

Product Illustration

READ Is investment-linked certificate right for you? Are you aware of the costs, benefits and risks?

Name of Takaful Operator: AIA PUBLIC Takaful Bhd.

Product name: A-Life Legasi Beyond

Type of certificate: Regular contribution investment-linked takaful

Prepared by: WAN ABDUL MUTHALIB BIN

Participant's name: Male

Person Covered's name: Male

Gender: Male

Gender: Male

Smoker: No

Smoker: No

Age Last Birthday: 30

Age Last Birthday: 30

Occupation Code: A53-01-23

Occupation Code: A53-01-23

AIA Vitality Member: New

Ratio of fund(s) chosen:
 100% in A-Dana Strategic Equity

IMPORTANT NOTE:

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE / PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. 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).



Do you know that...



Have you been advised of...



Have you been told...



It is flexible but you bear the investment risk?

It is a Takaful product that is tied to the performance of the investment fund(s) which you have selected

Benefits

- **Flexibility** to vary your contribution amount or coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

Risks

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your Takaful operator increases your charges –
 - o You may lose your Takaful cover; or
 - o Your account value may be adversely affected.
- You may need to increase your contributions or reduce the level of Takaful protection to avoid losing your Takaful cover.

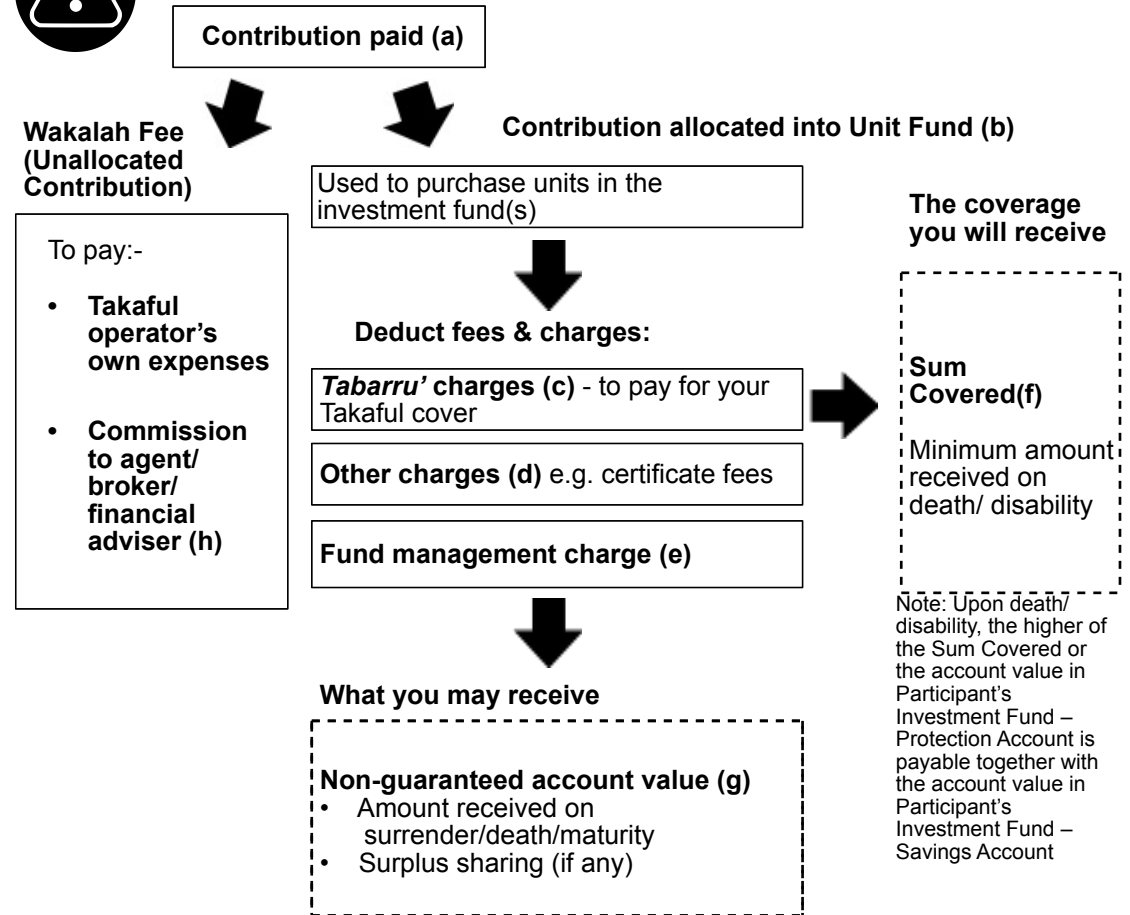


Other products that could better meet your needs?

- **Family Takaful products:** Investment management is decided by the Takaful operator on behalf of the participants. The benefits and coverage period are similar to investment-linked certificate.



How your contributions will be used?



Fees and charges taken out of your investment fund(s) which reduce the amount available for investment:-

- *Tabarru'*, Monthly Service Charge, Fund Management Charge, Surrender Charge, Partial Withdrawal Charge and Fund Switching Charge.

Summary of Benefit

Basic Plan	Medical Rating	Occupational Rating	Coverage Term (Years)	Sum Covered (RM)	Contribution Term (Years)	Contribution (RM)
A-Life Legasi Beyond (ALLB)	-	-	40	1,000,000	40	462.50
- Accidental Death or Death During Hajj or Umrah Benefit	-	-	Up to age 70	2,000,000	Not Applicable	-
- Accidental Death in Public Conveyance Benefit	-	-	Up to age 70	3,000,000	Not Applicable	-
- Accidental Death due to Natural Disaster Benefit	-	-	Up to age 70	6,000,000	Not Applicable	-
- Estate Management Benefit	-	-	40	50,000	Not Applicable	-
A-Plus DisabilityCare-i (APDCi)	-	-	Up to age 70	1,000,000	Not Applicable	-
Total Monthly Contribution						462.50
Total Annual Contribution						5,550.00

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

The total contribution that you have to pay and the certificate terms may vary depending on AIA PUBLIC Takaful Bhd.'s underwriting requirements.

The estimated total contribution are as below depending on the respective coverage durations (projected minimum sustainability period):

	Current Selection	Alternative 1
Coverage Duration (projected minimum sustainability period)	Coverage up to age 70 (contractual term)	Coverage up to age 70 (contractual term) + Automatic Extension of Coverage Term
Contribution Payable	RM 462.50 Monthly Payable from age 30 to age 70	RM 462.50 Monthly Payable from age 30 to age 70 No contributions payable from age 71 to age 100 (provided there is sufficient account value)

Note:

- The contribution shown above are estimated based on sustainability projection and calculated assuming that cross-subsidy of certificate charges between your Participant's Investment Fund - Protection Account (Protection Account) and Participant's Investment Fund - Savings Account (Savings Account).
- For Alternative 1,
 - Maturity Benefit will not be paid out at the end of contractual term and the Account Value will remain in the respective Protection Account and Savings Account, if any;
 - Legasi Booster and Vitality Booster, if any, shall be payable into Protection Account at the end of contractual term; and
 - Legasi Rewards is not applicable after contractual term expires.
- The estimated contributions recommended are non-guaranteed and may increase in the future depending on the performance of the investment linked funds, *Tabarru'*, fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve certificate sustainability up to the extended coverage term (based on Alternative 1 above). You may also consider topping up your contributions from time to time to improve the sustainability of your certificate.
- You should satisfy Yourself that the contribution payable under the Certificate is an amount that You can afford.
- AIA PUBLIC Takaful Bhd. allocates a portion of the contribution to purchase units in the investment-linked fund that you have chosen. The balance i.e. any unallocated amount (as upfront *Wakalah* fee) will be used to pay commissions to agents and other expenses of AIA PUBLIC Takaful Bhd. You are advised to refer to the allocation rates given in the Product Illustration.

