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Sales Illustration

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

Name of insurer:	AIA Bhd.	Prepared by:	WAN ABDUL MUTHALIB BIN
Product name:	A-Life Wealth Builder		
Type of policy:	Regular premium investment-linked insurance		
Insured's name:	Male	Owner's Name:	Male
Gender:	Male		
Smoker:	No		
Age Last Birthday:	30		
Occupation Code:	A53-01-23		
AIA Vitality Member:	New		
Ratio of fund(s) chosen:	100% in AIA Strategic Equity Fund		

IMPORTANT NOTE:
THIS IS AN INSURANCE 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 POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA 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 an insurance product that is tied to the performance of the investment fund(s) which you selected

Benefits

- **Flexibility** to vary your premium 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 insurer increases your charges –
 - o You may lose your insurance cover; or
 - o Your account value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.

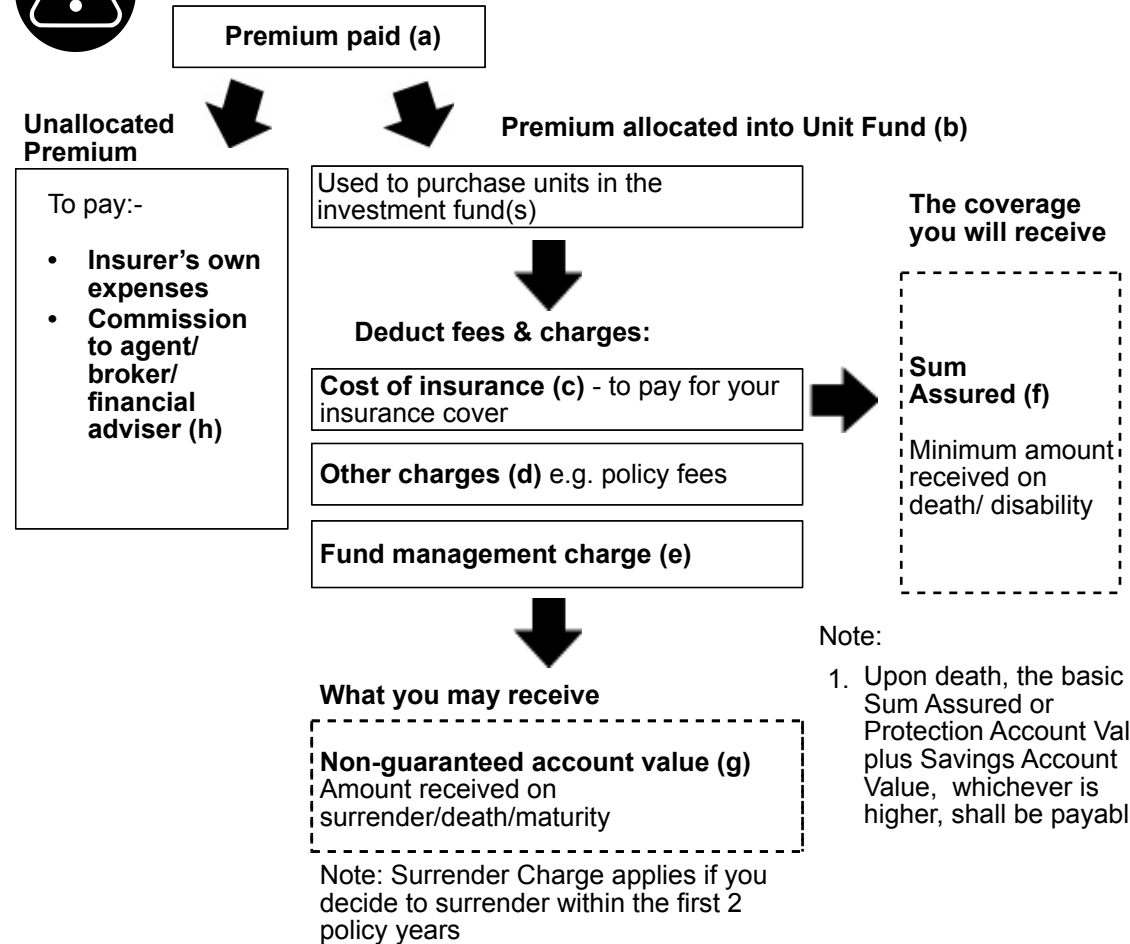


Other products that could better meet your needs?

- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (non-guaranteed) of the participating life fund.



How your premiums will be used?



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

- Monthly Service Charge, Monthly Cost of Insurance, Surrender Charge, Partial Withdrawal Charge, Fund Switching Fee, and Fund Management Charge.

Summary of Benefit

Basic Plan	Medical Rating	Occupational Rating	Coverage Term	Sum Assured (RM)	Premium Payment Term	Premium (RM)
A-Life Wealth Builder (ALWB)	-	-	Up to age 70	1,000,000	Up to age 70	442.50
A-Plus Disability Care (APDC)	-	-	Up to age 70	1,000,000	Not applicable	-
Total Monthly Premium						442.50
Total Annual Premium						5,310.00

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

The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements. The estimated premiums are as below depending on the respective coverage durations (projected minimum sustainability period):

	Current Selection	Alternative 1	Alternative 2
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	Coverage up to age 100 (contractual term) for Basic Plan and respective maximum coverage age of the attached riders (if any)
Premiums payable	RM 442.50 monthly payable from age 30 to age 70	RM 442.50 monthly payable from age 30 to age 70 No premiums payable during the Automatic Extension of Coverage Term from age 71 to age 100 (provided there is sufficient account value to cover the fees and charges of the policy).	RM 630.50 monthly payable from age 30 to age 100

Notes:

1. The premiums shown above are estimated based on sustainability projections and calculated assuming that cross-subsidy of policy charges between your Savings Account and Protection Account is allowed.
2. For Alternative 1,
 - a. 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;
 - b. Wealth Booster and Vitality Wealth Booster, if any, will be placed into the Savings Account at the end of contractual term; and
 - c. Wealth Rewards is not applicable after the contractual term.
3. For Alternative 2,
 - a. Upon maturity at age 100, 100% of Account Value in Protection Account and Savings Account shall be payable;
 - b. Wealth Booster will be payable upon maturity at age 100 or upon Insured's death occurring after age 80, whichever is earlier;
 - c. Vitality Wealth Booster, if any, will be payable upon maturity at age 100; and
 - d. Wealth Rewards is applicable up to maturity at age 100.

The estimated premiums recommended are non-guaranteed and may increase in the future depending on the performance of the investment linked funds, Cost of Insurance (COI), fees, and charges. You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term (based on Alternative 1 above). You may also consider topping up your premiums from time to time to improve the sustainability of your policy. You should satisfy yourself that the premium payable under the policy is an amount that you can afford.

