



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 MAX ADVANTAGE (This is an INSURANCE PRODUCT)

REWARDING YOU FOR
THE STEPS YOU TAKE
TOWARDS YOUR DREAMS

Vitality
Booster
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).

WHAT DOES PB MAX ADVANTAGE (This is an INSURANCE PRODUCT) OFFER?



8 Years of Premiums for 20 Years of Coverage

This plan comes with a premium payment term of 8 years and allows you to enjoy the benefits for 20 years.



Additional coverage upon Accidental Death / Total Permanent Disability

This plan offers you and your loved ones financial protection should death or Total and Permanent Disability (TPD)¹ occurs. It pays an additional 100% of the sum assured if the death or TPD¹ is due to accidental causes.

Benefit upon Death / TPD ¹ (due to non-accidental causes)	Benefit upon Accidental Death / TPD ¹
138% sum assured ; and	138% sum assured ; and
Account value (if any)	Account value (if any); and
	Additional 100% sum assured



Various boosters to maximise your returns

Investment Booster	To boost your returns, Investment Booster will be rewarded and allocated to purchase units in your selected investment-linked fund(s).	
	End of Policy Year	Investment Booster
	4, 8, 12, 16	8% of sum assured
Maturity Benefit (upon maturity)	You will receive 138% of the sum assured together with account value (if any).	
Dedication Booster (upon maturity)	You will also enjoy a one-off reward upon maturity amounting to 18% of the sum assured, provided that: • The premiums for PB Max Advantage have been paid on time, • No partial withdrawal has been made from the account value¹, and • No policy loan has been taken out from the cash value²	
Vitality Booster	When you sign up as an AIA Vitality member, you may unlock additional account value through the Vitality Booster feature. Please refer to page 5 for more details.	



Potential investment upsides with top-up premium

You can perform ad hoc top-up, or regular top-up from the 9th policy year onwards based on your financial goals and needs.

¹ The coverage for TPD, accidental death and accidental TPD is up to the policy anniversary immediately following the insured's 70th birthday or the expiry of **PB Max Advantage**, whichever is earlier.

¹ Excluding the account value from regular top-up and ad hoc top-up premium.

² Cash value is the guaranteed value of the policy that you may receive if you surrender the policy. It will begin to accumulate after the policy has been in force for 3 years.

SAVING FOR YOUR CHILD'S FUTURE

Mr. Lee purchases a **PB Max Advantage** plan for his son (age 10, male non-smoker) to save for his child's future.

► PB Max Advantage Sum Assured

RM30,000

► Premium Payment Term

8 years of basic premium + 2 years of regular top-up

► Annual Premium

RM9,366

► Selected Fund(s)

20% in AIA Fixed Income Fund and 80% in AIA Dynamic Wealth Fund

This scenario assumes that premiums are paid on time, with no withdrawals or policy loans.

Maturity Benefit

RM41,400 (138% SA)

Dedication Booster¹

RM5,400 (18% SA)

Account Value²

RM89,500

Investment Booster³

RM2,400 (8% SA)

Investment Booster³

RM2,400 (8% SA)

Investment Booster³

RM2,400 (8% SA)

Investment Booster³

RM2,400 (8% SA)

Policy year

Basic Premium

RM9,366 each year

Regular Top-up

RM9,366 each year

Total Premiums Paid: RM93,660

Annualised return for guaranteed benefits⁴: 1.56%

Annualised return for total benefits⁵: 2.43%

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

PLANNING FOR YOUR RETIREMENT

Mr. Lee also obtains another **PB Max Advantage** plan for himself (age 40, male non-smoker) to save for his retirement.

► PB Max Advantage Sum Assured

RM60,000

► Premium Payment Term

8 years of basic premium + 12 years of regular top-up

► Annual Premium

RM19,236

► Selected Fund(s)

20% in AIA Fixed Income Fund and 80% in AIA Dynamic Wealth Fund

This scenario assumes that premiums are paid on time, with no withdrawals or policy loans.

Maturity Benefit

RM82,800 (138% SA)

Dedication Booster¹

RM10,800 (18% SA)

Account Value²

RM414,300

Investment Booster³

RM4,800 (8% SA)

Investment Booster³

RM4,800 (8% SA)

Investment Booster³

RM4,800 (8% SA)

Investment Booster³

RM4,800 (8% SA)

Policy year

Basic Premium

RM19,236 each year

Regular Top-up

RM19,236 each year

Total Premiums Paid: RM384,720

Annualised return for guaranteed benefits⁴: 1.37%

Annualised return for total benefits⁵: 2.58%

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

¹ Terms and conditions apply. For more information, please refer to the section 'What does PB Max Advantage offer?'.