Automatic Extension of Coverage Term – Upon the Person Covered reaching 70 and the certificate is in force, the certificate and any attachable riders (except for A-Plus Waiver-i and A-Plus ParentWaiver-i, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient Account Value to deduct for the certificate charges and the *Tabarru'*, up to age 100 of the Person Covered for the basic plan and the maximum coverage age of any attaching riders. The certificate shall lapse when the Account Value have been fully utilised. You may notify AIA PUBLIC Takaful Bhd.in advance to withdraw the Automatic Extension of Coverage Term before reaching 70. Please note that if you choose to withdraw the Automatic Extension of Coverage Term, the basic plan and all attaching riders (if applicable) shall expire at 70.

Table 1: A-Life Legasi Beyond Certificate (For illustration purposes only. This may not be the benefits that you will receive)

- The contribution amounts shown in column (a) are expected to be sufficient for your unit fund/account values to support your takaful coverage for the full certificate term. However, over time, your account value may be higher or lower than expected due to various factors, including volatility in investment returns. You will receive annual statements to update you on the latest position of your account value.
- We have chosen two examples of investment returns, i.e. 2% (Scenario X) and 5% (Scenario Y), to show you possible charges, account value and benefits. For actual past investment returns of the unit fund, please refer to the Fund Fact Sheet.



If your actual account value becomes lower than expected, you will be notified via your annual statement that your certificate is no longer sustainable, and you will be advised on actions you may take to ensure continued coverage for the full takaful certificate term, such as increasing your contribution or reducing your takaful cover.

The amount you need to pay

You should only participate in the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Certificate Year	Participant's Investment Fund - Protection Account and Participant's Investment Fund - Savings Account (combined)																Person Covered's Age at End of Certificate Year	
	Contribution Paid ¹ (RM) (a)	Allocated Contribution (b)		Tabarru' ² (RM) (c)				Other Charges ² (RM) (d)	Fund Management Charge (RM) (e)		Basic Sum Covered (RM) (f)	Non-Guaranteed Account Value ³ (RM) (g)		Non-Guaranteed Death Benefits ⁴ (RM)		Commission ⁵ (h)		
		RM	%	Scenario X		Scenario Y			Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	RM		%
				Basic Plan	Unit-Deducting Rider(s)	Basic Plan	Unit-Deducting Rider(s)											
1	5,550.00	3,330.00	60.0%	2,800	0	2,800	0	120	3	3	1,000,000	400	400	1,050,000	1,050,000	2,220	40%	31
2	5,550.00	3,330.00	60.0%	2,869	0	2,869	0	120	9	9	1,000,000	800	800	1,050,000	1,050,000	2,220	40%	32
3	5,550.00	3,330.00	60.0%	2,909	0	2,909	0	120	13	14	1,000,000	1,100	1,100	1,050,000	1,050,000	1,388	25%	33
4	5,550.00	4,440.00	80.0%	2,937	0	2,937	0	120	25	26	1,000,000	2,400	2,500	1,050,000	1,050,000	1,388	25%	34
5	5,550.00	4,440.00	80.0%	2,965	0	2,965	0	120	46	48	1,000,000	3,800	4,000	1,050,000	1,050,000	833	15%	35
6	5,550.00	4,440.00	80.0%	3,003	0	3,003	0	120	66	70	1,000,000	5,100	5,500	1,050,000	1,050,000	833	15%	36
7	5,550.00	5,272.50	95.0%	3,040	0	3,040	0	120	92	98	1,000,000	7,300	7,800	1,050,000	1,050,000	0	0%	37
8	5,550.00	5,272.50	95.0%	3,037	0	3,036	0	120	124	133	1,000,000	9,400	10,200	1,050,000	1,050,000	0	0%	38
9	5,550.00	5,272.50	95.0%	3,044	0	3,042	0	120	156	169	1,000,000	11,600	12,600	1,050,000	1,050,000	0	0%	39
10	5,550.00	5,272.50	95.0%	3,080	0	3,078	0	120	188	207	1,000,000	18,700	20,100	1,050,000	1,050,000	0	0%	40
15	5,550.00	5,550.00	100.0%	3,220	0	3,210	0	120	446	519	1,000,000	31,000	36,400	1,050,000	1,050,000	0	0%	45
20	5,550.00	5,550.00	100.0%	4,036	0	4,005	0	120	594	757	1,000,000	80,400	92,100	1,050,000	1,050,000	0	0%	50
30	5,550.00	5,550.00	100.0%	6,661	0	6,378	0	120	1,336	1,979	1,000,000	128,600	173,600	1,050,000	1,050,000	0	0%	60
40	5,550.00	5,550.00	100.0%	18,333	0	16,312	0	120	1,160	2,715	1,000,000	70,400	178,100	1,050,000	1,050,000	0	0%	70
Total																8,880	4%	



Where the non-guaranteed portion becomes zero/negative, it means that your account value is no longer able to pay for your Takaful cover.

¹ Contribution Paid here refers to total of the contribution of A-Life Legasi Beyond, A-Plus Legasi Enhancer (if any), A-Plus Saver-i (if any) and Ad Hoc Top-up (if any).

² The illustrated Tabarru' and other charges are not guaranteed and may be varied from time to time by giving a 3-month written notice to certificate owners.

³ This illustration assumes that the Legasi Rewards is allocated into the Participant's Investment Fund – Protection Account (Protection Account).

⁴ The death benefit payable is the higher of the Basic Sum Covered or the account value of Protection Account plus Estate Management Benefit plus the account value of Participant's Investment Fund - Savings Account (Savings Account).

⁵ Amount received by the intermediary for the sale of this certificate and services that the intermediary will provide to you for during your takaful certificate term. Please refer to the service guide for further details.

Estimated Amount Payable at Maturity

Projected Maturity Benefit	Scenario X (RM)	Scenario Y (RM)
(a) Account Value from Protection Account*	70,400	178,100
(b) Account Value from Savings Account	0	0
(c) Legasi Booster	80,000	80,000
Total Amount Payable at Maturity (a) + (b) + (c)	150,400	258,100

*This illustration assumes that the Legasi Rewards is allocated into the Protection Account.

Surrender Charge

If you decide to surrender your certificate within the first 2 certificate years, the Surrender Charge shall be deducted as a percentage of the Account Value in Protection Account excluding portions from A-Plus Legasi Enhancer, as illustrated in table below:

Certificate Year	Surrender Charge (% of the Account Value in Protection Account excluding A-Plus Legasi Enhancer)	Protection Account + Savings Account				Protection Account				Savings Account			
		Scenario X		Scenario Y		Scenario X		Scenario Y		Scenario X		Scenario Y	
		Surrender Charge (RM)	Surrender Value (RM)	Surrender Charge (RM)	Surrender Value (RM)	Surrender Charge (RM)	Surrender Value (RM)	Surrender Charge (RM)	Surrender Value (RM)	Surrender Charge (RM)	Surrender Value (RM)	Surrender Charge (RM)	Surrender Value (RM)
1	20.00%	80	320	80	320	80	320	80	320	0	0	0	0
2	10.00%	80	720	80	720	80	720	80	720	0	0	0	0

Table 1(a): Participant's Investment Fund - Protection Account (Protection Account) Illustration

- The A-Life Legasi Beyond and A-Plus Legasi Enhancer contributions, after deduction of *Wakalah* fee, will be allocated towards the Protection Account to purchase units based on the applicable allocation rates.
- The applicable *Tabarru'* and the monthly service charge will be deducted from the Protection Account.
- The allocation rates for A-Life Legasi Beyond and A-Plus Legasi Enhancer contributions are as follows:

Certificate Year	1	2	3	4	5	6	7-10	>=11
ALLB Contribution Allocation	60.00%	60.00%	60.00%	80.00%	80.00%	80.00%	95.00%	100.00%
A-Plus Legasi Enhancer Contribution Allocation	95%							

