

PROTECTION

A-Life Wealth Premier

Vitality
Wealth Booster
with
AIA Vitality

EXPAND YOUR WEALTH PORTFOLIO WHILE ENHANCING YOUR PROTECTION





Get up to 40%*

additional coverage amount with Protection Booster
*depending on the level of coverage amount at the point of claim



Get MORE value

by signing up as an AIA Vitality member through **Vitality Wealth Booster**



Get up to 6X rewards

with Wealth Rewards and Wealth Booster by staying financially committed



Get access

to **bespoke wealth solutions** with the AIA Elite Funds series



Tailor to your coverage needs

with the options of premium payment term and coverage term



Get covered

with **high non-medical limit** of up to RM4 million without having to go for a medical check-up*
*depending on your age and health condition

Note: Terms and conditions apply.

A closer look at the benefits



Protecting the future of your loved ones

Death or Total & Permanent Disability (TPD) ¹	100% of coverage amount
Accidental death ²	200% of coverage amount
Accidental death ² while in public conveyance	300% of coverage amount
Accidental death ² due to natural disaster	600% of coverage amount

Your loved ones will receive one of the benefits above plus Protection Booster or account value, whichever is higher, if you pass away or suffer from TPD¹.



Get even higher coverage with higher coverage amount

Protection Booster

Protection Booster increases your coverage amount by 5% every 4 policy years starting from the beginning of 5th policy year. It is payable at death or TPD¹ events at no additional cost, provided that your policy remains in force throughout the 4 policy years. The total Protection Booster percentage payable is subject to the limit stipulated below:

Coverage Amount Below RM2,000,000	Coverage Amount RM2,000,000 and above
up to 20%	up to 40%



Rewarding you for good saving habits and staying financially disciplined

The longer you are protected, the higher the Wealth Rewards and Wealth Booster you will receive. Further details in the Rewards Table below:

Policy Term	% of Coverage Amount
19 years and below	2%
20 - 34 years	4%
35 years and above	5%

Note: The same reward % above will be payable for both Wealth Rewards and Wealth Booster benefits.

¹ TPD coverage is up to age 70 only.

² Accidental death benefit can be claimed prior to age 70.

1 WEALTH REWARDS

Rewards you for good saving habits

Wealth Rewards will be credited into your savings account as early as age 65 and every subsequent 10 years until maturity based on the Rewards Table above. You will also need to meet the following conditions:

- No withdrawals are made from your account value (except for withdrawal under Life-Stage Celebration events);
- Premiums are paid up to date; and
- Policy is in force

The first Wealth Rewards payable varies according to your entry age as listed below:

Entry Age (last birthday)	Wealth Rewards Payable at the end of Policy Anniversary
55 and below	Upon Insured attains age 65 and subsequently every 10 years
56 - 65	Upon Insured attains age 75 and subsequently every 10 years
66 and above	Upon Insured attains age 85 and subsequently every 10 years

Get yourselves protected early to maximise your rewards!

2 WEALTH BOOSTER

Enjoy even more rewards at maturity

At **maturity** you will receive the total account value of your policy. On top of this, Wealth Booster will be paid out at maturity based on the Rewards Table as above.

Double your Wealth Booster if you meet the following conditions:

- No withdrawals are made from your account value (except for withdrawal under the Life-Stage Celebration events); and
- Premiums are paid up to date

Note: For coverage term up to age 100, Wealth Booster shall also be payable when death occurs after insured attains age 80



TIP

You are able to get up to **6x** rewards with Wealth Rewards and Wealth Booster benefits if you choose to save more, save longer and stay financially disciplined!

How to get up to 6x rewards with Wealth Rewards and Wealth Booster?



Get yourselves protected at an early age, i.e. before age 55



Choose the coverage term till age 100



Stay financially disciplined

Example:

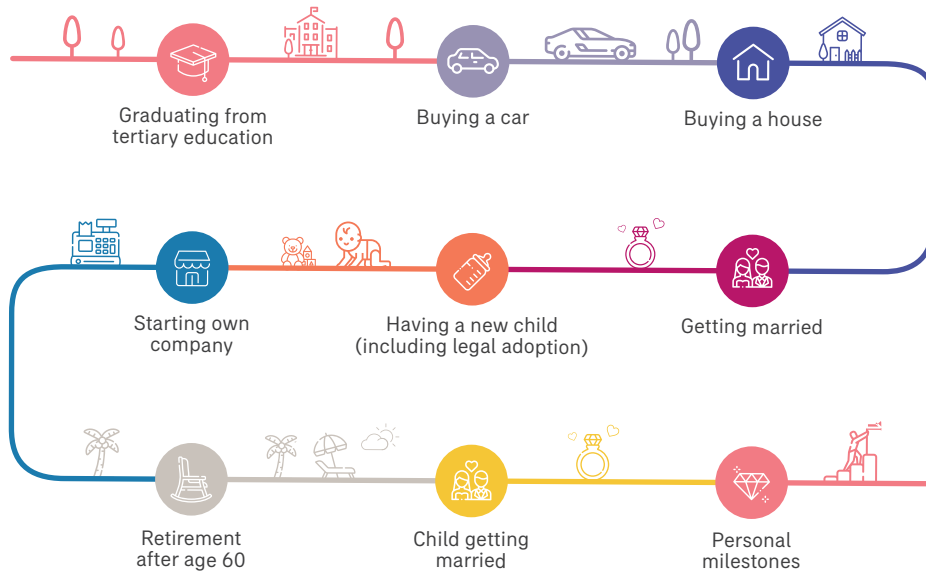
Mrs. Lee purchased A-Life Wealth Premier plan at age 40 and she choose to protect herself until age 100. She gets her first Wealth Rewards at age 65 and every 10 years subsequently. Upon maturity, she continues to get Wealth Booster and doubled Wealth Booster as she did not perform any partial withdrawal and consistently pay her premium on-time.



Important life moments are worth celebrating

Life-Stage Celebration

Withdraw up to 10% of your total account value for each event. Each event below is only allowed once, except for “personal milestones”, which is capped at 2 times.



Notes:

1. The withdrawal is subject to a minimum of RM10,000 remaining in the account value and only 1 Life Stage event's withdrawal in a policy year.
2. Any withdrawal from this Life-Stage Celebration shall not reduce your coverage amount, Wealth Rewards and doubled Wealth Booster at maturity. The withdrawal from Life-Stage Celebration Events will be deducted from your account value.

Get MORE value through the Vitality Wealth Booster

Unlock additional benefits by **Vitality Wealth Booster** when you sign up as an AIA Vitality member upon the purchase of A-Life Wealth Premier.

AIA Vitality is a unique, science-backed health programme that empowers you with the knowledge, tools and motivation to bring about long-term positive behavioural changes to lead a healthier life. The healthier choices you make, the higher value you will receive from Vitality Wealth Booster.

How Does the Vitality Wealth Booster work?

The benefit value that you will get will be based on your current **Vitality Wealth Booster Percentage (VWBP)** or the **Locked-in VWBP***, whichever is higher, upon the occurrence of the pay-out event³.

$$\text{Vitality Wealth Booster}^{**} = \text{VWBP or Locked-in VWBP}^{*} \text{ whichever is higher} \times 20\% \text{ of your coverage amount}$$

* Your total accumulated VWBP will be locked-in at age 55 or on the 20th Vitality Wealth Booster Anniversary, whichever is later.

** The Vitality Wealth Booster amount that you will get is capped at 20% of your coverage amount.

Enjoy an easy start with **20% VWBP** upon signing up. For every subsequent year, your VWBP may then increase, decrease or remain the same based on your AIA Vitality Status at every Vitality Wealth Booster Anniversary.

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

The more engaged you are with AIA Vitality, the higher your VWBP will be; if you are inactive, you may lose this Vitality Wealth Booster benefit.

³ Vitality Wealth Booster is payable upon death, policy maturity, 100% payment of the TPD benefit or 100% payment of Critical Illness benefit.

How is the Vitality Wealth Booster Percentage (VWBP) determined?