² The projected account value includes account value from Regular Top-up and Investment Booster. It reflects a high scenario with an investment rate of return of 5% per annum. Under a low scenario with an investment rate of return of 2% per annum, the projected amount is RM61,200. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

³ Investment Booster is used to purchase units in the selected investment-linked fund(s).

⁴ Guaranteed benefits refer to Investment Booster, Maturity Benefit (excluding account value) and Dedication Booster. The annualised return excludes PB Enhancer Premium and Regular Top-up.

⁵ Total benefits comprise both guaranteed benefits and non-guaranteed benefits (i.e. Account Value, and reinvested Investment Booster if any). The projected return reflects a high scenario with an investment return of 5% per annum. Under a low scenario with a 2% per annum return, the projected return is 0.92%. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

¹ Terms and conditions apply. For more information, please refer to the section 'What does PB Max Advantage offer?'.

² The projected account value includes account value from Regular Top-up and Investment Booster. It reflects a high scenario with an investment rate of return of 5% per annum. Under a low scenario with an investment rate of return of 2% per annum, the projected amount is RM323,500. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

³ Investment Booster is used to purchase units in the selected investment-linked fund(s).

⁴ Guaranteed benefits refer to Investment Booster, Maturity Benefit (excluding account value) and Dedication Booster. The annualised return excludes PB Enhancer Premium and Regular Top-up.

⁵ Total benefits comprise both guaranteed benefits and non-guaranteed benefits (i.e. Account Value, and reinvested Investment Booster if any). The projected return reflects a high scenario with an investment return of 5% per annum. Under a low scenario with a 2% per annum return, the projected return is 0.76%. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

WITH AIA VITALITY, HEALTHIER NOW MAKES YOU WEALTHIER, LITERALLY!

You can enjoy additional insurance benefits in the form of Vitality Booster when you purchase a **PB Max Advantage** plan and sign up as an AIA Vitality member, or if you are already an AIA Vitality member.

WHAT IS VITALITY BOOSTER?

1

Vitality Booster is an additional account value that is payable upon maturity, death or if you suffer from TPD.

2

Each year, the percentage of your Vitality Booster may change based on your AIA Vitality Status. The more active you are on the program, the higher the Vitality Booster percentage you can accumulate.

3

When your plan matures, any Vitality Booster that you have accumulated will be paid out to you in cash, in addition to your plan's maturity benefits.

HOW TO DETERMINE THE VITALITY BOOSTER AMOUNT?

1. When your plan matures or when a claim is made upon death or TPD, the Vitality Booster amount is determined based on your Vitality Booster Percentage (VBP).
2. Your VBP starts from 20%. For each subsequent year, your VBP may increase, decrease or remain the same based on your AIA Vitality Status at every Vitality Booster Anniversary, which is the same date each year from the Vitality Booster start date.

AIA Vitality Status	Change in Vitality Booster Percentage (%)
Platinum	Vitality Booster Percentage increases by 1% from the previous year +1%
Gold	No change in Vitality Booster Percentage from the previous year 0%
Silver	Vitality Booster Percentage decreases by 2% from the previous year -2%
Bronze	Vitality Booster Percentage decreases by 4% from the previous year -4%

3. Your Vitality Booster amount will be determined by multiplying the current Vitality Booster Percentage with the account value (excludes account value from regular top-up and ad hoc top-up premium, if any) and is capped at 50% of the sum assured of your **PB Max Advantage** plan.

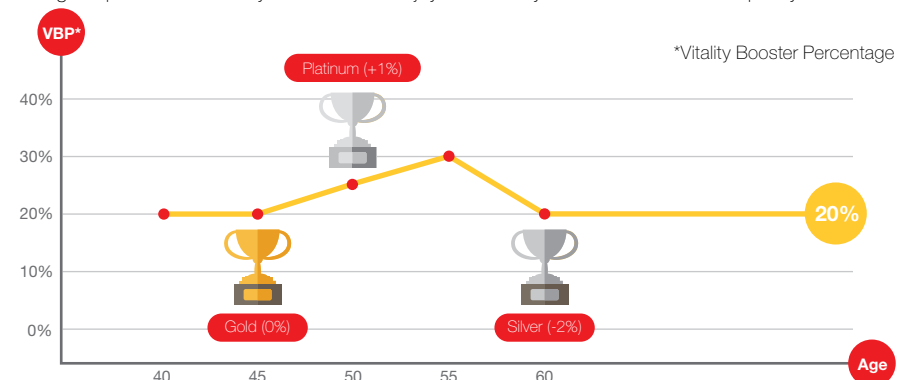
Note: AIA Vitality is only available for insured aged 16 and above.