End of Certificate Year	Participant's Investment Fund - Protection Account (Protection Account)									
	Contribution Paid ¹ (RM) (a)	Allocated Contribution (b)		Legasi Rewards (RM) (c)		Non-Guaranteed Account Value ² (RM) (d)		Commission (e)		Person Covered's Age at End of Certificate Year
		RM	%	Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%	
1	5,550.00	3,330.00	60.0%	0	0	400	400	2,220	40%	31
2	5,550.00	3,330.00	60.0%	0	0	800	800	2,220	40%	32
3	5,550.00	3,330.00	60.0%	0	0	1,100	1,100	1,388	25%	33
4	5,550.00	4,440.00	80.0%	0	0	2,400	2,500	1,388	25%	34
5	5,550.00	4,440.00	80.0%	0	0	3,800	4,000	833	15%	35
6	5,550.00	4,440.00	80.0%	0	0	5,100	5,500	833	15%	36
7	5,550.00	5,272.50	95.0%	0	0	7,300	7,800	0	0%	37
8	5,550.00	5,272.50	95.0%	0	0	9,400	10,200	0	0%	38
9	5,550.00	5,272.50	95.0%	0	0	11,600	12,600	0	0%	39
10	5,550.00	5,272.50	95.0%	5,000	5,000	18,700	20,100	0	0%	40
15	5,550.00	5,550.00	100.0%	0	0	31,000	36,400	0	0%	45
20	5,550.00	5,550.00	100.0%	40,000	40,000	80,400	92,100	0	0%	50
30	5,550.00	5,550.00	100.0%	40,000	40,000	128,600	173,600	0	0%	60
40	5,550.00	5,550.00	100.0%	0	0	70,400	178,100	0	0%	70

¹ Contribution Paid here refers to the contribution of A-Life Legasi Beyond and A-Plus Legasi Enhancer (if any).

² This illustration assumes that the Legasi Rewards is allocated into the Protection Account at the end of the respective certificate year.

Table 1(b): Participant's Investment Fund - Savings Account (Savings Account) Illustration

- A-Plus Saver-i contributions (if any) and Ad Hoc Top-up (if any), will be allocated towards the Savings Account to purchase units at the allocation rate of 95%.

End of Certificate Year	Participant's Investment Fund - Savings Account (Savings Account)							Person Covered's Age at End of Certificate Year
	Contribution Paid ¹ (RM) (a)	Allocated Contribution (b)		Non-Guaranteed Account Value (RM) (c)		Commission (d)		
		RM	%	Scenario X	Scenario Y	RM	%	
1	0.00	0.00	0.0%	0	0	0	0%	1
2	0.00	0.00	0.0%	0	0	0	0%	2
3	0.00	0.00	0.0%	0	0	0	0%	3
4	0.00	0.00	0.0%	0	0	0	0%	4
5	0.00	0.00	0.0%	0	0	0	0%	5
6	0.00	0.00	0.0%	0	0	0	0%	6
7	0.00	0.00	0.0%	0	0	0	0%	7
8	0.00	0.00	0.0%	0	0	0	0%	8
9	0.00	0.00	0.0%	0	0	0	0%	9
10	0.00	0.00	0.0%	0	0	0	0%	10
15	0.00	0.00	0.0%	0	0	0	0%	15
20	0.00	0.00	0.0%	0	0	0	0%	20
30	0.00	0.00	0.0%	0	0	0	0%	30
40	0.00	0.00	0.0%	0	0	0	0%	40

¹ Contribution Paid here refers to the contribution of A-Plus Saver-i (if any) and Ad Hoc Top-up (if any).

Table 2: Vitality Booster Illustration

- i. This illustration assumes Vitality Booster year and certificate year are the same.
- ii. This illustration is not applicable if the Person Covered is not an AIA Vitality member.
- iii. Vitality Booster is a non-guaranteed benefit applicable to the basic plan for AIA Vitality member. Please refer to the certificate for more terms and conditions of this benefit.
- iv. Vitality Booster is payable at the end of the contractual term or upon termination of certificate due to claim from death or Total and Permanent Disability (TPD), whichever is earlier.
 - a. Upon termination of certificate due to claim from death or TPD, the Vitality Booster payable is determined by multiplying the **Vitality Booster Percentage** with the Basic Sum Covered. The Vitality Booster Percentage will be different based on the Person Covered's AIA Vitality status.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage	20%	10%	2%	0%
Vitality Booster ¹ Payable Upon Death/ TPD Claim (RM)	200,000	100,000	20,000	0.00

¹ Vitality Booster is payable in addition to the Death or TPD benefit.

- b. At the end of the contractual term, the Vitality Booster payable is determined by multiplying the **accumulated² Vitality Booster Percentage** with the Basic Sum Covered. The Vitality Booster payable at the end of contractual term is subject to a maximum of 10% of Basic Sum Covered and the condition that contributions are paid up to date.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage to be accumulated ² for Maturity	2%	1%	0%	0%

² If the certificate remains in force at the end of each Vitality Booster Anniversary, the Vitality Booster Percentage in the respective year will be accumulated and will be used to determine the amount of Vitality Booster payable at the end of contractual term.

End of Vitality Booster Year	Vitality Percentage for Maturity [^] (Accumulated)				Person Covered's Age at End of Certificate Year
	Platinum	Gold	Silver	Bronze	
1	0%	0%	0%	0%	31
2	2%	1%	0%	0%	32
3	4%	2%	0%	0%	33
4	6%	3%	0%	0%	34
5	8%	4%	0%	0%	35
6	10%	5%	0%	0%	36
7	10%	6%	0%	0%	37
8	10%	7%	0%	0%	38
9	10%	8%	0%	0%	39
10	10%	9%	0%	0%	40
15	10%	10%	0%	0%	45
20	10%	10%	0%	0%	50
30	10%	10%	0%	0%	60
40	10%	10%	0%	0%	70

[^]The illustration assumes that the AIA Vitality Status (i.e. Platinum, Gold, Silver, Bronze) remains the same every year.

Projected Maturity Benefit with Vitality Booster	Scenario (X)				Scenario (Y)			
	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze
(a) Account Value from Protection Account**	70,400	70,400	70,400	70,400	178,100	178,100	178,100	178,100
(b) Account Value from Savings Account	0	0	0	0	0	0	0	0
(c) Accumulated Vitality Booster	100,000	100,000	0	0	100,000	100,000	0	0
(d) Legasi Booster	80,000	80,000	80,000	80,000	80,000	80,000	80,000	80,000
Total Amount Payable at Maturity (a) + (b) + (c) + (d)	250,400	250,400	150,400	150,400	358,100	358,100	258,100	258,100

**This illustration assumes that the Legasi Rewards is allocated into the Protection Account.

Participant's (Owner) Confirmation

I understand that AIA PUBLIC Takaful Bhd. is relying on me to confirm the following information:

I have received a copy of all 11 pages of this illustration (English only). I have reviewed the illustration and understand its purpose is to help me understand how the certificate works and not to project future values. I understand that this is an Investment-Linked Takaful Plan and actual returns will vary depending on the actual performances of the fund(s) selected, which is not guaranteed; while the *Tabarru'* rates, fees and charges are subject to change.

I understand that any non-guaranteed elements including the projection values as appearing in Table 1, Table 1(a), Table 1(b), Table 2 (if applicable) and Table 3 (if applicable) of this illustration are subject to change and could either be higher or lower. The AIA Life Planner has informed me that these are not guaranteed. I also understand that guaranteed values may be affected by withdrawals / surrenders, or other certificate changes made to the certificate.

I understand that in the event the certificate lapses, all attaching riders (if any) will also lapse.

Any changes in the Sum Covered, payment mode, contributions or other optional riders that I may make in the future will also affect the projection values illustrated.

I have received a copy of the current Product Disclosure Sheet (PDS) for the Investment-Linked Takaful Plan. My AIA Life Planner has also explained to me about the investment-linked fund(s) selected by using the fund fact sheet(s) and has informed me that the latest fund fact sheet is also available on www.aia.com.my.

I understand that the earlier product illustration proposal which was presented to me by my AIA Life Planner may be different from the current illustration as my earlier product illustration was based on the coverage of a standard life. This illustration may present higher contribution or *Tabarru'* of basic plan or rider(s) (if any) as a result of my occupation or medical condition; whichever deemed applicable as a final result of AIA PUBLIC Takaful Bhd.'s underwriting assessment of my coverage. Therefore, the projection values presented by my AIA Life Planner earlier based on my original product illustration proposal and the coverage period on a standard life may differ from the current illustration.

By signing this declaration, I understand that I am still able to take any appropriate action or recourse should there be any dispute arising in the future.