Automatic Extension of Coverage Term - Upon the Insured reaching age 70 and the policy is in force, the policy and any attachable riders (except for A-Plus Waiver, A-Plus Spouse Waiver Extra and A-Plus Parent Waiver, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient account value to deduct for the policy charges and the Cost of Insurance (COI) of any attaching riders, up to age 100 of Insured for the basic plan and the maximum coverage age of any attaching riders. The Policy shall lapse when the account value have been fully utilised. You may notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching age 70. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and all attaching riders (if applicable) shall expire at age 70. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.

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

- The premium amounts shown in column (a) are expected to be sufficient for your account value to support your insurance coverage for the full policy 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 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 that your policy is no longer sustainable, and you will be advised on actions you may take to ensure continued insurance coverage for the full policy term, such as increasing your premium or reducing your insurance cover.

The amount you need to pay

You should only purchase 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 Policy Year	Protection Account + Savings Account															Total Commission ³ (h)		Insured's Age at End of Policy Year
	Premium Paid (RM) (a)	Allocated Premium (b)		Cost of Insurance ¹ (RM) (c)				Other Charges ¹ (RM) (d)	Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Non-Guaranteed Account Value ⁴ (RM) (g)		Non-Guaranteed Death Benefits ² (RM)		RM	%	
		RM	%	Scenario X		Scenario Y			Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y			
				Basic Policy	Unit-Deducting Rider(s)	Basic Policy	Unit-Deducting Rider(s)											
1	5,310.00	3,186.00	60%	1,579	0	1,579	0	96	11	11	1,000,000	1,500	1,500	1,000,000	1,000,000	2,124	40%	31
2	5,310.00	3,186.00	60%	1,676	0	1,676	0	96	32	33	1,000,000	2,900	3,000	1,000,000	1,000,000	2,124	40%	32
3	5,310.00	3,186.00	60%	1,674	0	1,674	0	96	54	56	1,000,000	4,400	4,600	1,000,000	1,000,000	1,328	25%	33
4	5,310.00	4,248.00	80%	1,671	0	1,670	0	96	83	87	1,000,000	6,900	7,200	1,000,000	1,000,000	1,328	25%	34
5	5,310.00	4,248.00	80%	1,667	0	1,666	0	96	120	127	1,000,000	9,400	10,000	1,000,000	1,000,000	797	15%	35
6	5,310.00	4,248.00	80%	1,662	0	1,661	0	96	158	169	1,000,000	11,900	12,800	1,000,000	1,000,000	797	15%	36
7	5,310.00	5,044.50	95%	1,657	0	1,656	0	96	201	218	1,000,000	15,200	16,600	1,000,000	1,000,000	0	0%	37
8	5,310.00	5,044.50	95%	1,652	0	1,649	0	96	252	275	1,000,000	18,600	20,400	1,000,000	1,000,000	0	0%	38
9	5,310.00	5,044.50	95%	1,646	0	1,643	0	96	302	334	1,000,000	22,000	24,400	1,000,000	1,000,000	0	0%	39
10	5,310.00	5,310.00	100%	1,640	0	1,636	0	96	355	396	1,000,000	25,600	28,800	1,000,000	1,000,000	0	0%	40
15	5,310.00	5,310.00	100%	1,811	0	1,795	0	96	630	751	1,000,000	43,900	52,800	1,000,000	1,000,000	0	0%	45
20	5,310.00	5,310.00	100%	3,150	0	3,094	0	96	853	1,107	1,000,000	58,100	76,200	1,000,000	1,000,000	0	0%	50
30	5,310.00	5,310.00	100%	7,935	0	7,559	0	96	898	1,565	1,000,000	58,500	104,800	1,000,000	1,000,000	0	0%	60
40	5,310.00	5,310.00	100%	20,138	0	18,318	0	96	470	1,783	1,000,000	23,300	113,700	1,000,000	1,000,000	0	0%	70
Total																8,496	4%	

¹ The illustrated Cost of Insurance and Other Charges are not guaranteed and may be varied from time to time. We will notify you if there are any changes by giving 3 months' prior written notice.

² The Death Benefit payable is the Sum Assured of basic plan or account value, whichever is higher. Where the non-guaranteed portion becomes zero/negative, it means that your account value is no longer able to pay for your insurance cover.



³ Amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy. Please refer to the Service Guide for further details.

⁴ If you decide to surrender your policy within the first 2 policy years, the Surrender Charge shall be deducted from the Non-Guaranteed Account Value, excluding account value from A-Plus Saver (if any) or Ad Hoc Top-up Premium (if any), as illustrated in the table below:

Policy Year	Surrender Charge (% of Non-Guaranteed Account Value)	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%	300	1,200	300	1,200	300	1,200	300	1,200	0	0	0	0
2	10%	290	2,610	300	2,700	290	2,610	300	2,700	0	0	0	0

Note: For policy year 3 onwards, Surrender Charge is 0% and your Surrender Value is equal to the Non-Guaranteed Account Value.

Table 1(a): Protection Account and Savings Account Illustration

Protection Account

- The regular premium paid and Ad Hoc Top-up (if any), will be used to purchase units based on the applicable allocation rates under the Protection Account.
- The applicable fees and charges will be deducted from the Protection Account.
- The allocation rates for regular premium are as follows:

Policy Year	1	2	3	4	5	6	7	8	9	>=10
Allocation	60.00%	60.00%	60.00%	80.00%	80.00%	80.00%	95.00%	95.00%	95.00%	100.00%

- The allocation rate is 95% for all Ad-Hoc Top-up premium.

Savings Account

- The premium paid for A-Plus Saver, i.e. scheduled Top-up (if any), will be used to purchase units based on the applicable allocation rates under the Savings Account to enhance the savings element of this plan.
- The allocation rate is 95% for all A-Plus Saver premium.
- Wealth Rewards of 5% will be credited in one lump sum into the Savings Account at age of 65 and every 10 years subsequently, provided that:
 - No prior withdrawals are made from the Protection Account Value and Savings Account Value, except for withdrawal of Life Stage Celebration;
 - Premiums are paid up to date; and
 - Policy is still in force.

End of Policy Year	Protection Account			Savings Account			Protection Account + Savings Account		Insured's Age at End of Policy Year
	Premium Paid (RM) (a)	Allocated Premium (b)		Premium Paid (RM) (a)	Allocated Premium (b)		Non-Guaranteed Account Value (RM)		
		RM	%		RM	%	Scenario X	Scenario Y	
1	5,310.00	3,186.00	60%	0.00	0.00	0%	1,500.00	1,500.00	31
2	5,310.00	3,186.00	60%	0.00	0.00	0%	2,900.00	3,000.00	32
3	5,310.00	3,186.00	60%	0.00	0.00	0%	4,400.00	4,600.00	33
4	5,310.00	4,248.00	80%	0.00	0.00	0%	6,900.00	7,200.00	34
5	5,310.00	4,248.00	80%	0.00	0.00	0%	9,400.00	10,000.00	35
6	5,310.00	4,248.00	80%	0.00	0.00	0%	11,900.00	12,800.00	36
7	5,310.00	5,044.50	95%	0.00	0.00	0%	15,200.00	16,600.00	37
8	5,310.00	5,044.50	95%	0.00	0.00	0%	18,600.00	20,400.00	38
9	5,310.00	5,044.50	95%	0.00	0.00	0%	22,000.00	24,400.00	39
10	5,310.00	5,310.00	100%	0.00	0.00	0%	25,600.00	28,800.00	40
15	5,310.00	5,310.00	100%	0.00	0.00	0%	43,900.00	52,800.00	45
20	5,310.00	5,310.00	100%	0.00	0.00	0%	58,100.00	76,200.00	50
30	5,310.00	5,310.00	100%	0.00	0.00	0%	58,500.00	104,800.00	60
40	5,310.00	5,310.00	100%	0.00	0.00	0%	23,300.00	113,700.00	70

Projected Payout at Maturity	Scenario (X) (RM)	Scenario (Y) (RM)
Maturity Benefit (Protection Account + Savings Account)	23,300	113,700
Wealth Booster	100,000	100,000
Total	123,300	213,700

Please refer to policy contract for more terms and conditions of this benefit.

