

PROTECTION

A-Life *Signature Beyond*

Signature
Boost
with
AIA Vitality

Protect Your Family's Future By Protecting Yourself First



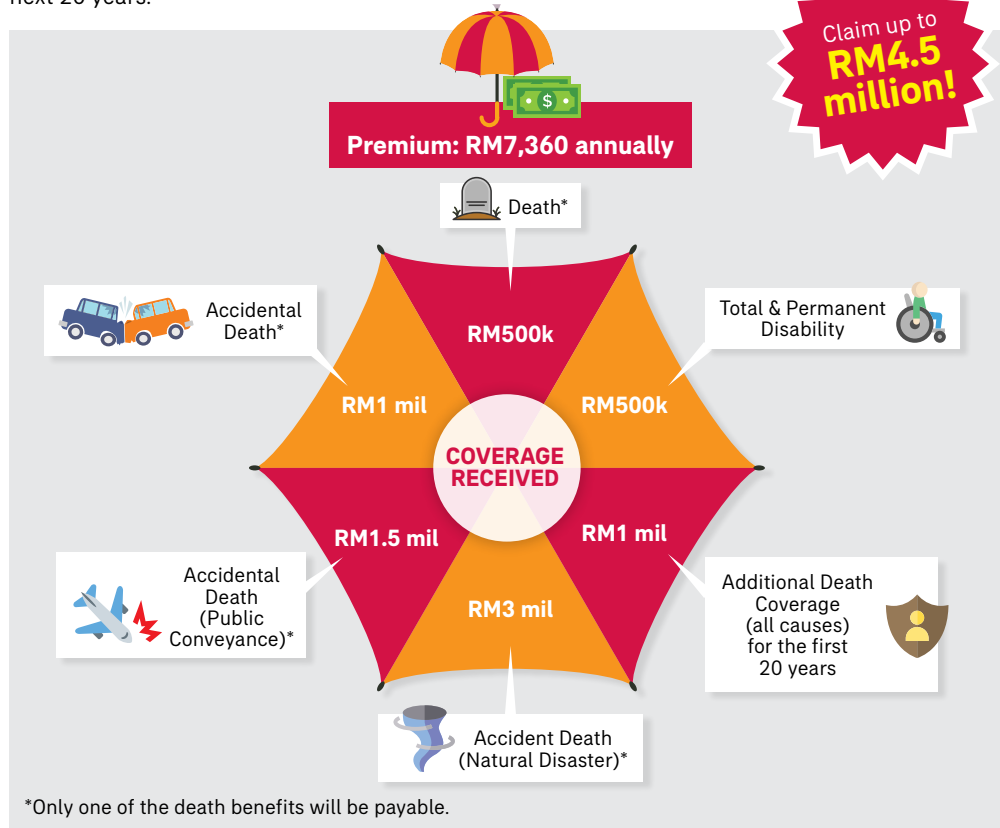
LIFE SCENARIO 1

Mr. Tan, a 35-year-old male non-smoker, is married and has two young children. He would like to obtain coverage to protect his family if the unexpected happens to him. In addition, he also has a 20-year loan of RM500,000 and he estimates that he needs around RM500,000 to finance his children's education.

He purchases **A-Life *Signature Beyond*** with a coverage amount of RM500,000. He has chosen a 20-year premium payment term that covers him up to age 70. He also added the **A-Plus *LifeExtra*** optional benefit with a coverage amount of RM1,000,000 and a 20-year coverage term to help fund his loan and his children's education if the unfortunate event occurs in the next 20 years.