Signature of Participant (Owner)

Date

Name:

AIA Life Planner's Confirmation

I certify that this illustration has been presented to the Participant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

Signature of AIA Life Planner

Date

Name:



PRODUCT DISCLOSURE SHEET

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

Prepared by: WAN ABDUL MUTHALIB BIN WAN SHAHRIMAN

Name of Takaful Operator	: AIA PUBLIC Takaful Bhd.		
Product Name	: A-Life Legasi Beyond		
Type of Certificate	: Regular contribution investment-linked takaful		
Participant's Information		Person Covered's Information	
Name	: Male	Name	: Male
Gender	: Male	Gender	: Male
Smoker	: No	Smoker	: No
Age Last Birthday	: 30	Age Last Birthday	: 30
Occupation Code	: A53-01-23	Occupation Code	: A53-01-23
		AIA Vitality Member	: New

1. What is this product about?

A-Life Legasi Beyond is a regular contribution Investment-Linked Takaful (ILT) plan which offers a combination of takaful protection and investment until age 70.

The value of the ILT (i.e. Account Value) depends on the price of the underlying units which in turn depends on the performance of your chosen fund.

This product provides:

- (a) **Death Benefit or Total and Permanent Disability (TPD) coverage¹:** In the event of death or TPD of the Person Covered, the plan pays the sum covered of basic plan or the Account Value in Participant's Investment Fund - Protection Account (Protection Account), whichever is higher, plus the Account Value in Participant's Investment Fund - Savings Account (Savings Account), if any, less any indebtedness.
- (b) **Accidental death or death during *Haji* or *Umrah* coverage** - Upon accidental death of the Person Covered or death of the Person Covered during *Haji* or *Umrah*, the plan pays 200% of the sum covered of basic plan or the Account Value in Protection Account, whichever is higher, plus the Account Value in Savings Account, if any, less any indebtedness.
- (c) **Accidental death in public conveyance coverage** - Upon accidental death of the Person Covered in public conveyance, the plan pays 300% of the sum covered of basic plan or the Account Value in Protection Account, whichever is higher, plus the Account Value in Savings Account, if any, less any indebtedness.
- (d) **Accidental Death due to Natural Disaster coverage** - Upon accidental death of the Person Covered due to Natural Disaster, the plan pays 600% of the sum covered of basic plan or the Account Value in Protection Account, whichever is higher, plus the Account Value in Savings Account, if any, less any indebtedness.
- (e) **For juvenile** - Upon accidental death of the Participant prior age of 70, an additional 100% of the sum covered of basic plan will be payable to Savings Account.
- (f) **Estate Management Benefit** – Upon death of the Person Covered, the plan pays an additional amount on top of the death benefit equivalent to RM50,000 if the Basic Sum Covered is RM500,000 and above or RM15,000 if the Basic Sum Covered is less than RM500,000.
- (g) **Maturity Benefit:** Upon maturity of the Takaful certificate at age 70 of the Person Covered, 100% of Account Value in both Protection Account and Savings Account, if any, shall be payable.
- (h) **Legasi Rewards and Legasi Booster** – The Legasi Reward shall be credited into Protection Account at the end of certificate year 10 , 20 and 30. In addition, Legasi Booster shall be payable at age 70 of the Person Covered. These benefits may be payable subject to the terms and conditions.
- (i) **Vitality Booster:** We encourage you to consider signing up as an AIA Vitality member, as you could be entitled to an extra benefit which provides you with more value under the following events.
 - Upon termination of certificate due to death or TPD claim, the Vitality Booster payable is determined by multiplying Vitality Booster Percentage with the Basic Sum Covered. The Vitality Booster Percentage will be different based on the Person Covered's AIA Vitality status.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage	20%	10%	2%	0%

Note: Application is subject to approval

- At the end of the contractual term, the Vitality Booster payable is determined by multiplying the accumulated* Vitality Booster Percentage with the Basic Sum Covered. The Vitality Booster payable at the end of contractual term is subject to a maximum of 10% of Basic Sum Covered and the condition that contributions are paid up to date.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Booster Percentage to be accumulated* for Maturity	2%	1%	0%	0%

* If the certificate remains in force at the end of each Vitality Booster Anniversary, the Vitality Booster Percentage in the respective year will be accumulated and will be used to determine the amount of Vitality Booster payable at the end of contractual term.

Notes

¹ TPD coverage is up to age 70.

² Only one of the benefits stated in a), b), c) and d) is payable based on the conditions/ circumstances of death.

This plan also comes with:

- 5-year Continuous Coverage** – The Takaful certificate shall continue to be in force during the first 5 certificate years even though the Account Value is insufficient to cover the *Tabarru'* and Monthly Service Charge, subject to further terms and conditions.
- Automatic Extension of Coverage Term** – Upon the Person Covered reaching age 70 and the certificate is in force, the certificate and any attachable riders (except for A-Plus Waiver-i and A-Plus ParentWaiver-i, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient Account Value to deduct for the certificate charges and the *Tabarru'*, up to age 100 of the Person Covered for the basic plan and the maximum coverage age of any attaching riders. The certificate shall lapse when the Account Value have been fully utilised. You may notify AIA PUBLIC Takaful Bhd. in advance to withdraw the Automatic Extension of Coverage Term before reaching age 70. Please note that if you choose to withdraw the Automatic Extension of Coverage Term, the basic plan and all attaching riders (if applicable) shall expire at age 70.

You may enhance the protection of this plan by adding extra coverage from a wide range of optional riders. These benefits are made available subject to additional *Tabarru'* and contribution payment.

2. What are the Shariah concepts applicable?

Tabarru' - the amount deducted from the Protection Account and Savings Account and allocated into the Participants' Risk Fund (PRF) as a donation for the purpose of mutual help and assistance to fellow Participants in need.

Wakalah - the contract between Participant and AIA PUBLIC Takaful Bhd. (as Takaful Operator), where Participant authorises AIA PUBLIC Takaful Bhd. to act on their behalf to conduct the affairs of Takaful business. AIA PUBLIC Takaful Bhd. will take a portion of the Participant's Contribution as a *Wakalah* Fee in return of these services.

Wakalah bi al-Istithmar - the contract between Participant and AIA PUBLIC Takaful Bhd., where Participants appoint AIA PUBLIC Takaful Bhd. to undertake investment activities for Protection Account and Savings Account on behalf of the Participants for an agreed fund management charge.

Ju'alah - AIA PUBLIC Takaful Bhd. will be entitled to earn up to 50% of the Surplus arising from the Participants' Risk Fund as an Ujah (performance fee) for managing the fund efficiently which result in the Surplus. The remaining portion of Surplus will be distributed to eligible Participants.

Qard - is an interest-free loan provided by AIA PUBLIC Takaful Bhd. to the Participants' Risk Fund in the event it becomes deficit to enable it to pay Takaful benefit(s) to eligible Participants. This amount will be recovered from the future Surplus prior to distribution.

3. What are the covers / benefits provided?

The table below provides brief descriptions of the benefits that you have chosen.

