



PUBLIC BANK

PUBLIC BANK BERHAD

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Underwritten by:



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

PB Signature Heritage (This is an INSURANCE PRODUCT)

A TIMELESS CURRENCY,
A LASTING LEGACY

Vitality Bonus
with
AIA Vitality



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).



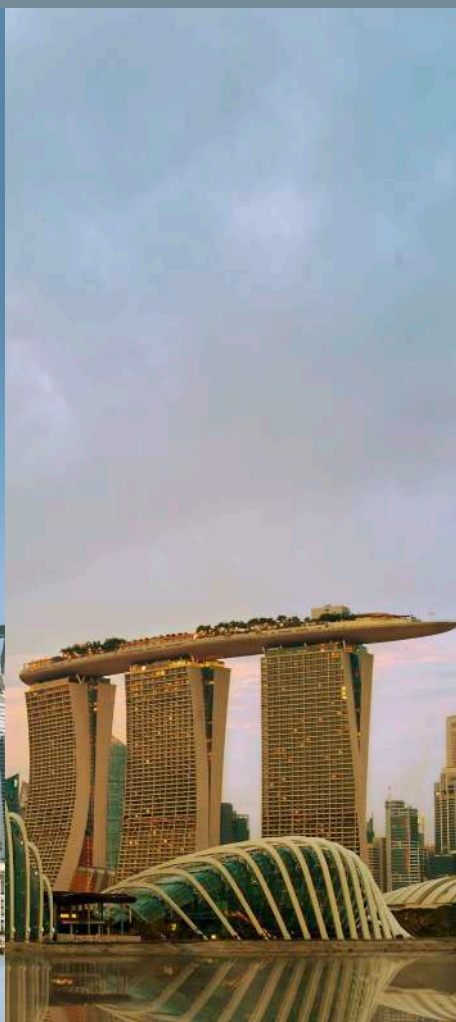
PRESERVING LEGACIES, SECURING FUTURES

You have dedicated years to building your wealth, navigating markets, and seizing opportunities that many only dream of. Your financial success is a testament to your hard work. As you build and protect your wealth, planning for the future becomes more than just a goal, it becomes a necessity. In a world of constant change, some things remain timeless: the values you hold, the dreams you build, and the legacies you leave behind.

We believe that your legacy is more than just wealth. With **PB Signature Heritage**, you're not just protecting what's important - you're preserving a story worth telling for years to come. Because some legacies are too precious to leave unguarded. Let us protect yours.

PB Signature Heritage provides an exclusive foreign currency indexing feature, allowing your coverage to be indexed with global currencies such as United States Dollar (USD), Singapore Dollar (SGD), Chinese Yuan Renminbi (CNY), British Pound Sterling (GBP) and Australian Dollar (AUD).

You can secure your assets in a currency of your choice, ensuring protection against economic fluctuations. This flexibility supports you to maintain the enduring value of your legacy, delivering confidence and stability, even in volatile markets. Furthermore, every premium you contribute will be fully allocated to your policy to maximise your wealth building potential with our professionally managed funds and stewardship funds.



WHAT DOES PB SIGNATURE HERITAGE OFFER?



6 CURRENCY OPTIONS

6 currency options - USD/SGD/CNY/GBP/AUD/MYR. If you have chosen foreign currency for your Basic Sum Assured, the Basic Sum Assured will be payable in a USD/SGD/CNY/GBP/AUD equivalent amount in RM. The best part is, the currency rate at inception will be locked and served as the minimum currency rate of your policy.



100% PREMIUM ALLOCATION

To fully capitalise on growth opportunities, 100% of your premiums are invested from day one into any of our investment-linked funds and will be further enhanced with our bonuses.



FLEXIBLE COVERAGE TERM

Choices of coverage term until age 80, 100, or 120 that perfectly match your legacy planning. Selection of age 80 and 100 will auto extend the coverage to age 120, subject to account value availability.



FLEXIBLE PREMIUM PAYMENT TERM

Choose between a single premium or regular premium payment term of 5 years and 10 years that best suits your financial planning.



