

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: 08/12/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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).

1 What is PB Elite Signature?

PB Elite Signature (This is an INSURANCE PRODUCT) is a regular premium Investment-Linked Insurance Plan which offers a combination of insurance protection and investment. If the Insured dies during the term of the policy due to accidental or non-accidental causes, or is totally and permanently disabled¹, it pays the higher of the Sum Assured or Account Value at the time of claim.

¹ The Total and Permanent Disability (TPD) coverage is up to age 70 or expiry of the basic plan, whichever is earlier.

Note: You should refer to the Appendix for the more details.

2 Know Your Coverage / Benefits

As an illustration, for RM 6,540.00 annually, you will receive the following insurance coverage :	
Death Benefit	RM 500,000 or Account Value, whichever is higher.
Total and Permanent Disability (TPD) Benefit	RM 500,000 or Account Value, whichever is higher.
Accidental Death Benefit	RM 1,000,000 or Account Value, whichever is higher.
Accidental Death in Public Conveyance Benefit	RM 1,500,000 or Account Value, whichever is higher.
Wealth Bonus	RM 1,750.00 at the end of the Policy Year 10 and every subsequent 5 years thereafter, up to maturity at age 60.
Maturity Benefit	Upon maturity at age 60, 100% of the Account Value shall be payable.
Maturity Wealth Bonus	Upon maturity at age 60, an additional 25% of the Account Value, excluding Account Value from Ad Hoc Top-up Premium and Regular Top-up Premium, and subject to a maximum 25% of the Sum Assured of Basic Plan, shall be payable.
Vitality Wealth Bonus (Applicable if the Insured is an AIA Vitality member)	Upon termination of policy due to death or TPD claims or upon maturity at age 60, whichever is earlier, Vitality Wealth Bonus shall be payable. Vitality Wealth Bonus is subject to a maximum 30% of the Sum Assured of basic plan.
Death Benefit (Stay Invested Option)	Upon age 60 and the policy is in forced, the basic plan will continue with Stay Invested Option after the Maturity Date. The Account Value will remain and continue to be invested, until the Insured reaches age 85. The Death Benefit (Stay Invested Option) is RM10,000 or Account Value, whichever is higher.
Additional Coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on selected rider(s).

PB Elite Signature **excludes**:

- Suicide** - If death was due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, we will refund the Account Value (if any) as at the date of death without interest together with the total unallocated premium and policy charges deducted from the Issue Date or Commencement Date, whichever is later. The policy will then be terminated.
- Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later.

Note: This list is **non-exhaustive**. You must refer to insurance policy for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



Call us at:

1800-18-1464 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.pbebank.com/en/insure/wealth-management-and-planning/pb-elite-signature/>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	RM6,540.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
---------	--

Duration: until the Insured attains the age of 40

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).				
Premium allocated to purchase units	The premium allocated for regular premium is as follows:			
	Policy Year	1	2	3
	Premium Allocation Rate (%)	60.00%	60.00%	85.00%
	Premium Allocated (RM)	3,924.00	3,924.00	5,559.00
Please refer to the Sales Illustration for more details.				
You also have to pay the following fees and charges:				
Commission	5.75% of total premium payable or RM3,760.50 Please refer to the Sales Illustration for details on the commission in terms of amount and percentage of premium for each policy year.			
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grow older.			
Monthly Service Charge	RM 8.00 monthly to cover the administration cost of maintaining your policy.			
Fund Management Charge	Please refer to the respective Fund Fact Sheet for the details.			

4

Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
 - The Account Value of this product shall depend on the performance of your chosen investment fund(s).
 - The COI for this product is guaranteed. However, please note that the other fees and charges are not guaranteed. AIA Bhd. reserves the right to revise these charges by giving you a 3 months written notice prior to the next policy anniversary. You are required to top-up the premium to sustain coverage if the other fees and charges increase.
 - This product provides Five Years Guaranteed Coverage. However, when Five Years Guaranteed Coverage is revoked due to any reason, your policy will lapse when the Account Value is insufficient to pay for the COI and other fees and charges.
 - 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 the Account Value in your policy is insufficient to pay for the COI and other fees and charges.
 - You are given a late payment period of 14 days after the Grace Period. If premium remains unpaid at the end of this Late Payment Period, your policy may lapse when the Account Value in your policy is insufficient to pay for the COI and other fees and charges.
 - Automatic Fund Rebalancing feature – This feature rebalances your investment-linked funds to the original fund allocation of 50% in AIA Elite Adventurous Fund and 50% in AIA Elite Conservative Fund on quarterly basis to maintain the risk level of your portfolio over time.
 - 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.**
- Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms.