Description	Benefits
A-Life Legasi Beyond (ALLB)	
Death Benefit (due to non-accidental cause) This coverage is up to age 70 of the Person Covered.	RM 1,000,000 or Protection Account, whichever is higher; plus Account Value in Savings Account, if any;
Accidental Death Benefit or Death During Hajj or Umrah Benefit This benefit is payable from age 18 to age 70 of the Person Covered.	RM 2,000,000 or Protection Account, whichever is higher; plus Account Value in Savings Account, if any.
Accidental Death in Public Conveyance Benefit This benefit is payable from age 18 to age 70 of the Person Covered.	RM 3,000,000 or Protection Account, whichever is higher; plus Account Value in Savings Account, if any.
Accidental Death due to Natural Disaster This benefit is payable from age 18 to age 70 of the Person Covered.	RM 6,000,000 or Protection Account, whichever is higher; plus Account Value in Savings Account, if any.
Estate Management Benefit	RM 50,000
Maturity Benefit	Account Value of Protection Account and Savings Account, if any
Legasi Rewards The amount under this benefit shall be credited into the Protection Account at the end of 10, 20 and 30 certificate year, provided that 1. No withdrawals are made from the Protection Account; 2. Contributions are paid up to date; and 3. Certificate is still in force.	<ul style="list-style-type: none"> At the end of 10th certificate year: RM 5,000 At the end of 20th certificate year: RM 40,000 At the end of 30th certificate year: RM 40,000
Legasi Booster The amount under this benefit shall be payable at age 70 of the Person Covered, provided that: 1. No withdrawals are made from Protection Account; and 2. Contributions are paid up to date. 3. Certificate is still in force.	RM 80,000

Description	Benefits																				
<p>Vitality Booster This benefit shall be payable at the end of contractual term or upon termination of Certificate due to death or TPD claim, whichever is earlier. It is NOT payable upon lapse, termination or surrender.</p>	<p>Upon termination of certificate due to death or TPD claim, the Vitality Booster payable is determined by multiplying Vitality Booster Percentage with the Basic Sum Covered. The Vitality Booster Percentage will be different based on the Person Covered's AIA Vitality status.</p> <table border="1"> <thead> <tr> <th>AIA Vitality Status</th> <th>Platinum</th> <th>Gold</th> <th>Silver</th> <th>Bronze</th> </tr> </thead> <tbody> <tr> <td>Vitality Booster Percentage</td> <td>20%</td> <td>10%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table> <p>At the end of the contractual term, the Vitality Booster payable is determined by multiplying the accumulated* Vitality Booster Percentage with the Basic Sum Covered. The Vitality Booster payable at the end of contractual term is subject to a maximum of 10% of Basic Sum Covered and the condition that contributions are paid up to date.</p> <table border="1"> <thead> <tr> <th>AIA Vitality Status</th> <th>Platinum</th> <th>Gold</th> <th>Silver</th> <th>Bronze</th> </tr> </thead> <tbody> <tr> <td>Vitality Booster Percentage to be accumulated* for Maturity</td> <td>2%</td> <td>1%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> <p>* If the certificate remains in force at the end of each Vitality Booster Anniversary, the Vitality Booster Percentage in the respective year will be accumulated and will be used to determine the amount of Vitality Booster payable at the end of contractual term.</p>	AIA Vitality Status	Platinum	Gold	Silver	Bronze	Vitality Booster Percentage	20%	10%	2%	0%	AIA Vitality Status	Platinum	Gold	Silver	Bronze	Vitality Booster Percentage to be accumulated* for Maturity	2%	1%	0%	0%
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<p>A-Plus DisabilityCare-i (APDCi) Coverage for Total and Permanent Disability (TPD). The coverage for APDCi is up to age 70 of the Person Covered or the expiry of the basic plan, whichever is earlier. Please refer to the Appendix for the covered TPD definition.</p>	<p>RM 1,000,000 or Account Value in Protection Account, whichever is higher, plus Account Value in Savings Account, if any.</p>																				

Reminder: Please read the *Takaful Certificate* which includes descriptions of the product benefits.

Fund(s) chosen:

Fund(s)	Allocation (%)
A-Dana Strategic Equity	100%

Reminder: Please read the *fund fact sheet* which includes objectives of the investment-linked fund(s). It is important to select a combination of funds that suit your financial goals and risk profile.

4. How much contribution do I have to pay?

The total contribution that you have to pay and the certificate terms may vary depending on AIA PUBLIC Takaful Bhd.'s underwriting requirements.

The estimated total contribution are as below depending on the respective coverage durations (projected minimum sustainability period):

	Current Selection	Alternative 1
Coverage Duration (projected minimum sustainability period)	Coverage up to age 70 (contractual term)	Coverage up to age 70 (contractual term) + Automatic Extension of Coverage Term
Contribution Payable	RM 462.50 Monthly Payable from age 30 to age 70	RM 462.50 Monthly Payable from age 30 to age 70 No contributions payable from age 71 to age 100 (provided there is sufficient account value)

Note:

- The contribution shown above are estimated based on sustainability projection and calculated with assumption of cross-subsidy of certificate charges between your Protection Account and Savings Account.
- For Alternative 1,
 - Maturity Benefit will not be paid out at the end of contractual term and the Account Value will remain in the respective Protection Account and Savings Account, if any;
 - Legasi Booster and Vitality Booster, if any, shall be payable into Protection Account at the end of contractual term; and
 - Legasi Rewards is not applicable after contractual term expires.
- The estimated contributions recommended are non-guaranteed and may increase in the future depending on the performance of the investment linked funds, *Tabarru'*, fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve certificate sustainability up to the extended coverage term (based on Alternative 1 above). You may also consider topping up your contributions from time to time to improve the sustainability of your certificate.
- You should satisfy Yourself that the Contribution payable under the certificate is an amount that You can afford.
- AIA PUBLIC Takaful Bhd. allocates a portion of the contribution to purchase units in the investment-linked fund that you have chosen. The balance i.e. any unallocated amount (as upfront *Wakalah* fee) will be used to pay commissions to agents and other expenses of AIA PUBLIC Takaful Bhd. You are advised to refer to the allocation rates given in the Product Illustration.

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

- (a) *Wakalah* Fee is deducted upfront as a percentage of contribution to meet AIA PUBLIC Takaful Bhd's management expenses and total distribution cost, including commission. Other expenses include stamp duty of RM10.

Wakalah Fee and Commission for ALLB:

Certificate Year		1	2	3	4	5	6	7-10	>=11
ALLB Contribution	RM	5,550.00	5,550.00	5,550.00	5,550.00	5,550.00	5,550.00	5,550.00	5,550.00
<i>Wakalah</i> Fee	%	40.00%	40.00%	40.00%	20.00%	20.00%	20.00%	5.00%	0.00%
	RM	2,220.00	2,220.00	2,220.00	1,110.00	1,110.00	1,110.00	277.50	-
Total Distribution Cost	%	40.00%	40.00%	25.00%	25.00%	15.00%	15.00%	0.00%	0.00%
	RM	2,220.00	2,220.00	1,387.50	1,387.50	832.50	832.50	-	-

Wakalah Fee and Commission for A-Plus Legasi Enhancer(if any), A-Plus Saver-i (if any) and Ad Hoc Top Up (if any):

Certificate Year		1	2	3	4	5	6	7-10	>=11
A-Plus Legasi Enhancer, A-Plus Saver-i & Ad Hoc Top-up Contribution	RM	-	-	-	-	-	-	-	-
<i>Wakalah</i> Fee	%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
	RM	-	-	-	-	-	-	-	-
Total Distribution Cost	%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
	RM	-	-	-	-	-	-	-	-

- (b) The *Tabarru'* for your basic plan's coverage and rider(s) (if any) are deducted monthly from the value of your units in Protection Account. The *Tabarru'* will be credited into Participants' Risk Fund (PRF) for the purpose of providing protection and meeting claims on the events/risks covered under the Takaful certificate. The *Tabarru'* will usually increase as you grow older. You are advised to refer to the Product Illustration for the details of *Tabarru'*.

- (c) Other charges are as follows:

- Monthly Service Charge of RM10.00 to cover the administration costs of maintaining the Takaful certificate.
- Fund Management Charge to cover the cost of managing the fund(s) you invested. Please refer to the respective fund fact sheet for the details.
- Fund switching fee to cover the administration cost of switching your fund(s). The fund switching fee is currently free. However, AIA PUBLIC Takaful Bhd. reserves the right to revise this by giving you at least a 3-month notice prior to the next certificate anniversary.
- Surrender Charge if you decide to surrender your Takaful certificate within the first 2 certificate years. The Surrender Charge will be deducted as a percentage of the Account Value in Protection Account excluding any portions from A-Plus Legasi Enhancer:

Percentage (%) of Account Value in Protection Account (excluding any portions from A-Plus Legasi Enhancer)			
Certificate Year	Contribution Payment Term		
	6 years	10 years	20 years and above
1	6.00%	10.00%	20.00%
2	-	5.00%	10.00%

Note: Surrender Charge does not apply to account value in Savings Account.