ENJOY PREFERRED RATES BY BEING HEALTHY

You can enjoy lower premium and cost of insurance charges throughout your coverage term if you fulfill the medical conditions as set by us.



DEATH BENEFIT BEQUEST OPTION

You can opt for the death benefit to be paid either in lump sum or in annual payments up to 10 years. Entrust the management of your legacy to us as your reliable partner, ensuring your wealth is preserved and distributed exactly as you intend, without additional cost.



FULL WEALTH ACCESS WITH PROTECTION COVER RESET

Enjoy the freedom to use your wealth when needed, knowing your protection will automatically restore after 2 years from the withdrawal. You can enjoy this Cover Reset feature once during your whole policy term.

FOREIGN CURRENCY INDEXED COVERAGE – LOCK YOUR COVERAGE WITH TODAY'S EXCHANGE RATE

How Does It Work?



STEP 1

Select your preferred currency (USD/SGD/CNY/GBP/AUD/RM) and how much you would like to leave as legacy to your loved ones.

Example: You would like to leave USD 2 million as a legacy to your loved ones.



STEP 2

Convert to RM – for policies with selected coverage amount in USD/SGD/CNY/GBP/AUD.

The Basic Sum Assured of **PB Signature Heritage** will be derived by multiplying the coverage amount with the exchange rate of your selected currency.

Example: The Prevailing Currency Exchange Rate of USD used for this month is 4.5. **PB Signature Heritage** will incept at the Basic Sum Assured of **minimum** RM9 million.

The Basic Sum Assured of the policy will fluctuate with the Prevailing Currency Exchange Rate, which is determined by the middle rate available at the 5.00pm session as published by Bank Negara Malaysia on the last business day of the previous month.



STEP 3

Upon death / terminal illness, receive payout in the RM equivalent amount of your selected currency.

The death / terminal illness benefit will be payable in RM, by multiplying the chosen coverage amount with the selected country's Prevailing Currency Exchange Rate at the time of claim.

Scenario 1: The Prevailing Currency Exchange Rate of USD at the time of claim is 6.5, the death / terminal illness benefit¹ payable will be RM13 million / RM10 million² respectively.

Scenario 2: The Prevailing Currency Exchange Rate of USD at the time of claim is 3.0, the death / terminal illness benefit¹ payable will be RM9 million²

¹ The Terminal Illness Benefit accelerates the payment of the death benefit of your policy, subject to per life limit of RM10 million.

² Assuming account value of your policy is lower than the Basic Sum Assured.

YOUR LEGACY, THEIR FUTURE



Aaron, age 40, is married and has a child. To secure his family's future in the event of his passing, he purchases **PB Signature Heritage** for a coverage amount of USD 2 million with his child as the beneficiary.

However, he is concerned about his family's ability to handle the substantial inheritance. Hence, he opts for the death benefit bequest option to disburse his death benefit over 10 years, ensuring his family's long-term financial stability.



Aaron purchases
PB Signature Heritage
for a coverage amount
of USD 2 million.



He nominates his son
as the beneficiary and
opts for 10 years death
benefit bequest option.



