

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: 04/12/2025

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 Smart Link?

PB Smart Link (This is an INSURANCE PRODUCT) is a Single Premium Investment-Linked Insurance Plan (ILIP) which offers a combination of insurance protection and investment. If the Insured dies during the term of the policy or is totally and permanently disabled¹ (if such benefit is granted), it pays the higher of 125% of the Single Premium (plus any Ad Hoc Top-up Premium and less any prior withdrawals) or Fund Value at the time of claim. Upon maturity at age 100, the Fund Value shall be payable.

¹The Total and Permanent Disability (TPD) coverage is up to age 65 or expiry of the basic plan, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, for **RM 400,000.00** Single Premium, you will receive the following insurance **coverage**:

Death Benefit	(RM 500,000.00 + Ad Hoc Top-up Premium – withdrawals) or Fund Value, whichever is higher.
Total and Permanent Disability (TPD) Benefit	(RM 500,000.00 + Ad Hoc Top-up Premium – withdrawals) or Fund Value, whichever is higher. The TPD Sum Assured may vary depending on final result of AIA Bhd.'s underwriting assessment due to occupation or medical condition, subject to a maximum of RM 8,000,000 per life.
Maturity Benefit	Fund Value

PB Smart Link **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 Fund 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 the 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-smart-link/>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

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

Premium	RM400,000.00 Single Premium The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
Duration: Single Premium	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	95% of Single Premium or RM380,000.00 Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	3.75% of Single Premium or RM15,000.00
Cost of Insurance (COI)	The COI is deducted monthly from the Fund Value and it generally increases as the Insured grows older.
Policy Fee	RM 100.00
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 Fund Value of this product shall depend on the performance of your chosen investment fund(s).
- The COI and other fees and charges for the basic policy are not guaranteed and may be varied from time to time by giving 3 months written notice to policyowner. You are required to top-up the premium to sustain coverage if the COI or other fees and charges increase.
- The ILIP will lapse when the value of investment units is insufficient to pay the for the policy charges.
- **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 contract 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, Fund 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 Fund 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.

APPENDIX

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 policy owner.
- (ii) Ad Hoc Top-up Premium - After the policy is incepted, you have the flexibility to increase your Fund Value by paying Ad Hoc Top-up Premium. Any Ad Hoc Top-up Premium paid will be used to purchase units in your chosen investment fund(s), based on 95% allocation rate.
- (iii) 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.
- (iv) Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- (v) Please keep a copy of your bank-in slip and refer to the proposal form for terms and conditions of the interim cover provided.
- (vi) 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.
- (vii) 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.
- (viii) 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.
- (ix) 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.
- (x) 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.