



## Traditional Life Insurance Plan Illustration A-Life Lady

Prepared by : WAN ABDUL MUTHALIB BIN WAN SHAHRIMAN

|                       |                        |             |                 |                             |                           |
|-----------------------|------------------------|-------------|-----------------|-----------------------------|---------------------------|
| Insured Name : Female | Age Last Birthday : 23 | Smoker : No | Gender : Female | Occupation Code : A53-01-05 | AIA Vitality Member : New |
|-----------------------|------------------------|-------------|-----------------|-----------------------------|---------------------------|

| Traditional Life Insurance Plan | Sum Assured (RM) | Premium (RM)  |
|---------------------------------|------------------|---------------|
| <b>Basic Plan</b>               |                  |               |
| A-Life Lady (ALY)               | 150,000          | 304.07        |
| <b>Rider(s)</b>                 |                  |               |
| A-Plus DisabilityCare (APDC)    | 150,000          | -             |
| <b>Total Monthly Premium</b>    |                  | <b>304.07</b> |

Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

### PLAN DESCRIPTIONS:

- A-Life Lady (ALY) provides coverage on death, Total and Permanent Disability (TPD) (if applicable), female related illnesses and/or events, up to age 80 of the Insured. Upon maturity at age 80, 150% of the Sum Assured of Basic Plan shall be payable.
- There are 7 categories under the Basic Plan as follows:
  - Basic Benefit (Death coverage is up to age 80 and TPD coverage is up to age 65)
  - Female Illness Benefit
  - Female Care Benefit
  - Female Pregnancy Benefit (Coverage up to age 45)
  - Cash Reward Benefit
  - Gift of Joy
  - Maturity Benefit
- All the benefits payable under Female Care Benefit, Female Pregnancy Benefit, Cash Reward Benefit and Gift of Joy shall not reduce the Sum Assured of the Basic Plan.
- On top of the benefits above, with Bundle of Joy, the Insured also has an option to purchase A-Life Joy Xtra plan and all the riders attachable to it without any medical underwriting, provided if the Insured's gestation period is less than 14 weeks. The waiting period to exercise this option is 120 days. Please refer to the Policy contract for the eligibility criteria.

| Category | Benefits               | Coverage  | % of the Basic Plan Sum Assured  |
|----------|------------------------|---|--|
| 1        | Basic Benefit          | Death   | 100% or Basic Cash Value, whichever is higher  |
| 2        | Female Illness Benefit | a) Female Carcinoma in situ in breast, cervix uteri, uterus, fallopian tube, vulva / vagina or ovary  | - 50%<br>- Claimable Once<br>(Power Reset shall reset the Female Illness Benefit to 100% of the Sum Assured of Basic Plan after 12 months from the diagnosis date of Female Carcinoma in situ) |
|          |                        | b) Female Cancer in breast, cervix uteri, uterus, fallopian tube, vulva / vagina or ovary   | 100% or Basic Cash Value, whichever is higher<br>(Policy will be terminated after payout)  |
|          |                        | c) Systemic Lupus Erythematosus with Severe Kidney Complications  |  |
| 3        | Female Care Benefit    | a) Removal of Female Organs (breast, cervix uteri, uterus, fallopian tube, vulva / vagina or ovary)<br>b) Reconstructive Surgery of Female Organs (breast, cervix uteri, vagina or vulva)<br>c) Osteoporotic Fracture - Hip or Vertebrae<br>d) Severe Rheumatoid Arthritis<br>e) Facial Reconstructive Surgery due to Accident or Cancer<br>f) Skin Grafting due to Accident or Skin Cancer | - 30%<br>- Claimable up to 2 events. Limited to 1 claim per event.   |
|          |                        | g) Medical Complication due to Elective Cosmetic Surgery<br>h) Menopause Treatment<br>i) Psychotherapy Treatment  | - Lump sum payment of RM 5,000<br>- Claimable Once   |

This illustration is not complete unless all pages are included. This illustration is only to be used for insurance sales presentation in Malaysia.

**Traditional Life Insurance Plan Illustration**  
**A-Life Lady**

| Category | Benefits  | Coverage   | % of the Basic Plan Sum Assured   |
|----------|---|--|---|
| 4        | Female Pregnancy Benefit                          | a) Disseminated Intravascular Coagulation (after 7 months of pregnancy)<br>b) Molar Pregnancy<br>c) Ectopic Pregnancy<br>d) Eclampsia<br>e) Late Miscarriage (18 <sup>th</sup> to 28 <sup>th</sup> week of gestation)<br>f) Death of Foetus (28 <sup>th</sup> week of gestation and onwards)<br>g) Abruptio Placentae<br>h) Amniotic Fluid Embolism<br>i) Acute Fatty Liver of Pregnancy (AFLP) during Pregnancy<br>j) Placenta Increta / Percreta | - 10%<br>- Claimable Once   |
| 5        | Cash Reward Benefit                               | Subject to a maximum of 12% of the Basic Plan Sum Assured for event a, b and c below:<br>a) Marriage Reward Benefit (for marriage event that happens from 2nd policy year onwards and payable at the next policy anniversary)<br>b) Childbirth Reward Benefit (for childbirth event that happens from 2nd policy year onwards and payable at the next policy anniversary)<br>c) Golden Age Reward Benefit (payable at Insured's age 55)            | a) Marriage Reward Benefit: 3% per marriage<br>b) Childbirth Reward Benefit: 3% per delivery<br>c) Golden Age Reward Benefit: Up to 12% (less any benefit paid out under Marriage Reward Benefit and Childbirth Reward Benefit) |
| 6        | Gift of Joy (applicable for Insured age 18 to 45) | 1% for every approved application of A-Life Joy Xtra or<br>3% for every approved application of A-Life Joy Xtra together with A-Plus BabyCare Xtra, provided:<br>i. the application for this policy is submitted when the Insured's gestation period is less than 35 weeks; and the policy is set in-force before the baby is born; and<br>ii. limited to two (2) babies per pregnancy; and<br>iii. one (1) application per baby.                  |   |
| 7        | Maturity Benefit (payable at Insured's age 80)    | 150% (Policy will be terminated after payout)  |   |

**RIDER(S) DESCRIPTIONS:**

**A-Plus DisabilityCare (APDC)**

- APDC provides coverage for Total and Permanent Disability (TPD).
- APDC benefit is issued for issue age 60 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions.
- If APDC Sum Assured is equal to Sum Assured of Basic Plan, the amount payable is equivalent to the APDC Sum Assured or Basic Cash Value, whichever is higher. If APDC Sum Assured is smaller than the Sum Assured of Basic Plan, APDC Sum Assured shall be payable.
- If Basic Cash Value is payable, a lump sum payment shall be paid.
- If APDC Sum Assured is payable:
  - In the event of TPD, where the disability conforms to the 'Suited Occupation' definition as described in the contract, an advance payment of 10% of the APDC Sum Assured shall be payable for the first 2 years and the remaining advance payment of 80% of the APDC Sum Assured shall be payable in the 3<sup>rd</sup> year.
  - In the event of TPD, where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the contract, a lump sum payment of the APDC Sum Assured shall be payable.
  - The Sum Assured of Basic Plan shall be reduced by the advance payments made under APDC.
- The coverage for APDC is up to age 65 of the Insured.