RM13.884 million³
over 10 years

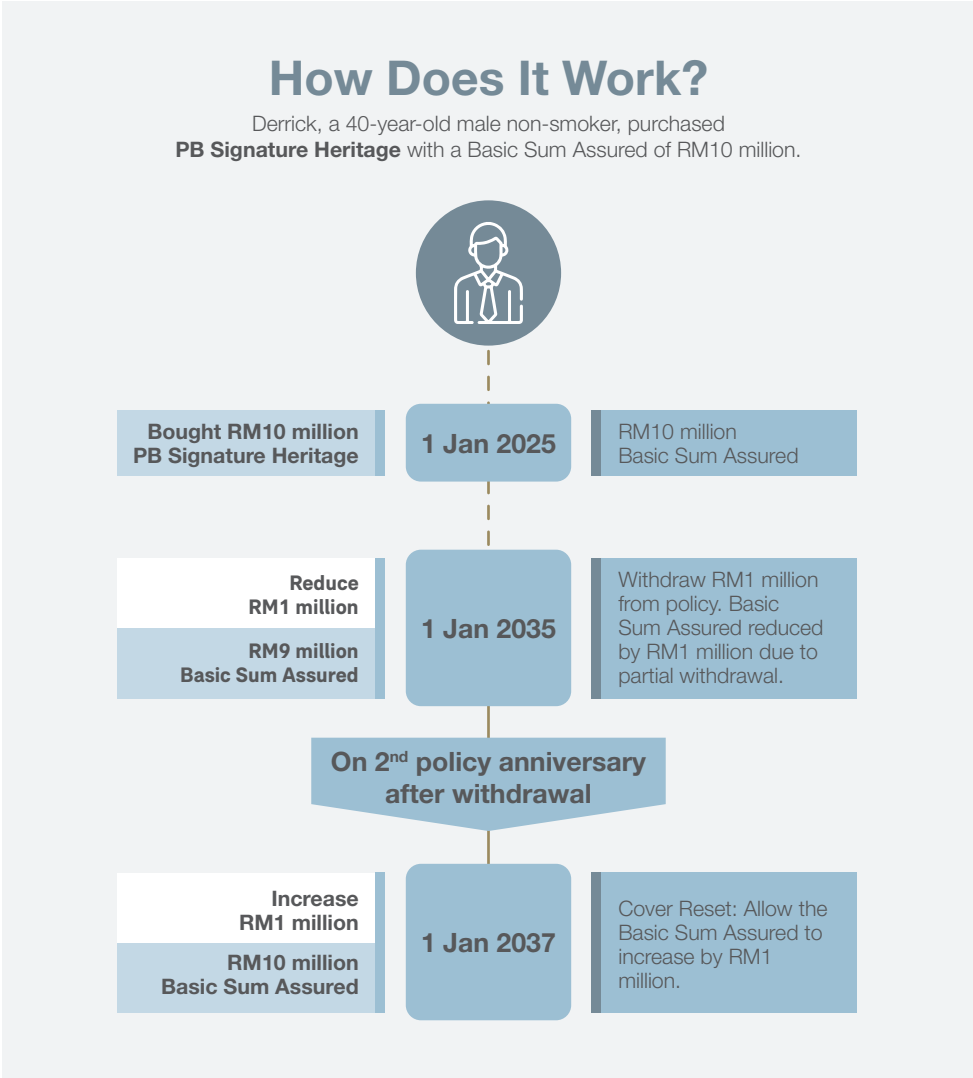
AIA will pay his son
RM1,388,400 per year
for 10 years.

³ Assuming the Prevailing Currency Exchange Rate of USD is 6.5 at the time of claim and account value is lower than Basic Sum Assured of the policy. Amount payable is calculated by multiplying the Death Benefit payable with relevant Death Bequest Factor. Please refer to policy contract for full details.

FREEDOM TO **RESET** YOUR **COVERAGE**

What is Cover Reset?

Withdrawal of your policy's Account Value may reduce your Basic Sum Assured. Cover Reset feature will increase the Basic Sum Assured based on the withdrawal amount, subject to 20% of Basic Sum Assured⁴. This feature will take effect on the 2nd policy anniversary from the withdrawal date. You can enjoy this Cover Reset feature once only during your whole policy term.



⁴ Refers to Basic Sum Assured before the first partial withdrawal that leads to a reduction in Basic Sum Assured.



**YOUR PROTECTION TODAY,
YOUR HERITAGE TOMORROW**

ELEVATE YOUR WEALTH JOURNEY WITH EXCLUSIVE REWARDS

1 Vitality Bonus

The Insured is encouraged to join AIA Vitality membership and remain active in the programme to enjoy exclusive rewards.

Vitality Bonus will be rewarded and accumulated every year based on the Insured's AIA Vitality Status as at forty-five (45) days before the policy anniversary, provided all premiums are paid up to date, depending on the premium payment option selected for the policy.