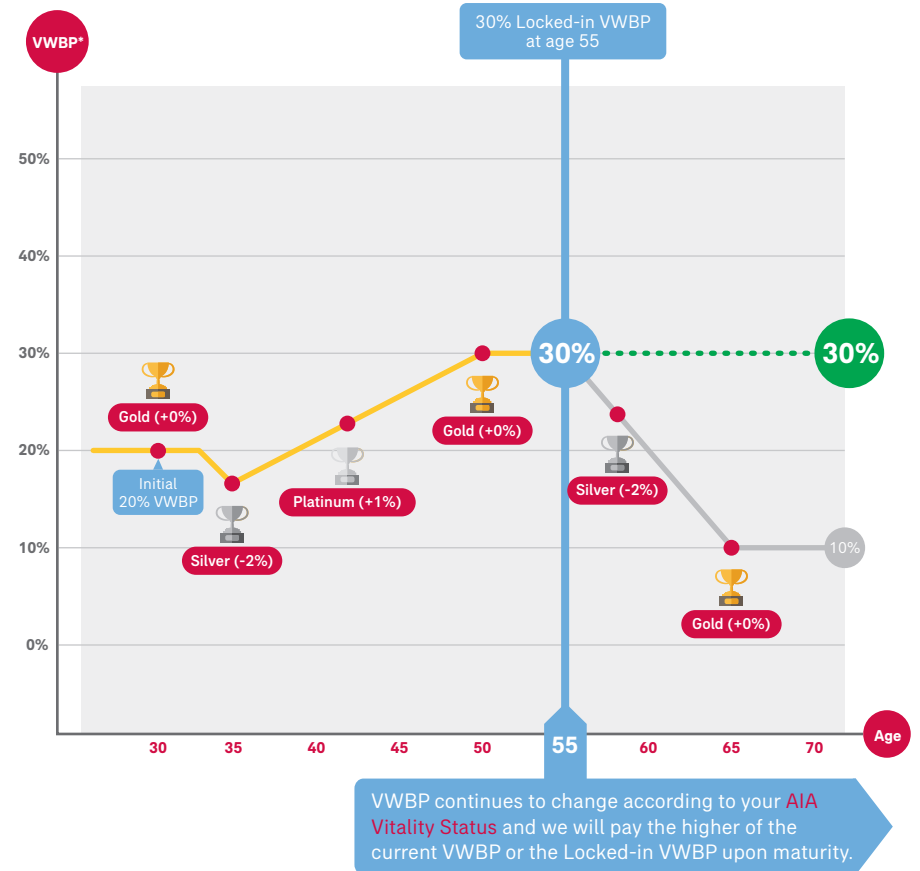
For Scenario A, as the current VWBP is **higher** than the Locked-in VWBP, the Vitality Wealth Booster will be determined using the current VWBP, which is 40%.

For Scenario B, as the current VWBP is **lower** than the Locked-in VWBP, the Vitality Wealth Booster will be determined using the Locked-in VWBP, which is 30%.

SCENARIO A



SCENARIO B



*Vitality Wealth Booster Percentage

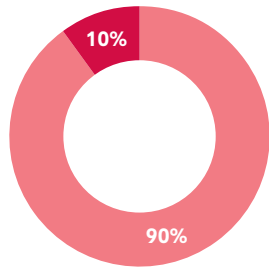
Leave it to the investment expert with AIA Elite Funds

LONG TERM INVESTMENT

Bespoke wealth solutions

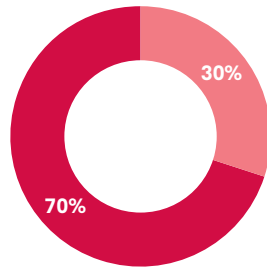
Choose to invest in **AIA Elite Adventurous Fund** and **AIA Elite Conservative Fund**, made available especially for A-Life Wealth Premier customers, to get access to bespoke wealth solutions that are tailored to suit your goals and risk preferences. Your portfolio will comprise of a strategic mix of foreign equities and fixed incomes, targeted at providing optimal returns and financial stability for the long term.

AIA Elite Adventurous Fund



Foreign Equity

AIA Elite Conservative Fund



Foreign Fixed Income

Note:
Please refer to the "For Your Attention" section of the brochure for fund-related disclosures. For further details, please refer to the AIA Fund Fact Sheet available on www.aia.com.my

Unparalleled wealth expertise

AIA STEWARDSHIP

AIA Investment Management

The trusted stewards of your wealth

AIA Elite Adventurous Fund and **AIA Elite Conservative Fund**, made available especially for A-Life Wealth Premier, are actively managed by AIA Investment Management and AIA Bhd. We are part of AIA Group, one of the largest asset managers in Asia-Pacific with 150+ investment professionals.

We differentiate ourselves from other asset managers through our commitment towards active portfolio management, which allows us to deliver sustainable, long term investment outcomes to help you reach your wealth goals, effortlessly.

GLOBAL EXPERTISE

Partnering Best-In-Class Asset Managers

Being one of the region's largest institutional investors has given us the scale to partner with leading global investment managers. We understand that you have predominantly long-term wealth goals. Thus, we are committed to selecting partners who not only have global capabilities, but whose values and strategies align with our approach to deliver consistent long-term results for you. The AIA Elite Funds are fund-of-funds that combine strategies sub-managed by our best-in-class partners.

Our partners:



Baillie Gifford

One of the UK's largest and oldest investment management firms founded in Edinburgh 1908.