**AIA VITALITY:**

**Yearly Cash Bonus (for AIA Vitality members only)**

- AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No 388561-T) that supports and rewards its members for making healthier choices every day.
- Yearly Cash Bonus is an extra non-guaranteed benefit applicable to the Basic Plan when you sign up as an AIA Vitality member upon Your purchase of A-Life Lady and it is payable as a Yearly Cash Bonus Percentage (%) of the Basic Premium Paid.
- The first Yearly Cash Bonus payable is 10% of the Basic Premium Paid. Basic Premium Paid refers to the amount that You are required to pay in a Policy Year for the Basic Plan including the extra premium imposed for Basic Plan due to higher than standard Medical / Occupation Rating (if any) and this amount has already been paid by You.
- From 2<sup>nd</sup> Policy Year onwards, Yearly Cash Bonus payable will increase or decrease depending on the Yearly Cash Bonus Percentage (%). Yearly Cash Bonus Percentage (%) will be adjusted at each Policy Anniversary based on the Insured's AIA Vitality Status, subject to a maximum of fifty percent (50%). The quantum of adjustment shall refer to the following AIA Vitality Status table:

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| AIA Vitality Status                               | Platinum   | Gold   | Silver   | Bronze   |
|---|--|--|--|--|
| <b>Change in Yearly Cash Bonus Percentage (%)</b> | +1%<br>(Yearly Cash Bonus Percentage (%) increases by 1% from the previous year) | 0%<br>(No change in Yearly Cash Bonus Percentage (%) from the previous year) | -2%<br>(Yearly Cash Bonus Percentage (%) decreases by 2% from the previous year) | -4%<br>(Yearly Cash Bonus Percentage (%) decreases by 4% from the previous year) |

- Yearly Cash Bonus Percentage (%) may decrease to zero percent (0%) eventually due to Bronze or Silver status that reflects a negative change in Yearly Cash Bonus Percentage (%). It will not decrease below zero percent (0%) and will remain at zero percent (0%) until there is a positive change in Yearly Cash Bonus Percentage (%).
- Yearly Cash Bonus (if any) will be payable on every Policy Anniversary and it will only be payable for the days where AIA Vitality membership is active. If there are days where AIA Vitality membership is not active, Yearly Cash Bonus (if any) for the Policy Year will be pro-rated accordingly.
- No Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Yearly Cash Bonus payout. If there is any unpaid premium for the Policy Year, Yearly Cash Bonus (if any) will not be given until all the premiums due are paid.
- Yearly Cash Bonus will cease upon the occurrence of any of the following events:
  - (i) Death or TPD of the Insured; or
  - (ii) If the Insured ceases to be an AIA Vitality member; or
  - (iii) If the Policy is converted to a non-participating Reduced Paid-Up Insurance; or
  - (iv) If the Policy becomes terminated, matured, lapsed or is surrendered;
 whichever occurs earlier.

### GENERAL DISCLOSURES:

#### Premium Payment

1. The premium payment term of Basic Plan is up to age 80 of the Insured.
2. The premium rate of Basic Plan is level and based on issue age.
3. The premium of Basic Plan is not guaranteed and AIA Bhd. reserves the right to revise the premium rates by giving You 3 months written notice prior to the next Policy Anniversary.
4. In the event of revision of an increase in premium rates, You may pay the revised premium or AIA Bhd. shall provide You the following options:
  - (a) You may pay the same premium subject to a reduction of the Sum Assured of Basic Plan; or
  - (b) You may opt to remove all Benefits (excludes Death / TPD Benefit, Cash Reward Benefit and Maturity Benefit) under Basic Plan, AIA Bhd. shall inform You the new premium amount.
 You should notify AIA Bhd. of Your decision in writing within 30 days from the date of the written notice. The change shall take effect on the next Policy Anniversary from the date AIA Bhd. receives Your written request.
5. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

#### Tax Relief

1. This Plan may qualify You for a personal tax relief subject to the final decision of the Inland Revenue Board.

#### Important Notes

1. AIA Bhd. believes it is important that You fully appreciate all the benefits under Your Policy.
2. You should satisfy Yourself that this Plan will best serve Your needs and that the premium payable under the Policy is an amount that You can afford. If You need clarification, please contact AIA Bhd. or Your AIA Life Planner.
3. If You are not satisfied with the Policy for whatever reason, You may cancel Policy by returning Your Policy contract and giving a written request that signed by You to AIA Bhd. within 15-day Free Look Period after You have received Your Policy contract. The premiums that You have paid less medical expenses (if any) will be refunded.
4. The benefits payable under the Policy are subject to deduction of any indebtedness.
5. If the Sum Assured is subsequently reduced during the Policy term, the reduced amount after such alteration will become the Sum Assured.
6. Premiums for certain rider(s) including critical illness, accident, hospitalisation and waiver of premium riders (if any) are not guaranteed and may be increased in future. AIA Bhd. reserves the right to revise the premium rates by giving You 3 months written notice prior to the next Policy Anniversary.
7. Cessation of premium payment before the end of the premium payment term will lead to an early termination of Your Policy.
8. If You terminate Your Policy in the early years You may get back less than the amount You have paid in.
9. The benefits described above have been summarised and are not exhaustive. Please refer to the Policy contract for the full list of benefits, exclusions, terms and conditions.
10. It may not be advantageous to switch from one insurance 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 Policy.

#### Exclusions

Any death arising from the occurrence of the following is not covered under ALY:

1. Death due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, AIA Bhd.'s liability shall be limited to the refund of premiums paid without interest.

Any claims arising from the occurrence of the following is not covered under ALY:

1. Any Pre-Existing Condition;
2. In AIA Bhd.'s opinion, the Insured is diagnosed to have disease(s) that is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. AIA. Bhd reserves the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection is Due To Blood Transfusion.

