

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 WealthElite Xtra 2?

PB WealthElite Xtra 2 (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 Sum Assured or Account Value at the time of claim. This plan also provides overseas critical illness treatment reimbursement, and you may add waiver of premium riders to enhance your protection.

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 more details.

2 Know Your Coverage / Benefits

As an illustration, for RM 3,052.00 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
Accidental Death Benefit	RM 1,000,000.00 or Account Value, whichever is higher.
Accidental Death in Public Conveyance Benefit	RM 1,500,000.00 or Account Value, whichever is higher.
Accidental Death due to Natural Disaster Benefit	RM 3,000,000.00 or Account Value, whichever is higher.
Overseas Critical Illness Treatment Benefit	Reimburse up to RM 250,000.00, subject to a maximum of RM2,000,000 per life for the medical treatment, and reimburse up to RM30,000 per life for flight ticket and daily allowance.
Maturity Benefit	Upon maturity at age 70, 100% of the Account Value shall be payable.
Maturity Boost	Upon maturity at age 70, additional 20% of the Account Value, excluding Account Value from Regular and Ad Hoc Top-up Premiums (if any) shall be payable. The Maturity Boost and Maturity Reward payable are subject to a maximum 20% of the sum assured of basic plan.
Maturity Reward	Upon maturity at age 70, additional RM 10,000 shall be payable, subject to all premiums being paid up to date. The Maturity Boost and Maturity Reward payable are subject to a maximum 20% of the sum assured of basic plan.
Vitality Wealth Boost (Applicable if the Insured is an AIA Vitality member)	Upon termination of policy due to death or TPD claim or upon maturity, whichever is earlier, Vitality Wealth Boost shall be payable. The Vitality Wealth Boost is subject to a maximum 20% of the sum assured of basic plan.
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 WealthElite Xtra 2 **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-wealthelite-xtra-2/>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:																												
Premium	RM3,052.00 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 70																												
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: <table><tr><td>Policy Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>>=6</td></tr><tr><td>Premium Allocation Rate (%)</td><td>60.00%</td><td>60.00%</td><td>60.00%</td><td>80.00%</td><td>90.00%</td><td>100.00%</td></tr><tr><td>Premium Allocated (RM)</td><td>1,831.20</td><td>1,831.20</td><td>1,831.20</td><td>2,441.60</td><td>2,746.80</td><td>3,052.00</td></tr></table> Please refer to the Sales Illustration for more details.							Policy Year	1	2	3	4	5	>=6	Premium Allocation Rate (%)	60.00%	60.00%	60.00%	80.00%	90.00%	100.00%	Premium Allocated (RM)	1,831.20	1,831.20	1,831.20	2,441.60	2,746.80	3,052.00
Policy Year	1	2	3	4	5	>=6																						
Premium Allocation Rate (%)	60.00%	60.00%	60.00%	80.00%	90.00%	100.00%																						
Premium Allocated (RM)	1,831.20	1,831.20	1,831.20	2,441.60	2,746.80	3,052.00																						
You also have to pay the following fees and charges:																												
Commission	2% of total premium payable or RM2,747 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 grows 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 and other fees and charges for this product are not guaranteed and may vary from time to time by giving a 3 months written notice to the policyowner. You are required to top-up the premium to sustain coverage if the COI and 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. - Waiting Periods for Overseas Critical Illness Treatment 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. - 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. 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.

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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 WaiverExtra 4?

PB WaiverExtra 4 (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 Total and Permanent Disability (occurs at age 70 and below), diagnosis of any one of the 44 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, you will receive the following insurance coverage:	
Death Benefit	Not available
Total and Permanent Disability Benefit	RM 3,052.00 per annum
Critical Illness Benefit	RM 3,052.00 per annum

PB WaiverExtra 4 **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.

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Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

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

Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
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	Please refer to the Sales Illustration for more details.

You also have to pay the following fees and charges:

Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.

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 COI and other fees and charges for this rider are not guaranteed and may vary from time to time by giving a 3 months written notice to the policyowner. You are required to top-up the premium to sustain coverage if the COI and 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 and Serious 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. Insurance charges which may have been 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. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.

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1 What is PB Spouse WaiverExtra 3?

PB Spouse WaiverExtra 3 (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 the Insured's spouse's death, Total and Permanent Disability (occurs at age 70 and below), diagnosis of any one of the 44 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 of the basic plan or when the Insured's spouse reaches the age of 100 years old, whichever is earlier.

