

**HEALTH BOOSTER UPGRADE OFFER
FREQUENTLY ASKED QUESTIONS & ANSWERS**

1. When is the offer period?

The offer will run from 3 January 2020 until 31 March 2020.

2. Who is eligible to participate in this offer?

The offer is only for Selected Customers who will be notified by AIA. Hereafter collectively known as "eligible customers".

3. What is the upgrade offer for eligible customers?

Eligible customers can add/ switch their existing A-Life Med Regular medical rider (A-Plus MedBooster) to A-Plus Health Booster as per below with **NO Underwriting** and **NO Medical Check-up** required.

(a) A-Life Med Regular:

A-Life Med Regular	Recommended A-Life Med Regular with A-Plus Health Booster Room & Board
Plan 150	Plan 150
Plan 200	Plan 200
Plan 250	Plan 250

(b) A- Life Med Regular with A- Plus MedBooster:

A-Life Med Regular with A-Plus MedBooster	Recommended A-Life Med Regular with A-Plus Health Booster Room & Board
Plan 150	Plan 200
Plan 200	Plan 250
Plan 250	Plan 250

4. How are eligible customers notified of this offer?

Eligible customers will be notified via short message service (SMS) and email.

5. What are the steps to sign-up for the offer?

Step 1: Visit the MY AIA portal at www.aia.com.my/en/my-aia

Step 2: Log on to MY AIA portal / Register your MY AIA account

Step 3: Click on the Offer banner

Step 4: Select the preferred Offer option i.e. Zero Deductible or RM300 Deductible

Step 5: Read and agree to the Offer and Addition of Rider terms and conditions

Step 6: Click "Proceed to Upgrade"

6. Do eligible customers have the option to change the Recommended Room & Board?

No. Eligible customers are only offered A-Plus Health Booster Room & Board according to the options stated in the MY AIA Portal. However, customers have the option to choose either Zero Deductible or RM300 Deductible.

7. Will the existing medical loading and/or exclusion(s) under my current A-Life Med Regular policy and medical rider (A-Plus MedBooster) be imposed on the new medical rider (A-Plus Health Booster) after conversion?

Yes, the existing medical loading and/or exclusions under your current **A-Life Med Regular/A-Plus MedBooster** will be imposed to the new A-Plus Health Booster after conversion.

9. Where can eligible customers retrieve the information of their submission after they sign-up for the offer?

Customers can view the offer summary after he/she have logged into the MY AIA Portal. The information is located on the offer banner and will be available until 30 June 2020.

10. What is the impact of the offer to Selected Customers' Current Annual Premium?

- (a) The New Annual Premium of Selected Customers have been pre-calculated individually and will be shared with Selected Customers through the MY AIA Portal.
- (b) The New Annual Premiums is subject to change base on customer attained age
- (c) If a customer signs-up for the offer, he/she will need to pay the Additional Annual Premium on the next premium due date base on their payment frequency
- (d) The New Annual Premium stated in the Campaign Offer Letter is an Annualised Premium according to their payment frequency as at 30 Nov 2019. It shall subject to change if customer change the payment frequency after the cut off date

11. After the customers sign up for the offer, their A-Plus MedBooster rider appears as "Manual Lapsed" in MYAIA Portal, will customer get refunded for this?

No refund will be triggered to the customer as they will still be covered under A-Plus MedBooster until the next premium due date.

12. If the customers have made advanced premium payment to the A-Life Med Regular policy, will they get refunded?

No refund will be triggered to the customers. The advanced premium payment will continue to offset with the New Annual Premium. Customers are required to top up the premium if the advanced payment is lesser than the New Annual Premium.