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For the purpose of this plan:

- (a) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition;
  - (b) Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in AIA Bhd.'s opinion either the presence of any HIV or Antibodies to such a Virus.
3. Self-inflicted injuries while sane or insane;
  4. Signs or symptoms of any of the covered conditions/benefits (including those leading to performance of the surgery if required) which first occurred within the Waiting Period. In the event of any conflict or discrepancy of opinions relating to the signs or symptoms of covered conditions/benefits and their manifestation between a Physician and the Insured/Owner, We will adopt and follow Physician's professional opinion;

| Benefits  | Waiting Period   |
|---|--|
| <b>Female Illness Benefit</b><br>- Female Carcinoma in situ<br>- Female Cancer  | 60 days  |
| - Systemic Lupus Erythematosus with Severe Kidney Complications   | 30 days  |
| <b>Female Care Benefit</b><br>- Removal of Female Organs<br>- Reconstructive Surgery of Female Organs (breast, cervix uteri, vagina or vulva)<br>- Osteoporotic Fracture - Hip or Vertebrae<br>- Severe Rheumatoid Arthritis<br>- Medical Complication due to Elective Cosmetic Surgery | 60 days  |
| Menopause Treatment   | 1 year   |
| <b>Female Pregnancy Benefit</b>   | 1 year (excluding pregnant ladies with gestation period of more than 14 weeks at policy inception) |

5. Willful misuse of drugs or alcohol;
6. Elective termination of pregnancy other than for medical reasons under Female Pregnancy Benefit; or
7. We shall not pay for any injuries due to Accident or Skin Grafting Due to Burns claim arising directly/indirectly from any one of the following occurrences:
  - (a) Resulting from suicide, self-inflicted bodily injuries while sane or insane, disorderly conduct on the part of the Insured, or upon the Insured deliberately exposing herself to unnecessary danger;
  - (b) Being involved in an unlawful act;
  - (c) Sustained while under the influence of narcotics or alcohol;
  - (d) Sustained while engaged in hunting, mountaineering or racing in motor vehicles or motor boats or any hazardous activities;
  - (e) Consequent upon war (declared or undeclared), invasion, acts of foreign enemies, terrorist activities, hostilities or warlike operations, riot and civil commotion, industrial action or revolution;
  - (f) Being involved in any travel or flight in or any type of aircraft except on a regular scheduled passenger flight or a commercial aircraft; or
  - (g) Being involved in any elective surgery, cosmetic or plastic surgery, other than for conditions specifically covered under the Medical Complication due to Elective Cosmetic Surgery benefit.

Any TPD arising from the occurrence of the following is not covered under APDC:

1. Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
2. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
3. 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; or
4. Any congenital defect which has manifested or was diagnosed before age 17; or
5. Pre-existing disability resulting from a physical or mental condition.

Note: This list is not exhaustive. Please refer to the Policy contract for the full list of exclusions.

**Traditional Life Insurance Plan Illustration**  
**A-Life Lady**  
**Summary Illustration**

Prepared by : WAN ABDUL MUTHALIB BIN WAN SHAHRIMAN

|                        |             |                 |                             |                           |
|------------------------|-------------|-----------------|-----------------------------|---------------------------|
| Insured Name : Female  |             |                 |                             |                           |
| Age Last Birthday : 23 | Smoker : No | Gender : Female | Occupation Code : A53-01-05 | AIA Vitality Member : New |

|                       |                          |                               |                           |                         |
|-----------------------|--------------------------|-------------------------------|---------------------------|-------------------------|
| Premium Payable :     | Annual<br>RM<br>3,495.00 | Semi-annual<br>RM<br>1,799.93 | Quarterly<br>RM<br>899.96 | Monthly<br>RM<br>304.07 |
| Payment Mode :        | Monthly                  |                               |                           |                         |
| Plan / Rider(s) :     | ALY                      | APDC                          |                           |                         |
| Annual Premium (RM) : | 3,495.00                 | -                             |                           |                         |
| Coverage (RM) :       | 150,000                  | 150,000                       |                           |                         |
| Medical Rating :      |                          |                               |                           |                         |
| Occupation Rating :   |                          |                               |                           |                         |

Plan Type : Non-Participating Plan which covers up to age 80 of the Insured.

