



**AIA PUBLIC
TAKAFUL**

AIA PUBLIC Takaful Bhd.

AIA i-Med Basic

This takaful plan is underwritten by AIA PUBLIC Takaful Bhd., a licensed takaful operator under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful certificate that best meet your needs. You should read your takaful certificate contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1

Is this takaful certificate right for you?

- This takaful certificate covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the certificate until age 70.
- Your takaful contributions (net of *Wakalah* fees) will be pooled with other takaful participants' contributions (net of *Wakalah* fees) to pay claims. If the total claims paid out from the pool of fund is high, the takaful contribution for all takaful participants in the same pool may increase, including your takaful contributions **even if you did not make a claim**.

Step 2

Does it meet your needs?

What is covered?

- Hospital Room & Board: RM100
 - Surgical fees: As charged
- Benefits payable are on cashless/pay first, claim later basis and subject to:
- Annual limit: RM20,000
 - Lifetime limit: RM80,000

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Self-inflicted injuries
- Any treatment or investigation that are not medically necessary

This is not a complete list. Please read your certificate contract carefully for full details on what is and is not covered.

Step 3

Can you afford the increase in takaful contributions over time?

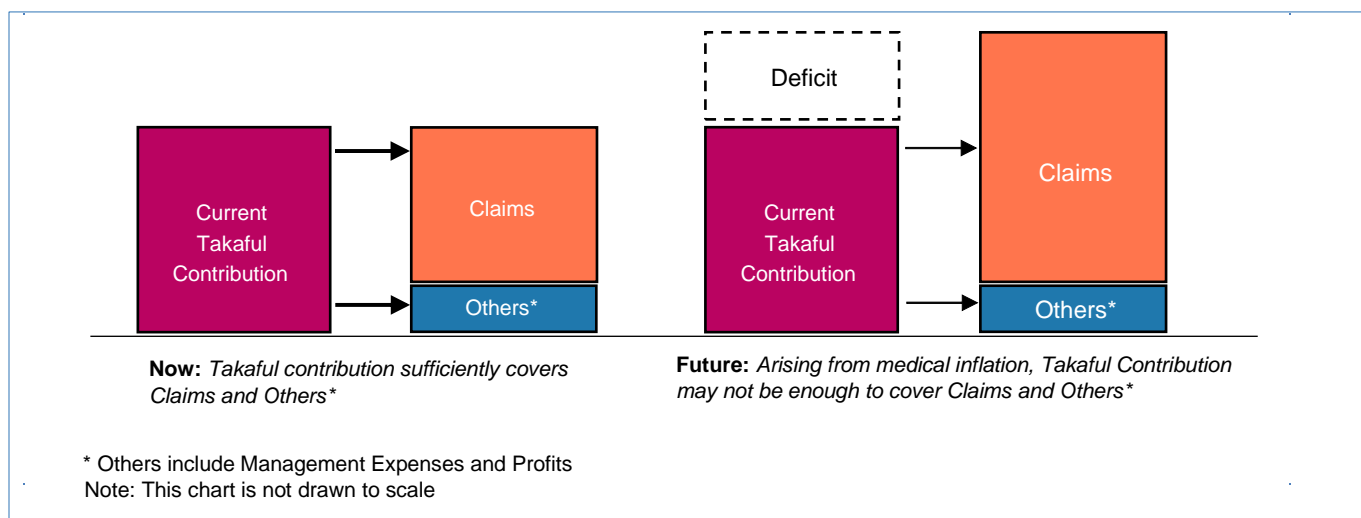
Takaful Contribution Projection Table

Age	Current takaful contribution upon attained age (RM)	Estimated takaful		Over the long term, you can reduce takaful contributions payable by choosing plans with: (a) A higher deductible. (b) A higher co-takaful. (c) A lower annual/lifetime limit.
		Based on medical inflation of <X>% ¹ per annum (RM)	Based on medical inflation of 10% per annum (RM)	
<Age_begin>	<ZZ>			
<Age_begin+5>	<ZZ>	<XX>	<XX>	
<Age_begin+10>	<ZZ>	<XX>	<XX>	
<Age_begin+15>	<ZZ>	<XX>	<XX>	
<Age_begin+20>	<ZZ>	<XX>	<XX>	

- The projection above is solely for **illustration purposes only**.
- Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- The bulk of takaful contributions goes to claims. On average, for every RM1.00 of takaful contribution paid, RM0.72² is allocated to pay claims. The remainder goes to pay management expenses and profits of the takaful operators.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you participate in may differ from the industry average.