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

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage:	
Death Benefit	RM 3,052.00 per annum
Total and Permanent Disability Benefit	RM 3,052.00 per annum
Critical Illness Benefit	RM 3,052.00 per annum

PB Spouse WaiverExtra 3 **excludes**:

- death due to suicide within one (1) year from the Issue Date or Commencement Date, whichever is later; or
- 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.

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Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:	
Premium	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
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	Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	This is a unit deducting rider. The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value and it generally increases as the Insured grows older.

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 COI and other fees and charges for this rider are not guaranteed and may vary from time to time by giving a 3 months written notice to the policyowner. You are required to top-up the premium to sustain coverage if the COI and 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 and Serious 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. Insurance charges which may have been 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. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.

APPENDIX

BASIC PLAN DESCRIPTIONS

Death Benefit

- 1. In the event of death (due to non-accidental causes), the sum assured of basic plan or Account Value, whichever is higher shall be payable.
- 2. The coverage for Death Benefit is up to age 70.

Total and Permanent Disability (TPD) Benefit

- This benefit is issued for Insured with age 69 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, the amount payable is equivalent to the TPD Benefit Sum Assured and the sum assured of basic plan shall not be reduced by the TPD claim.
- The coverage term for TPD is up to age 70.

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 70.

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 70.

Accidental Death due to Natural Disaster Benefit

- In the event of accidental death due to a natural disaster, 600% of the sum assured of basic plan, or Account Value, whichever is higher shall be payable.
- The coverage term for Accidental Death due to Natural Disaster Benefit is up to age 70.

Notes:

- 1. The Accidental Death Benefit, Accidental Death in Public Conveyance Benefit and Accidental Death due to Natural Disaster 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, Accidental Death in Public Conveyance Benefit or Accidental Death due to Natural Disaster Benefit, if there are more than one claim made under these benefits, only one claim whichever is higher shall be payable.

Overseas Critical Illness (CI) Treatment Benefit

- In the event the Insured is diagnosed with any one of the 45 critical illnesses, and seek for medical treatment overseas (i.e. not in Malaysia), the Insured can reimburse:

Medical Treatment:

- up to 50% of the sum assured of basic plan, subject to a maximum of RM2,000,000 per life.

Flight Ticket and Daily Allowance:

- up to RM30,000 per life, for the following:
 - (I) the actual cost of the two-way flight ticket to the country of treatment for the Insured and one companion; and
 - (II) daily allowance of RM500 per day for which the Insured is hospitalised overseas for the claimed critical illness.
- Any claim on this benefit shall reduce the Account Value and may also reduce the sum assured of the basic plan.
- The Overseas CI Treatment Benefit are subject to the following terms and conditions:
 - The treatment must occur after the Insured have fulfilled the critical illness definition set out in the policy contract, including any assessment periods.
 - Claim is on reimbursement basis, in which the original receipt from a registered hospital is required.
 - Only the cost of the first critical illness claim is covered.
 - The claim will not be valid if the Insured resides or travels outside of Malaysia for more than 90 consecutive days.

- The list of 45 covered critical illnesses is as follows:

1) Stroke	24) Alzheimer's Disease / Severe Dementia
2) Cancer	25) Motor Neuron Disease
3) Heart Attack	26) Parkinson's Disease
4) Coronary Artery By-Pass Surgery	27) Terminal Illness
5) Serious Coronary Artery Disease	28) Encephalitis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	29) Benign Brain Tumour
7) Heart Valve Surgery	30) Major Head Trauma
8) Fulminant Viral Hepatitis	31) Bacterial Meningitis
9) End-Stage Liver Failure	32) Brain Surgery
10) Primary Pulmonary Arterial Hypertension	33) Medullary Cystic Disease
11) End-Stage Lung Disease	34) Loss of Independent Existence
12) Kidney Failure	35) HIV Infection Due To Blood Transfusion
13) Surgery to Aorta	36) Cardiomyopathy
14) Chronic Aplastic Anaemia	37) Full-blown AIDS
15) Major Organ / Bone Marrow Transplant	38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
16) Blindness - Permanent and Irreversible	39) Systemic Lupus Erythematosus with Severe Kidney Complications
17) Deafness - Permanent and Irreversible	40) Poliomyelitis
18) Loss of Speech	41) Progressive Scleroderma
19) Coma	42) Apallic Syndrome
20) Third Degree Burns	43) Chronic Relapsing Pancreatitis
21) Multiple Sclerosis	44) Elephantiasis
22) Paralysis of Limbs	45) Creutzfeldt-Jakob Disease (Mad Cow Disease)
23) Muscular Dystrophy	

Maturity Benefit

Upon maturity at age 70, 100% of the Account Value shall be payable.