| End of Policy Year | (a)<br>Basic Premium*<br>Paid at<br>Beginning of<br>Year | GUARANTEED                   |                               |                                  |                                  |                                     |  | (h)<br>Total Premium Paid<br>at Beginning of<br>Year | Insured<br>Age at End<br>of Year |
|--------------------|--|------------------------------|-------------------------------|----------------------------------|----------------------------------|-------------------------------------|--|--|----------------------------------|
|                    |  | (b)<br>Basic Cash<br>Value** | (c)<br>Rider(s) Cash<br>Value | (d)<br>Basic Death<br>Benefit*** | (e)<br>Rider(s) Death<br>Benefit | (f) = (b) + (c)<br>Total Cash Value | (g) = (d) + (e)<br>Total Death Benefit |  |                                  |
| 1                  | 3,495.00   | 0                            | 0                             | 150,000                          | 0                                | 0                                   | 150,000                                | 3,495.00   | 24                               |
| 2                  | 3,495.00   | 0                            | 0                             | 150,000                          | 0                                | 0                                   | 150,000                                | 3,495.00   | 25                               |
| 3                  | 3,495.00   | 1,500                        | 0                             | 150,000                          | 0                                | 1,500                               | 150,000                                | 3,495.00   | 26                               |
| 4                  | 3,495.00   | 2,250                        | 0                             | 150,000                          | 0                                | 2,250                               | 150,000                                | 3,495.00   | 27                               |
| 5                  | 3,495.00   | 3,150                        | 0                             | 150,000                          | 0                                | 3,150                               | 150,000                                | 3,495.00   | 28                               |
| 6                  | 3,495.00   | 4,500                        | 0                             | 150,000                          | 0                                | 4,500                               | 150,000                                | 3,495.00   | 29                               |
| 7                  | 3,495.00   | 5,550                        | 0                             | 150,000                          | 0                                | 5,550                               | 150,000                                | 3,495.00   | 30                               |
| 8                  | 3,495.00   | 6,600                        | 0                             | 150,000                          | 0                                | 6,600                               | 150,000                                | 3,495.00   | 31                               |
| 9                  | 3,495.00   | 7,800                        | 0                             | 150,000                          | 0                                | 7,800                               | 150,000                                | 3,495.00   | 32                               |
| 10                 | 3,495.00   | 9,000                        | 0                             | 150,000                          | 0                                | 9,000                               | 150,000                                | 3,495.00   | 33                               |
| 11                 | 3,495.00   | 10,350                       | 0                             | 150,000                          | 0                                | 10,350                              | 150,000                                | 3,495.00   | 34                               |
| 12                 | 3,495.00   | 11,550                       | 0                             | 150,000                          | 0                                | 11,550                              | 150,000                                | 3,495.00   | 35                               |
| 13                 | 3,495.00   | 13,050                       | 0                             | 150,000                          | 0                                | 13,050                              | 150,000                                | 3,495.00   | 36                               |
| 14                 | 3,495.00   | 14,400                       | 0                             | 150,000                          | 0                                | 14,400                              | 150,000                                | 3,495.00   | 37                               |
| 15                 | 3,495.00   | 15,900                       | 0                             | 150,000                          | 0                                | 15,900                              | 150,000                                | 3,495.00   | 38                               |
| 16                 | 3,495.00   | 17,550                       | 0                             | 150,000                          | 0                                | 17,550                              | 150,000                                | 3,495.00   | 39                               |
| 17                 | 3,495.00   | 19,050                       | 0                             | 150,000                          | 0                                | 19,050                              | 150,000                                | 3,495.00   | 40                               |
| 18                 | 3,495.00   | 20,850                       | 0                             | 150,000                          | 0                                | 20,850                              | 150,000                                | 3,495.00   | 41                               |
| 19                 | 3,495.00   | 22,500                       | 0                             | 150,000                          | 0                                | 22,500                              | 150,000                                | 3,495.00   | 42                               |
| 20                 | 3,495.00   | 24,300                       | 0                             | 150,000                          | 0                                | 24,300                              | 150,000                                | 3,495.00   | 43                               |
| #25                | 3,495.00   | 34,350                       | 0                             | 150,000                          | 0                                | 34,350                              | 150,000                                | 3,495.00   | 48#                              |
| #30                | 3,495.00   | 46,200                       | 0                             | 150,000                          | 0                                | 46,200                              | 150,000                                | 3,495.00   | 53#                              |
| #32                | 3,495.00   | 51,450                       | 0                             | 150,000                          | 0                                | 51,450                              | 150,000                                | 3,495.00   | 55#                              |
| #35                | 3,495.00   | 60,000                       | 0                             | 150,000                          | 0                                | 60,000                              | 150,000                                | 3,495.00   | 58#                              |
| #37                | 3,495.00   | 66,300                       | 0                             | 150,000                          | 0                                | 66,300                              | 150,000                                | 3,495.00   | 60#                              |
| #40                | 3,495.00   | 76,800                       | 0                             | 150,000                          | 0                                | 76,800                              | 150,000                                | 3,495.00   | 63#                              |
| #42                | 3,495.00   | 84,600                       | 0                             | 150,000                          | 0                                | 84,600                              | 150,000                                | 3,495.00   | 65#                              |
| #45                | 3,495.00   | 97,800                       | 0                             | 150,000                          | 0                                | 97,800                              | 150,000                                | 3,495.00   | 68#                              |
| #50                | 3,495.00   | 126,300                      | 0                             | 150,000                          | 0                                | 126,300                             | 150,000                                | 3,495.00   | 73#                              |
| #55                | 3,495.00   | 172,800                      | 0                             | 172,800                          | 0                                | 172,800                             | 172,800                                | 3,495.00   | 78#                              |
| #57                | 3,495.00   | 225,000                      | 0                             | 225,000                          | 0                                | 225,000                             | 225,000                                | 3,495.00   | 80#                              |

This illustration assumes that premiums are paid annually.

\* Basic Premium refers to the premium of Basic Plan, includes extra premium imposed for Basic Plan due to higher than standard Medical / Occupation Rating (if any).

\*\* Basic Cash Value refers to the Cash Value of Basic Plan.

\*\*\* Basic Death Benefit refers to 100% of the Basic Plan Sum Assured or Basic Cash Value, whichever is higher.

**Traditional Life Insurance Plan Illustration**  
**A-Life Lady**  
**Summary Illustration (Continue)**

**NOTES:**

1. Total Distribution Cost is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy. This amount also includes the amount that the intermediary may be entitled to for the duration of your policy provided that the intermediary meets the performance criteria set by the company.
2. The Total Distribution Cost (assuming premiums are paid annually) is as follows:

| Policy Year                    |    | 1        | 2        | 3        | 4        | 5        | 6        | 7        |
|--------------------------------|----|----------|----------|----------|----------|----------|----------|----------|
| <b>Total Annual Premium</b>    | RM | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 |
| <b>Total Distribution Cost</b> | %  | 65.00    | 40.00    | 26.00    | 20.00    | 10.00    | 10.00    | 0.00     |
|                                | RM | 2,271.75 | 1,398.00 | 908.70   | 699.00   | 349.50   | 349.50   | 0.00     |

