

**Family Takaful Product Illustration
 A-Life Sejuta Makna**

Prepared by: WAN ABDUL MUTHALIB BIN WAN SHAHRIMAN

A. SUMMARY

This is a summary of what this Takaful certificate offers and how much it costs you to participate in this Takaful certificate. It also displays the option that you should consider before participating in this Takaful certificate.

Name of Takaful Operator	:	AIA PUBLIC Takaful Bhd.
Product Name	:	A-Life Sejuta Makna
Type of Plan	:	Family Takaful Plan
Participant's Information		
Name	:	Male
Gender	:	Male
Smoker	:	No
Age Last Birthday	:	30
Occupation Code	:	A53-01-23
Person Covered's Information		
Name	:	Male
Gender	:	Male
Smoker	:	No
Age Last Birthday	:	30
Occupation Code	:	A53-01-23
Vitality	:	Yes

Basic Plan	Medical Rating	Occupational Rating	Coverage Term (Years)	Sum Covered (RM)	Contribution Term (Years)	Contribution (RM)
A-Life Sejuta Makna	-	-	30	1,000,000.00	30	210.00
A-Plus DisabilityCare-i	-	-	30	1,000,000.00	-	-
Total Monthly Contribution					30	210.00
Total Annual Contribution					30	2,520.00

Note: Application is subject to approval

What should you know?

What should you consider?

What should you be aware of?



What does this Takaful certificate offer?

- Protection against death and Total and Permanent Disability (TPD)



Have you considered term family takaful?

- Term family takaful offers protection against death and TPD with lower contributions
- You can invest the balance in other savings/ investment alternatives

A-Life Sejuta Makna

Term Family Takaful Certificate**

RM 2,520.00 per year
Total Contribution Payment = RM 75,600.00
Contribution Payment Term = 30 years

Contribution payment
How much will you need to pay

-

30 years

Coverage period
How long will you be covered

-

RM 4,309.20

Total Direct Commission
Amount payable to intermediaries from your contribution

-

A-Life Sejuta Makna

Term Family Takaful Certificate**

RM 1,050,000.00 if Person Covered dies

Guaranteed Benefits
Amount promised to be paid

-

RM 2,050,000.00 if Person Covered dies while performing *Hajj or Umrah* . If Person Covered dies or suffers TPD

RM 1,000,000.00 if Person Covered suffers TPD

- Cash every year
- At maturity

-

-

A-Life Sejuta Makna

Term Family Takaful Certificate**

-
Scenario X : RM 0.00
Scenario Y : RM 737.73

Non-Guaranteed Benefits
The following amount may or may not be paid

- Total cash received
- At maturity

-

-

A-Life Sejuta Makna

Term Family Takaful Certificate**

-
Scenario X : -
Scenario Y : -

Your Annualised Return*
[Net gain/ loss] if held to maturity

- Guaranteed benefits only
- Total benefits (inclusive of non-guaranteed payments)

-

-

* Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the Takaful certificate until its maturity with respect to the contribution that you paid. However, the actual annualised return of your Takaful certificate can only be determined when your Takaful certificate matures.

** AIA PUBLIC Takaful Bhd. does not offer other term Family Takaful certificates of similar nature under the agency channel.



If you are looking for Takaful certificate with savings element, you may wish to compare the return of this Takaful certificate with the effective returns of other investment alternatives.



You may only receive the guaranteed amount upon survival/ surrender/ death/ maturity.



A benefit is considered as guaranteed as in the event that the takaful fund is unable to meet the participant's claim, there is an arrangement made by the Takaful operator to address deficiency in the fund such as *Qard* (loan) or outright transfer.

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

**Family Takaful Product Illustration
A-Life Sejuta Makna
Summary Illustration**

B. MARKETING ILLUSTRATION TABLE

This table shows the amount of contribution payable each year and the yearly cash flow on your Takaful certificate until the end of the certificate period.

How much are you contributing?

What can you cash out periodically?