Claim up to **RM4.5 million!**



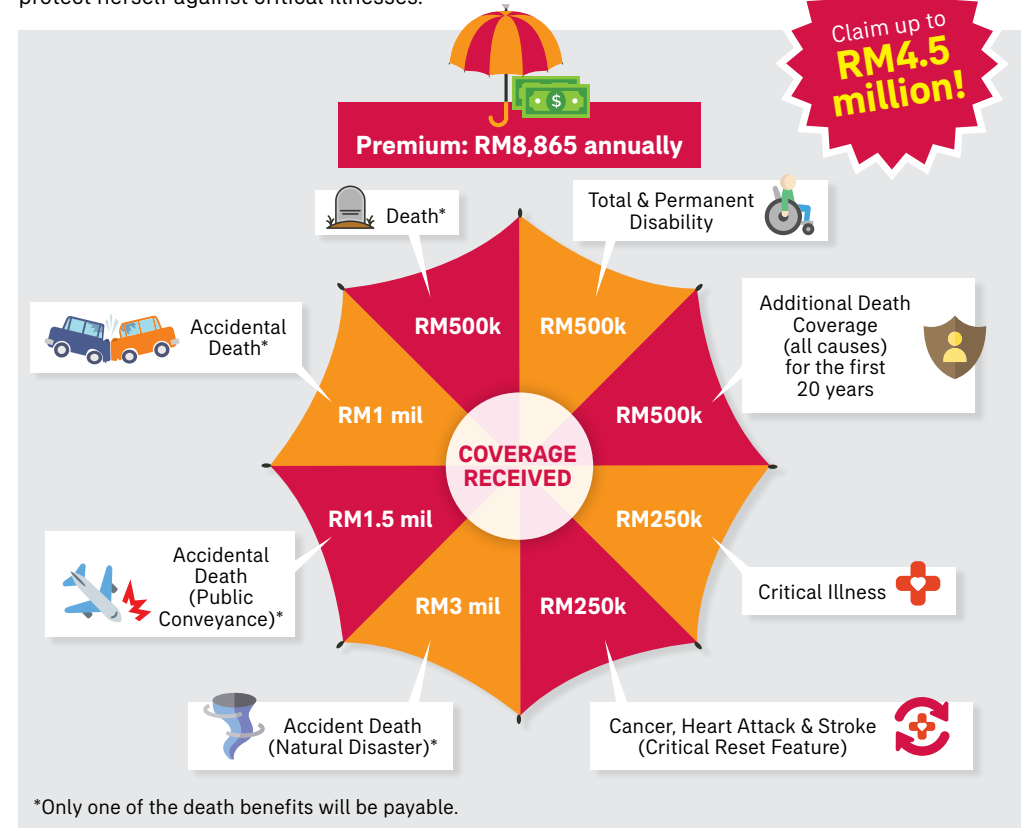
LIFE SCENARIO 2

Mrs. Chan, a 40-year-old female non-smoker, has one daughter. She would like to ensure her daughter is financially secured when she is no longer around. In addition, she is also worried about her health as women have a high risk of being diagnosed with critical illness.

She purchases **A-Life *Signature Beyond*** with a coverage amount of RM500,000. She has chosen a 20-year premium paying term that covers her up to age 70. She added the **A-Plus *LifeExtra*** optional benefit with a coverage amount of RM500,000 and a 20-year coverage term to ensure that her daughter is well taken care of, especially while she is still young. On top of that, she also added the **A-Plus *CriticalReset*** optional benefit with a coverage amount of RM250,000 to protect herself against critical illnesses.



Claim up to **RM4.5 million!**



A closer look at the benefits



PROTECTING YOUR LOVED ONES' FUTURE!

Pays **100%** of your coverage amount or account value if you pass away¹



Pays **200%** of your coverage amount or account value if you pass away in an accident²



Pays **300%** of your coverage amount or account value if the accident happens while you are in public conveyance²



Pays **600%** of your coverage amount or account value if you pass away due to a natural disaster²



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

Pays an additional **100%** of your coverage amount if you suffer total and permanent disability (TPD)³



GET THE TREATMENT YOU NEED FOR CRITICAL ILLNESSES!

Overseas Critical Illness Treatment⁴ Benefit allows you to reimburse your medical bills up to **50%** of your coverage amount or up to **RM1,000,000**, whichever is lower, for treatment overseas for any one of the covered critical illnesses.



REWARDS WITH HIGHER VALUE!

Receive **100%** of your account value at maturity as well as a **Maturity Booster**, which is an additional **20%** of your account value⁷.



Enjoy even wider coverage with optional benefits:

A-Plus *LifeExtra*

Pays an additional **100% or 200%** of the basic plan's coverage amount if you pass away, with a coverage term of 10 or 20 years.

A-Plus *CriticalReset*

Protect yourself against critical illnesses with additional coverage, which also includes a reset feature⁵ that is payable for cancer, heart attack and stroke.

A-Plus *WaiverExtra*

Ensure continuous premium payment if you suffer TPD³ or are diagnosed with any one of the covered critical illnesses.

A-Plus *SpouseWaiver Extra*

Ensure continuous premium payment if your spouse passes away, suffers TPD³ or is diagnosed with any one of the covered critical illnesses.

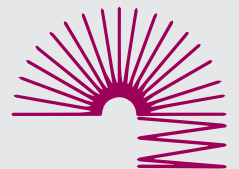


ENHANCE YOUR PROTECTION!



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 **RM4 million** without having to go for a medical checkup.⁶



GET MORE ACCOUNT VALUE THROUGH SIGNATURE BOOST

When you purchase **A-Life Signature Beyond** and sign up as an AIA Vitality member, you may **receive additional account value⁷** when your policy matures, when your policy terminates due to death, or upon 100% payment of the TPD benefit, without having to pay additional premium.