AIA Vitality Status	% of Single Premium / % of Annual Premium (Including PB Saver Premium)		
	Premium Payment Option		
	Single Pay	5-Pay	10-Pay
Gold	0.25%	1.25%	2.50%
Platinum	0.50%	2.50%	5.00%

The accumulated Vitality Bonus will be paid out upon termination of policy due to death/terminal illness or at maturity, subject to the maximum Vitality Bonus %, depending on the premium payment option selected for the policy.

Maximum Vitality Bonus %	% of Single Premium / % of Annual Premium (Including PB Saver Premium)		
	Premium Payment Option		
	Single Pay	5-Pay	10-Pay
	30%	200%	300%

Note: Vitality Bonus is **NOT** paid out upon lapse or surrender.

2 Loyalty Bonus

Earn the Loyalty Bonus which will be deposited as a lump sum payment into the Savings Account at the end of every 10th policy year, provided the policy is remain active, with all premiums are paid up to date, and no withdrawals are made, based on the premium payment option selected for the policy.

Payable at Policy Year	% of Single Premium / % of Annual Premium (Including PB Saver Premium)		
	Premium Payment Option		
	Single Pay	5-Pay	10-Pay
Every 10 years interval	8%	40%	80%

3 Maturity Bonus

In addition to Maturity Benefit, Maturity Bonus will be paid out at the end of contractual term, provided the policy remains active, with all premiums paid up to date, and no withdrawals are made, depending on the policy term and premium payment option selected for the policy.

Policy Term	% of Single Premium / % of Annual Premium (Including PB Saver Premium)		
	Premium Payment Option		
	Single Pay	5-Pay	10-Pay
< 25 years	20%	100%	200%
≥ 25 years	30%	200%	300%

BENEFITS AT A GLANCE

	Basic Sum Assured	Account Value	Vitality Bonus applicable if the Insured is AIA Vitality member
Surrender	✗	✓	✗
Maturity	100% of account value + any Maturity Bonus		✓
Death	• Basic Sum Assured; or • Account value from single premium / regular premium and any PB Saver Premium; whichever is higher, and any account value from Top-Up Premium.		✓
Terminal Illness	• Terminal Illness limit⁵; or • Account value from single premium / regular premium and any PB Saver Premium; whichever is higher, and any account value from Top-Up Premium.		Upon termination of policy due to terminal illness

⁵ The Terminal Illness benefit accelerates the payment of the death benefit of your policy, subject to per life limit of RM10 million.

Note: Benefits are payable provided that the policy remains in force and the account value is sufficient to pay for the insurance and other charges.

PREMIUM ALLOCATION

Allocated Premium

The premiums that you have paid will be split into single premium / regular premium and any PB Saver Premium, which shall then be allocated to protection account and savings account respectively to purchase units from the AIA Investment Funds.

Single premium / regular premium shall be allocated to protection account with allocation rate of 100%. Any regular top-up premium or ad hoc top-up premium that you make shall be allocated to savings account and protection account respectively, with allocation rate of 95%.

Any PB Saver Premium shall be allocated to savings account with allocation rate of 100%.

The commission payable to Public Bank Berhad is based on the single premium / regular premium as shown below.

Premium Payment Term (Years)	Commission Rate (%) for Policy Year					
	1	2	3	4	5	6 - 10
1	3.75	-	-	-	-	-
5	8.00	7.00	5.00	3.00	2.00	-
10	15.00	15.00	15.00	5.00	2.50	1.00

The commission on PB Saver Premium is 3.75%.

Unallocated Premium

The proportion of any top-up premium that is not allocated into units is used for AIA Bhd.'s expenses including commission for Public Bank Berhad.

The commission on regular top-up premium and ad hoc top-up premium is 3.75%, and are only available at servicing stage.

FREQUENTLY ASKED QUESTIONS

Q: What is PB Signature Heritage?

A: **PB Signature Heritage** is an Investment-Linked Insurance Plan which covers death and terminal illness.