End of Certificate Year / Age	Contribution Paid Each Year	Survival Benefits		
		Guaranteed Cash Payments Each Year	Non-Guaranteed Cash Dividend Each Year	
			Scenario X	Scenario Y
1 / 31	2,520.00	-	-	-
2 / 32	2,520.00	-	-	-
3 / 33	2,520.00	-	-	-
4 / 34	2,520.00	-	-	-
5 / 35	2,520.00	-	-	-
6 / 36	2,520.00	-	-	-
7 / 37	2,520.00	-	-	-
8 / 38	2,520.00	-	-	-
9 / 39	2,520.00	-	-	-
10 / 40	2,520.00	-	-	-
11 / 41	2,520.00	-	-	-
12 / 42	2,520.00	-	-	-
13 / 43	2,520.00	-	-	-
14 / 44	2,520.00	-	-	-
15 / 45	2,520.00	-	-	-
16 / 46	2,520.00	-	-	-
17 / 47	2,520.00	-	-	-
18 / 48	2,520.00	-	-	-
19 / 49	2,520.00	-	-	-
20 / 50	2,520.00	-	-	-
25 / 55	2,520.00	-	-	-
30 / 60	2,520.00	-	-	-
Cash Payment at the end of the certificate period (at maturity)		-	-	-



You may only receive the guaranteed amount periodically.



Please refer to the notes in the next page for the assumptions used in the illustration table.

Note: Application is subject to approval

Family Takaful Product Illustration
A-Life Sejuta Makna
Summary Illustration for Ordinary Family Takaful Plan

How do the benefits compare against the total contributions paid to date?

How much contribution you would have paid?

How much is paid to the intermediaries?

How much will you receive if you cancel the certificate early?

What is payable upon death?

End of Certificate Year / Age	Total Contribution Paid To Date <small>[refers to cumulative contribution to be paid from certificate inception]</small>	Total Fee		Surrender Value			Death Benefit		
		Management Expenses <small>[refers to cumulative expenses to be paid from certificate inception]</small>	Total Direct Commission To Date <small>[refers to cumulative commission to be paid from certificate inception]</small>	Guaranteed	Non-Guaranteed		Guaranteed	Non-Guaranteed	
					Participant's Account Fund			Basic Sum Covered	Scenario X
					Scenario X	Scenario Y			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
1 / 31	2,520.00	0.00	1,638.00	-	21.41	21.65	1,050,000.00	0.00	0.00
2 / 32	5,040.00	630.00	2,646.00	-	43.13	44.09	1,050,000.00	0.00	0.00
3 / 33	7,560.00	1,612.80	3,301.20	-	65.16	67.33	1,050,000.00	0.00	0.00
4 / 34	10,080.00	2,620.80	3,805.20	-	194.46	199.57	1,050,000.00	0.00	0.00
5 / 35	12,600.00	3,628.80	4,057.20	-	549.63	563.15	1,050,000.00	0.00	0.00
6 / 36	15,120.00	4,384.80	4,309.20	-	1,133.72	1,166.12	1,050,000.00	0.00	0.00
7 / 37	17,640.00	5,392.80	4,309.20	-	1,686.50	1,750.52	1,050,000.00	0.00	0.00
8 / 38	20,160.00	6,400.80	4,309.20	-	2,247.88	2,356.52	1,050,000.00	0.00	0.00
9 / 39	22,680.00	7,408.80	4,309.20	-	2,807.83	2,974.64	1,050,000.00	0.00	0.00
10 / 40	25,200.00	8,416.80	4,309.20	-	3,326.12	3,564.69	1,050,000.00	0.00	0.00
11 / 41	27,720.00	8,920.80	4,309.20	-	4,319.76	4,649.22	1,050,000.00	0.00	0.00
12 / 42	30,240.00	9,424.80	4,309.20	-	5,268.53	5,712.83	1,050,000.00	0.00	0.00
13 / 43	32,760.00	9,928.80	4,309.20	-	6,151.66	6,734.50	1,050,000.00	0.00	0.00
14 / 44	35,280.00	10,432.80	4,309.20	-	6,958.23	7,702.70	1,050,000.00	0.00	0.00
15 / 45	37,800.00	10,936.80	4,309.20	-	7,677.18	8,605.47	1,050,000.00	0.00	0.00
16 / 46	40,320.00	11,440.80	4,309.20	-	8,275.99	9,408.99	1,050,000.00	0.00	0.00
17 / 47	42,840.00	11,944.80	4,309.20	-	8,743.88	10,100.66	1,050,000.00	0.00	0.00
18 / 48	45,360.00	12,448.80	4,309.20	-	9,058.73	10,656.12	1,050,000.00	0.00	0.00
19 / 49	47,880.00	12,952.80	4,309.20	-	9,198.13	11,050.20	1,050,000.00	0.00	0.00
20 / 50	50,400.00	13,456.80	4,309.20	-	9,119.13	11,236.40	1,050,000.00	0.00	0.00
25 / 55	63,000.00	13,456.80	4,309.20	-	7,403.66	10,984.89	1,050,000.00	0.00	0.00
30 / 60	75,600.00	13,456.80	4,309.20	-	0.00	737.73	1,050,000.00	0.00	0.00