AIA Vitality



¹ For death after age 80 (for coverage term up to age 100), an additional 20% of account value from regular premium (excluding account value from ad hoc top up) will be payable, subject to a maximum of 20% of the coverage amount.

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

³ TPD benefit can be claimed prior to age 70.

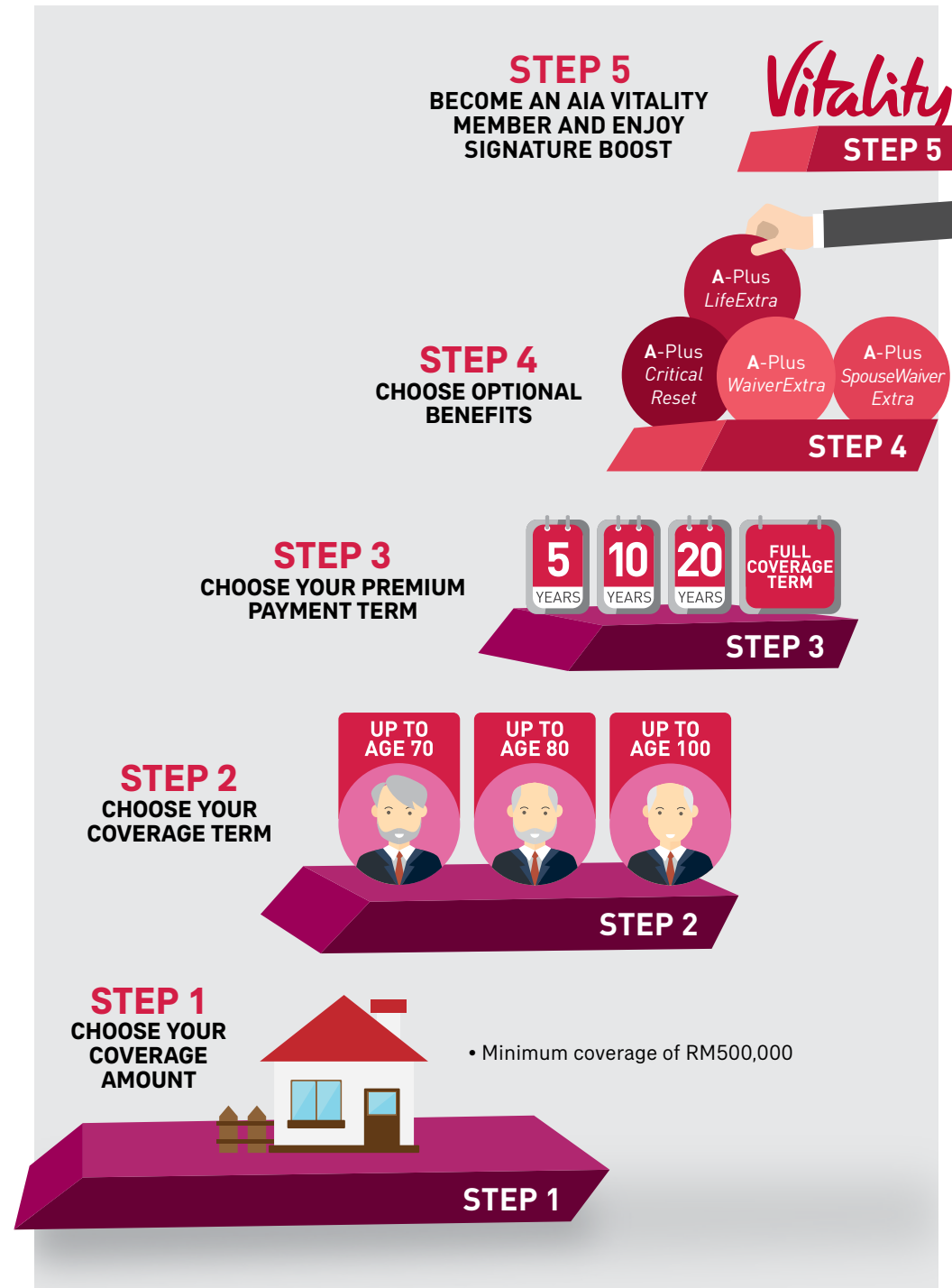
⁴ Any claim under this benefit shall reduce the account value and may also reduce the coverage amount. Only the first critical illness claimed is covered.

⁵ Reset occurs 3 years from the date of diagnosis of a critical illness or covered surgery in which the optional benefit coverage amount is fully claimed.

⁶ Depending on your age and health condition.