**Traditional Life Insurance Plan Illustration**  
**A-Life Lady**  
**Summary Illustration (Continue)**

| End of Policy Year | (a)<br>Basic Premium*<br>Paid at<br>Beginning of<br>Year | Yearly Cash Bonus Percentage (%) <sup>^</sup> |             |               |               | NON-GUARANTEED              |                         |                           |                           | Insured<br>Age at End<br>of Year |
|--------------------|--|---|-------------|---------------|---------------|-----------------------------|-------------------------|---------------------------|---------------------------|----------------------------------|
|                    |  | (i)<br>Platinum                               | (j)<br>Gold | (k)<br>Silver | (l)<br>Bronze | Yearly Cash Bonus           |                         |                           |                           |                                  |
|                    |  |   |             |               |               | (m) = (a) x (i)<br>Platinum | (n) = (a) x (j)<br>Gold | (o) = (a) x (k)<br>Silver | (p) = (a) x (l)<br>Bronze |                                  |
| 1                  | 3,495.00   | 10%   | 10%         | 10%           | 10%           | 349.50                      | 349.50                  | 349.50                    | 349.50                    | 24                               |
| 2                  | 3,495.00   | 11%   | 10%         | 8%            | 6%            | 384.45                      | 349.50                  | 279.60                    | 209.70                    | 25                               |
| 3                  | 3,495.00   | 12%   | 10%         | 6%            | 2%            | 419.40                      | 349.50                  | 209.70                    | 69.90                     | 26                               |
| 4                  | 3,495.00   | 13%   | 10%         | 4%            | 0%            | 454.35                      | 349.50                  | 139.80                    | 0.00                      | 27                               |
| 5                  | 3,495.00   | 14%   | 10%         | 2%            | 0%            | 489.30                      | 349.50                  | 69.90                     | 0.00                      | 28                               |
| 6                  | 3,495.00   | 15%   | 10%         | 0%            | 0%            | 524.25                      | 349.50                  | 0.00                      | 0.00                      | 29                               |
| 7                  | 3,495.00   | 16%   | 10%         | 0%            | 0%            | 559.20                      | 349.50                  | 0.00                      | 0.00                      | 30                               |
| 8                  | 3,495.00   | 17%   | 10%         | 0%            | 0%            | 594.15                      | 349.50                  | 0.00                      | 0.00                      | 31                               |
| 9                  | 3,495.00   | 18%   | 10%         | 0%            | 0%            | 629.10                      | 349.50                  | 0.00                      | 0.00                      | 32                               |
| 10                 | 3,495.00   | 19%   | 10%         | 0%            | 0%            | 664.05                      | 349.50                  | 0.00                      | 0.00                      | 33                               |
| 11                 | 3,495.00   | 20%   | 10%         | 0%            | 0%            | 699.00                      | 349.50                  | 0.00                      | 0.00                      | 34                               |
| 12                 | 3,495.00   | 21%   | 10%         | 0%            | 0%            | 733.95                      | 349.50                  | 0.00                      | 0.00                      | 35                               |
| 13                 | 3,495.00   | 22%   | 10%         | 0%            | 0%            | 768.90                      | 349.50                  | 0.00                      | 0.00                      | 36                               |
| 14                 | 3,495.00   | 23%   | 10%         | 0%            | 0%            | 803.85                      | 349.50                  | 0.00                      | 0.00                      | 37                               |
| 15                 | 3,495.00   | 24%   | 10%         | 0%            | 0%            | 838.80                      | 349.50                  | 0.00                      | 0.00                      | 38                               |
| 16                 | 3,495.00   | 25%   | 10%         | 0%            | 0%            | 873.75                      | 349.50                  | 0.00                      | 0.00                      | 39                               |
| 17                 | 3,495.00   | 26%   | 10%         | 0%            | 0%            | 908.70                      | 349.50                  | 0.00                      | 0.00                      | 40                               |
| 18                 | 3,495.00   | 27%   | 10%         | 0%            | 0%            | 943.65                      | 349.50                  | 0.00                      | 0.00                      | 41                               |
| 19                 | 3,495.00   | 28%   | 10%         | 0%            | 0%            | 978.60                      | 349.50                  | 0.00                      | 0.00                      | 42                               |
| 20                 | 3,495.00   | 29%   | 10%         | 0%            | 0%            | 1,013.55                    | 349.50                  | 0.00                      | 0.00                      | 43                               |
| #25                | 3,495.00   | 34%   | 10%         | 0%            | 0%            | 1,188.30                    | 349.50                  | 0.00                      | 0.00                      | 48#                              |
| #30                | 3,495.00   | 39%   | 10%         | 0%            | 0%            | 1,363.05                    | 349.50                  | 0.00                      | 0.00                      | 53#                              |
| #32                | 3,495.00   | 41%   | 10%         | 0%            | 0%            | 1,432.95                    | 349.50                  | 0.00                      | 0.00                      | 55#                              |
| #35                | 3,495.00   | 44%   | 10%         | 0%            | 0%            | 1,537.80                    | 349.50                  | 0.00                      | 0.00                      | 58#                              |
| #37                | 3,495.00   | 46%   | 10%         | 0%            | 0%            | 1,607.70                    | 349.50                  | 0.00                      | 0.00                      | 60#                              |
| #40                | 3,495.00   | 49%   | 10%         | 0%            | 0%            | 1,712.55                    | 349.50                  | 0.00                      | 0.00                      | 63#                              |
| #42                | 3,495.00   | 50%   | 10%         | 0%            | 0%            | 1,747.50                    | 349.50                  | 0.00                      | 0.00                      | 65#                              |
| #45                | 3,495.00   | 50%   | 10%         | 0%            | 0%            | 1,747.50                    | 349.50                  | 0.00                      | 0.00                      | 68#                              |
| #50                | 3,495.00   | 50%   | 10%         | 0%            | 0%            | 1,747.50                    | 349.50                  | 0.00                      | 0.00                      | 73#                              |
| #55                | 3,495.00   | 50%   | 10%         | 0%            | 0%            | 1,747.50                    | 349.50                  | 0.00                      | 0.00                      | 78#                              |
| #57                | 3,495.00   | 50%   | 10%         | 0%            | 0%            | 1,747.50                    | 349.50                  | 0.00                      | 0.00                      | 80#                              |

This illustration is only applicable if the Insured sign up as an AIA Vitality member upon purchase of A-Life Lady.

Yearly Cash Bonus is a non-guaranteed benefit applicable to the Basic Plan when Insured becomes an AIA Vitality member. Please refer to Policy contract for detailed benefits, exclusions, terms and conditions.

The illustration assumes that the Insured's AIA Vitality Status (i.e Platinum, Gold, Silver, Bronze) remains the same every year.

- \* Basic Premium refers to the premium of Basic Plan, includes extra premium imposed for Basic Plan due to higher than standard Medical / Occupation Rating (if any).
- <sup>^</sup> Yearly Cash Bonus Percentage (%) will be adjusted at each Policy Anniversary based on the Insured's AIA Vitality Status, subject to a maximum of fifty percent (50%).

This illustration is not complete unless all pages are included. This illustration is only to be used for insurance sales presentation in Malaysia.



**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up **A-Life Lady**. Be sure to also read the general terms and conditions.

Prepared by : WAN ABDUL MUTHALIB BIN WAN SHAHRIMAN

|                       |                        |             |                 |                             |                           |
|-----------------------|------------------------|-------------|-----------------|-----------------------------|---------------------------|
| Insured Name : Female | Age Last Birthday : 23 | Smoker : No | Gender : Female | Occupation Code : A53-01-05 | AIA Vitality Member : New |
|-----------------------|------------------------|-------------|-----------------|-----------------------------|---------------------------|

**1. What is this product about?**

A-Life Lady is a non-participating plan which provides coverage on death, Total and Permanent Disability (TPD) (if applicable), female related illnesses and/or events, up to age 80 of the Insured. Upon maturity at age 80, 150% of the Sum Assured of Basic Plan shall be payable.