?

Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to AIA Bhd.

- Free-look Period:** You have the right to cancel the policy by giving AIA Bhd. a written notice. 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, Account Value (if any) and other policy charges which may have been incurred 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.
- After the Free-look Period:** You may surrender your policy by giving AIA Bhd. a written notice. The surrender value (if applicable) is the Account Value which is not guaranteed. Please refer to the Sales Illustration for more details. Please reconsider carefully as you may make a loss should you surrender the policy. The policy will then be terminated.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

200701032867 (790895-D)

Date: 08/12/2025

Other customers have read this PDS and found it helpful; **you should read it too.**

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).

1 What is PB Elite Waiver?

PB Elite Waiver (This is an INSURANCE PRODUCT) is a unit deducting rider which AIA Bhd. will pay the premium payment on your behalf up to the premium payment term of the basic plan, upon Insured's diagnosis of any one of the 38 covered critical illnesses or undergoes a covered surgery before the expiry of this rider.

The coverage for this rider is until the end of the premium payment term.

Please refer to the Appendix for the covered critical illnesses under this rider.

2 Know Your Coverage / Benefits

As an illustration, for RM 27.47 annually, you will receive the following insurance coverage :	
Death Benefit	Not available
Total and Permanent Disability Benefit	Not available
Critical Illness Benefit	RM 6,540.00 per annum

PB Elite Waiver **excludes**:

- any pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later.

Note: This list is **non-exhaustive**. You must refer to insurance policy for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:



Call us at:
1800-18-1464 (Care Line)
03-2056 1111 (Tel.)



Visit us at:
<https://www.pbebank.com/en/insure/wealth-management-and-planning/pb-elite-signature/>



Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:						
Premium		RM27.47 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.				
Duration: Up to the end of the premium payment term of the basic plan						
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).						
Premium allocated to purchase units		• The premium allocated for regular premium is as follows:				
		Policy Year	1	2	3	>= 4
		Premium Allocation Rate (%)	60.00%	60.00%	85.00%	100.00%
		Premium Allocated (RM)	16.48	16.48	23.35	27.47
		Please refer to the Sales Illustration for more details.				
You also have to pay the following fees and charges:						
Commission		5.75% of total premium payable or RM15.80 Please refer to the Sales Illustration for details on the commission in terms of amount and percentage of premium for each policy year.				
Cost of Insurance (COI)		The COI is deducted monthly from the Account Value and it generally increases as the Insured grow older.				

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
- The COI for this rider is guaranteed. However, please note that the other fees and charges are not guaranteed. AIA Bhd. reserves the right to revise these charges by giving you a 3 months written notice prior to the next policy anniversary. You are required to top-up the premium to sustain coverage if the other fees and charges increase.
- Waiting Periods for Critical Illness Benefit:
 - 60 days following the Issue Date or Commencement Date whichever is later, for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
 - 30 days following the Issue Date or Commencement Date, whichever is later, for all other critical illnesses.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms.



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. 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 premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.

APPENDIX

BASIC PLAN DESCRIPTIONS

Death Benefit

- In the event of death, the Sum Assured of basic plan or Account Value, whichever is higher, shall be payable.
- The coverage for Death Benefit is up to age 60.

Total and Permanent Disability (TPD) Benefit

- This benefit is issued for Insured with age 65 and below. The TPD Benefit Sum Assured may vary depending on AIA Bhd.'s underwriting assessment and subject to a maximum of RM8,000,000 per life.
- In the event of TPD, TPD Benefit Sum Assured or Account Value, whichever is higher, shall be payable.
- Account Value is payable in a lump sum payment if the Account Value is higher than the TPD Benefit Sum Assured and TPD Benefit Sum Assured is equivalent to the Sum Assured of basic plan. The policy will then be terminated.
- If TPD Benefit Sum Assured is payable, the Sum Assured of basic plan shall be reduced by the payment made under TPD. Also, the Account Value shall reduce proportionally by the percentage of TPD Benefit Sum Assured that has been paid. TPD Benefit will cease, but the policy will continue to be in force with the reduced Sum Assured and Account Value.
- The coverage term for TPD is up to age 60 of the Insured or expiry of the basic plan, whichever is earlier.

Accidental Death Benefit

- In the event of accidental death, 200% of the Sum Assured of basic plan, or Account Value, whichever is higher shall be payable.
- The coverage term for Accidental Death Benefit is up to age 60 or expiry of the basic plan, whichever is earlier.

