysia.

Q: What are the funds available for A-Life Wealth Builder?

A: 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 for details.

Q: Am I eligible for fund switching?

A: Yes, you are allowed to switch funds according to your risk tolerance level except for the 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?

A: The unit prices for the Investment-Linked Funds are published in the Company's website at www.aia.com.my.

Q: What are the major exclusions for A-Life Wealth Builder?

A: Death Benefit

- This plan 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 self-inflicted act while sane or insane;
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs;
- Entering, exiting, operating, 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; and
- Pre-existing disability resulting from a physical or mental condition.

Accidental Death Benefit (inclusive of Public Conveyance and Natural Disaster)

- Willful exposure to danger or self-inflicted act while sane or insane;
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs;
- Entering, exiting, operating, 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.

Note: The list is non-exhaustive. Please refer to the policy contract for 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, account value (if any), any cost of insurance 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 may 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 Policy Charges and Fund Switching Fee by giving the policyholders 3 months' prior written notice.
5. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for further information.
6. The premium payment term is based on the terms chosen by you. Premium payments can be made annually, half-yearly, quarterly or monthly.
7. You may consider purchasing a Single Premium Investment-Linked Insurance plan to maximise your investment returns with minimal life protection. However, this option may not fulfill all your life protection needs.
8. All benefits payable are subject to deduction of any indebtedness.
9. 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 / Wakil 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。

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

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