This illustration is only applicable if the Insured is an AIA Vitality member

Table 1(b): Vitality Wealth Booster

The illustrations below assume that Vitality Wealth Booster Year and Policy Year are the same.

The illustrations are not applicable if the Insured is not an AIA Vitality member.

* Vitality Wealth Booster is a non-guaranteed benefit applicable for AIA Vitality members. Please refer to the policy contract for detailed terms and conditions of this benefit.

^ The illustrations assume that the AIA Vitality Status (i.e. Platinum, Gold, Silver, Bronze) remains the same every year.

Vitality Wealth Booster is payable upon maturity, TPD or upon termination of policy due to death, TPD or critical illness, whichever is earlier. Vitality Wealth Booster payable is subject to a maximum of 20% of the Basic Sum Assured.

End of Vitality Wealth Booster Year	Accumulated Vitality Wealth Booster Percentage (%)^				NON-GUARANTEED								Age at End of Vitality Wealth Booster Year
					Vitality Wealth Booster *				Vitality Wealth Booster *				
					Scenario X				Scenario Y				
	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze	
1	20.00%	20.00%	20.00%	20.00%	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	31
2	21.00%	20.00%	18.00%	16.00%	42,000	40,000	36,000	32,000	42,000	40,000	36,000	32,000	32
3	22.00%	20.00%	16.00%	12.00%	44,000	40,000	32,000	24,000	44,000	40,000	32,000	24,000	33
4	23.00%	20.00%	14.00%	8.00%	46,000	40,000	28,000	16,000	46,000	40,000	28,000	16,000	34
5	24.00%	20.00%	12.00%	4.00%	48,000	40,000	24,000	8,000	48,000	40,000	24,000	8,000	35
6	25.00%	20.00%	10.00%	0.00%	50,000	40,000	20,000	0	50,000	40,000	20,000	0	36
7	26.00%	20.00%	8.00%	0.00%	52,000	40,000	16,000	0	52,000	40,000	16,000	0	37
8	27.00%	20.00%	6.00%	0.00%	54,000	40,000	12,000	0	54,000	40,000	12,000	0	38
9	28.00%	20.00%	4.00%	0.00%	56,000	40,000	8,000	0	56,000	40,000	8,000	0	39
10	29.00%	20.00%	2.00%	0.00%	58,000	40,000	4,000	0	58,000	40,000	4,000	0	40
15	34.00%	20.00%	0.00%	0.00%	68,000	40,000	0	0	68,000	40,000	0	0	45
20	39.00%	20.00%	0.00%	0.00%	78,000	40,000	0	0	78,000	40,000	0	0	50
30	49.00%	20.00%	0.00%	0.00%	98,000	40,000	0	0	98,000	40,000	0	0	60
40	59.00%	20.00%	0.00%	0.00%	118,000	40,000	0	0	118,000	40,000	0	0	70

This illustration is only applicable if the Insured is an AIA Vitality member

End of Vitality Wealth Booster Year	NON-GUARANTEED								Insured's Age at End of Vitality Wealth Booster Year
	Total Death Benefit + Vitality Wealth Booster *								
	Scenario X				Scenario Y				
	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze	
1	1,040,000	1,040,000	1,040,000	1,040,000	1,040,000	1,040,000	1,040,000	1,040,000	31
2	1,042,000	1,040,000	1,036,000	1,032,000	1,042,000	1,040,000	1,036,000	1,032,000	32
3	1,044,000	1,040,000	1,032,000	1,024,000	1,044,000	1,040,000	1,032,000	1,024,000	33
4	1,046,000	1,040,000	1,028,000	1,016,000	1,046,000	1,040,000	1,028,000	1,016,000	34
5	1,048,000	1,040,000	1,024,000	1,008,000	1,048,000	1,040,000	1,024,000	1,008,000	35
6	1,050,000	1,040,000	1,020,000	1,000,000	1,050,000	1,040,000	1,020,000	1,000,000	36
7	1,052,000	1,040,000	1,016,000	1,000,000	1,052,000	1,040,000	1,016,000	1,000,000	37
8	1,054,000	1,040,000	1,012,000	1,000,000	1,054,000	1,040,000	1,012,000	1,000,000	38
9	1,056,000	1,040,000	1,008,000	1,000,000	1,056,000	1,040,000	1,008,000	1,000,000	39
10	1,058,000	1,040,000	1,004,000	1,000,000	1,058,000	1,040,000	1,004,000	1,000,000	40
15	1,068,000	1,040,000	1,000,000	1,000,000	1,068,000	1,040,000	1,000,000	1,000,000	45
20	1,078,000	1,040,000	1,000,000	1,000,000	1,078,000	1,040,000	1,000,000	1,000,000	50
30	1,098,000	1,040,000	1,000,000	1,000,000	1,098,000	1,040,000	1,000,000	1,000,000	60
40	1,118,000	1,040,000	1,000,000	1,000,000	1,118,000	1,040,000	1,000,000	1,000,000	70

Projected Payout at Maturity	Scenario (X) (RM)				Scenario (Y) (RM)			
	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze
Maturity Benefit (Protection Account + Savings Account)	23,300	23,300	23,300	23,300	113,700	113,700	113,700	113,700
Wealth Booster	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Vitality Wealth Booster	118,000	40,000	0	0	118,000	40,000	0	0
Total	241,300	163,300	123,300	123,300	331,700	253,700	213,700	213,700

Please refer to policy contract for more terms and conditions of this benefit.

Applicant's (Owner) Confirmation

I understand that AIA 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 policy works and not to project future values. I understand that this is an Investment-Linked Insurance Plan and actual returns will vary depending on the actual performances of the fund(s) selected, which is not guaranteed; while the 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) 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 policy changes made to the policy.

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

Any changes in the sum assured, payment mode, premiums 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 Insurance Plan. My AIA Life Planner has also explained to me the investment-linked fund(s) selected by using the fund fact sheet(s) and informed that the latest fund fact sheet is also available on www.aia.com.my.