Note: Application is subject to approval



You may only receive the guaranteed amount upon surrender/ death.



If you cancel the certificate **before the maturity period**, the amount that you will receive will be **much less** than the total amount of contribution that you have paid.



The illustrations of Non-Guaranteed benefits have been prepared on two hypothetical investment scenarios.

- a. Scenario X = Assumes the Participant's Account Fund earns 2% every year
- b. Scenario Y = Assumes the Participant's Account Fund earns 5% every year

The two rates are used purely for illustrative purposes to show the variability of non-guaranteed benefits under the different investment scenarios and are NOT GUARANTEED. They do not represent upper and lower limits on the investment performance of the participant's fund, and are not the returns earned on the actual contributions paid for the family takaful product.



The investment return rates earned i.e. performance of the Family Takaful fund in the previous five years are as follows:-

Yr 2019: 5.54%	Yr 2020: 8.97%	Yr 2021: 3.49%	Yr 2022: 2.57%	Yr 2023: 4.59%
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The past investment performance of the fund is not an indication of its future performance. This is strictly the investment performance of the participant's fund, and not the returns earned on the contributions. The actual returns earned on contributions at maturity/surrender will be lower due to cost of takaful and expenses.



Total *Wakalah* fee is the amount received by the intermediary and takaful operator for the marketing of this certificate and services that the intermediary and takaful operator will provide to you for the duration of your certificate.

Family Takaful Product Illustration
A-Life Sejuta Makna
Summary Illustration for Vitality Yearly Cash Bonus

Certificate Anniversary	Vitality Yearly Cash Bonus Percentage (%)				Vitality Yearly Cash Bonus (RM)			
	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze
1*	0.050%	0.025%	0.000%	0.000%	500	250	0	0
2	0.050%	0.025%	0.000%	0.000%	500	250	0	0
3	0.050%	0.025%	0.000%	0.000%	500	250	0	0
4	0.050%	0.025%	0.000%	0.000%	500	250	0	0
5	0.050%	0.025%	0.000%	0.000%	500	250	0	0
6	0.050%	0.025%	0.000%	0.000%	500	250	0	0
7	0.050%	0.025%	0.000%	0.000%	500	250	0	0
8	0.050%	0.025%	0.000%	0.000%	500	250	0	0
9	0.050%	0.025%	0.000%	0.000%	500	250	0	0
10	0.050%	0.025%	0.000%	0.000%	500	250	0	0
11	0.050%	0.025%	0.000%	0.000%	500	250	0	0
12	0.050%	0.025%	0.000%	0.000%	500	250	0	0
13	0.050%	0.025%	0.000%	0.000%	500	250	0	0
14	0.050%	0.025%	0.000%	0.000%	500	250	0	0
15	0.050%	0.025%	0.000%	0.000%	500	250	0	0
16	0.050%	0.025%	0.000%	0.000%	500	250	0	0
17	0.050%	0.025%	0.000%	0.000%	500	250	0	0
18	0.050%	0.025%	0.000%	0.000%	500	250	0	0
19	0.050%	0.025%	0.000%	0.000%	500	250	0	0
20	0.050%	0.025%	0.000%	0.000%	500	250	0	0
25	0.050%	0.025%	0.000%	0.000%	500	250	0	0
30	0.050%	0.025%	0.000%	0.000%	500	250	0	0

*The 1st Vitality Yearly Cash Bonus will be paid only after the Takaful certificate has been in force for 2 years.