The minimum Basic Sum Assured by currency of this plan shown in the table below:

Currency Option	Minimum Basic Sum Assured
RM	RM 2 million
USD	USD 500,000
SGD	SGD 650,000
CNY	CNY 3.5 million
GBP	GBP 500,000
AUD	AUD 750,000

If USD, SGD, CNY, GBP or AUD is selected, the death/terminal illness benefit will be payable in RM, based on the Basic Sum Assured chosen, multiplying with the selected country's Prevailing Currency Exchange Rate at the time of claim. The selected country's Prevailing Currency Exchange Rate is determined by the middle rate available at 5:00pm session as published by Bank Negara Malaysia on the last business day of the previous month.

Q: Who is eligible to buy PB Signature Heritage?

A: **PB Signature Heritage** is available for individuals aged between 18 to 80 years old. Entry age varies according to coverage term, as shown in the table below:

Coverage Term	Entry Age
Up to age 80	Age 18 to 65 years old
Up to age 100	Age 18 to 80 years old
Up to age 120	Age 18 to 80 years old

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

A: This plan provides coverage term options of up to age 80, 100 or 120.

If you select a coverage term of up to age 80 or 100, an Auto Extension of Coverage Term is provided at the time of application, where the coverage term of the policy will continue up to age 120 of Insured, **PROVIDED** there is sufficient account value to deduct for all the fees and charges of the policy. The policy will lapse when the account value has been fully utilised.

You may notify AIA Bhd. in advance to withdraw the Auto Extension of Coverage Term before the end of contractual term of the policy. If you choose to withdraw the Auto Extension of Coverage Term, the policy shall expire at your selected coverage term at age of 80 or 100 of the Insured.

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 the attained age of the Insured, and the cost of insurance will increase as you get older. The cost of insurance for this plan is not guaranteed, you are required to pay additional premium if the cost of insurance is revised. AIA Bhd. reserves the right to revise the cost of insurance by giving you 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) Policy expense charge

The policy expense charge will be deducted from the total account value, excluding any account value from Regular Top-Up and Ad hoc Top-Up Premium, for the first six (6) Policy Years, depending on the premium payment option selected for the policy.

Premium Payment Option	Premium Payment Frequency	Policy Expense Charge (per annum) (% of Account Value)					
		Policy Year					
		1	2	3	4	5	6
5-Pay	Monthly	6.000%	5.500%	5.000%	4.500%	4.000%	-
	Quarterly	5.700%	5.225%	4.750%	4.275%	3.800%	-
	Semi-Annual	5.400%	4.950%	4.500%	4.050%	3.600%	-
	Annual	4.800%	4.400%	4.000%	3.600%	3.200%	-
10-Pay	Monthly	9.500%	9.000%	8.500%	8.000%	7.500%	7.000%
	Quarterly	9.025%	8.550%	8.075%	7.600%	7.125%	6.650%
	Semi-Annual	8.550%	8.100%	7.650%	7.200%	6.750%	6.300%
	Annual	7.600%	7.200%	6.800%	6.400%	6.000%	5.600%
Single Pay	N/A	1.200%	1.200%	1.200%	1.200%	1.200%	-

v) Partial withdrawal charge

The partial withdrawal charge will be deducted from the total withdrawal amount, excluding any account value from Regular Top-Up and Ad hoc Top-Up Premium, if you perform partial withdrawal in the first six (6) Policy Years, depending on the premium payment option selected for the policy.

Premium Payment Option	% of Withdrawal Amount					
	Policy Year					
	1	2	3	4	5	6
5-Pay	25.0%	20.0%	15.0%	10.0%	7.5%	-
10-Pay	45.0%	40.0%	30.0%	25.0%	20.0%	10.0%
Single Pay	20.0%	15.0%	10.0%	5.0%	5.0%	-

vi) Surrender charge

The surrender charge will be deducted from the total surrender value, excluding any account value from Regular Top-Up and Ad hoc Top-Up Premium, if you surrender the policy in the first six (6) Policy Years, depending on the premium payment option selected for the policy.