Accidental Death in Public Conveyance Benefit

- In the event of accidental death in public conveyance, 300% of the Sum Assured of basic plan, or Account Value, whichever is higher shall be payable.
- The coverage term for Accidental Death in Public Conveyance Benefit is up to age 60 or expiry of the basic plan, whichever is earlier.

Notes:

1. The Accidental Death Benefit and Accidental Death in Public Conveyance Benefit are subject to the maximum per life limit as stated in the following table:

Age (Nearest Birthday) at point of claim	Maximum Per Life Limit
0 - 15 years	RM5,000,000
16 years and above	RM25,000,000

2. For Death Benefit, Accidental Death Benefit or Accidental Death in Public Conveyance Benefit, if there are more than one claim made under these benefits, only one claim whichever is higher shall be payable.

Wealth Bonus

- 0.35% of Sum Assured will be used to purchase units at 100% allocation rate and it will be credited into Savings Account at the end of the Policy Year 10 and every subsequent 5 years thereafter, up to maturity at age 60, provided that:
 - No withdrawals are made for the preceding 10 years for first Wealth Bonus payment and 5 years for every subsequent payment, from Protection and Savings Account; and
 - Premiums are paid up to date.

Maturity Benefit

Upon maturity at age 60, 100% of the Account Value shall be payable.

Maturity Wealth Bonus

Upon maturity at age 60, an additional 25% of the Account Value , excluding Account Value from Ad Hoc Top-up Premium (if any) and Regular Top-up Premium (if any) and subject to a maximum 25% of the Sum Assured of basic plan, shall be payable.

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 pay for the COI, fees and charges, provided all the following conditions are met:

- All the regular premium, PB Elite Signature Saver premium and Regular Top-up Premium (if any) have been paid on the due date or during the grace period or the late payment period; and
- The premium holiday has never been exercised; and
- All the revised regular premium, PB Elite Signature Saver premium and Regular Top-Up Premium (if any) for increase of COI have been paid on the due date or during the grace period or the late payment period; and
- Partial withdrawal has not been performed.

Stay Invested Option

- Upon the Insured reaches age of 60, and the policy is in forced, the basic plan will continue with Stay Invested Option after Maturity Date with Account Value remained and continues investing, until the Insured reaches age 85 or when the Account Value is lower than RM5,000; whichever is earlier.
- The minimum Account Value required to be maintained during Stay Invested Option period is RM5,000. If the Account Value is less than RM5,000, the policy will lapse and the Account Value will be payable. The policy will then be terminated.
- During the Stay Invested Option period, no premium payments are required. The Basic Plan's Sum Assured will be adjusted to RM10,000. While no COI will be deducted, other charges — such as the Fund Management Charge (FMC) and monthly service charge — will continue to apply.
- **Death Benefit (Stay Invested Option)**

In the event of death happened after age 60, the revised Sum Assured or Account Value, whichever is higher, shall be payable. The coverage for Death Benefit (Stay Invested Option) is up to age 85 or when the Account Value is lower than RM5,000; whichever is earlier.
- Upon reaching age 85, 100% of Account Value (if any) shall be payable.
- You may notify AIA Bhd. in advance to withdraw the Stay Invested Option before reaching age 60. Please note that if you choose to withdraw the Stay Invested Option, the basic plan shall be expired at age 60.

AIA VITALITY

Vitality Wealth Bonus

- 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 388561-T).
- If the Insured is an existing AIA Vitality member or sign up as an AIA Vitality member upon your purchase of PB Elite Signature, you are entitled to an extra benefit called Vitality Wealth Bonus.
- You will be granted with an initial Vitality Wealth Bonus percentage of 30%. Vitality Wealth Bonus Percentage will change based on the Insured's AIA Vitality Status at every Vitality Wealth Bonus Anniversary.
- The quantum of adjustment in Vitality Wealth Bonus Percentage (%) shall be based on the following AIA Vitality Status table:

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Wealth Bonus Percentage (%)	+1.0% (Vitality Wealth Bonus Percentage (%) increases by 1% from the previous year)	0.0% (No change (0%) in Vitality Wealth Bonus Percentage (%) from the previous year)	-2.0% (Vitality Wealth Bonus Percentage (%) decreases by 2% from the previous year)	-4.0% (Vitality Wealth Bonus Percentage (%) decreases by 4% from the previous year)