⁷ Excluding account value from ad hoc top up and subject to a maximum of 20% of your basic plan's coverage amount.

How to get started?



A-Life Signature Beyond 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 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 Beyond 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, when your policy terminates due to death, or upon 100% payment the TPD benefit.

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.

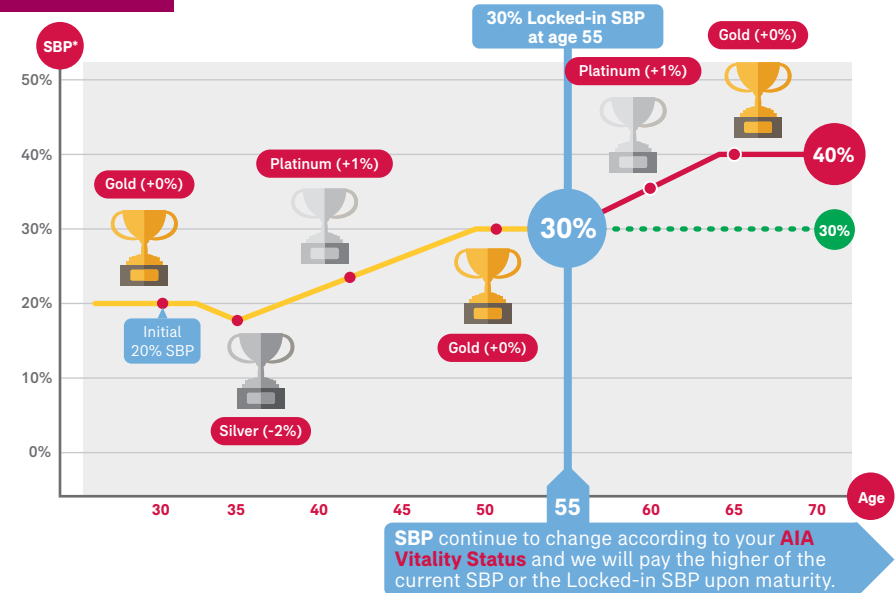
Note:

Signature Boost provides you additional account value and is subject to a maximum of 20% of your basic plan's coverage amount.

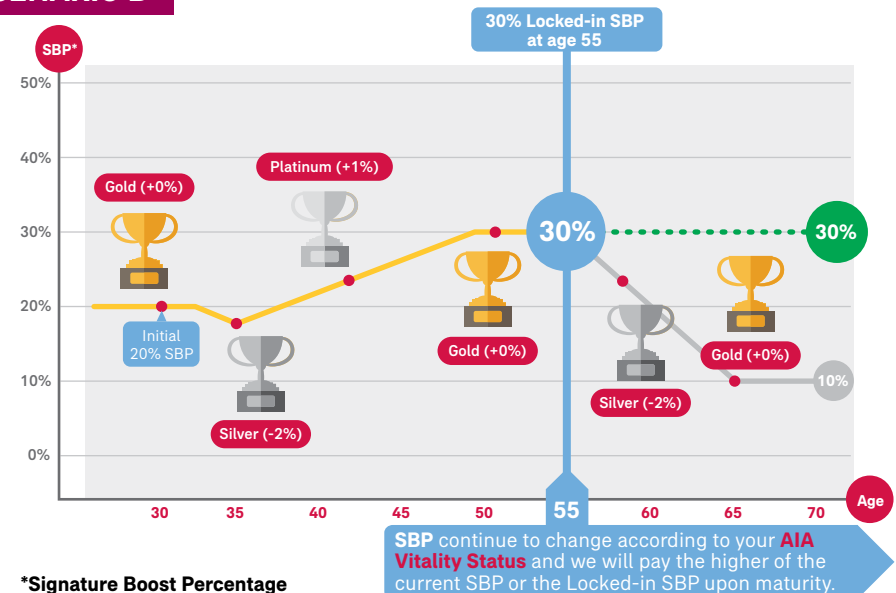
How does the Signature Boost work?

John, a 30-year-old male non-smoker purchased A-Life Signature Beyond with a coverage amount of RM1 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 AIA Equity Plus Fund.

SCENARIO A



SCENARIO B



*Signature Boost Percentage

When John turns 70 years old, his policy will mature and he may receive:

Benefits	Scenario A		Scenario B	
	Percentage of account value	Benefit Amount ¹ (RM)	Percentage of account value	Benefit Amount ¹ (RM)
Maturity Benefit	100%	458,800	100%	458,800
Maturity Booster²	+20%	91,760	+20%	91,760
Signature Boost²	+40%	183,520	+30%	137,640
Total Maturity Benefit	160%	734,080	150%	688,200

If John passes away at the age of 65 and his policy's account value is RM434,400¹, his family will receive:

Benefits	Description	Benefit Amount (RM)	
		Scenario A	Scenario B
Death Benefit	Higher of coverage amount or Account Value	1,000,000	1,000,000
Signature Boost²	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)	173,760 (40% of the policy's account value)	130,320 (30% of the policy's account value)
Total Death Benefit		1,173,760	1,130,320

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

² 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 for further information on the AIA Vitality programme.