There are 7 categories under the Basic Plan as follows:

| Category | Benefits  | Coverage   | % of the Basic Plan Sum Assured   |
|----------|---|--|---|
| 1        | Basic Benefit                                     | Death  | 100% or Basic Cash Value, whichever is higher   |
| 2        | Female Illness Benefit                            | a) Female Carcinoma in situ in breast, cervix uteri, uterus, fallopian tube, vulva / vagina or ovary   | - 50%<br>- Claimable Once<br>(Power Reset shall reset the Female Illness Benefit to 100% of the Sum Assured of Basic Plan after 12 months from the diagnosis date of Female Carcinoma in situ)                                  |
|          |   | b) Female Cancer in breast, cervix uteri, uterus, fallopian tube, vulva / vagina or ovary  | 100% or Basic Cash Value, whichever is higher<br>(Policy will be terminated after payout)   |
|          |   | c) Systemic Lupus Erythematosus with Severe Kidney Complications   |   |
| 3        | Female Care Benefit                               | a) Removal of Female Organs (breast, cervix uteri, uterus, fallopian tube, vulva / vagina or ovary)<br>b) Reconstructive Surgery of Female Organs (breast, cervix uteri, vagina or vulva)<br>c) Osteoporotic Fracture - Hip or Vertebrae<br>d) Severe Rheumatoid Arthritis<br>e) Facial Reconstructive Surgery due to Accident or Cancer<br>f) Skin Grafting due to Accident or Skin Cancer  | - 30%<br>- Claimable up to 2 events. Limited to 1 claim per event.  |
|          |   | g) Medical Complication due to Elective Cosmetic Surgery<br>h) Menopause Treatment<br>i) Psychotherapy Treatment   | - Lump sum payment of RM 5,000<br>- Claimable Once  |
| 4        | Female Pregnancy Benefit                          | a) Disseminated Intravascular Coagulation (after 7 months of pregnancy)<br>b) Molar Pregnancy<br>c) Ectopic Pregnancy<br>d) Eclampsia<br>e) Late Miscarriage (18 <sup>th</sup> to 28 <sup>th</sup> week of gestation)<br>f) Death of Foetus (28 <sup>th</sup> week of gestation and onwards)<br>g) Abruptio Placentae<br>h) Amniotic Fluid Embolism<br>i) Acute Fatty Liver of Pregnancy (AFLP) during Pregnancy<br>j) Placenta Increta / Percreta | - 10%<br>- Claimable Once   |
| 5        | Cash Reward Benefit                               | Subject to a maximum of 12% of the Basic Plan Sum Assured for event a, b and c below:<br>a) Marriage Reward Benefit (for marriage event that happens from 2nd policy year onwards and payable at the next policy anniversary)<br>b) Childbirth Reward Benefit (for childbirth event that happens from 2nd policy year onwards and payable at the next policy anniversary)<br>c) Golden Age Reward Benefit (payable at Insured's age 55)            | a) Marriage Reward Benefit: 3% per marriage<br>b) Childbirth Reward Benefit: 3% per delivery<br>c) Golden Age Reward Benefit: Up to 12% (less any benefit paid out under Marriage Reward Benefit and Childbirth Reward Benefit) |
| 6        | Gift of Joy (applicable for Insured age 18 to 45) | 1% for every approved application of A-Life Joy Xtra or<br>3% for every approved application of A-Life Joy Xtra together with A-Plus BabyCare Xtra, provided:<br>i. the application for this policy is submitted when the Insured's gestation period is less than 35 weeks; and the policy is set in-force before the baby is born; and<br>ii. limited to two (2) babies per pregnancy; and<br>iii. one (1) application per baby.                  |   |

| Category | Benefits                                       | Coverage                                      | % of the Basic Plan Sum Assured |
|----------|--|---|---------------------------------|
| 7        | Maturity Benefit (payable at Insured's age 80) | 150% (Policy will be terminated after payout) |                                 |

Note: All the benefits payable under Female Care Benefit, Female Pregnancy Benefit, Cash Reward Benefit and Gift of Joy shall not reduce the Sum Assured of the Basic Plan.

On top of the benefits above, with Bundle of Joy, the Insured also has an option to purchase A-Life Joy Xtra plan and all the riders attachable to it without any medical underwriting, provided if all the eligibility criteria below are fulfilled:

- Insured aged between eighteen (18) and forty (40) years and does not smoke in respect of this pregnancy;
- The Policy is in force at least one hundred and twenty (120) days from the Issue Date or Commencement Date, whichever is later;
- Gestation period is less than fourteen (14) weeks;
- Pregnancy with not more than two (2) foetuses;
- Must purchase one (1) A-Life Joy Xtra plan for each child in respect of this pregnancy;
- Insured and the spouse are not diagnosed to have disease(s) that is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any HIV infection;
- Have not undergone artificial insemination and/or assisted reproductive technology in respect of this pregnancy;
- Have not performed any prenatal genetic testing in respect of this pregnancy.

When the Insured signs up as an AIA Vitality member upon purchase of this Basic Plan, a Yearly Cash Bonus shall be payable. Yearly Cash Bonus is an extra non-guaranteed benefit applicable to the Basic Plan. AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No 388561-T) that supports and rewards its members for making healthier choices every day. Yearly Cash Bonus (if any) will be payable to You on every Policy Anniversary and it is payable as a Yearly Cash Bonus Percentage (%) of the Basic Premium Paid. Basic Premium Paid refers to the amount that You are required to pay in a Policy Year for the Basic Plan including the extra premium imposed for Basic Plan due to higher than standard Medical / Occupation Rating (if any) and this amount has already been paid by You.

The first Yearly Cash Bonus payable is 10% of the Basic Premium Paid. From 2<sup>nd</sup> policy year onwards, Yearly Cash Bonus payable will increase or decrease depending on the Yearly Cash Bonus Percentage (%). Yearly Cash Bonus Percentage (%) will be adjusted at each Policy Anniversary based on the Insured's AIA Vitality Status, subject to a maximum of fifty percent (50%).

The quantum of adjustment shall refer to the following AIA Vitality Status table:

| AIA Vitality Status                               | Platinum   | Gold   | Silver   | Bronze   |
|---|--|--|--|--|
| <b>Change in Yearly Cash Bonus Percentage (%)</b> | +1%<br>(Yearly Cash Bonus Percentage (%) increases by 1% from the previous year) | 0%<br>(No change in Yearly Cash Bonus Percentage (%) from the previous year) | -2%<br>(Yearly Cash Bonus Percentage (%) decreases by 2% from the previous year) | -4%<br>(Yearly Cash Bonus Percentage (%) decreases by 4% from the previous year) |

Yearly Cash Bonus Percentage (%) may decrease to zero percent (0%) eventually due to Bronze or Silver status that reflects a negative change in Yearly Cash Bonus Percentage (%). It will not decrease below zero percent (0%) and will remain at zero percent (0%) until there is a positive change in Yearly Cash Bonus Percentage (%).

