



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

empower 2

(This is an INSURANCE PRODUCT)
PUTTING YOU IN CONTROL OF YOUR LIFE



AIA Bhd. is a member of PIDM.
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or PIDM (visit www.pidm.gov.my).



empower 2

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PUTTING YOU IN CONTROL OF YOUR LIFE

Your priorities change as you travel through the journey of life. While you explore the opportunities that lie ahead of you, it is important to consider some of life's potential challenges so that you are well-prepared for the future that awaits you.

The good news is that you don't have to walk this journey alone. Introducing **empower 2**, a comprehensive protection plan designed to be a safety net in your journey of life. It prepares you for any unexpected challenges, so that you can keep moving forward with confidence.

What's more, when you sign up as an AIA Vitality member, you are set to embark on a healthier journey and be rewarded as you progress through these important milestones.

When you know that you are in control over your life, you can live life to the fullest. A rewarding adventure awaits when you sign up for **empower 2** today!

Choose empower 2 to enjoy:

- Comprehensive protection in one plan
- Wide selection of investment funds to allow you to take charge on how your money is invested
- Flexibility to tailor the plan to meet your life's changing priorities

WHAT DOES **empower** 2 OFFER?

01



Comprehensive protection in one plan

You can get insurance protection for death and total and permanent disability (TPD)*, as well as investment opportunities, all in one plan. You can also choose from a wide range of optional riders to enhance your protection.

02



Take charge on how your money is invested

You can choose how your money is invested from a range of professionally managed investment funds. You can also switch your investment funds at no cost when your investment goals change.



03

Flexibility to adjust your coverage as your priorities change

This plan offers you the flexibility to increase or reduce your coverage from time to time, to meet your ever-changing needs.

*TPD coverage is up to age 70.

HOW TO GET STARTED?

STEP 3
CHOOSE OPTIONAL RIDERS
TO ENHANCE YOUR COVERAGE



STEP 3

STEP 2
CHOOSE YOUR
INVESTMENT-LINKED FUNDS
BASED ON YOUR RISK APPETITE



STEP 2

STEP 1
CHOOSE YOUR
COVERAGE AMOUNT
FOR **empower** 2



STEP 1

OPTIONAL RIDERS TO ENHANCE YOUR PROTECTION

To enjoy comprehensive protection, you may choose to add the following optional riders to your empower 2 plan:

Critical illness protection

PB Prime Accelerated Critical Cover

Provides basic coverage on critical illnesses.

PB Prime Critical Cover*

Provides protection for up to 3 critical illnesses.

PB Prime Early Critical Cover*

Provides coverage on early stage critical illness.

PB Prime Lady Care* & PB Prime Lady Care Premier*

Provides financial support to protect the person covered against specific female illnesses and maternity complications (for PB Prime Lady Care Premier only).

Accident protection

PB Prime Accidental Death and Disability

Provides additional protection against unforeseen accidents.

Income protection

PB Prime Income Safe* & PB Prime Income Safe Plus*

Provides you or your family with monthly income for 5 years if the person covered passes away, suffers TPD or is diagnosed with a critical illness (for PB Prime Income Safe Plus only).

PB Prime Survivor Income

Provides you or your family with monthly income for 5 years if the person who pays for the policy passes away, suffers TPD or is diagnosed with a critical illness.

Premium protection

PB Prime Living Waiver of Premium

Waives the premium if the person covered suffers TPD or is diagnosed with a critical illness.

PB Prime Enhanced Payor Waiver of Premium

Waives the premium if the person who pays for the policy passes away, suffers TPD or is diagnosed with a critical illness.

PREMIUM ALLOCATION

The regular premium that you have paid shall be allocated to your policy to purchase units from AIA Investment Funds as follows:

Policy Year	1	2	3	4	5	6 and above
Allocation Rate (%)	60	60	60	80	90	100

Any single / regular top up premium that you make shall be allocated to your policy with allocation of 95%.

The proportion of premium that is not allocated into units is used for AIA Bhd.'s expenses including commissions for Public Bank Berhad.

The commission on your regular premium is shown as below:

Policy Year	1	2 - 3	4 - 10	11 and above
Commission Rate (%)	25	15	5	0

Note: This amount includes the amount that Public Bank Berhad may also be entitled to for the duration of your policy provided they meet the performance criteria set by AIA Bhd.

For single / regular top-up premium, a commission of 3.75% will be payable.

* For more information, please refer to the brochures of the respective riders.

Alternatively, you may also refer to the Product Disclosure Sheet (PDS) and Sales Illustration (SI) for further information on the riders.

FREQUENTLY ASKED QUESTIONS

Q: What is empower 2?

A: **empower 2** is a regular premium Investment-Linked Insurance Plan that provides comprehensive protection and investment opportunities all in one plan. The plan offers coverage on death and TPD. It also comes with the flexibility to enhance the coverage by offering a wide range of optional riders.

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 empower 2?

A: This plan is available to individuals aged between 14 days old and 70 years old (nearest birthday).

Q: How long do I need to pay the premiums for?

A: Premiums are payable for the entire policy duration up to age 100. Premiums can be paid annually, half-yearly, quarterly or monthly.