Frequently Asked Questions

Q: What is A-Life Signature Beyond?

A-Life *Signature Beyond* 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 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 on A-Life *Signature Beyond* for detailed terms and conditions.

Q: Who is eligible to buy A-Life Signature Beyond?

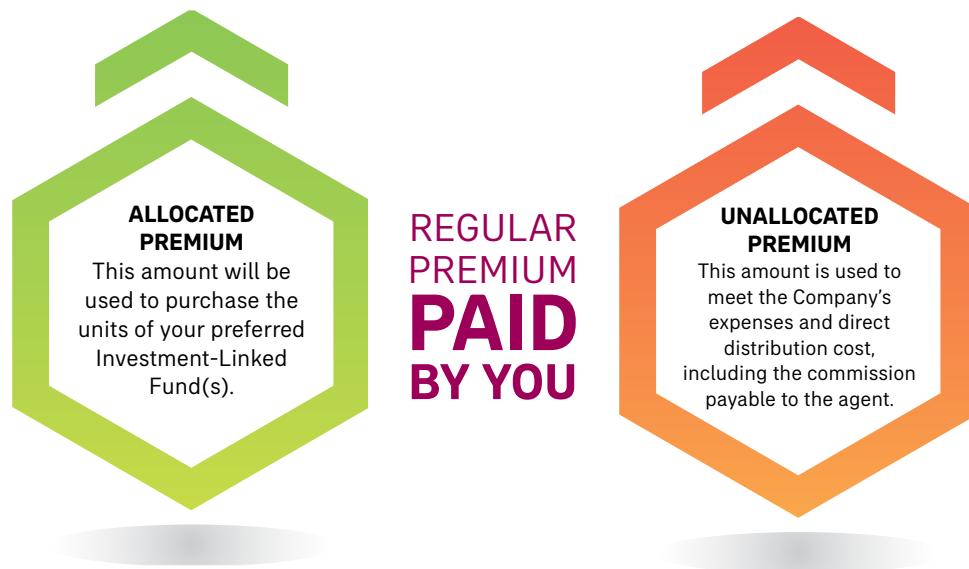
A-Life *Signature Beyond* is available for individuals aged between 18 to 70 years old. Entry age varies according to coverage term and premium payment term, as shown in the table below.

Coverage Term	Premium Payment Term	
	5 or 10 years	20 years or full coverage term
Up to age 70	Age 18 to 55	Age 18 to 50
Up to age 80	Age 18 to 65	Age 18 to 60
Up to age 100	Age 18 to 70	Age 18 to 70

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) Monthly Service charge
Service charge is deducted monthly via cancellation of units from your account value and varies depending on the mode of premium payment. RM6.36 is charged for monthly payment mode and RM5.30 is charged for annual, semi-annual and quarterly payment modes.
- iii) Fund management charge
You can refer to the Fund Fact Sheet and Sales Illustration for details on the fund management charge.

Q: How is my premium being allocated?



Your premium allocation rates depend on the premium payment term of your policy and riders. Please refer to the Sales Illustration for the premium allocation rate. Depending on the policy option (i.e. premium payment term, coverage term etc.) 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 Beyond?

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?

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.

Q: What are the major exclusions for A-Life Signature Beyond?

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 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; and
- Pre-existing disability resulting from a physical or mental condition.

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

- 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; and
- 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.

Overseas Critical Illness Treatment Benefit

- Any Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and/ or 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;
- All other critical illness for which the signs or symptoms first occurred within 30 days following the Issue Date or Commencement Date, whichever is later;
- the diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease/ Severe Dementia or Terminal Illness of the Insured, where in the Company's opinion, was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any HIV other than infection through blood transfusion;
- any Critical Illness diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before the Insured attains 17 years of age; and
- any of the Critical Illnesses or Covered Surgeries which is caused by a self-inflicted injury.

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 and the Company reserves the right to revise the Cost of Insurance by giving you 3 months' prior written notice.
4. The Monthly 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 you 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 you 3 months' prior written notice.
6. You are advised to refer to the Sales Illustration and Product Disclosure Sheet 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 maximise 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.

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 optional benefits 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 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.

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Contact Us & Find Out More

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



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