- Partial Withdrawal Charge if you make any withdrawal from Protection Account within the first 2 certificate years. The Partial Withdrawal Charge will be deducted as a percentage of the withdrawn amount from the Account Value in Protection Account excluding any portions from A-Plus Legasi Enhancer.:

Percentage (%) of Withdrawn Amount from Account Value in Protection Account (excluding any portions from A-Plus Legasi Enhancer)			
Certificate Year	Contribution Payment Term		
	6 years	10 years	20 years and above
1	6.00%	10.00%	20.00%
2	-	5.00%	10.00%

Notes: Partial Withdrawal Charge does not apply to withdrawal from Savings Account.

- (d) Applicable Government Tax - The contribution payable by business organisations is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Please note the *Tabarru'*, fees and charges are not guaranteed. You will need to pay additional contribution if the *Tabarru'* rate is revised. AIA PUBLIC Takaful Bhd. reserves the right to revise these charges by giving you a 3-month prior written notice.

Note: This list is non-exhaustive. Please refer to the Takaful certificate for more information on fee and charges under this plan.

6. 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 the Takaful Certificate by giving a written request that is signed by you to AIA PUBLIC Takaful Bhd. within fifteen (15) days of your e-certificate contract being made available on AIA's customer portal. If in your application, you have selected to receive a hardcopy of your certificate contract, such request must be made within fifteen (15) days after you have received your certificate contract. AIA PUBLIC Takaful Bhd. will then pay to you the Account Value established on the valuation date immediately following the date the notice is received and approved by AIA PUBLIC Takaful Bhd. together with the certificate charges that have been deducted less any expenses incurred for medical examination (if any).
- **Account Value** – The Account Value of your Takaful Certificate depends on the performance of the investment-linked funds selected and is not guaranteed. The higher the level of Takaful coverage selected, the more units will be absorbed to pay for the *Tabarru'* and the fewer units will remain to accumulate Account Value under your Takaful certificate. You should consider whether the allocation of contribution towards protection and investment meets your financial circumstances.
- **Lapse of Takaful Certificate** – The Takaful certificate will lapse when the Account Value from Protection Account and the Account Value from Savings Account (if any) is insufficient to pay for the *Tabarru'* and the Monthly Service Charge except when 5-year Continuous Coverage is applicable.
- **Surrender Value** - The surrender value of this plan (if any) is not guaranteed. Please consider carefully as you may make a loss should you surrender the Takaful certificate.
- **Contribution Holiday** - In the event the contributions are not paid, the *Tabarru'* and Monthly Service Charge will continue to be deducted from the Protection Account and Savings Account (if any). You have to ensure that the Account Value in the Protection Account and Savings Account (if any) is enough to pay for the respective charges in order to enjoy uninterrupted Takaful coverage.

- **Grace Period** – You have 31 days from each contribution due date to pay the contribution for the Takaful certificate. The Takaful Certificate will remain in-force during this period. If contribution remains unpaid at the end of the Grace Period, the Takaful Certificate may lapse, subject to availability of the Account Value from Protection Account and the Account Value from Savings Account.
- **Claim Procedures** - Claim forms can be obtained from AIA's website or at any AIA Customer Centres or by calling AIA PUBLIC Takaful Bhd.'s Care Line at 1-300-88-8922. Proof of claim must be accepted and approved by AIA PUBLIC Takaful Bhd. to facilitate payment of any benefit. In the event of a death claim, it is advisable to notify AIA PUBLIC Takaful Bhd. immediately.
- **Participant's Investment Fund – Protection Account (Protection Account)** - The contributions payable for ALLB and A-Plus Legasi Enhancer (if any), after the deduction of *Wakalah* fee, Legasi Rewards and Legasi Booster (if applicable) payouts will be allocated into this account to purchase units in the chosen investment-linked funds based on the applicable allocation rate. The *Tabarru'* and Monthly Service Charge will be deducted from the Protection Account. Partial withdrawal from this account will forfeit the payment of Legasi Rewards and Legasi Booster of the Takaful certificate.
- **Participant's Investment Fund – Savings Account (Savings Account)** – The contributions payable for A-Plus Saver-i (if any) and Ad Hoc Top-up (if any) after the deduction of *Wakalah* fee will be allocated into this account to purchase units in the chosen investment-linked funds based on 95% allocation rate. The *Tabarru'* and Monthly Service Charge will be deducted from the Savings Account if the Account Value in Protection Account is insufficient to cover the *Tabarru'* and monthly service charge. Partial withdrawal from this account does not affect the payment of Legasi Rewards and Legasi Booster of the Takaful certificate and full withdrawal from Savings Account is allowed.
- **Participants' Risk Fund** - The fund where *Tabarru'* is credited into for the purpose of providing mutual protection and meeting claims on the events/risks covered under the Takaful certificate. Further, the actual amount of expenses incurred for direct claims related expenses (e.g. investigation cost) and investment cost directly attributable to the Participants' Risk Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participants' Risk Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.
- **Reduction of Sum Covered for Juvenile Claims (where applicable)** - If the Person Covered dies, suffers TPD or diagnosis with any 45 critical illnesses before attaining age 4 years old, a reduced Sum Covered is payable. Please refer to the Product Illustration for details.

Age	Less than 1	1	2	3	4 and above
% of the Sum Covered	20%	40%	60%	80%	100%

- **5-year Continuous Coverage** – The Takaful certificate shall continue to be in force during the first 5 certificate years even though the Account Value in Protection Account and Savings Account (if any) is insufficient to cover the *Tabarru'* and monthly service charge, provided all the following conditions are met:
 - all the regular contributions have been paid on the due date or during the grace period or the late payment period; and
 - the Contribution Holiday has never been exercised; and
 - no partial withdrawal has been performed by You; and
 - there is no change in the Takaful Certificate that resulted in the increment of the *Tabarru'* or any reduction in the existing or future Account Value.
- **Tax Relief** – This plan may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board.

Important notice:

- *It may not be advantageous to switch from one Takaful plan to another as you may be subject to new underwriting requirements and waiting periods for the new Takaful certificate.*
- *Please note that the limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Takaful certificate for detailed benefits, limitations, terms and conditions. The contents of the Takaful certificate shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Takaful certificate documents.*
- *Please keep a copy of your bank-in slip and refer to the proposal form for terms and conditions of the interim cover provided.*
- *If you do not receive the Takaful certificate after 1 month from date of participation, please contact AIA PUBLIC Takaful Bhd.*

7. What are the major exclusions under this certificate?

Any death arising from the occurrence of the following is not covered under A-Life Legasi Beyond:

1. Death due to suicide within 1 year from the issue date, commencement date or reinstatement date, whichever is later, AIA PUBLIC Takaful Bhd.'s liability shall be limited to the refund of the total Account Value in Protection Account and Account Value in Savings Account plus the *Wakalah* fee, *Tabarru'* and Monthly Service Charge that have been deducted less any indebtedness. Thereafter, this certificate shall terminate.

Any accidents arising from the occurrence of the following is not covered under A-Life Legasi Beyond:

1. Willful exposure to danger or self-inflicted act while sane or insane; or
2. Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
3. Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs; or
4. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Person Covered is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Any TPD arising from the occurrence of the following is not covered under A-Plus DisabilityCare-i:

1. Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
2. Services in any 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 non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions under this plan.

8. Can I cancel my Takaful certificate?

You may cancel/surrender your Takaful certificate by giving written notice to AIA PUBLIC Takaful Bhd. However, you should note that participating in a regular contribution investment-linked Takaful certificate is a long-term financial commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs. If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

The current fund switching fee is free. However, AIA PUBLIC Takaful Bhd. reserves the right to remove the free switches and/or revise the switching fee from time to time by giving you at least a 3-month prior written notice.

9. What do I need to do if there are changes to my personal/contact details?

It is compulsory that you inform AIA PUBLIC Takaful Bhd. of any change in your personal details such as your change of address so that AIA PUBLIC Takaful Bhd. can keep you informed of important information. You should also notify AIA PUBLIC Takaful Bhd. of any change in the address(es) of your nominee(s) in order to facilitate payment of claim.

10. Where can I get further information?

Should you require additional information about the product, please visit our website at AIA.COM.MY.