I understand this sales illustration may be different from previous sales illustration presented to me by my AIA Life Planner. This sales illustration may present higher premium or insurance charges of basic plan or rider (if any) as a result of my occupation or medical condition; whichever deemed applicable as a final result of AIA Bhd.'s underwriting assessment of my coverage. Therefore, the projection values presented by my AIA Life Planner earlier based on my original sales 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 Applicant (Owner)

Date

Name:

AIA Life Planner's Confirmation

I certify that this illustration has been presented to the applicant 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 Wealth Builder. Be sure to also read the general terms and conditions.

Prepared by: WAN ABDUL MUTHALIB BIN WAN SHAHRIMAN

Insured's Name:	Male				
Age Last Birthday:	30	Smoker:	No	Gender:	Male
		Occupation Code:	A53-01-23	AIA Vitality Member:	New
Owner's Name:	Male				

1. What is this product about?

A-Life Wealth Builder is a regular premium Investment-Linked Insurance Plan (ILIP) which covers Total and Permanent Disability (TPD) up to age 70 and death. It offers high protection with minimum Sum Assured of RM350,000. This plan also provides you with various premium payment and coverage term options which suit your needs.

This plan also comes with:

- (i) Five (5) Years Guaranteed Coverage – The policy shall continue to be in force within the first 5 policy years even though the account value is insufficient to cover the fees and charges of the policy, provided all the following conditions are met:
 - All the regular premiums and A-Plus Saver (if any) have been paid on the due date or during the grace period or the late payment period;
 - All the revised regular premiums and A-Plus Saver (if any) due to the increase of Cost of Insurance (COI) have been paid on the due date or during the grace period or the late payment period;
 - The premium holiday has never been exercised; and
 - There has been no change in the policy that resulted in the increment of the COI or any reduction in the existing or future account value.
- (ii) Wealth Rewards – Wealth Rewards will be credited in one lump sum into the Savings Account at the end of policy anniversary upon the Insured attains age of 65 and every 10 years subsequently until maturity, depending on the policy term and sum assured, subject to further terms and conditions.
- (iii) Wealth Booster – Wealth Booster rewards you with even more values at maturity if you select a longer coverage term or a higher coverage amount. In addition, your Wealth Booster doubles if no withdrawals from your account value are made (except for withdrawals under the Life-Stage Celebration events) and premiums are paid up to date.
- (iv) Automatic Extension of Coverage Term – Upon the Insured reaching age 70 and the policy is in force, the policy and any attachable riders (except for A-Plus Waiver, A-Plus Spouse Waiver Extra and A-Plus Parent Waiver, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient account value to deduct for the policy charges and the COI of any attaching riders, up to age 100 of Insured for the basic plan and the maximum coverage age of any attaching riders. The Policy shall lapse when the account value have been fully utilised. You may notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching age 70. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and all attaching riders (if applicable) shall expire at age 70.

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

In addition, we encourage you to consider signing up as an AIA Vitality member, as you will be entitled to an extra benefit called Vitality Wealth Booster, which provides you with more value at maturity or upon termination of policy due to death, TPD or critical illness.

The value of the ILIP depends on the price of the underlying units, which in turn depends on the performance of your chosen fund.

2. What are the covers / benefits provided?

The table below provides brief descriptions of the benefits that you have chosen. Please refer to Appendix for more detailed descriptions of the benefits.

Description	Benefits
A-Life Wealth Builder (ALWB)	
Death Benefit	RM 1,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.
A-Plus Disability Care (APDC) Coverage for Total and Permanent Disability (TPD). The coverage for APDC is up to age 70 of the Insured or expiry of the basic plan, whichever is earlier.	RM 1,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Accidental Death Benefit The coverage is up to age 70.	RM 2,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Accidental Death in Public Conveyance Benefit The coverage is up to age 70.	RM 3,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.
Accidental Death due to Natural Disaster The coverage is up to age 70.	RM 6,000,000 or Account Value in Protection Account and Savings Account, whichever is higher.

Description	Benefits
<p>Wealth Rewards</p> <p>The amount under this benefit shall be credited in one lump sum into the Savings Account at the end of policy anniversary upon the Insured attains age of 65 and every 10 years subsequently until maturity, provided that</p> <ol style="list-style-type: none"> No withdrawals are made from the Protection Account and Savings Account, except for withdrawals under the Life-Stage Celebration events (please refer to Appendix for more information); Premiums are paid up to date; and Policy is still in force. 	RM 50,000 at age of 65 and every 10 years subsequently
<p>Maturity Benefit</p>	Upon maturity at age 70, 100% of Account Value in Protection Account and Savings Account shall be payable.
<p>Wealth Booster</p> <p>Based on your Basic Sum Assured and policy term, your Wealth Booster amount is: 5% of the Basic Sum Assured</p> <p>You will receive additional Wealth Booster amount of 5% of the Basic Sum Assured, provided that:</p> <ol style="list-style-type: none"> No withdrawals are made from Protection Account and Savings Account, except for withdrawal under the Life-Stage Celebration events (please refer to Appendix for more information); and Premiums are paid up to date. <p>This benefit shall be payable at maturity.</p>	RM 50,000 RM 50,000
<p>Vitality Wealth Booster (only applicable if the Insured is an AIA Vitality member)</p> <p>This benefit shall be payable upon maturity or upon termination of policy due to death, TPD or critical illness, whichever is earlier. It is NOT payable upon lapse, termination or surrender.</p>	Initial Vitality Wealth Booster Percentage is 20%. Vitality Wealth Booster is the total percentage you earned every year based on your AIA Vitality Status, multiplied by 20% of your Basic Sum Assured, and subject to a maximum of 20% of the Basic Sum Assured.

Notes:

- Only any one of the Death Benefit, Accidental Death Benefit, Accidental Death in Public Conveyance Benefit or Accidental Death due to Natural Disaster is payable.
- Please refer to policy contract for details.

Fund(s) Chosen	Investment Allocation (%)
AIA Strategic Equity Fund	100%

Reminder: Please refer to the policy contract and fund fact sheet(s) for information on product benefits and investment-linked funds. It is important to select a plan and a combination of funds that suit your financial goals and risk profile.

3. How much premium do I have to pay?

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

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

	Current Selection	Alternative 1	Alternative 2
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	Coverage up to age 100 (contractual term) for Basic Plan and respective maximum coverage age of the attached riders (if any)
Premiums payable	RM 442.50 monthly payable from age 30 to age 70	RM 442.50 monthly payable from age 30 to age 70 No premiums payable during the Automatic Extension of Coverage Term from age 71 to age 100 (provided there is sufficient account value to cover the fees and charges of the policy).	RM 630.50 monthly payable from age 30 to age 100

Notes:

- The premiums shown above are estimated based on sustainability projections and calculated assuming that cross-subsidy of policy charges between your Savings Account and Protection Account is allowed.
- 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;
 - Wealth Booster and Vitality Wealth Booster, if any, will be placed into the Savings Account at the end of contractual term; and
 - Wealth Rewards is not applicable after the contractual term.
- For Alternative 2,
 - Upon maturity at age 100, 100% of Account Value in Protection Account and Savings Account shall be payable;
 - Wealth Booster will be payable upon maturity at age 100 or upon Insured's death occurring after age 80, whichever is earlier;
 - Vitality Wealth Booster, if any, will be payable upon maturity at age 100; and
 - Wealth Rewards is applicable up to maturity at age 100.