Step 4 What else should you be aware of?

- You must answer the questions that we ask such as your age and any current medical conditions fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.
- If you decide you do not want this takaful certificate within 15 calendar days after the e-certificate contract has been made available to you on AIA's customer portal, you can contact us to cancel your takaful certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the effective date of the takaful certificate. However, for certain illnesses or conditions, the coverage will only start 120 calendar days after the effective date of the takaful certificate.
- The applicable shariah contracts under this takaful certificate are *Tabarru'*, *Wakalah*, *Ju'alah*, and *Qard*. Please refer to Appendix A for description of the applicable shariah contracts.
- The table below shows how the takaful contributions that you pay are allocated:

Certificate Year		1	2	3	4	5	10	15	20
Contribution	RM	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>
Wakalah Fee	%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%
	RM	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>
Contribution Allocation into Participants' Risk Fund	%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%
	RM	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>	<XX.XX>

- The *Wakalah* fee is deducted upfront as a percentage of takaful contribution to pay for AIA PUBLIC Takaful Bhd's management expenses. The expenses include a one-time stamp duty of RM10. After deduction of the *Wakalah* fee, the remaining balance of the takaful contribution will be allocated into the Participants' Risk Fund as *Tabarru'* for the purpose of providing protection and meeting claims on the events/risks covered under the takaful certificate.
- The percentage of the *Wakalah* fee and the contribution allocation into Participants' Risk Fund shall remain the same from Certificate Year 1 up to certificate maturity.
- This plan is commission-free and no intermediaries are involved in the marketing of this product.

This is not a complete list. Please read your takaful certificate contract carefully for full details on the key terms and conditions.

Step 5

Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options
Name	AIA i-Med Basic	AIA i-Med Basic
Annual Takaful Contribution	RM<XXXX> <i>'This is the annual takaful contribution for the 1st year only. The contribution rate will increase depending on the attained age when the contribution is due'</i>	RM<XXXX> <i>'This is the annual takaful contribution for the 1st year only. The contribution rate will increase depending on the attained age when the contribution is due'</i>
Type	Cashless facility <i>'We pay direct to hospitals'</i> or Pay first, claim later <i>'You pay for the treatment first and claim from us later'</i>	Cashless facility <i>'We pay direct to hospitals'</i> or Pay first, claim later <i>'You pay for the treatment first and claim from us later'</i>
Coverage Term	Until age 70 <i>'Renewal is guaranteed but takaful contribution rates³ are not guaranteed'</i>	Until age 70 <i>'Renewal is guaranteed but takaful contribution rates³ are not guaranteed'</i>
Deductible / Co-Takaful	<RM300 per any one disability/5% Co-Takaful, up to RM1,000 per certificate year>	<RM300 per any one disability/5% Co-Takaful, up to RM1,000 per certificate year>
Hospital Room & Board	RM100 per day	RM100 per day
Surgical Fee	As charged	As charged
Annual Limit	RM20,000	RM20,000
Lifetime Limit	RM80,000	RM80,000
<ul style="list-style-type: none"> • Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits). • Co-Takaful: Fixed percentage of a medical charge that you have to pay. E.g. 5% Co-Takaful means you have to pay only 5% of each medical bill (up to the relevant limits) and we will cover the balance of 95% (up to the relevant limits). • Annual limit: Maximum amount you can claim in a year. • Lifetime limit: Maximum amount you can claim throughout your lifetime. 		

³ If there is an increase in the takaful contribution rates in the future, we will notify you 30 days prior to your certificate anniversary.

This table may not capture all of the features of products compared. Please ask us for more information on the differences in features of these products.

The benefit(s) payable under eligible takaful certificates / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).