USD445 Billion

in Assets Under Management as of December 2020



BlackRock

Founded in 1988, BlackRock operates globally with 70 offices in 30 countries & clients in 100 countries.

USD8.68 Trillion

in Assets Under Management as of December 2020



Wellington Management

Private, independent investment management firm & adviser to over 2,200 institutions.

USD1.29 Trillion

in Assets Under Management as of December 2020

Enhance your protection



Enjoy even wider coverage with the following optional benefits:

A-Plus CI Guard

This optional benefit provides you with additional coverage for 45 critical illnesses. You are also entitled to enjoy Personal Medical Case Management (PMCM) service, that focuses on ensuring that you receive advice on the best possible treatments and personalised ongoing support throughout your medical journey when you are facing serious medical conditions.

A-Plus CI Advance

This optional benefit provides you with coverage for 45 critical illnesses. Any claim under this benefit shall reduce your basic plan's coverage amount and account value.

A-Plus Waiver

Ensure continuous premium payment if you are diagnosed with any one of the 44 covered critical illnesses or undergo a covered surgery.

A-Plus Spouse Waiver Extra

Ensure continuous premium payment if your spouse passes away, suffers from TPD¹ or is diagnosed with any one of the 44 covered critical illnesses or undergoes a covered surgery.

A-Plus Parent Waiver

Ensure continuous premium payment if the Insured's parent passes away, suffers from TPD¹ or is diagnosed with any one of the 44 covered critical illnesses or undergoes a covered surgery.

How to get started?



Protecting and rewarding you at the same time



Mr. Lee is 40 years old and a non-smoker. He purchased A-Life **Wealth Premier** and joins AIA Vitality.

Coverage Amount: RM2,200,000
Premium: RM35,640 annually for 20 years
Coverage Term: Up to age 80
Fund: 100% AIA Elite Conservative Fund



With Protection Booster, he enjoys an additional coverage of 5% every 4 years up to 40% giving him a strong protection net during his productive years.



He consistently pays his premiums on time and did not perform any withdrawals. As a reward, he receives **RM110,000** into his savings account **at age 65 and age 75**.



At the end of policy year 25, Mr. Lee plans to go for his dream holiday. He decides to withdraw RM10,000 from his Account under the "personal milestone" Life-Stage Celebration event.



When Mr. Lee turns 80 years old, his policy matures. His Wealth Booster will be doubled as a reward for paying all his premiums and only withdrawing from his Account under the Life-Stage Celebration event. On top of that, by being active with AIA Vitality, he achieves a Vitality Wealth Booster Percentage of 50% by the time the policy matures.

Benefits at Maturity		Entitled Percentage	Benefit Amount ¹ (RM)
Maturity Benefit ¹ (% of account value)	Protection + Savings Account (inclusive of Wealth Rewards ² at age 65 & age 75)	100%	960,600
Wealth Booster ² (% of coverage amount)		10%	220,000
Vitality Wealth Booster (Higher of [current VWBP or Locked-in VWBP] x 20% of coverage amount)		50%	220,000
Total Maturity Benefit			1,400,600



¹ The account values are projected based on high scenario and excluding any withdrawal from Life-Stage Celebration event. Please note that the account values are for illustration purposes only, it will be lower after the withdrawal amount is included.

² Assuming no withdrawals are made from the Protection Account or Savings Account except for Life-Stage Celebration event withdrawals and premiums are paid up to date.

Frequently asked questions

Q: What is A-Life Wealth Premier?

A: A-Life Wealth Premier is a regular premium Investment-Linked Insurance Plan (ILIP) which covers death, and Total and Permanent Disability (TPD). It offers high protection with a minimum coverage amount of RM1,200,000. You may choose from various premium payments and coverage terms that suit your needs. This plan gives you the flexibility of early withdrawal of account value or top-up your investment amount based on your needs. In addition, you can also enjoy enhanced protection by opting for the various optional benefits at an additional cost.

Note: The insurance plan is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts. Please refer to the Product Disclosure Sheet and Sales Illustration for detailed terms and conditions.

Q: Who is eligible to purchase A-Life Wealth Premier?

A: A-Life Wealth Premier is available for individuals aged between 14 days to 70 years old. Entry age varies according to coverage term, as shown in the table below.

Coverage Term	Entry Age
Up to age 70	14 days to 55 years
Up to age 80	14 days to 65 years
Up to age 100	14 days to 70 years

Q: What is the coverage period for A-Life Wealth Premier?

A: This plan provides coverage term options of up to age 70, 80 or 100.

Q: What are the fees and charges that I have to pay?