Yearly Cash Bonus (if any) will be payable for the days where AIA Vitality membership is active. If there are days where AIA Vitality membership is not active, Yearly Cash Bonus (if any) for the Policy Year will be pro-rated accordingly. No Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Yearly Cash Bonus payout. If there is any unpaid premium for the Policy Year, Yearly Cash Bonus (if any) will not be given until all the premiums due are paid.

Yearly Cash Bonus will cease upon the occurrence of any of the following events:

- Death or TPD of the Insured; or
  - If the Insured ceases to be an AIA Vitality member; or
  - If the Policy is converted to a non-participating Reduced Paid-Up Insurance; or
  - If the Policy becomes terminated, matured, lapsed or is surrendered;
- whichever occurs earlier.

## 2. What are the covers / benefits provided?

| Description   | Benefits  |
|---|---|
| <b>A-Life Lady (ALY)</b><br>Death Benefit   | RM 150,000 or Basic Cash Value, whichever is higher.  |
| Female Illness Benefit  |   |
| Female Carcinoma in situ  | RM 75,000 (Claimable Once)  |
| Power Reset   | Shall reset the Female Illness Benefit to 100% of the Sum Assured of Basic Plan after 12 months from the diagnosis date of Female Carcinoma in situ |
| Female Cancer or Systemic Lupus Erythematosus with Severe Kidney Complications  | RM 150,000 or Basic Cash Value, whichever is higher.  |
| Female Care Benefit   |   |
| a. Removal of Female Organs<br>b. Reconstructive Surgery of Female Organs (breast, cervix uteri, vagina or vulva)<br>c. Osteoporotic Fracture - Hip or Vertebrae<br>d. Severe Rheumatoid Arthritis<br>e. Facial Reconstructive Surgery due to Accident or Cancer<br>f. Skin Grafting due to Accident or Skin Cancer | RM 45,000 (Claimable up to 2 events. Limited to 1 claim per event)  |

| Description   | Benefits  |
|---|---|
| g. Medical Complication due to Elective Cosmetic Surgery<br>h. Menopause Treatment<br>i. Psychotherapy Treatment  | Lump sum payment of RM 5,000 (Claimable Once)   |
| <b>Female Pregnancy Benefit</b>   |   |
| a. Disseminated Intravascular Coagulation (after 7 months of pregnancy)<br>b. Molar Pregnancy<br>c. Ectopic Pregnancy<br>d. Eclampsia<br>e. Late Miscarriage (18 <sup>th</sup> to 28 <sup>th</sup> week of gestation)<br>f. Death of Foetus (28 <sup>th</sup> week of gestation and onwards)<br>g. Abruption Placentae<br>h. Amniotic Fluid Embolism<br>i. Acute Fatty Liver of Pregnancy (AFLP) during Pregnancy<br>j. Placenta Increta/Percreta   | RM 15,000 (Claimable Once)  |
| <b>Cash Reward Benefit</b>  |   |
| Marriage Reward Benefit (for marriage event that happens from 2nd policy year onwards and payable at the next policy anniversary)   | RM 4,500 per marriage   |
| Childbirth Reward Benefit (for childbirth event that happens from 2nd policy year onwards and payable at the next policy anniversary)   | RM 4,500 per delivery   |
| Golden Age Reward Benefit (payable at Insured's age 55)   | RM 18,000 less any benefit paid out under Marriage Reward Benefit and Childbirth Reward Benefit   |
| Gift of Joy (applicable for Insured age 18 to 45)   | RM 1,500 for every approved application of A-Life Joy Xtra or<br>RM 4,500 for every approved application of A-Life Joy Xtra together with A-Plus BabyCare Xtra provided:<br>i. the application for this policy is submitted when the Insured's gestation period is less than 35 weeks; and the policy is set in-force before the baby is born; and<br>ii. limited to two (2) babies per pregnancy; and<br>iii. one (1) application per baby |
| Maturity Benefit (payable at Insured's age 80)  | RM 225,000  |
| <b>A-Plus DisabilityCare (APDC)</b><br>Coverage for Total and Permanent Disability (TPD).<br><br>APDC benefit is issued for issue age 60 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions.<br><br>If Basic Cash Value is payable, a lump sum payment shall be paid.<br><br>If APDC Sum Assured is payable:<br><u>Suited Occupation</u><br>Advance payment of 10% of the APDC Sum Assured for the first 2 years and remaining 80% of the APDC Sum Assured in the 3 <sup>rd</sup> year.<br><u>Presumptive Disability or Any Occupation</u><br>Lump sum payment of the APDC Sum Assured.<br><br>The coverage for APDC is up to age 65 of the Insured. | RM 150,000 or Basic Cash Value, whichever is higher.  |
| <b>Yearly Cash Bonus</b><br>Shall be payable to AIA Vitality members (if any)   | First Yearly Cash Bonus is RM 349.50.<br><br>From 2 <sup>nd</sup> policy year onwards, Yearly Cash Bonus payable will increase or decrease depending on the Yearly Cash Bonus Percentage (%).   |

**Reminder: Please refer to the Policy contract and / or sales illustration, which has information of the product benefits.**

### 3. How much premium do I have to pay?

The total premium that You have to pay and the Policy terms may vary depending on AIA Bhd.'s underwriting requirements.

The estimated total premium that You have to pay : RM 304.07 monthly.

Premium payment term : Until the Insured reaches the age 80.

You should satisfy Yourself that the premium payable under the Policy is an amount that You can afford.

Please note that the premium for Basic Plan and certain rider(s) including critical illness, accident, hospitalisation and waiver of premium riders (if any) are not guaranteed and may be increased in future. AIA Bhd. reserves the right to revise the premium rates (for non-guaranteed premium) by giving You 3 months written notice prior to the next Policy Anniversary.

In the event of revision of an increase in premium rates, You may pay the revised premium or AIA Bhd. shall provide You the following options:

- You may pay the same premium subject to a reduction of the Sum Assured of Basic Plan; or
- You may opt to remove all Benefits (excludes Death / TPD Benefit, Cash Reward Benefit and Maturity Benefit) under Basic Plan, AIA Bhd. shall inform You the new premium amount.