Note:

1. This illustration assumes the Person Covered's AIA Vitality membership is active throughout the coverage term of the Takaful certificate.
2. This illustration is only applicable if the Person Covered is an AIA Vitality member.
3. Vitality Yearly Cash Bonus is a non-guaranteed benefit applicable for AIA Vitality members. Please refer to the Takaful certificate for more terms and conditions of this benefit.
4. At every certificate anniversary, the Vitality Yearly Cash Bonus amount (if any) will be payable where this amount is determined by multiplying the Basic Sum Covered with the Vitality Yearly Cash Bonus percentage.
5. Vitality Yearly Cash Bonus percentage shall be based on the Person Covered's AIA Vitality status as at forty-five (45) days before each certificate anniversary.
6. This illustration assumes that the Person Covered's AIA Vitality status remains the same every year.

Note: Application is subject to approval

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to participate in **A-Life Sejuta Makna**. 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	Product Name	: A-Life Sejuta Makna	Type of Plan	: Family Takaful Plan
Participant's Information			Person Covered's Information		
Name	: Male	Name	: Male	Gender	: Male
Gender	: Male	Gender	: Male	Smoker	: No
Smoker	: No	Smoker	: No	Age Last Birthday	: 30
Age Last Birthday	: 30	Age Last Birthday	: 30	Occupation Code	: A53-01-23
Occupation Code	: A53-01-23	Occupation Code	: A53-01-23	Vitality	: Yes
		Vitality	: Yes		

1. What is this product about?

A-Life Sejuta Makna is a regular contribution family Takaful plan which covers until age 60. It provides the following benefits:

- Death or Total and Permanent Disability (TPD) coverage - Upon death or TPD of the Person Covered, the plan pays 100% of the Basic Sum Covered or the account value in Participant's Account Fund, whichever is higher.
- Death during *Hajj* or *Umrah* - Upon death of the Person Covered while performing *Hajj* or *Umrah*, the plan pays 200% of the Basic Sum Covered or the account value in Participant's Account Fund, whichever is higher.
- TPD coverage (if such benefit is granted) will expire upon maturity of the Takaful certificate or once the Person Covered attains age 70, whichever is earlier.
- Maturity Benefit - Upon maturity at age 60 of the Person Covered, 100% of the account value in Participant's Account Fund, if any, shall be payable.
- Estate Management Benefit - Upon death of the Person Covered, the plan pays an additional amount of RM 50,000 to assist with estate management cost.
- Surplus for Charity - Optional feature where Participant's share of surplus arising from the Participants' Risk Fund will be given to charity organisation selected by AIA PUBLIC Takaful Bhd.

Conversion Privilege

You can request to convert this plan to another Takaful plan that is offered by AIA PUBLIC Takaful Bhd. without the need to provide evidence of Takaful coverage eligibility, subject to the following terms and conditions:

1. The new Takaful plan only provides death and TPD coverage.
2. You must provide a written notice of your decision to convert this plan to another Takaful plan and you must complete the application form for the new Takaful plan.
3. The Person Covered is below the age of sixty-six (66) at the time of conversion.
4. The Person Covered is within the allowable age limits for the new Takaful plan at the time of conversion.
5. The coverage for death and TPD for the new Takaful plan is not higher than equivalent death and TPD benefit amount under this plan at the time of conversion.
6. This plan will automatically terminate upon approval of the new Takaful plan and the account value in Participant's Account Fund will then be payable.
7. Conversion can only be exercised within five (5) years prior to the maturity date of this plan.
8. Conversion will not be allowed if the Takaful plan is no longer offered by AIA PUBLIC Takaful Bhd.

Note: The terms and conditions mentioned above are non-exhaustive. Please refer to the Takaful certificate for the full list of terms and conditions.

Note: Application is subject to approval

2. What are the Shariah concepts applicable?

Tabarru' - the amount deducted from the Participant's Account Fund and allocated into the Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow participants in need.

Wakalah - the contract between the Participant and AIA PUBLIC Takaful Bhd. (as Takaful operator), where the Participant authorises AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of Takaful business. AIA PUBLIC Takaful Bhd. will take a portion of the Participant's contribution as *Wakalah* fee in return of these services.

Mudarabah (profit sharing) - the contract between the Participant and AIA PUBLIC Takaful Bhd., where the Participant authorises AIA PUBLIC Takaful Bhd. to invest the amount in the Participant's Account Fund where any investment profit arising from the Participant's Account Fund is shared between AIA PUBLIC Takaful Bhd. and the Participant in the proportion of 20% and 80% respectively.

