



PUBLIC BANK

PUBLIC BANK BERHAD

Menara Public Bank, 146 Jalan Ampang,
50450 Kuala Lumpur, Malaysia.

Underwritten by:



For more information, please visit the Bank's website,
call +603 2170 8000 or visit any PB branch.



PUBLIC BANK BERHAD 196501000672 (6463-H)
Member of PIDM

RCB
Red Carpet
BANKING

PB Signature Legacy

(This is an insurance product)

YOUR LEGACY, YOUR PRECIOUS GIFT FOR YOUR LOVED ONES



AIA Bhd. is a member of PIDM.
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).



After putting in decades of hard work towards building my wealth, I have finally accumulated an amount that I'm happy with. I am finding ways to maximise this accumulated wealth so that I can leave a legacy to my loved ones should anything unfortunate happen to me.

A couple of days ago, I had a chat with my Public Bank Financial Executive, Mr. Tan, about my financial plans. He introduced me to the **PB Signature Legacy** (this is an insurance product), a product that ensures my hard-earned wealth is preserved, and my legacy will last for generations.

WHAT DOES PB SIGNATURE LEGACY OFFER?



SINGLE PREMIUM PAYMENT WITH ENTRY AGE UP TO 80 YEARS OLD AND COVERAGE UP TO 100 YEARS OLD

Pays one-time¹ premium start from RM200,000 with entry age from 45 years old to 80 years old and covers you up to 100 years old².



TOKEN OF APPRECIATION FOR STAYING WITH US WITH WEALTH BONUS

At the end of Policy Year 10 and 15, Wealth Bonus i.e. **2.50% of the single premium** paid at the point of policy inception will be rewarded. **Wealth Bonus** will be used to purchase units from the fund(s) based on the latest selection in the policy with 100% allocation rate. Units purchased will be credited to your account value.

Wealth Bonus will be payable provided that no withdrawals are made for Policy Year 1 to 10 for the first payment of Wealth Bonus, and Policy Year 11 to 15 for the second payment of Wealth Bonus from your account.



HIGH PROTECTION ON THE FUTURE OF YOU AND YOUR LOVED ONES

Life is full of possibilities, but it can also be unpredictable. Ensuring you and your loved ones financial future is secured should any misfortunate strike is important.

a) Death Benefit

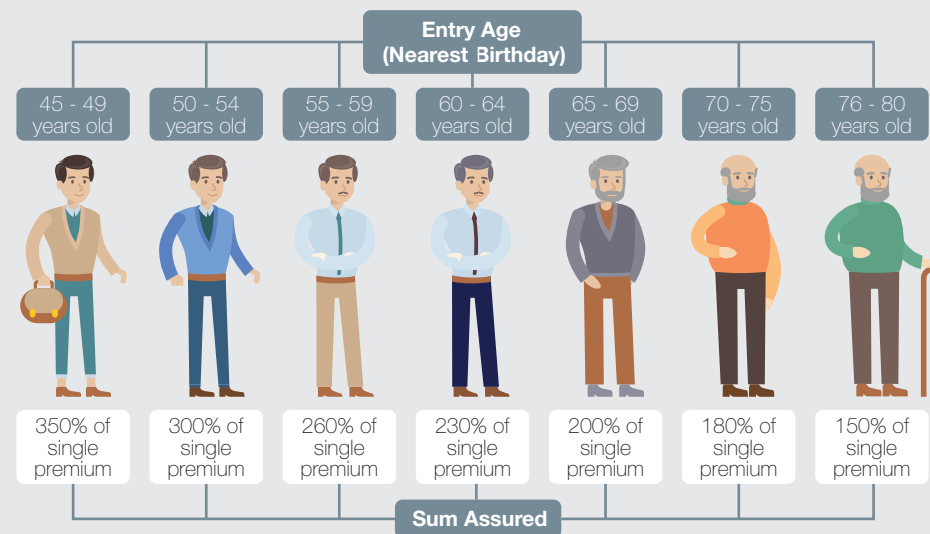
In the event of you passed away, the higher of the following will be payable:

Sum Assured*

OR

Account Value

* The Sum Assured payable depends on the entry age as shown below, plus any top-up premiums, and less any withdrawals of account value.



b) Maturity Benefit

To celebrate your survival to the maturity of your policy, **100% of the account value** less any indebtedness will be payable upon maturity.

¹ The cost of insurance of this product is not guaranteed. AIA Bhd. reserves the right to revise the cost of insurance of this product by giving 3 months' notice. You are required to pay additional premium when there is a revision of cost of insurance for this product.