You should notify AIA Bhd. of Your decision in writing within 30 days from the date of the written notice. The change shall take effect on the next Policy Anniversary from the date AIA Bhd. receives Your written request.

#### 4. What are the fees and charges I have to pay?

Total Distribution Cost is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy. This amount also includes the amount that the intermediary may be entitled to for the duration of your policy provided that the intermediary meets the performance criteria set by the company.

The Total Distribution Cost (assuming premiums are paid annually) is as follows:

| Policy Year                    |    | 1        | 2        | 3        | 4        | 5        | 6        | 7        |
|--------------------------------|----|----------|----------|----------|----------|----------|----------|----------|
| <b>Total Annual Premium</b>    | RM | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 | 3,495.00 |
| <b>Total Distribution Cost</b> | %  | 65.00    | 40.00    | 26.00    | 20.00    | 10.00    | 10.00    | 0.00     |
|                                | RM | 2,271.75 | 1,398.00 | 908.70   | 699.00   | 349.50   | 349.50   | 0.00     |

#### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must disclose all material facts such as medical condition, and state Your age correctly.
- Free Look Period - You may cancel Policy by returning Your Policy contract and giving a written request that signed by You to AIA Bhd. within 15 days after You have received Your Policy contract. If in your application, you did not select to receive a hardcopy of your policy contract, such request must be made within fifteen (15) days of your e-policy contract being made available on MY AIA portal. The premiums that You have paid less medical expenses (if any) will be refunded.
- Grace Period - 31 days from premium due date.
- Applicable Government Tax - The premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

#### Notes:

- It may not be advantageous to switch from one insurance 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 Policy.
- The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Policy contract for the full list of terms and conditions.

#### 6. What are the major exclusions under this Policy?

Any death arising from the occurrence of the following is not covered under ALY:

- Death due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, AIA Bhd.'s liability shall be limited to the refund of premiums paid without interest.

Any claims arising from the occurrence of the following is not covered under ALY:

- Any Pre-Existing Condition;
- In AIA Bhd.'s opinion, the Insured is diagnosed to have disease(s) that is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. AIA. Bhd reserves the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection is Due To Blood Transfusion.

For the purpose of this plan:

- The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition;
  - Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in AIA Bhd.'s opinion either the presence of any HIV or Antibodies to such a Virus.
- Self-inflicted injuries while sane or insane;
  - Signs or symptoms of any of the covered conditions/benefits (including those leading to performance of the surgery if required) which first occurred within the Waiting Period. In the event of any conflict or discrepancy of opinions relating to the signs or symptoms of covered conditions/benefits and their manifestation between a Physician and the Insured/Owner, We will adopt and follow Physician's professional opinion;

| Benefits  | Waiting Period   |
|---|--|
| <b>Female Illness Benefit</b><br>- Female Carcinoma in situ<br>- Female Cancer  | 60 days  |
| - Systemic Lupus Erythematosus with Severe Kidney Complications   | 30 days  |
| <b>Female Care Benefit</b><br>- Removal of Female Organs<br>- Reconstructive Surgery of Female Organs (breast, cervix uteri, vagina or vulva)<br>- Osteoporotic Fracture - Hip or Vertebrae<br>- Severe Rheumatoid Arthritis<br>- Medical Complication due to Elective Cosmetic Surgery | 60 days  |
| Menopause Treatment   | 1 year   |
| <b>Female Pregnancy Benefit</b>   | 1 year (excluding pregnant ladies with gestation period of more than 14 weeks at policy inception) |

5. Willful misuse of drugs or alcohol;
6. Elective termination of pregnancy other than for medical reasons under Female Pregnancy Benefit; or
7. We shall not pay for any injuries due to Accident or Skin Grafting Due to Burns claim arising directly/indirectly from any one of the following occurrences:
  - (a) Resulting from suicide, self-inflicted bodily injuries while sane or insane, disorderly conduct on the part of the Insured, or upon the Insured deliberately exposing herself to unnecessary danger;
  - (b) Being involved in an unlawful act;
  - (c) Sustained while under the influence of narcotics or alcohol;
  - (d) Sustained while engaged in hunting, mountaineering or racing in motor vehicles or motor boats or any hazardous activities;
  - (e) Consequent upon war (declared or undeclared), invasion, acts of foreign enemies, terrorist activities, hostilities or warlike operations, riot and civil commotion, industrial action or revolution;
  - (f) Being involved in any travel or flight in or any type of aircraft except on a regular scheduled passenger flight or a commercial aircraft; or
  - (g) Being involved in any elective surgery, cosmetic or plastic surgery, other than for conditions specifically covered under the Medical Complication due to Elective Cosmetic Surgery benefit.

Any TPD arising from the occurrences of the following is not covered under APDC:

1. Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
2. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
3. 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; or
4. Any congenital defect which has manifested or was diagnosed before age 17; or
5. Pre-existing disability resulting from a physical or mental condition.

Note: This list is not exhaustive. Please refer to the Policy contract for the full list of exclusions.

#### 7. Can I cancel my Policy?

You may cancel Your Policy by giving a written notice to AIA Bhd. However, buying a life Policy is a long-term financial commitment. If You do not pay Your premiums within the Grace Period, Your Policy may lapse unless Your Policy has acquired Cash Value. The amount that AIA Bhd. will pay You when You cancel the Policy before maturity of the Policy may be much less than the total amount of premium that You have paid.

#### 8. What do I need to do if there are changes to my contact details?

It is important that You inform AIA Bhd. of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

#### 9. Where can I get further information?

Should You require additional information about life insurance and medical and health insurance, please refer to the insuranceinfo booklet on 'Life Insurance' and 'Medical and Health Insurance', available at all AIA Bhd.'s branches or You can obtain a copy from Your AIA Life Planner or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact AIA Bhd. at:

**AIA Bhd. (790895-D),**  
**Menara AIA, 99 Jalan Ampang**  
**50450 Kuala Lumpur**  
**Care Line : 1300 88 1899**  
**T: 03-2056 1111**  
**F: 03-2056 3891**  
**E: [my.customer@aia.com](mailto:my.customer@aia.com)**  
**AIA.COM.MY**

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#### 10. Other similar type of plans available

Please contact AIA Bhd. / Your AIA Life Planner / intermediary for other similar types of plans that AIA Bhd. offer.

**IMPORTANT NOTE:**  
**BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AIA LIFE PLANNER OR CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.**

**THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.**

The information provided in this disclosure sheet is valid as at 10/08/2021.