Ju'alah - the contract of incentive between the Participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn up to 50% of the surplus arising from the Participants' Risk Fund as an *Ujrah* (performance fee) for managing the fund efficiently which result in the surplus. The remaining portion of surplus will be distributed to eligible participants.

Qard - the contract between the Participant and AIA PUBLIC Takaful Bhd. where AIA PUBLIC Takaful Bhd. will provide an interest-free loan to the Participants' Risk Fund in the event it becomes deficit in order 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?

Description	Benefits
A-Life Sejuta Makna	
Death Benefit This coverage is up to age 60 of the Person Covered.	RM 1,000,000.00 or the account value in Participant's Account Fund, whichever is higher
Death During Hajj or Umrah Benefit This benefit is payable after the Person Covered has attained age 18 and will expire upon attaining age 70 or upon maturity of the Takaful certificate, whichever is earlier.	RM 2,000,000.00 or the account value in Participant's Account Fund, whichever is higher
Estate Management Benefit This benefit is payable in addition to the Death Benefit if Person Covered dies.	RM 50,000
Maturity Benefit	100% of the account value in Participant's Account Fund, if any
A-Plus DisabilityCare-i Coverage for TPD (both suited occupation and presumptive TPD) subject to maximum of RM 8,000,000 per life. This benefit is issued for age 69 and below, subject to final result of AIA PUBLIC Takaful Bhd.'s underwriting assessment due to occupation or medical condition.	RM 1,000,000.00 or the account value in Participant's Account Fund, whichever is higher

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

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 contribution that you have to pay: RM 210.00 monthly.

The contribution duration is 30 years.

You should satisfy yourself that the contribution payable under the certificate is an amount that you can afford.

Please note that the contribution of basic plan and rider(s) (if any) are not guaranteed and may be increased in the future. AIA PUBLIC Takaful Bhd. reserves the right to revise the contribution rates by giving you a 90-day written notice prior to the next certificate anniversary.

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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. You are advised to refer to the Product Illustration for the details of *Wakalah* fee and total distribution cost. Other expenses include stamp duty of RM10.

Certificate Year	A-Life Sejuta Makna, A-Plus Enhancer-i and Rider (if any)		
	Contribution (RM)	<i>Wakalah</i> Fee (%)	<i>Wakalah</i> Fee (RM)
1	2,520.00	65.00%	1,638.00
2	2,520.00	65.00%	1,638.00
3	2,520.00	65.00%	1,638.00
4	2,520.00	60.00%	1,512.00
5	2,520.00	50.00%	1,260.00
6	2,520.00	40.00%	1,008.00
7	2,520.00	40.00%	1,008.00
8	2,520.00	40.00%	1,008.00
9	2,520.00	40.00%	1,008.00
10	2,520.00	40.00%	1,008.00
11	2,520.00	20.00%	504.00
12	2,520.00	20.00%	504.00
13	2,520.00	20.00%	504.00
14	2,520.00	20.00%	504.00
15	2,520.00	20.00%	504.00
16	2,520.00	20.00%	504.00
17	2,520.00	20.00%	504.00
18	2,520.00	20.00%	504.00
19	2,520.00	20.00%	504.00
20	2,520.00	20.00%	504.00
25	2,520.00	0.00%	0.00
30	2,520.00	0.00%	0.00

- (b) The *Tabarru'* are deducted monthly from the Participant's Account Fund and credited into the Participants' Risk Fund 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.
- (c) Applicable Government Tax – The contribution paid by business organisations is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Please refer to Product Illustration for details of other charges. All fees and charges are not guaranteed and may be varied from time to time subject to AIA PUBLIC Takaful Bhd. providing a 90-day prior notice in writing.

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?