Please refer to the Product Disclosure Sheet, Sales Illustration, and policy contract for more detailed information about Vitality Booster. For more information on the AIA Vitality programme (including its membership fee), please refer to the AIA Vitality programme brochure or visit AIA.COM.MY.

Illustrative Example

CONTINUED FROM PAGE 4

Mr. Lee signs up as an AIA Vitality member and enjoys the Vitality Booster benefit for his policy as below.



Upon policy maturity, Mr. Lee will receive:

Benefits	Maturity Benefit	Account Value ¹	Dedication Booster	Vitality Booster at Maturity
Description	138% of sum assured	-	18% of sum assured	Current VBP x Account Value ² (Subject to 50% of sum assured)
Benefit Amount (RM)	82,800	414,300	10,800	25,460 ³ (20% of the account value ² , subject to 50% of sum assured)

¹ Account value at maturity (including account value from regular top-up and Investment Booster): RM414,300. Under a low scenario with a 2% p.a. return, the projected account value is RM323,500.

² Account value at maturity (excluding account value from regular top-up): RM127,300. Under a low scenario with a 2% p.a. return, the projected account value is RM84,300.

³ Vitality Booster amounts to RM16,860 at maturity under a low scenario with a 2% p.a. return.

If Mr. Lee passes away at the age of 45, his family will receive:

Benefits	Death Benefit (a)	Vitality Booster (b)	Total Death Benefit (c) = (a) + (b)
Description	138% sum assured + account value	Current VBP x Account Value ⁵ (Subject to 50% of sum assured)	-
Benefit Amount (RM)	128,100 ⁴	9,060 ⁶ (20% of the account value ⁵ , subject to 50% of sum assured)	137,160

⁴ Account value at age 45 (including account value from regular top-up and Investment Booster): RM45,300. Under a low scenario with a 2% p.a. return, the projected account value is RM42,000.

⁵ Account value at age 45 (excluding account value from regular top-up): RM45,300. Under a low scenario with a 2% p.a. return, the projected account value is RM42,000.

⁶ Vitality Booster amounts to RM8,400 at maturity under a low scenario with a 2% p.a. return.

Note: The projected amount is for illustration purposes only, based on the assumption that premiums are paid on time, with no withdrawals or policy loans. The projection reflects a high scenario with an investment return of 5% per annum, assuming a fund allocation of 20% in AIA Fixed Income Fund and 80% in AIA Dynamic Wealth Fund. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

OPTIONAL RIDERS TO ENHANCE YOUR PROTECTION

To extend your safety net, you may choose to add the following optional riders to your PB Max Advantage plan:



PB CI Waiver Rider

Waive all future premiums of the basic plan (excluding the regular top-up, if any) if the insured is diagnosed with any one of the 38 covered critical illnesses.

(Available for insured aged between 14 days and 60 years old.)



PB Payor Rider

Waive all the future premiums of the basic plan (excluding the regular top-up, if any) if the policy owner suffers from TPD before age 70 or passes away.

(Available for policy owners aged between 16 years old and 60 years old who purchases this plan for children aged between 14 days and 15 years old.)



PB Payor CI Rider

Waive all the future premiums of the basic plan (excluding the regular top-up, if any) if the policy owner is diagnosed with any one of the 38 covered critical illnesses.

(Available for policy owners aged between 16 years old and 60 years old who purchases this plan for their children aged between 14 days and 15 years old. This rider must be purchased together with **PB Payor Rider**.)



Total and Permanent Disability Benefit (Purchasable)

Provide insurance coverage if the insured suffers TPD or Accidental TPD before age 70.

(Available for insured aged between 14 days and 65 years old who is subject to medical and occupation loadings.)

PREMIUM ALLOCATION

Premium	Premium Allocation
Basic Premium	60% of the premium for the basic plan is allocated to the Non-Participating Component. - The remaining 40% of the premium (also known as PB Enhancer Premium) is allocated to the Investment-Linked Component, of which 95%¹ is utilised to purchase units in the selected investment funds. - Loading premium, if any, will be fully allocated to the Non-Participating Component.
Rider's Premium	Rider's premium is fully allocated to the Non-Participating Component.
Ad hoc Top-Up	Ad hoc top-up premium is allocated to the Investment-Linked Component, of which 95% ¹ is utilised to purchase units in the selected investment funds.
Regular Top-Up	Regular top-up premium is allocated to the Investment-Linked Component, of which 100% is utilised to purchase units in the selected investment funds.