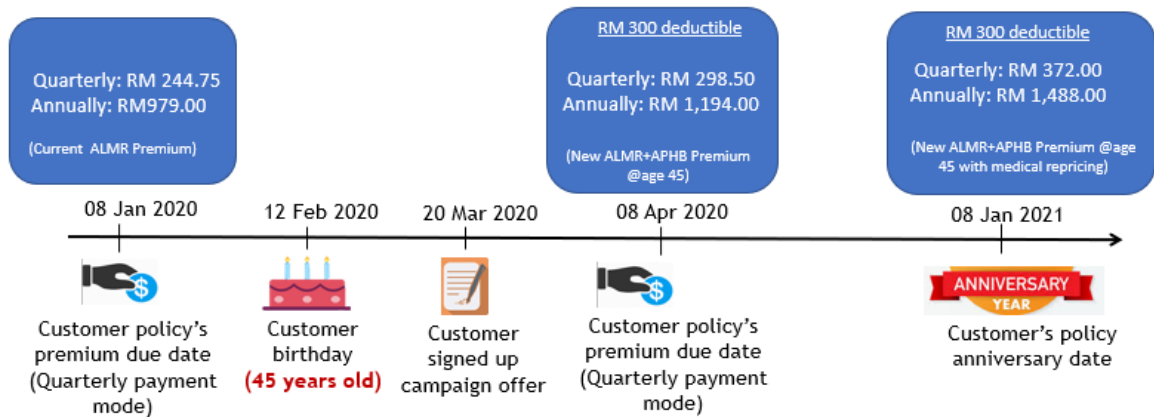
13. Will the customers new premium increase as the customers age increases?

Yes. The premium payable will depend on the customers attained age at the next birthday when the premium is due.

	Current Age: Premium @ 45		Coming Age: Premium @ 46	
	Option 1: RM300 Deductible	Option 2: Zero Deductible	Option 1: RM300 Deductible	Option 2: Zero Deductible
Current Annual Premium	979.00	979.00	1399.50	1399.50
Additional Annual Premium	215.00	632.00	228.00	686.00
New Annual Premium	1194.00	1611.00	1627.50	2085.50
New Annual Premium ² when Revised Premium for ALMR Takes Effect on 08 Oct 2020]	1488.00	1905.00	1907.00	2365.00

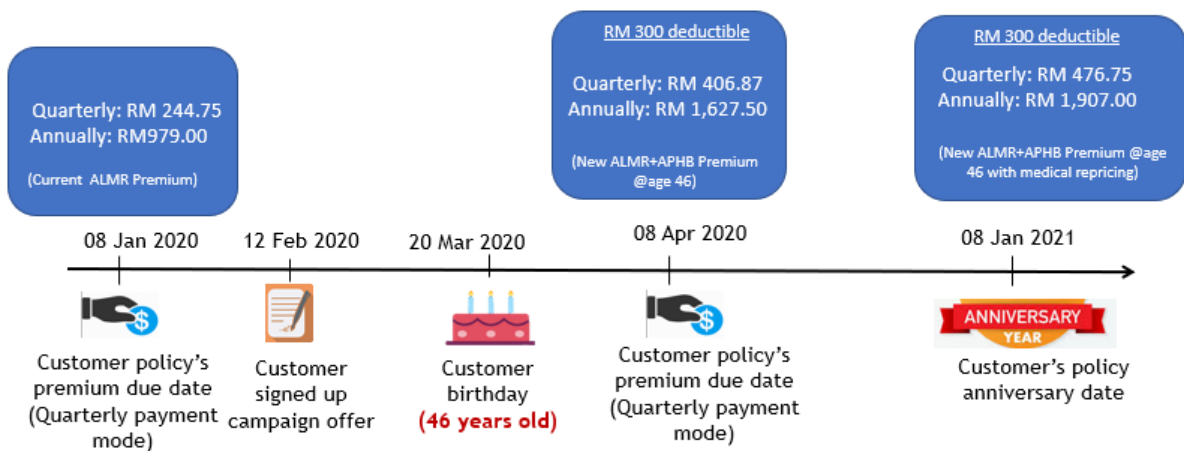
Remarks: The additional annual premium is issued as the result of a) the addition of A-Plus Health Booster to A-Life Med Regular; b) The conversion from supplementary A-Plus MedBooster to A-Plus Health Booster and the Room & Board upgrade for A-Life Med Regular.