A: i) Cost of insurance

The cost of insurance is deducted depending on your attained age and the cost of insurance rate will increase as you get older. The cost of insurance for this plan is not guaranteed, you will need to pay additional premium if the cost of insurance is revised. The Company reserves the right to revise the cost of insurance by giving the policyholders 3 months' written notice.

ii) Monthly service charge

RM8 service charge is deducted monthly via cancellation of units from your account value.

iii) Fund management charge

You can refer to the Fund Fact Sheet and Sales Illustration for details on the fund management charge.

iv) Partial withdrawal charge

The partial withdrawal charge will be deducted from the total withdrawal amount, excluding any account value from A-Plus Saver premium (if any) and Ad Hoc Top-Up premium (if any).

Policy Year	Premium Payment Term			
	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	-	5%	10%	10%

v) Surrender charge

The surrender charge will be deducted from the total account value, excluding any account value from A-Plus Saver premium (if any) and Ad Hoc Top-Up premium (if any).

Policy Year	Premium Payment Term			
	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	-	5%	10%	10%

Q: How is my premium being allocated?

A:



Your premium allocation rates depend on the premium payment term of your policy and optional benefits. Please refer to the Sales Illustration for the premium allocation rate. A-Plus Saver premiums that are placed in the Savings Account has an allocation rate of 95%.

Q: Are the premiums paid eligible for income tax relief?

A: Yes, the premiums paid for this plan may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

Q: What are the funds available for A-Life Wealth Premier?

A: You may refer to the Sales Illustration for the funds available. Please also refer to the Fund Fact Sheet in our Company's website at www.aia.com.my for details.

Q: Am I eligible for fund switching?

A: Yes, you can switch funds according to your risk tolerance level except for the AIA Asian Debt Fund, AIA Asian Equity fund, and AIA International High Dividend Fund.

Q: How do I know the unit price of my funds?

A: The unit prices for the Investment-Linked Funds are published in the Company's website at www.aia.com.my.

Q: What are the major exclusions for A-Life Wealth Premier?

A: **Death Benefit**

- This plan does not cover death due to suicide within 1 year from the Issue Date or Commencement Date of the policy, whichever is later.

TPD Benefit

- Willful exposure to danger or self-inflicted act while sane or insane;
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- 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;
- 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
- Pre-existing disability resulting from a physical or mental condition.

Accidental Death Benefit (inclusive of Public Conveyance and Natural Disaster)

- Willful exposure to danger or self-inflicted act while sane or insane;
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- 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 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.

Note: The list is non-exhaustive. Please refer to the policy contract for full details of the exclusions.

For your attention

General disclosures:

1. You should be satisfied that this plan will best serve your needs and that you can afford the premiums under this policy.
2. If this plan is cancelled within the 15-day free look period, the unallocated premiums, account value (if any), any cost of insurance and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
3. The cost of insurance for this plan is not guaranteed, you will need to pay additional premium if the cost of insurance is revised. The Company reserves the right to revise the cost of insurance by giving the policyholders 3 months' written notice.
4. Please note that the Company reserves the right to revise the Policy Charges and Fund Switching Fee by giving the policyholders 3 months' prior written notice.
5. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for further information.
6. The premium payment term is based on the terms chosen by you. Premium payments can be made annually, half-yearly, quarterly, or monthly.
7. You may consider purchasing a Single Premium Investment-Linked Insurance plan to maximise your investment returns with minimal life protection. However, this option may not fulfill all your life protection needs.
8. All benefits payable are subject to deduction of any indebtedness.
9. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Fund related disclosures:

1. You should be aware that any investment carries with it a certain level of investment risks which will be borne solely by you.
2. Your policy account value is not guaranteed and fluctuates based on the performance of the AIA Investment Fund. The potential risks in investing in the funds are borne solely by you.
3. The underlying assets of each fund are valued on each business day to determine the unit price of a unit.
4. The Company reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as temporary closure of any relevant Registered Exchanges or possible adverse effect of a general sale of investment in a short period.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the Sales Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

Contact Us & Find Out More

Hubungi Kami & Dapatkan Maklumat Lanjut

联络我们以了解更多

Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakili Sah AIA jika anda mempunyai apa-apa soalan. Kami sentiasa bersedia untuk membantu.

若您有任何疑问, 请联络您的AIA寿险策划师 / AIA授权代表。
我们乐意随时为您提供服务。



aia.com.my

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AIA Bhd.是在金融服务法2013 (Finance Services Act 2013)下持牌经营并由马来西亚国家银行监管。