APPENDIX

1. Shariah contracts applicable under this takaful certificate

Tabarru' - the contract applied among the participants. It is the net amount of the takaful contribution after deduction of *Wakalah* fee where it will be allocated into the Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow participants in need. The *Tabarru'* rate is not guaranteed and the participant may need to top up the takaful contribution if the *Tabarru'* rate is revised.

Wakalah - the contract between the participant and AIA PUBLIC Takaful Bhd. (as takaful operator) where the participant authorises AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of takaful operations which includes underwriting, investment, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the participant's contribution as *Wakalah* fee in return of these services. In performing the duties under the *Wakalah* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform relevant tasks in takaful operations.

Ju'alah - the reward contract between the participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to 50% of the surplus arising from the Participants' Risk Fund as *ujrah* (performance fee) for managing the fund efficiently which result in the surplus.

Qard – the interest-free loan contract in which AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund in the event it becomes deficit and unable to pay takaful benefit(s) to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

2. Contribution table for AIA i-Med Basic with RM300 deductible per disability

Male – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	65.77	194.67	389.34	756.00
21 - 25	72.04	213.21	426.42	828.00
26 - 30	80.39	237.93	475.86	924.00
31 - 35	87.70	259.56	519.12	1,008.00
36 - 40	90.83	268.83	537.66	1,044.00
41 - 45	93.96	278.10	556.20	1,080.00
46 - 50	104.40	309.00	618.00	1,200.00
51 - 53	126.32	373.89	747.78	1,452.00
54 – 56*	156.60	463.50	927.00	1,800.00
57 - 59*	202.54	599.46	1,198.92	2,328.00
60 - 62*	269.35	797.22	1,594.44	3,096.00
63 - 65*	363.31	1,075.32	2,150.64	4,176.00
66 – 68*	488.59	1,446.12	2,892.24	5,616.00
69 – 70*	621.18	1,838.55	3,677.10	7,140.00

Male – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	85.50	253.07	506.14	982.80
21 - 25	93.65	277.17	554.35	1,076.40
26 - 30	104.50	309.31	618.62	1,201.20
31 - 35	114.00	337.43	674.86	1,310.40
36 - 40	118.08	349.48	698.96	1,357.20
41 - 45	122.15	361.53	723.06	1,404.00
46 - 50	135.72	401.70	803.40	1,560.00
51 - 53	164.22	486.06	972.11	1,887.60
54 – 56*	203.58	602.55	1,205.10	2,340.00
57 - 59*	263.30	779.30	1,558.60	3,026.40
60 - 62*	350.16	1,036.39	2,072.77	4,024.80
63 - 65*	472.31	1,397.92	2,795.83	5,428.80
66 – 68*	635.17	1,879.96	3,759.91	7,300.80

69 – 70*	807.53	2,390.12	4,780.23	9,282.00
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Male – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	95.37	282.27	564.54	1,096.20
21 - 25	104.45	309.15	618.31	1,200.60
26 - 30	116.56	345.00	690.00	1,339.80
31 - 35	127.16	376.36	752.72	1,461.60
36 - 40	131.70	389.80	779.61	1,513.80
41 - 45	136.24	403.25	806.49	1,566.00
46 - 50	151.38	448.05	896.10	1,740.00
51 - 53	183.17	542.14	1,084.28	2,105.40
54 – 56*	227.07	672.08	1,344.15	2,610.00
57 - 59*	293.68	869.22	1,738.43	3,375.60
60 - 62*	390.56	1,155.97	2,311.94	4,489.20
63 - 65*	526.80	1,559.21	3,118.43	6,055.20
66 – 68*	708.46	2,096.87	4,193.75	8,143.20
69 – 70*	900.71	2,665.90	5,331.80	10,353.00