Premium Payment Option	% of Account Value					
	Policy Year					
	1	2	3	4	5	6
5-Pay	25.0%	20.0%	15.0%	10.0%	7.5%	-
10-Pay	45.0%	40.0%	30.0%	25.0%	20.0%	10.0%
Single Pay	20.0%	15.0%	10.0%	5.0%	5.0%	-

vii) Premium holiday charge

- Single Premium
Not Applicable

- Regular Premium

The Premium Holiday Charge will be imposed at the rate as shown in the table below by deducting sufficient number of Units at the Unit Price every month from the account value, if You missed paying premium when due. This charge will be stopped once You resume the premium payment by paying Us full outstanding premium, including PB Saver Premium (if any).

Premium Payment Option	% of Total Outstanding Premium					
	Policy Year					
	1	2	3	4	5	6
5-Pay	5%	5%	5%	5%	5%	-
10-Pay	9%	9%	9%	9%	9%	9%

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

A: 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 PB Signature Heritage?

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

Investment Preference (As indicated in Customer Fact Find Form)	Conservative/ Moderately Conservative	Balance	Moderately Aggressive	Moderately Aggressive/ Aggressive
Fund Profiles	Profile A 70% Fixed Income, 30% Equity / Managed	Profile B 50% Fixed Income, 50% Equity / Managed	Profile C 30% Fixed Income, 70% Equity / Managed	Profile D 0% Fixed Income, 100% Equity / Managed

Fixed Income

- AIA Strategic Fixed Income Fund
- AIA Global Fixed Income Fund

Equity / Managed

- AIA Balanced Fund
- AIA Dana Progresif
- AIA Elite Conservative Fund
- AIA Global Balanced Fund
- AIA Aggressive Fund
- AIA Asia Opportunity Fund
- AIA Asia Platinum Fund
- AIA Asian Equity Fund
- AIA Dana Dinamik
- AIA Elite Adventurous Fund
- AIA Equity Dividend Fund
- AIA Dynamic Wealth Fund
- AIA Global Equity Fund
- AIA Global Equity Income Fund
- AIA Medium Cap Fund
- AIA New Horizon Fund
- AIA Strategic Equity 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.

Q: Am I eligible for fund switching?

A: Yes, you are allowed to switch funds according to your risk tolerance level.

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

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

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

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.

Any terminal illness arising from the occurrence of the following is not covered:

- any pre-existing illness, diseases, impairments or conditions from which the Insured is suffering prior to the issue date or reinstatement date of your policy, whichever is later, unless the Insured makes a declaration in the application for the policy or in the application for reinstatement of the policy, and such application is specifically accepted by AIA Bhd.
- terminal illness for which the symptoms first occurred prior to the issue date or reinstatement date of the policy, whichever is later, or for which the diagnosis of terminal illness was made within 30 days following the issue date or reinstatement date of the policy, whichever is later.
- if based on AIA Bhd.'s opinion, the diagnosis of terminal illness of the Insured was directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV). Infection shall be deemed to have occurred where blood or other relevant tests indicate, in our opinion, either the presence of HIV or antibodies to HIV.

FOR YOUR ATTENTION

General disclosures

- This brochure contains only a summary of the main features of this product and is not exhaustive. It does not constitute a policy. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for more details of the product before purchasing a policy, and refer to the terms and conditions in the policy for details of the features and benefits, exclusions and waiting periods under the policy.
- You should satisfy that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- You have the right to cancel this policy by giving AIA Bhd. a written notice. 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. AIA Bhd. will refund to you the unallocated premiums, account value (if any), and other fees and charges that have been deducted for the policy, less any expenses which may have been incurred for medical examination.
- 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.
- The cost of insurance for this plan is not guaranteed, you will need to pay additional premium if the cost of insurance is revised. AIA Bhd. reserves the right to revise the cost of insurance by giving you a 3-months written notice.
- You should continue paying your premiums regularly throughout the premium payment term to ensure that you are always fully protected under this plan. Your policy will lapse when the account value is insufficient to pay for the fees and charges of the policy.
- The premium paid for this product may qualify you for an individual tax relief, subject to final decision of the Inland Revenue Board of Malaysia.
- Premium can be made in single, annually, half-yearly, quarterly or monthly according to available payment methods.
- Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- 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 plan.
- This is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.
- 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.

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.

Underwritten by:



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