- Vitality Wealth Bonus Percentage will be locked in at age fifty-five (55) of the Insured or on the twentieth (20th) Vitality Wealth Bonus Anniversary from the Vitality Wealth Bonus Effective Date, whichever is later.
- Vitality Wealth Bonus is determined by multiplying the higher of Vitality Wealth Bonus Percentage upon payout or the Locked-in Vitality Wealth Bonus Percentage with the Account Value (exclude Account Value from Ad Hoc Top-up Premium and Regular Top-up Premium), subject to a maximum 30% of the Sum Assured of Basic Plan.
- Vitality Wealth Bonus is payable upon maturity at age 60 or upon termination of policy due to death or TPD claim, whichever is earlier.
- If your AIA Vitality status is Bronze or Silver, the Vitality Wealth Bonus Percentage (%) may decrease to zero percent (0%) eventually that reflects a negative change in Vitality Wealth Bonus Percentage (%). It will not fall below zero percent (0%) and will remain at zero percent (0%) until there is a positive change in Vitality Wealth Bonus Percentage (%). If Vitality Wealth Bonus Percentage is zero, you will not receive any Vitality Wealth Bonus.
- Vitality Wealth Bonus will cease upon the occurrence of any of the following events:
 - (I) Upon payment of Vitality Wealth Bonus; or
 - (II) If the Insured ceases to be an AIA Vitality member; or
 - (II) If the policy has lapsed, surrendered or terminated;whichever occurs earlier.

LIST OF CRITICAL ILLNESSES

The list of 38 covered Critical Illnesses under PB Elite Waiver is as follows:

1) Stroke	20) Multiple Sclerosis
2) Cancer	21) Paralysis of Limbs
3) Heart Attack	22) Muscular Dystrophy
4) Coronary Artery By-Pass Surgery	23) Alzheimer's Disease / Severe Dementia
5) Serious Coronary Artery Disease	24) Motor Neuron Disease
6) Heart Valve Surgery	25) Parkinson's Disease
7) Fulminant Viral Hepatitis	26) Terminal Illness
8) End Stage Liver Failure	27) Encephalitis
9) Primary Pulmonary Arterial Hypertension	28) Benign Brain Tumour
10) End Stage Lung Disease	29) Major Head Trauma
11) Kidney Failure	30) Bacterial Meningitis
12) Surgery to Aorta	31) Brain Surgery
13) Chronic Aplastic Anaemia	32) Medullary Cystic Disease
14) Major Organ / Bone Marrow Transplant	33) Loss of Independent Existence
15) Blindness - Permanent and Irreversible	34) HIV infection due to Blood Transfusion
16) Deafness - Permanent and Irreversible	35) Cardiomyopathy
17) Loss of Speech	36) Full-blown AIDS
18) Coma	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
19) Third Degree Burns	38) Systemic Lupus Erythematosus with Severe Kidney Complications

OTHERS

- (i) Fund switching – If you find that the investment fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch the fund at any time. Fund switching is currently free. AIA Bhd. reserves the right to impose / revise a fee by giving a 3 months written notice to the policyowner.
- (ii) Ad Hoc Top-up Premium - After the policy is incepted, you have the flexibility to increase your Account Value by paying Ad Hoc Top-up Premium. Any Ad Hoc Top-up Premium paid will be credited into the Protection Account and will be used to purchase units in your chosen investment fund(s), based on 95% allocation rate.
- (iii) Partial Withdrawal – Partial withdrawals are allowed. Such withdrawals may reduce the Sum Assured and will revoke the Five Years Guaranteed Coverage.
- (iv) Premium Holiday –
 - a. 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.
 - b. You have to ensure that your Account Value is sufficient to pay for the COI and other fees and charges in order to enjoy uninterrupted insurance coverage.
 - c. Five (5) Years Guaranteed Coverage will be revoked if premium holiday is exercised.
- (v) 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 / are aware of the policy that you have purchased.
- (vi) Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- (vii) Please keep a copy of your bank-in slip and refer to the proposal form for terms and conditions of the interim cover provided.
- (viii) 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.
- (ix) If your financial needs change over time, you have the flexibility to adjust your coverage and / or premium to better suit your needs. For assistance, please contact AIA Bhd.
- (x) Please refer to the policy contract and fund fact sheets for information of the 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.
- (xi) If you have not received your policy contract within the timeframe outlined in the Customer Charter on AIA's website, please reach out to AIA Bhd. for assistance.
- (xii) 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.

Important Note: You should refer to the policy contract for the full list of terms and conditions under this product.