The estimated premiums recommended are non-guaranteed and may increase in the future depending on the performance of the investment linked funds, COI, fees, and charges. You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term (based on Alternative 1 above). You may also consider topping up your premiums from time to time to improve the sustainability of your policy.

You should satisfy yourself that the premium payable under the policy is an amount that you can afford.

AIA Bhd. allocates a portion of the premium to purchase units in the investment-linked fund that you have chosen. Any unallocated amount will be used to pay commissions to AIA Life Planners and AIA Bhd.'s other expenses. You are advised to refer to the allocation rates given in the sales illustration.

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

The COI is deducted monthly from the value of your units and it generally increases as you grow older. The other fees and charges includes:

- Monthly Service Charge of RM 8.00 monthly to cover the administration cost of maintaining your policy.
- 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.
- Surrender Charge if you decided to surrender your policy within the first 2 policy years as follows:

Policy Year	Percentage of Account Value			
Premium Payment Term (years)	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	Nil	5%	10%	10%

Note: Surrender Charge does not apply to account value of A-Plus Saver (if any) or Top-up Premium (if any).

- Partial Withdrawal Charge if you make any withdrawal within the first 2 policy years as follows:

Policy Year	Percentage of Withdrawal Amount			
Premium Payment Term (years)	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	Nil	5%	10%	10%

Note: Partial Withdrawal Charge does not apply to account value from A-Plus Saver (if any) or Top-up Premium (if any).

- Fund Switching Charge, to cover the administration cost of switching your fund(s). The Fund Switching Charge is currently free.

The COI and other fees and charges for the basic policy and unit-deducting riders are not guaranteed and may be varied from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the fees and charges increases.

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

- (a) Importance of disclosure - You must disclose all material facts such as medical condition, and state your age correctly.
- (b) Free Look Period - You have the right to cancel the policy by giving AIA Bhd. a written notice signed by you. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The unallocated premiums, value of units (if any) and other policy charges less medical expenses (if any) which may have been incurred in relation to your application for this policy will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be made within 15 days after you have received your policy contract.
- (c) Account Value - the account value of the ILIP depends on the performance of the investment-linked fund(s) invested. The higher the level of insurance coverage selected, the fewer units will remain to accumulate account value under your policy. You should consider whether the allocation of insurance premiums towards protection and investment meets your financial circumstances.
- (d) Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse when your account value is insufficient to pay for the COI, fees and charges.
- (e) Late Payment Period - You are given a late payment period of 14 days after the Grace Period. If premium remains unpaid at the end of this grace period, your policy may lapse when your policy's account value is insufficient to pay for the COI, fees and charges.
- (f) Premium Holiday
 - (i) In the event the premium is not paid, all policy charges will be deducted through cancellation of units from your value of units and this will lead to depletion of your account value.
 - (ii) You have to ensure that your account value is sufficient to pay for the COI, fees and charges in order to enjoy the uninterrupted insurance coverage.
 - (iii) Five (5) Years Guaranteed Coverage will revoke if premium holiday is exercised.
- (g) Policy lapse - The ILIP will lapse when your policy's account value is insufficient to pay for the COI, fees and charges.
- (h) 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 policy.
- (i) Risk Disclosure - It should be borne in mind that any investment carries with it a certain level of investment risks that are borne solely by the policy owner.
- (j) Please keep a copy of your bank-in slip and refer to the proposal form for terms and conditions of the interim cover provided.
- (k) If you do not receive the policy contract after 1 month from date of purchase, please contact AIA Bhd.
- (l) Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- (m) Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- (n) Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- (o) Tax Relief - This plan may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board.
- (p) Automatic Extension of Coverage Term - Upon the Insured reaching age 70 and the policy is in force, the policy and any attachable riders (except for A-Plus Waiver, A-Plus Spouse Waiver Extra and A-Plus Parent Waiver, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient account value to deduct for the policy charges and the COI of any attaching riders, up to age 100 of Insured for the basic plan and the maximum coverage age of any attaching riders. The Policy shall lapse when the account value have been fully utilised. You may notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching age 70. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and all attaching riders (if applicable) shall expire at age 70. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- (q) Claims - Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- (r) A-Life Wealth Builder and its attachable riders (if any) are not Shariah-compliant products.

Note: The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

Any death arising from the occurrences of the following is not covered under ALWB:

1. Death due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later. AIA Bhd.'s liability shall be limited to the refund of the account value without interest together with the total unallocated premium and policy charges and the COI of attaching riders deducted (if any) from the Issue Date or Commencement Date, whichever is later. Thereafter, the policy shall be terminated.

Any accidental death, accidental death in public conveyance and accidental death due to natural disaster arising from the occurrences of the following is not covered under ALWB:

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 Insured 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 occurrences of the following is not covered under APDC:

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 Insured 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
5. Pre-existing disability resulting from a physical or mental condition and pre-existing conditions prior to Issue Date or Commencement Date, whichever is later.

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to AIA Bhd. However, buying a regular premium ILIP is a long-term financial commitment. It is not advisable to hold the policy for a short period of time in view of the high initial cost. If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

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

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

9. Where can I get further information?

Should you require more information about life insurance and investment-linked insurance, please refer to the introductory guide on 'Life Insurance' and 'Investment-Linked Insurance' via www.liam.org.my.

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

AIA Bhd. 200701032867 (790895-D)

Menara AIA, 99, Jalan Ampang,

50450 Kuala Lumpur

Care Line : 1300-88-1899

Tel: 03-2056 1111

Email: my.customer@aia.com

Website: AIA.COM.MY

This insurance plan is underwritten by AIA Bhd., a licensed insurance company under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar type of plans available

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

IMPORTANT NOTE:

THIS IS AN INSURANCE 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 INSURANCE PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP-UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AIA LIFE PLANNER OR CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.

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

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

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



APPENDIX

BASIC PLAN DESCRIPTIONS:

Death Benefit

- In the event of death of the insured, the following shall be payable:
 the Sum Assured of the basic plan or Account Value in Protection Account and Savings Account, whichever is higher.
- The coverage for Death Benefit is up to age 70.