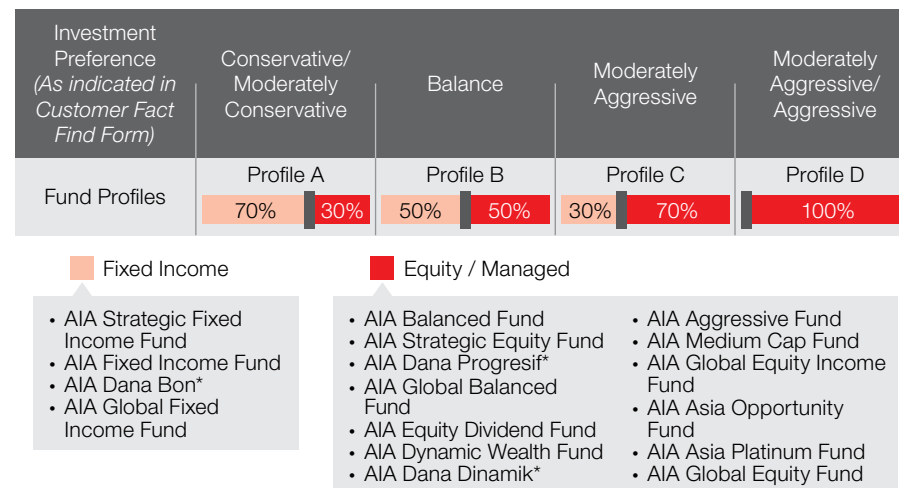
Q: What are the fees and charges that I have to pay?

Policy Fee	A policy fee of RM 8.00 will be deducted monthly via cancellation of units at unit price from your investment funds.
Fund Switching Fee	There is no fund switching fee currently. However, AIA Bhd. reserves the right to remove the free switches and / or revise the switching fee from time to time by giving 3 months' notice to you.
Insurance Charge	The insurance charge which varies according to your age, gender, occupation and health condition, will be levied every month for this plan and its riders (if any). This would be deducted via cancellation of units at unit price from your investment funds.
Fund Management Charge	You can refer to the Fund Fact Sheet and Sales Illustration for the details on fund management charge.
Processing Fee	Other than the above fees and charges, there is currently no processing fee for other transactions such as partial withdrawal or to utilise the investment top up facility. However, AIA Bhd. reserves the right to impose a processing fee for such transactions in the future.

Note: The above fees and charges are not guaranteed. AIA Bhd. reserves the right to revise the fees and charges by giving you 3 months' notice.

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

A: Depending on your investment objectives and risk profile, your portfolio will comprise of a mix of equity, managed and fixed income fund(s).



* Although the fund(s) invest in Shariah-approved securities, the investment-linked insurance plan that utilizes the fund(s) is not classified as a Shariah-compliant product.

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 on the AIA Investment Funds, please refer to the AIA Fund Fact Sheet.

Q: Can I take a break from premium payments?

A: Yes, it is possible. However, to enjoy uninterrupted insurance coverage during this period, you have to ensure that the units in your investment fund are enough to cover the insurance charges, other fees and charges of the policy. Taking a break from paying your premiums will reduce your fund value.

FOR YOUR ATTENTION

Q: What do I get upon surrender of policy, policy maturity or death / TPD?

A:

Benefits	Surrender	Maturity	Death / TPD
Coverage Amount	✗	✗	✓
Fund Value	✓	✓	✓*

Note: Benefits are payable provided that the policy remains in force and the fund value is sufficient to pay for the insurance charges, other fees and charges of the policy. It is subject to deduction of any indebtedness.

* If you make a claim on TPD, you can choose to have your fund value remains invested in the policy.

Q: Are the premiums paid for empower 2 eligible for income tax relief?

A: Yes, this policy 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 empower 2?

- A:
- Death due to suicide within 1 year from the date of issue or the date of reinstatement of the policy, whichever is the later. AIA Bhd.'s liability shall be limited to the total investment value determined as at the date AIA Bhd. receives the written notification of death without interest together with the total unallocated premium, insurance charges, other fees and charges of the policy deducted from the date of issue or the date of reinstatement of the policy, whichever is later. Thereafter, the policy shall be terminated.
 - Any TPD arising from the occurrences of the following is not covered:
 - a) Any self-inflicted injuries while sane or insane, whether or not disability was caused directly or indirectly as a result of the said injuries; or
 - b) Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft; or
 - c) Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war whilst under orders for warlike operations or restoration of public order; or
 - d) War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war; or
 - e) Pre-existing illness; or
 - f) Being involved in any unlawful act.

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

General disclosures

- **empower 2** is solely distributed by Public Bank Berhad.
- You must disclose all material facts such as medical condition, and state your age correctly.
- You should ensure that the plan 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 fund 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.
- It is not advisable to hold the policy for a short period of time in view of the high initial cost. Early termination of this policy may give you back less than the total premiums paid.
- 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.
- Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- AIA Vitality is a program that supports and rewards its members for making healthier choices every day and is offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)). Please visit <https://www.aia.com.my/en/aia-vitality.html> for further information.

Insurance charges

- The monthly insurance charges 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 fund value.
- The monthly insurance charges are not guaranteed. AIA Bhd. reserves the right to revise the insurance charges by giving you 3 months' notice.
- Additional premium is required when there is a revision of insurance charges for this product.
- If you purchase too many riders, the deduction of insurance charges for the riders may deplete your fund value.

Fund-related disclosures

- You should be aware that any investment carries with it a certain level of investment risks which will be borne solely by you. Please refer to the respective fund fact sheet at <https://www.aia.com.my/en/about-aia/financial-investment-info/investment-linked-funds.html> for the details.
- Your policy account value is not guaranteed and fluctuates based on the performance of the AIA Investment Funds. The potential risks in investing in the funds are borne solely by you. Past performance of the fund is not an indication of its future performance.
- The underlying assets of each fund are valued on each business day to determine the unit price of a unit.
- AIA 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 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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