If you have any enquiries, please contact:

AIA PUBLIC Takaful Bhd. 201101007816 (935955-M)

Menara AIA, 99, Jalan Ampang,

50450 Kuala Lumpur

Care Line : 1300-88-8922

Tel : 03-2056 1111

Email : my.customer@aiapublic.com.my

Website : AIA.COM.MY

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

11. Other similar type of plans available

Please contact AIA PUBLIC Takaful Bhd. / your Takaful Life Planner / intermediary for other similar types of plans that we offer.

IMPORTANT NOTE:

THIS IS A FAMILY TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED TAKAFUL PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGHOUT THE CERTIFICATE DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL CONTRIBUTION AS 'TOP-UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF TAKAFUL. PLEASE REFER TO THE CERTIFICATE CONTRACT FOR FULL DETAILS OF THE TAKAFUL CERTIFICATE.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE / PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. 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).

The information provided in this disclosure sheet is valid as at 11/09/2024.

APPENDIX – TOTAL AND PERMANENT DISABILITY (TPD)

If the Person Covered suffers **TPD Suited Occupation** or **Presumptive Disability** prior to attaining age 70, the plan shall pay the sum covered of APDCi or the Account Value in Protection Account, whichever is higher, plus the Account Value in Savings Account, if any, less any indebtedness.

TPD Suited Occupation means a total, permanent and continuous disability where:

1. The Person Covered as a result of injury, sickness or disease, has not performed any work for a continuous period of at least 6 consecutive months solely due to the same injury, sickness or disease; and
2. The Person Covered is attending a physician and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and
3. In AIA PUBLIC Takaful Bhd.'s opinion that the Person Covered, despite optimal medical care/treatment and rehabilitation efforts, is unable ever again to work in:
 - (a) any occupation or regular duties for which he or she is reasonably qualified by knowledge, training or experience; or
 - (b) any full time or part time occupation or regular duties in the case that the Person Covered was not in paid employment in the month immediately preceding the onset of disability; and
4. For the purpose of the definition of Total and Permanent Disability (Suited Occupation), it is immaterial whether a business, occupation or regular duty is remunerated or not.

If the Person Covered is unemployed or not engaged in any gainful work, occupation or business or had permanently retired at any time in the 6 months before the disability, the Person Covered will be deemed as totally and permanently disabled provided that the Person Covered is unable to perform at least 3 of the Activities of Daily Living with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

In all cases above, such disability must be uninterrupted for at least 6 months to be considered total and permanent.

Presumptive Disability means the occurrence of any of the following:

1. Total and irrecoverable loss of sight of BOTH eyes;
2. Severance of 2 limbs at or above wrist or ankle; or
3. Total and irrecoverable loss of sight of 1 eye and loss by severance of 1 limb at or above the wrist or ankle.

Note: The definition is non-exhaustive. Please refer to the Takaful certificate for the full definition under this plan.

Guide to Investment-linked Takaful Participants on Takaful Coverage

- ✓ You have participated in an investment-linked certificate which is a takaful product that is tied to the performance of the investment fund(s) which you selected.
- ✓ This Guide gives you general information on factors that may reduce your fund value and steps that you can take to enjoy takaful coverage for the full term of your certificate.
- ✓ Please contact your servicing representative or contact us at **1300-88-8922** or **my.customer@aiapublic.com.my** if you have any questions.

Let's recap how your investment-linked certificate works...

- ✓ A portion of your contributions (i.e. allocated contribution) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your investment funds, including charges to pay for your takaful cover.
- ✓ **Your fund value needs to be sufficient to ensure continued takaful coverage for the full certificate term.** If your fund value is insufficient and reduces to zero, you can take steps to maintain your takaful cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked certificate works.

What could reduce your fund value*?



- ✓ **Not paying contributions** when it is due¹



- ✓ **Choosing not to increase contributions when increasing protection cover** (e.g. adding riders)¹



- ✓ **Poor investment return**



- ✓ **Choosing not to increase contributions or perform top up** when the takaful operator increases Tabarru' / other charges



- ✓ **Making partial withdrawals** from the fund

What do you need to do*?

Step 1: Review your takaful coverage regularly - Your annual statement will contain information on the expected duration of your takaful cover based on your fund value.

Step 2: Take necessary actions* if there is a risk that your fund may become insufficient, to ensure continued takaful coverage for the full certificate term



- ✓ **Increase contribution payment or perform top up**



- ✓ **Reduce your takaful coverage**¹

WARNING: If you choose not to perform any of the actions above, your certificate may not be able to remain in-force until full certificate term.

* Disclaimer: Some of these information and options may not apply to you. For information and options specific to your certificate, please contact us for further details.

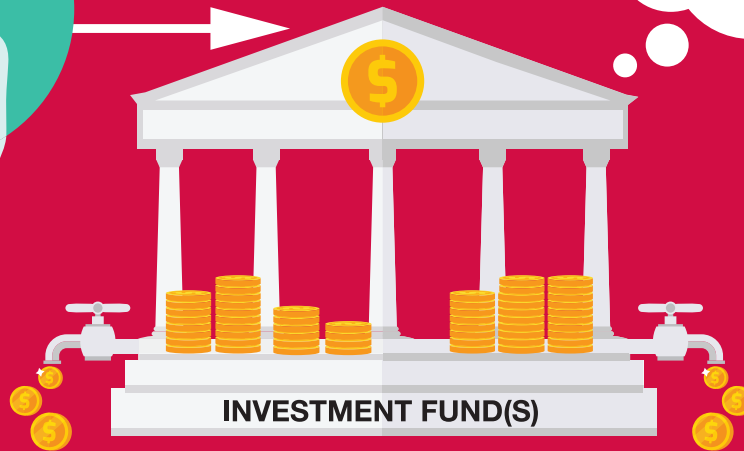
¹ Not applicable to single contribution certificate

Appendix A: How an investment-linked certificate works

Your investment-linked certificate



Allocated Contribution



Your fund needs to be sufficient to ensure you continue to enjoy takaful cover

Tabarru' charges to pay for your takaful cover

Other charges e.g. certificate fees, fund management charges



AIA PUBLIC Takaful Bhd.

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FWD Takaful Berhad

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https://www.fwd.com.my/en/



Prudential BSN Takaful Berhad

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http://www.prubsn.com.my



Takaful Ikhlas Family Berhad

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Members of MTA



AmMetLife Takaful Berhad

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Fax : 603-2171 3000
Email: customercare@ammelifetakaful.com
https://www.ammelifetakaful.com/



Great Eastern Takaful Berhad

Hotline : 1-300-13-8338
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Fax : +603 4259 8808
Email : i-greatcare@i-great.com.my
http://www.i-great.com



Sun Life Malaysia Takaful Berhad

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Fax : 03-2614 3550
Email : wecare@sunlifemalaysia.com
http://www.sunlifemalaysia.com/



Zurich Takaful Malaysia Berhad

Hotline : 1-300-888-622.
Tel : 03-2109 6000
Fax : 03-2109 6888
Email : callcentre@zurich.com.my
https://www.zurich.com.my/



Etiqa Family Takaful Berhad

Hotline : 1-300-13-8888
Tel : 03-2297 1888
Fax : 03-2297 1800
Email : info@etiqa.com.my
http://www.etiqa.com.my



Hong Leong MSIG Takaful Berhad

Tel : 603 7650 1800
Fax : 603 7620 6730
Email : ReachUs@takaful.hongleong.com.my
http://www.hlmSIGtakaful.com.my/



Syarikat Takaful Malaysia Keluarga Berhad

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A-DANA STRATEGIC EQUITY



Investment Objective

The fund aims to maximize medium to long term capital growth through investments in a diversified portfolio of Shariah-compliant securities listed on local and foreign bourses. The fund is suitable for investors that are willing to take higher investment risk in return for potential higher returns by diversifying their investments into Shariah-compliant foreign equities.

Investment Strategy & Approach

The managers of the Fund (the “Manager”) will adopt a disciplined and balanced approach to investment, maintaining a well-balanced and diversified portfolio of local and foreign Shariah-compliant equities at all times. The Manager will strive for consistent and superior returns in bull and bear markets and avoid taking excessive risk and unhealthy speculation.