Maturity Boost

- An additional 20% of the Account Value, excluding Account Value from Regular and Ad Hoc Top-up Premiums (if any) shall be payable as Maturity Boost.
- For coverage term up to age 70 or age 80, the Maturity Boost shall be payable upon maturity, on top of the Maturity Benefit. For coverage term up to age 100, the Maturity Boost shall be payable when you reach age 80 or when your plan reaches Policy Year 20, whichever is later.
- The Maturity Boost and Maturity Reward payable are subject to a maximum 20% of the sum assured of basic plan.

Maturity Reward

- An additional percentage of sum assured of basic plan as listed below shall be payable as Maturity Reward.

Coverage Term	Maturity Reward (% of sum assured of basic plan)	
	Sum assured below RM1 million	Sum assured RM1 million and above
Up to age 70	2%	5%
Up to age 80	4%	10%
Up to age 100	4%	10%

- For coverage term up to age 70 or age 80, the Maturity Reward shall be payable upon maturity, on top of Maturity Benefit and Maturity Boost. For coverage term up to age 100, the Maturity Reward shall be payable when you reach age 80 or when your plan reaches Policy Year 20, whichever is later.
- Maturity Reward is payable subject to all premiums being paid up to date.
- The Maturity Boost and Maturity Reward payable are subject to a maximum 20% of the sum assured of basic plan.

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 and other fees and charges, provided all the following conditions are met:

- All the regular premium and PB WealthElite Saver premium (if any) have been paid on the due date or during the grace period; and
- The premium holiday has never been exercised; and
- All the revised regular premium and PB WealthElite Saver 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.

Personal Medical Case Management (PMCM) Service

- The PMCM Service is administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centers. The PMCM Service will not prescribe any treatment but will assist the Insured to reach the right diagnosis and most appropriate treatment plan.
- The Insured is eligible for the PMCM service subject to the following conditions:
 - The Insured's diagnosis or condition is listed under the covered medical conditions; and
 - The Insured's prior inquiry process includes consultation with at least one specialist in a field related to the covered medical condition; and
 - The Insured's diagnosis or condition is not under the exclusion list of the PMCM service.
- The list of covered medical conditions under PMCM service is as follows:

- | | |
|---|--|
| 1) Medical conditions without a diagnosis. The customer must have had previous inquiries and consultations with at least one specialist in a field related to the medical problem;
2) Cancer;
3) Neurological diseases;
4) Ear, nose and throat (ENT) diseases;
5) Ocular diseases / ophthalmology conditions;
6) Cardiovascular diseases;
7) Respiratory diseases;
8) Gastroenterological diseases;
9) Liver diseases;
10) Kidney diseases;
11) Urological conditions;
12) Endocrine diseases;
13) Orthopaedic conditions;
14) Haematological diseases; | 15) Metabolic diseases;
16) Rheumatology / Immunological diseases;
17) Infectious diseases, including Human Immunodeficiency Virus (HIV) / Acquired Immune Deficiency Syndrome (AIDS);
18) Snoring surgery and sleep apnoea;
19) Cosmetic / Aesthetic surgery which are medically necessary;
20) Fertility-related conditions or procedures;
21) Obstetric conditions;
22) Sexual diseases / sexually transmitted diseases;
23) Paediatrics conditions;
24) Obesity;
25) Recovery / rehabilitation phase for stroke;
26) Recovery / rehabilitation phase for severe burns;
27) Medical conditions in the fields of dentistry;
28) Combined pathologies; and
29) All medical conditions other than those listed in exclusion. |
|---|--|

- PMCM service is a value-added service provided up to the termination of this plan. However, AIA Bhd. reserves the right to withdraw or revise this programme by giving 30 days' prior written notice to the policyowner.
- All expenses incurred for medical treatment recommended under this benefit shall not be covered unless otherwise stated in Overseas Critical Illness Treatment Benefit. You are advised to confirm your policy coverage with AIA Bhd. before performing the treatment.
- AIA Bhd. is not involved in the recommendations that the service provider provides as the intent is for the service provider to provide independent opinion that is neutral.
- The service described under the PMCM service is not exhaustive. Please refer to your policy contract for the full list of benefits, exclusions, terms and conditions.