Female – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	55.33	163.77	327.54	636.00
21 - 25	59.51	176.13	352.26	684.00
26 - 30	66.82	197.76	395.52	768.00
31 - 35	73.08	216.30	432.60	840.00
36 - 40	77.26	228.66	457.32	888.00
41 - 45	86.65	256.47	512.94	996.00
46 - 50	100.22	296.64	593.28	1,152.00
51 - 53	125.28	370.80	741.60	1,440.00
54 – 56*	158.69	469.68	939.36	1,824.00
57 - 59*	205.67	608.73	1,217.46	2,364.00
60 - 62*	272.48	806.49	1,612.98	3,132.00
63 - 65*	362.27	1,072.23	2,144.46	4,164.00
66 – 68*	481.28	1,424.49	2,848.98	5,532.00
69 – 70*	606.56	1,795.29	3,590.58	6,972.00

Female – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	71.93	212.90	425.80	826.80
21 - 25	77.36	228.97	457.94	889.20
26 - 30	86.86	257.09	514.18	998.40
31 - 35	95.00	281.19	562.38	1,092.00
36 - 40	100.43	297.26	594.52	1,154.40
41 - 45	112.65	333.41	666.82	1,294.80
46 - 50	130.29	385.63	771.26	1,497.60
51 - 53	162.86	482.04	964.08	1,872.00
54 – 56*	206.29	610.58	1,221.17	2,371.20
57 - 59*	267.37	791.35	1,582.70	3,073.20
60 - 62*	354.23	1,048.44	2,096.87	4,071.60
63 - 65*	470.95	1,393.90	2,787.80	5,413.20
66 – 68*	625.67	1,851.84	3,703.67	7,191.60
69 – 70*	788.53	2,333.88	4,667.75	9,063.60

Female – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	80.23	237.47	474.93	922.20
21 - 25	86.29	255.39	510.78	991.80
26 - 30	96.88	286.75	573.50	1,113.60
31 - 35	105.97	313.64	627.27	1,218.00
36 - 40	112.02	331.56	663.11	1,287.60
41 - 45	125.65	371.88	743.76	1,444.20
46 - 50	145.32	430.13	860.26	1,670.40
51 - 53	181.66	537.66	1,075.32	2,088.00
54 – 56*	230.10	681.04	1,362.07	2,644.80
57 - 59*	298.22	882.66	1,765.32	3,427.80
60 - 62*	395.10	1,169.41	2,338.82	4,541.40
63 - 65*	525.29	1,554.73	3,109.47	6,037.80
66 – 68*	697.86	2,065.51	4,131.02	8,021.40
69 – 70*	879.52	2,603.17	5,206.34	10,109.40

*The contribution for ages 56-70 are applicable for renewal only.

2. Contribution table for AIA i-Med Basic with 5% co-takaful, up to RM1,000 per certificate year

Male – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	113.10	334.80	669.50	1,300.00
21 - 25	113.10	334.80	669.50	1,300.00
26 - 30	126.20	373.60	747.30	1,451.00
31 - 35	137.70	407.60	815.20	1,583.00
36 - 40	142.70	422.30	844.60	1,640.00
41 - 45	147.60	436.70	873.40	1,696.00
46 - 50	163.90	485.10	970.30	1,884.00
51 - 53	198.40	587.10	1,174.20	2,280.00
54 – 56*	245.90	727.70	1,455.40	2,826.00
57 - 59*	318.00	941.20	1,882.30	3,655.00
60 - 62*	422.90	1,251.70	2,503.40	4,861.00
63 - 65*	570.50	1,688.40	3,376.90	6,557.00
66 – 68*	767.20	2,270.60	4,541.30	8,818.00
69 – 70*	975.30	2,886.60	5,773.20	11,210.00

Male – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	147.00	435.20	870.40	1,690.00
21 - 25	147.00	435.20	870.40	1,690.00
26 - 30	164.10	485.70	971.40	1,886.30
31 - 35	179.00	529.90	1,059.80	2,057.90
36 - 40	185.50	549.00	1,098.00	2,132.00
41 - 45	191.80	567.70	1,135.50	2,204.80
46 - 50	213.10	630.70	1,261.30	2,449.20
51 - 53	257.90	763.20	1,526.50	2,964.00
54 – 56*	319.60	946.00	1,892.00	3,673.80
57 - 59*	413.40	1,223.50	2,447.00	4,751.50
60 - 62*	549.80	1,627.20	3,254.40	6,319.30
63 - 65*	741.60	2,195.00	4,389.90	8,524.10
66 – 68*	997.30	2,951.80	5,903.70	11,463.40
69 – 70*	1,267.90	3,752.50	7,505.10	14,573.00