¹ The proportion of **PB Enhancer Premium** and ad hoc top-up that is not utilised to purchase units (also known as unallocated premium) is used for AIA Bhd.'s expenses, including commission for Public Bank Berhad.

Commission

Commissions are deducted based on the premium paid and is borne by the policy owner. The commission payable are shown below.

1. The commission on the **Basic Premium** that is allocated to the **Non-Participating Component**:

Policy Year	1	2	3	4	5 - 8
Commission Rate (%)	13.0	9.0	7.0	3.0	2.0

2. The commission on the **PB Enhancer Premium** and any ad hoc top-up premium is 2.75%.

3. The commission on the rider's premium, if any:

Rider's Premium Payment Term	Commission Rate (%) for Rider Year							
	1	2	3	4	5	6	7	8
5	11.00	8.00	5.50	4.25	2.50	N/A	N/A	N/A
6	12.00	9.00	6.00	4.50	3.00	3.00	N/A	N/A
7	14.00	10.50	7.00	5.25	3.50	3.50	0.0	N/A
8	16.00	12.00	8.00	6.00	4.00	4.00	0.0	0.0

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.

FREQUENTLY ASKED QUESTIONS

Q: What is PB Max Advantage?

A: **PB Max Advantage** is a non-participating insurance plan with investment-linked features, where 40% of the premium paid for the basic plan, known as **PB Enhancer Premium** will be used to purchase units in the selected investment funds to provide you with potential investment returns.

This plan covers death and TPD. It pays an additional 100% sum assured on accidental death and TPD. In addition, it also provides Investment Booster every 4 policy years starting from the end of the 4th policy year until the end of the 16th policy year to boost your account value. Upon maturity, in addition to the Maturity Benefit, this plan also rewards you with an additional 18% of the sum assured as Dedication Booster.

Q: Who is eligible to buy PB Max Advantage?

A: This plan is available to individuals aged between 14 days and 65 years old (nearest birthday). However, the minimum age of the policy owner is 16 years old (nearest birthday).

Q: What do I receive upon policy maturity, death/ TPD, accidental death or accidental TPD or if I surrender my policy?

A:

	Sum Assured	Cash Value ¹	Account Value (if any)	Vitality Booster (If insured is an AIA Vitality member)
Surrender	✗	✓	✓	✗
Maturity	138% of sum assured + Dedication Booster ² (18% of sum assured)	✗	✓	✓
Death / TPD³ (non-accidental)	138% of sum assured	✗	✓	✓
Accidental Death/ TPD³	138% of sum assured + additional 100% sum assured	✗	✓	✓

Note: The above benefits payable is subject to deduction of any indebtedness.

¹ Cash value is the guaranteed value of the policy that you may receive if you surrender the policy. It will begin to accumulate after the policy has been in force for 3 years.

² This benefit will only be granted provided that the premium for **PB Max Advantage** have been paid on time, no partial withdrawal has been made from the account value (except for the account value from Regular Top-up premium and Ad Hoc Top-up premium) and no policy loan has been taken out from the Cash Value.

³ The coverage for TPD, accidental death and accidental TPD is up to the policy anniversary immediately following the insured's 70th birthday or the expiry of **PB Max Advantage**, whichever is earlier.

Q: What is the minimum sum assured for PB Max Advantage?

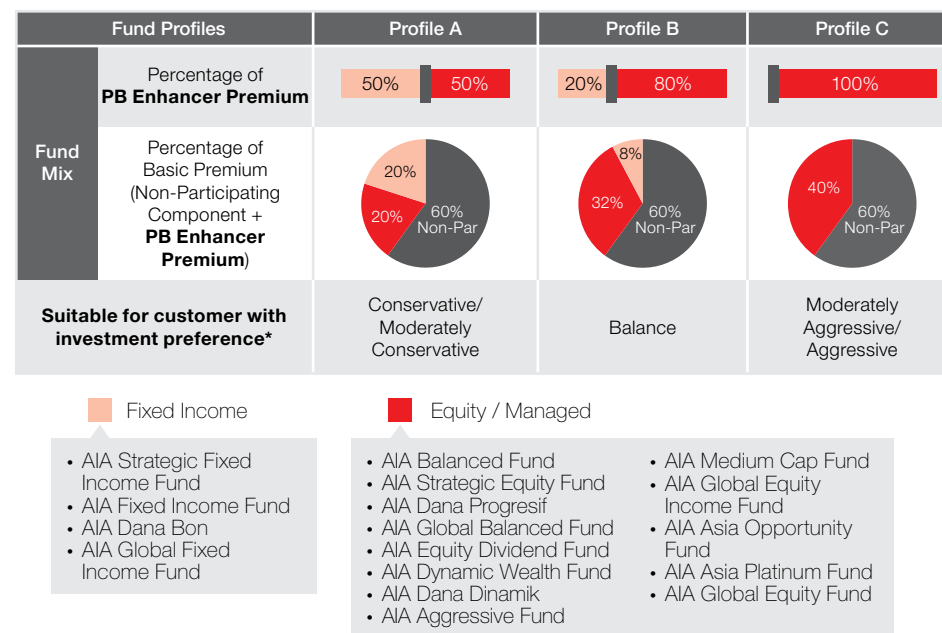
A: The minimum sum assured for **PB Max Advantage** is RM20,000.