General

- **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 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 15 days after you have received your certificate contract. The account value in Participant's Account Fund and all certificate charges that have been deducted less any medical expenses (if any) will be refunded.
- **Account Value** – The account value of your Takaful certificate is not guaranteed. It depends on the performance of the Participant's Account Fund.
- **Lapse of Takaful Certificate** – The Takaful certificate will lapse when the account value in the Participant's Account Fund is insufficient to pay for the *Tabarru'*.
- **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.
- **Continuous Charges Deduction** - In the event the contributions are not paid, the *Tabarru'* will be deducted from the Participant's Account Fund and this will reduce the account value in the Participant's Account Fund. You must ensure that the account value in the Participant's Account Fund is enough to pay for the 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. If the contribution remains unpaid at the end of this period, the Takaful certificate may lapse, subject to availability of account value in the Participant's Account Fund.
- **Claim Procedures** - Claim forms can be obtained from AIA's website, any AIA Customer Centre or by calling our 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.

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- **Participant's Account Fund** - The individual Participant's Account Fund is the fund whereby a portion of the contribution paid by the Participants, after the deduction of *Wakalah* fee, are allocated. The *Tabarru'* for the basic plan and rider (if any) will be deducted from this fund. The actual amount of expenses incurred for investment cost directly attributable to the Participant's Account Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the Takaful fund) will be charged to the Participant's Account Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.
- **Participants' Risk Fund** – Participants' Risk Fund is the fund where *Tabarru'* (donation) is credited into for the purpose of providing mutual protection and meeting claims on the events/risks covered under the Takaful certificate. 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.

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 receipt 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 Sejuta Makna:

Death due to suicide within 1 year from the issue date or commencement date or reinstatement date, whichever is later. AIA PUBLIC Takaful Bhd.'s liability shall be limited to the refund of the account value in the Participant's Account Fund without profit together with the total *Wakalah* fee, *Tabarru'* and all charges deducted from the issue date or commencement date, whichever is later. Thereafter, this certificate shall terminate.

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

- Willful exposure to danger or self-inflicted act while sane or insane; or
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
- 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
- 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; or
- Pre-existing disability resulting from a physical or mental condition and pre-existing conditions prior to issue date or commencement date whichever is later; or
- Any disability caused directly or indirectly, wholly or partly, by any congenital defect which has manifested or was diagnosed before the Person Covered attains age 17.

Note: This list is non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions under this plan and all attaching riders (if any).

8. Can I cancel my Takaful certificate?

Yes, you may cancel/surrender your Takaful certificate by giving written notice to AIA PUBLIC Takaful Bhd. However, you should note that participating in a Family Takaful product is a long-term financial commitment. If you do not pay your contributions within the Grace Period, the Takaful certificate may lapse. The cash amount that AIA PUBLIC Takaful Bhd. will pay you when you cancel the Takaful certificate before the maturity period may be much less than the total amount of contribution that you have paid.

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

It is important 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. at:

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

Note: Application is subject to approval

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:

PARTICIPATING IN A FAMILY TAKAFUL PRODUCT IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PRODUCT THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH A LIFE PLANNER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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.

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

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

AIA VITALITY:

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.

Vitality Yearly Cash Bonus

When the Person Covered signs up as an AIA Vitality member and participates in A-Life Sejuta Makna, he or she will be entitled to an extra benefit called Vitality Yearly Cash Bonus. At every certificate anniversary, the Vitality Yearly Cash Bonus amount (if any) will be payable where the amount is determined by multiplying the Basic Sum Covered with the Vitality Yearly Cash Bonus percentage. The Vitality Yearly Cash Bonus percentage shall depend on the Person Covered's AIA Vitality status as at forty-five (45) days before each certificate anniversary as per the percentage shown below.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage (%)	0.050%	0.025%	0.000%	0.000%

Notes:

- The 1st Vitality Yearly Cash Bonus will only be payable after the Takaful certificate has been in force for 2 years.
- The Vitality Yearly Cash Bonus will only be payable for the days where the Person Covered's AIA Vitality membership is active. If there are days where the Person Covered's AIA Vitality membership is not active, the Vitality Yearly Cash Bonus for the certificate year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if the Person Covered's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- If there is a change in the Basic Sum Covered amount due to any reason, the Vitality Yearly Cash Bonus shall be payable based on the new Basic Sum Covered.
- Vitality Yearly Cash Bonus will cease upon the earliest occurrence of any of the following:
 - (i) the Person Covered dies; or
 - (ii) the Person Covered ceases to be an AIA Vitality member; or
 - (iii) the Takaful certificate becomes matured or is terminated or surrendered.

Note: Application is subject to approval