Male – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	164.00	485.40	970.80	1,885.00
21 - 25	164.00	485.40	970.80	1,885.00
26 - 30	183.00	541.80	1,083.50	2,104.00
31 - 35	199.70	591.10	1,182.10	2,295.40
36 - 40	206.90	612.30	1,224.70	2,378.00
41 - 45	214.00	633.20	1,266.50	2,459.20
46 - 50	237.70	703.40	1,406.90	2,731.80
51 - 53	287.60	851.30	1,702.60	3,306.00
54 – 56*	356.50	1,055.20	2,110.30	4,097.70
57 - 59*	461.10	1,364.70	2,729.40	5,299.80
60 - 62*	613.20	1,815.00	3,630.00	7,048.50
63 - 65*	827.20	2,448.20	4,896.40	9,507.70
66 – 68*	1,112.40	3,292.40	6,584.80	12,786.10
69 – 70*	1,414.10	4,185.50	8,371.10	16,254.50

Female – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	86.90	257.20	514.50	999.00
21 - 25	93.40	276.60	553.10	1,074.00
26 - 30	104.90	310.50	621.10	1,206.00
31 - 35	114.80	339.60	679.30	1,319.00
36 - 40	121.40	359.20	718.40	1,395.00
41 - 45	136.10	402.70	805.50	1,564.00
46 - 50	157.40	465.80	931.60	1,809.00
51 - 53	196.70	582.20	1,164.40	2,261.00
54 – 56*	249.20	737.50	1,475.00	2,864.00
57 - 59*	322.90	955.80	1,911.70	3,712.00
60 - 62*	427.90	1,266.40	2,532.80	4,918.00
63 - 65*	568.80	1,683.50	3,367.10	6,538.00
66 – 68*	755.70	2,236.60	4,473.30	8,686.00
69 – 70*	952.40	2,818.90	5,637.70	10,947.00

Female – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	113.00	334.40	668.80	1,298.70
21 - 25	121.50	359.50	719.00	1,396.20
26 - 30	136.40	403.70	807.40	1,567.80
31 - 35	149.20	441.50	883.10	1,714.70
36 - 40	157.80	467.00	934.00	1,813.50
41 - 45	176.90	523.50	1,047.10	2,033.20
46 - 50	204.60	605.60	1,211.10	2,351.70
51 - 53	255.70	756.90	1,513.70	2,939.30
54 – 56*	323.90	958.70	1,917.40	3,723.20
57 - 59*	419.80	1,242.60	2,485.20	4,825.60
60 - 62*	556.20	1,646.30	3,292.60	6,393.40
63 - 65*	739.40	2,188.60	4,377.20	8,499.40
66 – 68*	982.40	2,907.60	5,815.30	11,291.80
69 – 70*	1,238.10	3,664.50	7,329.00	14,231.10

Female – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	126.00	373.00	746.00	1,448.60
21 - 25	135.50	401.00	802.00	1,557.30
26 - 30	152.10	450.30	900.60	1,748.70
31 - 35	166.40	492.50	985.00	1,912.60
36 - 40	176.00	520.90	1,041.70	2,022.80
41 - 45	197.30	584.00	1,167.90	2,267.80
46 - 50	228.20	675.40	1,350.90	2,623.10
51 - 53	285.20	844.20	1,688.40	3,278.50
54 – 56*	361.30	1,069.30	2,138.70	4,152.80
57 - 59*	468.30	1,386.00	2,771.90	5,382.40
60 - 62*	620.40	1,836.30	3,672.50	7,131.10
63 - 65*	824.80	2,441.10	4,882.30	9,480.10
66 – 68*	1,095.70	3,243.10	6,486.30	12,594.70
69 – 70*	1,381.00	4,087.30	8,174.70	15,873.20

*The contribution for ages 56-70 are applicable for renewal only.