² Provided the policy remains in force and the account value is sufficient to pay for the cost of insurance and other charges of the policy.



OPTION TO ENROLL WITHOUT MEDICAL CHECK UP

- Healthy customers will be given the option to enroll in the product without a medical check up, and the death benefit payable shall be subject to the reduced sum assured³.



MAXIMISE YOUR INVESTMENT VALUE AT ANY TIME

- You have the flexibility to top-up⁴ your investment when the opportunity arises, or withdraw⁵ the money when you need it.
- You can enjoy unlimited fund switching between different fund profiles at any time according to your risk tolerance level⁶.

³ Terms and conditions apply. Please refer to the sales illustration, product disclosure sheet or policy contract for further information.

⁴ Minimum amount of ad hoc top-up premium is RM500. You may contribute ad hoc top-up premium anytime after policy inception.

⁵ Referring to partial withdrawal facility - the minimum withdrawal amount is RM1,000 and subject to a minimum account value balance of RM4,000 after withdrawal. Wealth Bonus will be revoked if withdrawals are made in Policy Year 1 to 10 for the first payment of Wealth Bonus and Policy Year 11 to 15 for the second payment of Wealth Bonus from your account.

⁶ Referring to fund switching facility.

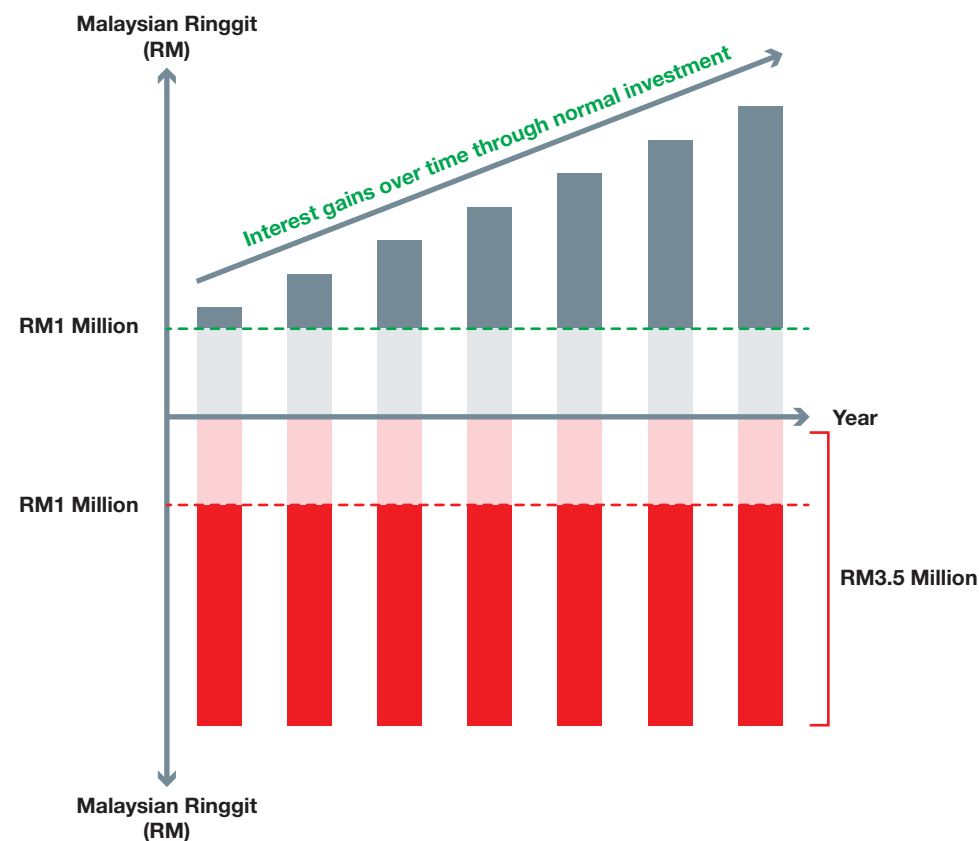
MAXIMISE LEGACY FOR YOU AND YOUR LOVED ONES



Mr. Tan has decided to use RM1 million to generate legacy for his loved one.

If he accumulate his legacy via normal investment, it will take time to build up his legacy.

(i) Normal Investment



(ii) PB Signature Legacy

With **PB Signature Legacy**, he immediately created a legacy of RM3.5 million for his loved one which will be payable when he passed away.

Note:

This scenario assumes sum assured is higher than account value upon death of the insured. Please refer to the sales illustration and product disclosure sheet for further information.