A-Plus Disability Care (APDC)

- APDC provides coverage for Total and Permanent Disability (TPD).
- APDC benefit is issued for issue age 69 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions.
- The amount payable is the higher of APDC Sum Assured or the Account value in Protection Account and Savings Account.
- If the Account Value in Protection Account and Savings Account is payable, a lump sum payment shall be paid.
- If APDC Sum Assured is payable:
 - In the event of TPD, where the disability conforms to the 'Suited Occupation' definition as described in the contract, an advance payment of 10% of the APDC Sum Assured shall be payable in first and second Policy Anniversary immediately following the date of commencement of TPD, followed by the remaining 80% of the APDC sum assured in the third Policy Anniversary immediately following the date of commencement of TPD.
 - In the event of TPD, where the disability conforms to the 'Juvenile Disability', 'Presumptive Disability' or 'Any Occupation' definition as described in the contract, a lump sum payment of the APDC Sum Assured shall be payable.
 - The Sum Assured of basic plan shall be reduced by the advance payments made under APDC.
- The coverage for APDC is up to age 70 or expiry of the basic plan, whichever is earlier.

Accidental Death Benefit

- In the event of accidental death of the Insured, the following shall be payable:
 - 200% of the Sum Assured of the basic plan or Account Value in Protection Account and Savings Account, whichever is higher.
- The coverage for Accidental Death Benefit is up to age 70 or expiry of the basic plan, whichever is earlier.

Accidental Death in Public Conveyance Benefit

- In the event of accidental death in public conveyance of the Insured, the following shall be payable:
 - 300% of the Sum Assured of the basic plan or Account Value in Protection Account and Savings Account, whichever is higher.
- The coverage for Accidental Death in Public Conveyance Benefit is up to age 70 or expiry of the basic plan, whichever is earlier.

Accidental Death due to Natural Disaster Benefit

- In the event of accidental death due to natural disaster of the Insured, the following shall be payable:
 - 600% of the Sum Assured of the basic plan or Account Value in Protection Account and Savings Account, whichever is higher.
- The coverage for Accidental Death due to Natural Disaster Benefit is up to age 70 or expiry of the basic plan, whichever is earlier.

Note: Only any one of the Death Benefit, Accidental Death Benefit, Accidental Death in Public Conveyance Benefit or Accidental Death due to Natural Disaster Benefit is payable.

Automatic Extension of Coverage Term

- Upon the Insured reaching age 70 and the policy is in force, the policy and any attachable riders (except for A-Plus Waiver, A-Plus Spouse Waiver Extra rider and A-Plus Parent Waiver, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term **PROVIDED** there is sufficient account value to deduct for the policy charges and the COI of attaching riders, up to age 100 of Insured for the basic plan and the maximum coverage age of any attaching riders. The policy shall lapse when the account value have been fully utilised. You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.
- You may notify AIA 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 the attaching riders (if applicable) shall expire at age 70.
- Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.

Maturity Benefit

- Upon maturity at age 70, 100% of the Account Value in Protection Account and Savings Account shall be payable.

Wealth Rewards

- Wealth Rewards will be credited in one lump sum into the Savings Account at the end of policy anniversary upon the Insured attains age of 65 and every 10 years subsequently until maturity, depending on the policy term and Sum Assured, as below:

% of Sum Assured	Sum Assured	
	Below RM500,000	RM500,000 and above
19 years and below	1%	2%
20 - 34 years	2%	4%
35 years and above	2.5%	5%

- The Wealth Rewards above will be payable provided that:

- No withdrawals are made from Protection Account and Savings Account, except for withdrawal under the Life-Stage Celebration events;
 - Premiums are paid up to date; and
 - Policy is still in force.
- The Sum Assured used shall equal to the initial Sum Assured or current Sum Assured, whichever is lower. This includes any reduction of Sum Assured due to, including but not limited to claims and request to reduce Sum Assured.

Wealth Booster

- Upon maturity at age 70, the Wealth Booster will be paid out, depending on the policy term and Sum Assured, as below:

% of Sum Assured	Sum Assured	
	Policy Term	Below RM500,000
19 years and below	1%	2%
20 - 34 years	2%	4%
35 years and above	2.5%	5%

- The Wealth Booster above will be doubled provided that:
 - No withdrawals are made from the Protection Account and Savings Account except for withdrawal under the Life-Stage Celebration events; and
 - Premiums are paid up to date.
- If expiry age 100 was selected, Wealth Booster will also be payable upon death after age 80.
- The Sum Assured used shall equal to the initial Sum Assured or current Sum Assured, whichever is lower. This includes any reduction of Sum Assured due to, including but not limited to claims and request to reduce Sum Assured.

Life-Stage Celebration

- Starting from Policy Year 5 and onwards, You can withdraw up to ten percent (10%) of Your Account Value at any time for the Life Stage Celebration events that occur after the Policy is set in force. Each event below is only allowed once, except for "Personal milestone" which is capped at 2 times. There will be only one (1) Life Stage event withdrawal in a Policy Year and the total Account Value remaining after the withdrawal is at least a minimum of RM10,000. We will require submission of proof of the Life-Stage Celebration, except for event "Personal milestones" in which you are allowed to withdraw without proof.
 - Graduating from tertiary education
 - Getting married
 - Having a new child (including legal adoption)
 - Child getting married
 - Buying a house
 - Buying a car
 - Starting own company
 - Retirement after age 60
 - Personal milestones
- Any withdrawal from this Life-Stage Celebration shall not reduce your Basic Sum Assured, Wealth Rewards and doubled Wealth Booster at maturity. However, the account value will be deducted by any withdrawal made from Life-Stage Celebration.

Five (5) Years Guaranteed Coverage

- The policy shall continue to be in force within the first 5 policy years even though the account value is insufficient to cover the fees and charges of the policy, provided all the following conditions are met:
 - All the regular premiums and A-Plus Saver (if any) have been paid on the due date or during the grace period or the late payment period;
 - All the revised regular premiums and A-Plus Saver (if any) due to the increase of COI have been paid on the due date or during the grace period or the late payment period;
 - The premium holiday has never been exercised; and
 - There has been no change in the policy that resulted in the increment of the COI or any reduction in the existing or future account value such as partial withdrawal.

AIA VITALITY:

Vitality Wealth Booster

- AIA Vitality is a program that supports and rewards its members for making healthier choices every day. AIA Vitality is offered by AIA Health Services Sdn. Bhd. (Company No 199601016211 (388561-T)).
- When you sign up as an AIA Vitality member upon your purchase of A-Life Wealth Builder plan, you are entitled to an extra benefit called Vitality Wealth Booster.
- You will be granted with an initial percentage of 20% of the Vitality Wealth Booster Percentage. The Vitality Wealth Booster Percentage will change based on AIA Vitality Status at every Vitality Wealth Booster Anniversary.
- Vitality Wealth Booster Percentage will be locked in at age fifty-five (55) of the Insured or the twentieth (20th) Vitality Wealth Booster Anniversary from the Effective Date, whichever is later.
- Vitality Wealth Booster provides you with more value, and is determined by multiplying the higher of current Vitality Wealth Booster Percentage or the Locked-in Vitality Wealth Booster Percentage with 20% of your Basic Sum Assured, subject to a maximum 20% of the Sum Assured of basic plan. It is payable upon maturity or upon termination of policy due to death, TPD or critical illness, whichever is earlier.
- The quantum of adjustment in Vitality Wealth Booster Percentage (%) shall be based on the Insured's AIA Vitality status as at forty-five (45) days before the Vitality Wealth Booster Anniversary as per the table below:

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Change in Vitality Wealth Booster Percentage	+1% (Vitality Wealth Booster Percentage increases by 1% from the previous year)	0% (No change in Vitality Wealth Booster Percentage from the previous year)	-2% (Vitality Wealth Booster Percentage decreases by 2% from the previous year)	-4% (Vitality Wealth Booster Percentage decreases by 4% from the previous year)

Guide to Investment-linked Policy Owners on Insurance Coverage

- ✓ You have purchased an investment-linked policy which is an insurance 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 insurance coverage for the full term of your policy.
- ✓ Please contact your servicing representative or contact us at **1300-88-1899** or **my.customer@aia.com** if you have any questions.

