

PROTECTION

A-Plus *CriticalReset*

Protects You Twice From Critical Illnesses





Cancer and cardiovascular diseases (e.g. Heart Attack and Stroke) are among the top causes of deaths in Malaysia¹.

A-Plus *CriticalReset*

PROTECTS YOU TWICE
from these critical illnesses!

¹ Source: World Health Organisation, Noncommunicable Diseases Country Profile (Malaysia), 2014.

A closer look at the benefits



A-Plus *CriticalReset* pays the rider's coverage amount upon diagnosis of any one of the covered critical illnesses.



The Critical Reset feature restores the coverage back to 100% after 3 years from the date of diagnosis of a critical illness or covered surgery in which the rider coverage amount is fully claimed. The restored coverage amount will only be payable upon Stroke, Cancer or Heart Attack, thereafter the coverage shall terminate.



A-Plus *CriticalReset* is an optional rider that can be attached to selected regular premium Investment-Linked Insurance plans.

The covered 36 critical illnesses are:

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|---|--|--|
| 1. Stroke | 12. Kidney Failure | 24. Alzheimer's Disease / Severe Dementia |
| 2. Cancer | 13. Surgery to Aorta | 25. Motor Neuron Disease |
| 3. Heart Attack | 14. Chronic Aplastic Anaemia | 26. Parkinson's Disease |
| 4. Coronary Artery Bypass Surgery | 15. Major Organ / Bone Marrow Transplant | 27. Terminal Illness |
| 5. Serious Coronary Artery Disease | 16. Blindness – Permanent and Irreversible | 28. Encephalitis |
| 6. Angioplasty and Other Invasive Treatments for Coronary Artery Disease* | 17. Deafness – Permanent and Irreversible | 29. Benign Brain Tumour |
| 7. Heart Valve Surgery | 18. Loss of Speech | 30. Major Head Trauma |
| 8. Fulminant Viral Hepatitis | 19. Coma | 31. Bacterial Meningitis |
| 9. End-Stage Liver Failure | 20. Third Degree Burns | 32. Brain Surgery |
| 10. Primary Pulmonary Arterial Hypertension | 21. Multiple Sclerosis | 33. Medullary Cystic Disease |
| 11. End-Stage Lung Disease | 22. Paralysis of Limbs | 34. Loss of Independent Existence |
| | 23. Muscular Dystrophy | 35. HIV Infection Due To Blood Transfusion |
| | | 36. Cardiomyopathy |

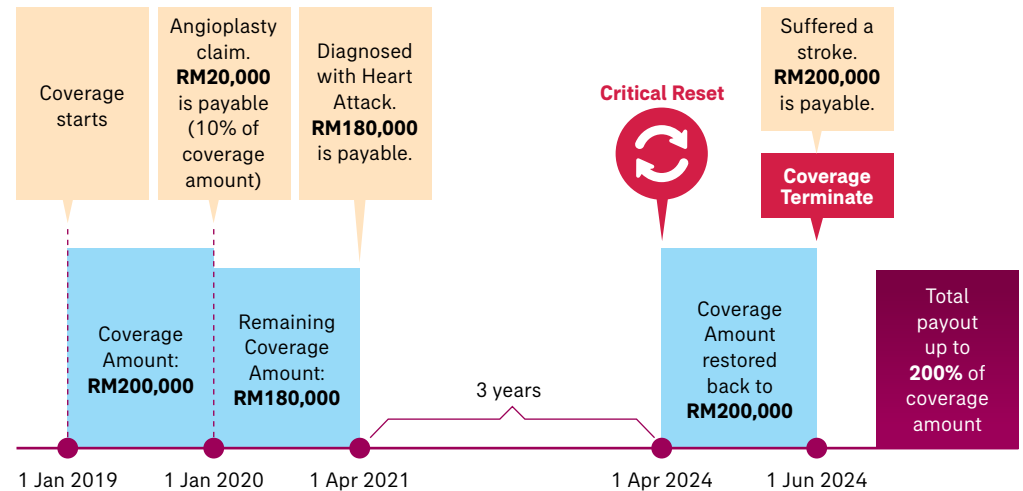
* 10% of the rider coverage amount, subject to a maximum of RM25,000 shall be payable upon Angioplasty and Other Invasive Treatments for Coronary Artery Disease (limited to one payment only). The balance of the rider coverage amount shall remain in force.

The covered critical illnesses after Critical Reset:

1. Stroke
2. Cancer
3. Heart Attack

How does the A-Plus *CriticalReset* work?

John, a 30-year-old male non-smoker purchased A-Plus *CriticalReset* attached to a regular premium Investment-Linked Insurance plan from AIA with a coverage amount of RM200,000.



Frequently Asked Questions

Q: What is A-Plus CriticalReset?

A-Plus *CriticalReset* is a unit deducting rider that pays the coverage amount in the event you are being diagnosed with any one of the 36 critical illnesses or after undergoing a covered surgery. It also has a Critical Reset feature that restores the coverage back to 100% after 3 years from the date of diagnosis of a critical illness or covered surgery in which the rider coverage amount is fully claimed. The restored coverage amount will only be payable upon Stroke, Cancer or Heart Attack, thereafter the coverage shall terminate.

Q: Who is eligible to buy A-Plus CriticalReset?

A-Plus *CriticalReset* is available for individuals aged between 18 to 60 years old.

Q: What is the expiry age or coverage term of A-Plus CriticalReset?

A-Plus *CriticalReset* provides coverage up to age 100 or the expiry of the basic plan, whichever is earlier.

Q: What is the minimum and maximum coverage for A-Plus CriticalReset?

The minimum coverage is RM200,000. The maximum coverage is up to the basic coverage amount of the basic plan or RM5 million per life*, whichever is lower. The coverage should also be in multiples of RM50,000.

*Total coverage amount of RM5 million for all critical illnesses plans.

Q: How much cost of insurance do I have to pay?

Annual cost of insurance (per RM1,000 coverage amount) for standard life, male, non-smoker, and occupation class 1:

20 years old	35 years old	45 years old
RM0.58	RM1.19	RM3.87

Note: The cost of insurance indicated includes Goods and Services (GST) of 6%. Cost of insurance is deducted depending on the attained age. The cost of insurance will also increase as your age increases.

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

There are no fees and charges other than the cost of insurance deducted.

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

Yes, the premiums paid for this rider may qualify you for a personal tax relief of up to RM3,000 for medical and education insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

Q: What are the major exclusions for A-Plus CriticalReset?

There will be no coverage for:

- 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 our 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 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, account value (if any), and any cost of insurance 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. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for further information.
5. You should ensure that important information regarding this rider is disclosed to you and you understand the information disclosed. If there is ambiguity, you should seek clarification from us or your AIA Life Planner.
6. Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical and Health Insurance' available at all our branches or you can obtain a copy from your AIA Life Planner or visit www.insuranceinfo.com.my
7. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses / pre-existing conditions of the new plan.
8. All benefits payable are subject to deduction of any indebtedness.
9. Benefits are payable if you survive at least 15 days from the date of diagnosis of any of the 36 critical illnesses or a covered surgery.

Goods and Services Tax (GST)

1. Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) is charged at the prevailing rate on the cost of insurance for the taxable riders of your policy, if attached 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.

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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