BENEFITS AT A GLANCE

Benefit	Description
Death Benefit	Higher of: Sum Assured* OR Account Value * The Sum Assured payable depends on the entry age, plus any top-up premiums, and less any withdrawals of account value. Please refer to HIGH PROTECTION ON THE FUTURE OF YOU AND YOUR LOVED ONES section for more details.
Wealth Bonus	At the end of Policy Year 10 and 15, 2.50% of single premium will be used to purchase units from the fund(s) based on latest selection in the policy on 100% allocation rate. Units purchased will be credited to your account value. Wealth Bonus will be payable provided that no withdrawals are made for Policy Year 1 to 10 for the first payment of Wealth Bonus, and Policy Year 11 to 15 for the second payment of Wealth Bonus from your account. Note: Ad hoc top-up premium (if any) is not eligible for Wealth Bonus.
Maturity Benefit	Upon maturity at age 100, 100% of the account value shall be payable.
Option to Enroll Without Medical Check Up	Healthy customers will be given the option to enroll in the product without a medical check up, and the death benefit payable shall be subject to the reduced sum assured ³ .

³ Terms and conditions apply. Please refer to the sales illustration, product disclosure sheet or policy contract for further information.

PREMIUM ALLOCATION

Allocated Premium

The premiums that you have paid will be used to purchase the units from the AIA Investment Funds based on the Fund Profile of your choice.

The premium shall be allocated to the account value based on the allocation rate below:

Premium Type	Premium Allocation
Single Premium	95%
Ad Hoc Top-up Premium*	95%

* Allowable after policy inception

Unallocated Premium

The premiums that you have paid that is not allocated to purchase units will be used for AIA Bhd.'s expenses and direct distribution cost, including the commission payable to Public Bank Berhad.

The commission on the Single Premium and Ad Hoc Top-up Premium is as below:

Premium Type	Commission
Single Premium	3.75%
Ad Hoc Top-up Premium	3.75%

FREQUENTLY ASKED QUESTIONS

Q: What is PB Signature Legacy?

A: **PB Signature Legacy** is a single premium Investment-Linked Insurance Product that provides high insurance coverage against death and investment returns. This product also provides a Wealth Bonus at the end of Policy Year 10, and 15 to boost your account value, provided that no withdrawals are made for Policy Year 1 to 10 for the first payment of Wealth Bonus, and Policy Year 11 to 15 for second payment of Wealth Bonus from your account. Please refer to TOKEN OF APPRECIATION FOR STAYING WITH US WITH WEALTH BONUS section for more details.

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.

Q: Who is eligible to buy PB Signature Legacy?

A: This product is available for Insured with entry age between 45 years old and 80 years old. The policy owner must be Red Carpet Banking ("RCB") customers with minimum entry age of 18 years old.

Q: What is the minimum single premium for the PB Signature Legacy?

A: The minimum single premium of the PB Signature Legacy is RM200,000.

Q: What is the death benefit payable for PB Signature Legacy?

A: The death benefit payable is the higher of the following:

Sum Assured*	OR	Account Value
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* The Sum Assured payable depends on the entry age as shown below, plus any top-up premiums, and less any withdrawals of account value.

Entry Age (Nearest Birthday)	Sum Assured
45 - 49 years old	350% of single premium
50 - 54 years old	300% of single premium
55 - 59 years old	260% of single premium
60 - 64 years old	230% of single premium
65 - 69 years old	200% of single premium
70 - 75 years old	180% of single premium
76 - 80 years old	150% of single premium

Note: For healthy customers who choose to enroll in the product without a medical check up, the death benefit payable shall be subject to the reduced sum assured. Please refer to OPTION TO ENROLL WITHOUT MEDICAL CHECK UP section for more details.

Q: What is the coverage period for PB Signature Legacy?

A: This product covers you up to 100 years old (nearest birthday) provided the policy remains in force and the account value is sufficient to pay for the cost of insurance and other charges of the policy.

Q: Can I make a partial withdrawal from PB Signature Legacy?

A: Yes. Partial withdrawal is available for this product. Minimum withdrawal amount is RM1,000 and the minimum account value balance after withdrawal is RM4,000. Upon withdrawal, your sum assured may be adjusted and Wealth Bonus may be revoked.

Q: Is the buying and selling price the same?

A: Yes, there is only one price at which units are purchased and sold daily. The unit prices of AIA Investment Funds will be published in the AIA Bhd.'s website.

Q: What are the investment funds that you can choose from?

A: Depending on your investment objectives and risk profile, your portfolio will comprise of a mix of equity, balanced and fixed income.