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

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

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

What could reduce your fund value*?



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



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



- ✓ **Poor investment return**



- ✓ **Choosing not to increase premiums or perform top up** when the insurer increases insurance/other charges



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

What do you need to do*?

Step 1: Review your insurance coverage regularly - Your annual statement will contain information on the expected duration of your insurance 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 insurance coverage for the full policy term



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



- ✓ **Reduce your insurance coverage**¹

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

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

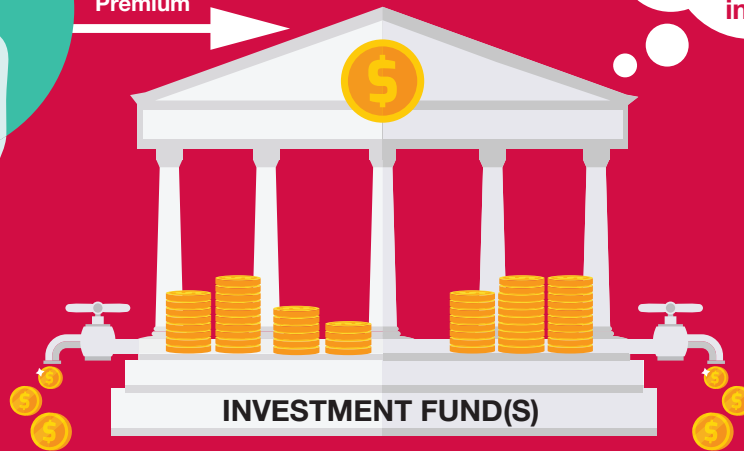
¹ Not applicable to single premium policy

Appendix A: How an investment-linked policy works

Your investment-linked policy



Allocated Premium



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

Insurance charges to pay for your insurance cover

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

Members of LIAM:

AIA Bhd.
 ☎ : 1-300-88-1899 / 03-2056 1111
 ☎ : 03-2056 2292
 ✉ : my.customer@aia.com
 🌐 : https://www.aia.com.my



Allianz Life Insurance Malaysia Berhad
 ☎ : 03-2264 1188 / 2264 0688
 ☎ : 03-2264 8499
 ✉ : Customer.service@allianz.com.my
 🌐 : https://www.allianz.com.my



AmMetLife Insurance Berhad
 ☎ : 03-2271 8000
 ☎ : 03-2272 3226
 ✉ : customercare@ammetlife.com
 ✉ : feedback@ammetlife.com
 🌐 : https://www.ammetlife.com



AXA AFFIN Life Insurance Berhad
 ☎ : 03-2117 6688 / 1300-88-1616
 ☎ : 03-2117 3698 / 2117 6768
 ✉ : customer.care@axa-life.com.my
 🌐 : https://www.axa.com.my



Etiqua Life Insurance Berhad
 ☎ : 03-2297 3888
 ☎ : 03-2297 3800
 ☎ : 1-300-13-8888
 ✉ : info@etiqua.com.my
 🌐 : https://www.etiqua.com.my



Gibraltar BSN Life Berhad
 ☎ : 03-2298 2000
 ☎ : 03-2297 2383
 ☎ : 1300-22-6262 (local) / 03-2687 0088 (overseas)
 ✉ : customerservice@gibraltarbsn.com
 🌐 : https://www.gibraltarbsn.com



Great Eastern Life Assurance (Malaysia) Berhad
 ☎ : 1300-1300-88
 ☎ : 03-4259 8000
 ✉ : wecare-my@greatasteallife.com
 🌐 : https://www.greatasteallife.com



Hannover Rueck SE, Malaysian Branch
 ☎ : 03-2687 3600
 ☎ : 03-2687 3760 / 2687 3762
 🌐 : https://www.hannover-re.com



Hong Leong Assurance Berhad
 ☎ : 03-7650 1818
 ☎ : 03-7650 1991
 ✉ : customerservice@hla.hongleong.com.my
 ☎ : 03-7650 1288 / 03-7650 1299
 🌐 : https://www.hla.com.my



Malaysian Life Reinsurance Group Berhad
 ☎ : 03-2780 6611
 ☎ : 03-2780 6622
 ✉ : info@mlre.igare.com



Manulife Insurance Berhad
 ☎ : 03-2719 9228
 ☎ : 03-2092 2960 / 2094 0972
 🌐 : https://www.manulife.com.my



MCIS Insurance Berhad
 ☎ : 03-7652 3388
 ☎ : 03-7957 1562
 ✉ : info@mcis.my
 🌐 : https://www.mcis.my



Prudential Assurance Malaysia Berhad
 ☎ : 03-2031 8228
 ☎ : 03-2032 3939
 ☎ : 03-2116 0228
 ✉ : customer.my@prudential.com.my
 🌐 : https://www.prudential.com.my



Sun Life Malaysia Assurance Berhad
 ☎ : 03-2612 3600
 ☎ : 03-2698 7035
 ☎ : 1300-88-5055
 ✉ : wecare@sunlifemalaysia.com
 🌐 : https://www.sunlifemalaysia.com



Tokio Marine Life Insurance Malaysia Bhd.
 ☎ : 03-2059 6188
 ☎ : 03-2162 8068
 ✉ : customercare@tokiomarinelife.com.my
 🌐 : https://www.tokiomarine.com



Zurich Life Insurance Malaysia Berhad
 ☎ : 03-2109 6000
 ☎ : 03-2109 6888
 ☎ : 1300-888-622 / 03-2146 9999
 ✉ : callcentre@zurich.com.my
 🌐 : https://www.zurich.com.my



LIAM LIFE INSURANCE ASSOCIATION OF MALAYSIA
 No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur

☎ 03-2691 6168/ 6628/ 8068 ☎ 03-2691 7978

🌐 www.liam.org.my ✉ liaminfo@liam.org.my

📘 Insurans Hayat Cares

AIA STRATEGIC EQUITY FUND



Features of Fund

Investment Objective	The Fund aims to maximize medium to long term growth of capital and income through investments in a diversified portfolio of equity 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 foreign equities.
Investment Strategy & Approach	The Fund invests in a diversified portfolio to maximize medium to long term growth of capital and income. Types of instruments include cash, equities, warrants and collective investment schemes. Asset allocation is based on a 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
Target Asset Allocation	70% Malaysia Equities; 30% Foreign Equities
Performance Benchmark	70% FTSE Bursa Malaysia Top 100 Index + 30% MSCI World Index <i>Further information on benchmarks can be obtained from Bursa Malaysia, Bloomberg, RAM QuantShop, Bank Negara Malaysia and Maybank.</i>
Fund Manager	AIA Bhd.