The Manager is responsible for the selection and allocation of capital to the underlying funds to meet the investment objective of the fund. A 'top-down' approach is adopted for fund allocation while fund selection is based on 'bottom-up' approach.

The Manager may, from time to time, vary the percentage of assets of the fund which may be invested into the underlying funds and may, subject to such regulatory approvals as may be required, vary the jurisdictions and types of underlying funds into which the fund may invest in accordance with the investment objective of the fund. The Manager may also revise the list of underlying funds to achieve the investment objective of the fund.

Target Asset Allocation

50% Local Shariah-compliant Equities, 50% Foreign Shariah-compliant Equities

Fund Details

Fund Currency	Ringgit Malaysia
Fund Launch Date	1 May 2021
Fund Management Charge	1.50% p.a. of the Net Asset Value (NAV)
Fund Manager	AIA Bhd. and HSBC Global Asset Management
Takaful Operator	AIA PUBLIC Takaful Bhd.
Basis of Unit Valuation	NAV
Frequency of Unit Valuation	Daily

Performance Benchmark, Target Market and Risk Level

Benchmark	50% FTSE Bursa Malaysia Emas Shariah Index + 50% Dow Jones Islamic Market Titans 100 Index
Target Market	Those seeking to diversify their portfolio for medium to long term capital growth
Risk Level	High

Fund Performance

Year	2023	2022	2021*
A-Dana Strategic Equity	16.86%	-13.01%	8.85%
Benchmark	18.76%	-15.83%	6.60%

*Performance from fund's launch date (1 May 2021 until 31 Dec 2021)

For latest updates on our funds and their performance, please refer to our fund's prices published daily in our website at www.aia.com.my. Alternatively, you may also call our Careline at 1300 88 8922, email us at my.customer@aiapublic.com.my or visit any of our Customer Centres nearest to you.

Note: Past performance of the fund is not an indication of its future performance. This is strictly the performance of the investment fund, and not the returns earned on the actual contributions paid of the takaful product.

- The above returns are computed based on the Net Asset Value (i.e. unit price) of the respective AIA PUBLIC Investment Funds and not on the gross contribution paid under the certificate.
- The basis of calculation of past performance is as follows:

$$R_{20xx} = \frac{(UP_{31\text{ December }20xx} - UP_{31\text{ December }20xx-1})}{UP_{31\text{ December }20xx-1}} \times 100\%$$

Where:

- $UP_{31\text{ December }20xx}$ is the Unit Price as at 31st December 20xx.
- $UP_{31\text{ December }20xx-1}$ is the Unit Price as at 31st December 20xx-1.
- R_{20xx} is the rate of return after deducting fund management charges and tax of the relevant fund.

Risks

The list below sets out the risks of investing in this fund. Do note that this list is not exhaustive.

Fund	Market Risk	Liquidity Risk	Profit Rate Risk	Particular Equities Risk	Credit / Default Risk	Reclassification of Shariah Status Risk	Country Risk	Currency Risk	Regulatory Risk
A-Dana Strategic Equity	✓	✓		✓		✓	✓	✓	✓

You may refer to the Appendix A for description of risks.

Other Info

Frequency of Unit Valuation	<p>The value of each fund specially created by AIA PUBLIC shall be determined by us on daily basis under normal circumstances. To recoup the cost of acquiring and disposing of assets, we may impose a dilution fee or transaction cost which is due at the same time payment is made for the sale and repurchase of units. The dilution fee or transaction cost charged should be allocated back to the unit fund.</p> <p>We may value the fund less frequently if trading in any Stock Exchange or any other exchanges in which the fund is invested is suspended so as to make it impossible to value the fund on a daily basis. In that event, the fund shall be valued at least once a week. AIA PUBLIC shall seek services of independent person(s) or firm(s) to obtain the value whenever appropriate, whether selling or buying, of the fund's assets and shall observe applicable laws and accepted practices in dealing with the fund's assets.</p>
Exceptional Circumstances	<p>We reserve the right to defer the payment of fund redemption for a period not exceeding six (6) months from the date the payment would have been normally effected in the event of intervening and exceptional circumstances such as the temporary closure of any Stock Exchange in which the Fund is invested in.</p>
U.S. Foreign Account Tax Compliance Act	<p>Under the Foreign Account Tax Compliance Act ("FATCA"), Funds that are invested directly or indirectly in US assets may be subject to 30% US withholding tax on certain US-sourced payments unless the Fund complies with FATCA. The Fund intends to be FATCA compliant. However, this cannot be guaranteed given the complexity and evolving nature of the requirements. If the Fund is unable to satisfy the obligations imposed on them to avoid the imposition of the withholding tax, certain US-sourced payments made to the Fund may be subject to 30% withholding tax, which could reduce the cash available for investors. The application of the withholding rules and the information that may be required to be reported and disclosed are uncertain and subject to change.</p>

- **Market Risk**

Market risk refers to the risk of a portfolio falling in value due to changes in underlying market risk factors. Examples of market risk factor are interest rates, foreign exchange rates, natural disaster, political turmoil and terrorist attacks. The value of investments may fall over a given time period due to changes in the economic climate or other events directly affecting the market. Careful allocation and diversification of assets can protect against market risk because different segments of the market tend to be not perfectly correlated.

In an investment-linked fund, this risk is managed via active asset allocation between cash and risky assets that are exposed to market risk

- **Liquidity Risk**

Liquidity risk is the risk that a given security or asset cannot be traded quickly enough in the market to prevent a loss. It arises in situations where an asset cannot be traded due to lack of buyers/sellers in the market.

This risk could be managed by taking greater care in buying less illiquid Shariah-Compliant securities and diversification.

- **Profit Rate Risk**

Profit rate risk is the risk of fluctuating values of profit-bearing assets, such as a financing or a Sukuk, due to changes in profit rates. In general, when profit rates rise, the price of Sukuk will fall.

This risk can be managed by adopting active durations management of the Islamic fixed-income securities held at a given time.

- **Particular Equities Risk**

Any major price fluctuations of a particular Shariah-Compliant equities invested by the fund may affect the NAV and thus impact on the prices of units.

The risk is managed by investing in a wide range of companies in different sectors.

- **Credit/Default Risk**

Credit/default risk is the risk of losses from non-repayment of a Islamic financing or other line of credit (either the principal or profit or both). Default events include delay in repayments, restructuring of borrower repayments, and bankruptcy.

The risk is managed by investing in high quality Islamic fixed-income securities as these generally have a lower degree of credit risk.

- **Reclassification of Shariah Status Risk**

This risk refers to a situation where Shariah-Compliant equities are reclassified as Shariah non-compliant in the periodic review by the Shariah Advisory Council (SAC) of the Securities Commission Malaysia. The reclassification of securities as Shariah non-compliant may result in the newly Shariah non-compliant securities to underperform its benchmark.

This risk can be managed by disposing Shariah compliant equities that are likely to be reclassified as Shariah non-compliant before the periodic review by SAC of the Securities Commission Malaysia.

- **Country Risk**

Country risk refers to the risk of investing in a country, that is subject to changes in the business/political environment that may adversely affect operating profits or the value of assets in that country. Some factors affecting Country Risk include financial factors such as currency controls, devaluation or regulatory changes, and events affecting political stability i.e. political changes, mass riots and civil war.

The risk is reduced by investing into diversified markets.

- **Currency Risk**

Currency risk refers to the risk of changes in the exchange rate altering value of investments denominated in a foreign currency. Whenever investors hold assets across national borders, they face currency risk if their positions are not hedged.

This risk is reduced by investing in assets denominated in a wide range of foreign currency denominated assets.

- **Regulatory Risk**

The fund's ability to invest and/or fully implement the investments and/or pursue its investment objective and strategy, would be subject to all applicable laws, rules and regulations in Malaysia, which may be subject to any change from time to time. In the event the Government of Malaysia imposes any restrictions such as capital control which restrict foreign investments and currency repatriation, the fund's ability to invest in foreign market will be adversely affected. In such event, the fund's ability to achieve its investment objective could be negatively affected.