Q: Will my premium change over the years?

A: The premium for **PB Max Advantage** is guaranteed, provided you do not make any changes to the plan. The premiums for **PB CI Waiver Rider**, **PB Payor Rider**, **PB Payor CI Rider** and **Total Permanent Disability Benefit (Purchasable)** are not guaranteed and AIA Bhd. reserves the right to revise the premium rates for such riders by giving you three (3) months written notice prior to the next policy anniversary. You are required to top-up the premium to sustain coverage if the premium for such riders increases.

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

A: Depending on your investment objectives and risk profile, 40% of your basic premium paid (known as **PB Enhancer Premium**) will be invested in a portfolio which comprises a mix of equity, managed and fixed income. The remaining 60% of the basic premium paid will be allocated into Non-Participating Component, where the investment risk is solely borne by AIA Bhd.



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 each funds, please refer to the AIA Fund Fact Sheet.

*Please speak with your Financial Executive who will be able to assist you in identifying your investment preferences.

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

A:

Fund Switching Fee	There is no fund switching fee currently. However, AIA Bhd. reserves the right to impose / revise the switching fee from time to time by giving you at least 3 months written notice.
Policy Fee	There is no policy fee currently. However, AIA Bhd. reserves the right to impose / revise the policy fee from time to time by giving you at least 3 months written notice.
Fund Management Charge	You can refer to the AIA Fund Fact Sheet and Sales Illustration for the details on fund management charge.

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

A: Yes, 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 major exclusions for PB Max Advantage and its optional riders?

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 TPD arising from the occurrence of the following is not covered:

- Willful exposure to danger;
- Attempted self-destruction or self-inflicted injuries while sane or insane;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Entering, exiting, operating, or servicing, or being transported by any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- Any congenital defect which has manifested or was diagnosed before age 17; or
- Pre-existing disability resulting from a physical or mental condition.

Any accidental death / Total and Permanent Disability arising from the occurrence of the following is not covered:

- Assault or murder;
- Riot and civil commotion, industrial action or terrorist activity;
- Willful exposure to danger;
- Attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- Making an arrest as an officer of the law;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray;
- Racing on horse or wheels;
- Accident occurring while or because the Insured is under the influence of non-prescribed drug or illegal drug;
- Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- The intentional or negligent inhalation or consumption of poison, gases or noxious fumes; or
- Entering, exiting, operating or servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

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

- Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within 60 days following the Issue Date or Commencement Date, whichever is later;
- All other critical illnesses for which the signs or symptoms first occurred within 30 days following the Issue Date or Commencement Date, whichever is later;
- Critical illness was diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age 17;
- The diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV); or
- Any critical illness which is caused by a self-inflicted injury.

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

FOR YOUR ATTENTION

General disclosures

- **PB Max Advantage** is solely distributed by Public Bank Berhad.
- 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, Product Disclosure Sheet and Fund Fact Sheet for more details of the product before purchasing a policy and refer to the terms and conditions in the policy contract for details of the features, benefits and exclusions under the policy. You can also speak with your Public Bank Financial Executive for more details of the product.
- 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.
- You should satisfy that this product 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 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 premiums that you have paid for basic plan (excluding PB Enhancer Premium), Account Value, unallocated premium and other policy charges less medical expenses (if any) which may have been incurred 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.
- Your plan may not have any guaranteed cash value until three (3) years of premiums have been paid in full.
- If you cease paying premiums, the cash values and any account value (if you have given your consent) would be utilised to pay your future premiums.
- Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rates.
- 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.
- 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.**

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.

PB Max Advantage is not a BANK DEPOSIT product or a SAVINGS ACCOUNT.

Underwritten by:



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