Investment Preference (As indicated in Customer Fact Find Form)	Conservative / Moderately Conservative	Balance	Moderately Aggressive	Moderately Aggressive/ Aggressive
Fund Profiles	Profile A 80% Fixed Income, 20% Equity / Managed	Profile B 50% Fixed Income, 50% Equity / Managed	Profile C 20% Fixed Income, 80% Equity / Managed	Profile D 0% Fixed Income, 100% Equity / Managed

Fixed Income	Equity / Managed
- AIA Strategic Fixed Income Fund - AIA Global Fixed Income Fund	- AIA Balanced Fund - AIA Global Equity Income Fund - AIA Aggressive Fund - AIA Equity Dividend Fund - AIA Strategic Equity Fund - AIA Elite Adventurous Fund - AIA Asia Opportunity Fund - AIA Elite Conservative Fund

You also have the flexibility to switch between the different combination of the AIA Investment Funds to suit your changing needs at a later stage in life.

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.

FOR YOUR ATTENTION

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

A:

Fund Switching Fee	Fund switching is free currently. However, AIA Bhd. reserves the right to remove the free switches and / or revise the fund switching fee from time to time by giving at least 3 months' notice to you.
Cost of Insurance	- The monthly cost of insurance varies according to your gender, attained age and other rating factors will be charged to your policy by deducting sufficient number of units at the unit price every month from the account value. - The monthly cost of insurance is not guaranteed. AIA Bhd. reserves the right to revise the cost of insurance by giving you 3 months' notice. - Additional premium is required when there is a revision of cost of insurance for this product.
Fund Management Charge	You can refer to the fund fact sheet and sales illustration for the details on fund management charge. The fund management charge is not fixed. AIA Bhd. reserves the right to revise the fund management charge by giving you 3 months' notice.

Q: Are the premium paid for PB Signature Legacy eligible for income tax relief?

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

Q: What are the major exclusions for PB Signature Legacy?

- A: Any death arising from the occurrence of the following is not covered:
- 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 together with the unallocated premium and policy charges deducted, less any indebtedness from the issue date or commencement date, whichever is later. The policy shall then terminate.

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

General disclosures

- PB Signature Legacy** is solely distributed by Public Bank Berhad.
- This product is only available for policy owner which is Red Carpet Banking ("RCB") customer.
- You must disclose all material facts such as medical condition, and state your age correctly. The granting of the option to enroll without medical check up does not prejudice AIA's right to exercise the remedies available in accordance with the Financial Services Act 2013 (FSA), in the event of any mis-representation or non-disclosure.
- This is a single premium investment-linked insurance product which provides both protection and investment returns to you whilst the policy remains in force and the account value is sufficient to pay for the cost of insurance and other charges.
- You should ensure that the product meets your needs and that the premium payable under the policy is an amount that you can afford.
- You have the right to cancel this policy by giving AIA Bhd. a written notice. AIA Bhd. will refund you the account value established on the valuation date immediately following the date the notice is received by AIA Bhd., together with the unallocated premium and policy charges that have been deducted, less any expenses which have been incurred for any medical examination. Such notice must be signed by you and received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. If in your application, you have selected to receive a hardcopy of your policy contract, such request must be made within 15 days after you have received your policy contract.
- Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Cost of Insurance

- The monthly cost of insurance varies according to your gender, attained age and other rating factors will be charged to your policy by deducting sufficient number of units at the unit price every month from the account value.
- The monthly cost of insurance is not guaranteed. AIA Bhd. reserves the right to revise the cost of insurance by giving you 3 months' notice.
- Additional premium is required when there is a revision of cost of insurance for this product.

Fund-related disclosures

- Investment assets of each underlying fund are valued on each business day to determine the unit price of a unit. In the case of listed securities, the market value of the fund's assets is determined by the price quoted on the relevant Registered Exchanges. For more details on the basis of valuation for other asset classes, please refer to your policy contract.
- Single pricing is used where there is only one price at which units are purchased and sold.
- The creation and cancellation of units are based on the unit price.
- The unit prices of the AIA Investment Funds will be published in AIA Bhd. website at AIA.COM.MY.
- The past performances of the funds may not be a reliable guide to future performance which may be different.
- AIA Bhd. reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as possible adverse effect of a general sale of investment in a short period or temporary closure of any relevant Registered Exchanges.

This brochure contains only a brief description of the product and is not exhaustive. It is to be used in conjunction with sales illustration, product disclosure sheet, and AIA Fund Fact Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

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Underwritten by:



Contact details:

AIA Bhd. 200701032867 (790895-D)
Menara AIA, 99 Jalan Ampang,
50450 Kuala Lumpur.

Care Line: 1800-18-1464
Tel: 03-2056 1111
Website: AIA.COM.MY

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