Example 1: Current Age remained the same as of Next Premium Due Date



First New Premium on Next Premium Due (8 Apr 2020): RM298.50 for RM300 Deductible
 Premium After Medical Repricing (8 Oct 2020): RM372.00 for RM300 Deductible

Example 2: Current Age changed as of Next Premium Due Date



First New Premium on Next premium Due (8 Apr 2020): RM406.87 for RM300
 Premium After Medical Repricing (8 Oct 2020): RM476.75 for RM300 Deductible

14. Is there any waiting period after the A-Plus Health Booster rider is set inforce?
 No waiting period is imposed with the condition that the customer's A-Life Med Regular/ A-Life Med Regular and A-Plus MedBooster currently is not under waiting period.
15. Can eligible customers sign up for more than one (1) offer?
 No, each eligible customer can only sign up for one (1) offer.

16. Will there be any rewards given to eligible customers if they sign-up for the offer?

(a) The eligible customers will be rewarded with:

A onetime credit into your Health Wallet worth 50% of the Additional Annual Premium

(b) If the eligible customer signs up for this Medical Upgrade Offer and at the same time purchases another insurance policy from AIA Bhd. / AIA General Berhad or participates in any Takaful certificate from AIA PUBLIC Takaful Bhd., they are entitled to get a Reward-on-Purchase as below:

Min. ANP/ANC (RM)	Lazada Voucher (RM)
RM2,400	RM100
RM3,600	RM200
RM7,200	RM500
RM12,000	RM1,000

(c) The terms and conditions for the Rewards-on-Purchase are as below:

- (i) All cases for Medical Upgrade must be submitted via MY AIA portal or RFC form to AIA Customer Centre by 31 March 2020 and approved (at AIA's discretion) by 15 April 2020.
- (ii) All new cases for Reward-on-Purchase must be submitted by AIA Life Planner via iPoS by 31 March 2020 and approved (at AIA's discretion) by 15 April 2020.
- (iii) The premium/contribution paid for A-Plus Saver or A-Plus Saver-i will not be counted as ANP/ANC to be eligible for Reward-on-Purchase.
- (iv) Each A-Plus *Health Booster* rider attached under the in-forced policy can only entitle for one (1) reward.
- (v) Each eligible new policy/certificate is entitled for one (1) gift/reward at any one time. If the policy is qualified for the gift/reward of two (2) campaigns or more that are running during the same period, the gift/reward with the higher value will be given.
- (vi) Selected Customers will not be eligible for this Campaign's Health Wallet amount as stated in 16(a) if:
 - Policy lapse before the Campaign Health Wallet amount is uploaded into the Health Wallet;
 - Policy's Annual Premium is lower than the New Annual Premium. That is if the customer reduces the Annual Premium before the Campaign Health Wallet amount is uploaded into the Health Wallet.
- (vii) The rewards cannot be exchanged for cash.
- (viii) The offer's terms and conditions are subject to change and AIA Bhd.'s decisions on any matter concerning these terms and conditions are final.

17. Is the A-Life Med Regular policy still subject for medical repricing if the policy has already been attached with the A-Plus Health Booster?

Yes, the A-Life Med Regular policy is still subject for medical repricing. Customer will receive the medical repricing letter 3 months before the policy anniversary date.

18. When will the Campaign Health Wallet Amount be credited into the qualified customers' Health Wallet?

The Campaign Health Wallet Amount will be credited to qualified customers latest by 30 June 2020. Customers will receive an SMS notification once the Campaign Health Wallet Amount has been credited into the Customer's Health Wallet. You can also view the Health Wallet balance using MY AIA App.

19. What are the differences between Campaign Health Wallet Amount and Yearly Health Wallet Amount?

Yearly Health Wallet Amount	Campaign Health Wallet Amount
Amount credited provided no claim has been made in the immediate preceding year.	Amount credited based on 50% of Additional Annual Premium
Total 10 times (not restricted to first 10 years)	One-off
Eligible for Health Wallet Booster	Not eligible for Health Wallet Booster

20. When and how will the qualified customers receive the Lazada voucher of Rewards-on-Purchase?

We will send the Lazada e-voucher code directly to the qualified customers via SMS latest by 30 April 2020.

21. What can I do with the Campaign Health Wallet amount?

You can use your Health Wallet amount to reimburse your expenses on annual health screening, vaccinations, lifetime recovery care, mobility and hearing support and payout upon death subject to the terms and conditions of the policy contract.

22. Who can I contact for any questions related to the offer?

You may contact your AIA Life Planner to find out more on the offer.

Note: The information about A-Plus Health Booster in this FAQ is not exhaustive. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.