AIA VITALITY

Vitality Wealth Boost

- 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 199601016211 (388561-T)).
- If the Insured is an existing AIA Vitality member or sign up as an AIA Vitality member upon your purchase of PB WealthElite Xtra 2, you are entitled to an extra benefit called Vitality Wealth Boost.
- You will be rewarded with initial Vitality Wealth Boost percentage of 20%. Vitality Wealth Boost Percentage will change based on the Insured's AIA Vitality Status at every Vitality Wealth Boost Anniversary.
- The quantum of adjustment in Vitality Wealth Boost Percentage (%) shall be based on the following AIA Vitality Status table:

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

- Vitality Wealth Boost Percentage will be locked in at age fifty-five (55) of the Insured or on the twentieth (20th) Vitality Wealth Boost Anniversary from the Vitality Wealth Boost Effective Date, whichever is later ("Locked-in Vitality Wealth Boost Percentage").
- Vitality Wealth Boost is determined by multiplying the higher of Vitality Wealth Boost Percentage upon payout or the Locked-in Vitality Wealth Boost Percentage with the Account Value (exclude Account Value from Regular and Ad Hoc Top-up Premium, if any), subject to a maximum 20% of the sum assured of basic plan.
- For coverage term up to age 100, Vitality Wealth Boost is payable when you reach age 80 or when your plan reaches Policy Year 20, whichever is later or upon termination of policy due to death or TPD claim, whichever is earlier.
- For coverage term up to age 70 or age 80, Vitality Wealth Boost is payable upon maturity or upon termination of policy due to death or TPD claims (if applicable), whichever is earlier.
- If your AIA Vitality status is Bronze or Silver, the Vitality Wealth Boost Percentage (%) may decrease to zero percent (0%) eventually that reflects a negative change in Vitality Wealth Boost 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 Boost Percentage (%). If Vitality Wealth Boost Percentage is zero, you will not receive any Vitality Wealth Boost.
- Vitality Wealth Boost will cease upon the occurrence of any of the following events:
 - (I) Upon payment of Vitality Wealth Boost; or
 - (II) If the Insured ceases to be an AIA Vitality member; or
 - (III) If the policy has lapsed, surrendered or terminated;
whichever occurs earlier.

LIST OF CRITICAL ILLNESSES

The list of 44 covered critical illnesses under PB WaiverExtra 4 / PB Spouse WaiverExtra 3 is as follows:

1) Stroke	24) Motor Neuron Disease
2) Cancer	25) Parkinson's Disease
3) Heart Attack	26) Terminal Illness
4) Coronary Artery By-Pass Surgery	27) Encephalitis
5) Serious Coronary Artery Disease	28) Benign Brain Tumor
6) Heart Valve Surgery	29) Major Head Trauma
7) Fulminant Viral Hepatitis	30) Bacterial Meningitis
8) End Stage Liver Failure	31) Brain Surgery
9) Primary Pulmonary Arterial Hypertension	32) Medullary Cystic Disease
10) End Stage Lung Disease	33) Loss of Independent Existence
11) Kidney Failure	34) HIV Infection Due To Blood Transfusion
12) Surgery to Aorta	35) Cardiomyopathy
13) Chronic Aplastic Anaemia	36) Full-blown AIDS
14) Major Organ / Bone Marrow Transplant	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
15) Blindness - Permanent and Irreversible	38) Systemic Lupus Erythematosus with Severe Kidney Complications
16) Deafness - Permanent and Irreversible	39) Poliomyelitis
17) Loss of Speech	40) Progressive Scleroderma
18) Coma	41) Apallic Syndrome
19) Third Degree Burns	42) Chronic Relapsing Pancreatitis
20) Multiple Sclerosis	43) Elephantiasis
21) Paralysis of Limbs	44) Creutzfeldt-Jakob Disease (Mad Cow Disease)
22) Muscular Dystrophy	
23) Alzheimer's Disease / Severe Dementia	

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 the uninterrupted insurance coverage.
 - c. Five (5) Years Guaranteed Coverage will revoke 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.