Fees & Charges

Fund Management Charge	Current charge: 1.50% of net asset value; Maximum charge: 1.50% of net asset value <i>The current fund management charges are not fixed and may change, subject to maximum charges as set out above.</i>
Other Charge, if any	Nil

Fund Performance

Year	2023	2022	2021	2020	2019
AIA Strategic Equity Fund	0.69%	-7.60%	7.93%	43.37%*	N/A
Benchmark	8.14%	-8.12%	3.76%	22.90%*	7.64%

* Performance is based from the fund's launch date (6 May 2020) until 31 December 2020 (non-annualised return).

** Benchmark will be revised from 70% FBM 100 + 30% MSCI World Index to 70% FBM 100 (Source: Bursa Malaysia) + 25% MSCI Asia ex-Japan Index + 5% MSCI World Index (Source: Bloomberg), effective 1 January 2024.

Notice: 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 premiums paid of the Investment-Linked Insurance plan. 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 1899, email us at My.Customer@aia.com or visit any of our Customer Centres nearest to you.

- The above returns are computed based on the Net Asset Value (i.e. unit price) of this fund and not on the gross premium paid under the policy.
- 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.

Additional Disclosure

This fund invests in Collective Investment Schemes (CIS) listed below:

Types of CIS	Underlying CIS ¹		
		Fund Allocation ²	Fund Performance ³
Managed Fund	AIA Global Multi-Factor Equity Fund	2.34%	18.66%
	AIA New Multinationals Fund	1.96%	21.07%
	AIA Global Quality Growth Fund	1.27%	24.61%
	AIA Global Select Equity Fund	4.04%	26.90%

¹ Fund management fee of underlying CIS is part of Fund Management Charge of the AIA fund as set out under the Fees & Charges. Please note these are not additional charges that are charged to you.

² Fund allocation as of 31 December 2023.

³ Fund performance as of 31 December 2023.

For funds that invest in Collective Investment Scheme(s) managed by the external fund managers, the investment management function of the Collective Investment Scheme(s) is performed by the external fund manager and is managed according to its country's prevailing rules and regulations governing the Collective Investment Scheme(s). As such, the disclosure standards for this Collective Investment Scheme may not be the same as the disclosure standards in Malaysia.

Risks

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

- Market Risk
- Liquidity Risk
- Particular Stock Risk
- Country Risk
- Currency Risk
- Derivative Risk
- Regulatory Risk

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

Other Info	
Target Market ¹	<ul style="list-style-type: none"> • Those seeking growth and income. • High risk tolerance.
Basis & Frequency of Unit Valuation	<p>The value of each fund specially created by AIA shall be determined by us on daily basis under normal circumstances. To recoup the cost of acquiring and disposing of assets, we will 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 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 if not for intervening events such as temporary closure of any Stock Exchange in which the Fund is invested, which the Company in its discretion, may consider exceptional.</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>

¹ Please note that this fund is only available to A-LifeLink 2, A-Life Joy Xtra, A-Life Wealth Builder, A-InvestLink, A-Enrich Wealth, A-Life Wealth Premier and A-Life Wealth Treasure.

APPENDIX A – DESCRIPTION OF RISKS



- **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 stocks and diversification.

- **Interest Rate Risk**

Interest rate risk is the risk of fluctuating values of interest-bearing assets, such as a loan or a bond, due to changes in interest rates. In general, when interest rates rise, the price of bonds will fall.

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

- **Particular Stock Risk**

Any major price fluctuations of a particular stock 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 loan or other line of credit (either the principal or interest (coupon) or both). Default events include delay in repayments, restructuring of borrower repayments, and bankruptcy.

The risk is reduced by investing in high quality securities as these generally have a lower degree of credit risk.

- **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.

- **Reclassification of Shariah Status Risk**

This risk refers to a situation where Shariah-compliant securities are reclassified as Non-Shariah compliant in the periodic review by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Advisor or the Shariah Boards of the relevant Islamic indices. The reclassification of securities as Non-Shariah compliant may result in the newly non-Shariah compliant securities to underperform its benchmark.

This risk can be managed by disposing Shariah-Compliant equities that are likely to turn Shariah Non-Compliant before the periodic review.

- **Derivative Risk**

The use of financial derivative instruments also involves certain special risks, including

- i. dependence on the fund managers' ability to predict movements in the prices of securities being hedged and movements in stock prices, currency exchange rates or other economic factors,
- ii. imperfect correlation between the price movements of the derivatives and price movements of related investments,
- iii. the fact that skills needed to use these instruments are different from those needed to select the fund's securities,
- iv. the possible absence of a liquid market for any particular instrument at any particular time,
- v. possible impediments to effective portfolio management or the ability to meet redemptions,
- vi. possible legal risks arising in relation to derivative contract documentation, particularly issues arising relating to enforceability of contracts and limitations thereto,
- vii. settlement risk as when dealing with futures, forwards, swaps, contracts for differences where the fund's liability may be potentially unlimited until the position is closed, and
- viii. counterparty risk as the use of OTC derivatives, such as futures, forward contracts, swap agreements and contracts for differences will expose the fund to credit risk with respect to the counterparty involved.

Risk Management on the Usage of Derivative Instruments

One of the prime objectives of the legislators and regulatory authorities throughout Europe is to maintain a high level of retail-investor protection. This translates into a requirement for UCITS managers to implement a sound risk-management process (RMP) to monitor, manage and measure the financial and operational risks associated with derivatives. Below are regulatory requirement and the manager's internal risk management policy governing the use of derivative instruments:

- a) The global exposure relating to derivative instruments must not exceed 100% of the fund's NAV.
- b) The underlying investment of the derivative must be of eligible asset class as specified by CSSF (Luxembourg Financial Sector Supervisory Authority) and shall be in line with investment objective of the fund.
- c) The over-the-counter (OTC) derivatives must subject to reliable and verifiable valuation on a daily basis and can be sold at any time.
- d) The counterparties to OTC derivative are institutions that are subject to prudential supervision as approved by the CSSF.
- e) Under no circumstances will the use of derivative cause the fund to diverge from its investment objectives.
- f) A risk management process must be employed which enables the fund to monitor and measure at any time the risk of its position. It must employ a process for accurate and independent valuation of OTC derivative instrument.
- g) The investment objectives of these funds constraint them to achieve their investment objective by primarily using equity and equity related securities, not derivatives.
- h) The mark-to-market losses on derivative positions (if any) shall be covered by liquid assets or cash.

- **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.