



PUBLIC BANK

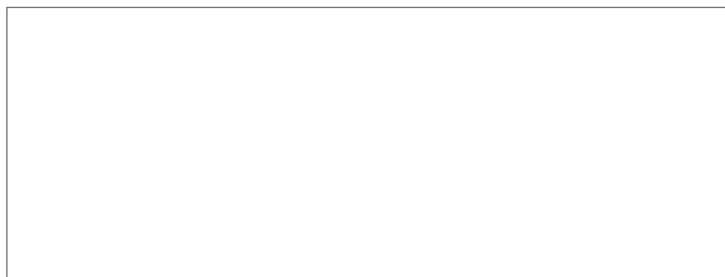
PUBLIC BANK BERHAD

Menara Public Bank, 146 Jalan Ampang,
50450 Kuala Lumpur, Malaysia

Underwritten by:



For more information, please visit the Bank's website,
call +603 2170 8000 or visit any PB branch.



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

PB Max Gain

(This is an INSURANCE PRODUCT)

MAX YOUR GROWTH TODAY,
GAIN YOUR PEAK TOMORROW

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).

Your Future, Built Today

Every dream begins with a plan – a vision of the future you want for yourself and your loved ones. Maybe it's providing the best education for your children, building a home filled with comfort and joy, or ensuring a retirement where you can enjoy life on your own terms. Whatever your goal, turning it into reality required more than ambition, it required a plan that grows with you.

Our **PB Max Gain** helps you turn aspirations into reality. With this plan, you are not just planning – you are building a future that works for you. Every premium you contribute doesn't sit idle – it will be actively put to work through our professionally managed and stewardship funds to grow your wealth over time. It will bring you closer to the life you envision, with protection benefits, ensuring your loved ones are financially secure no matter what happens, the confidence of regular income, growth potential and effortless enrolment.

Because every great achievement starts with a plan – and every plan deserved a partner that grows with you.



WHAT DOES PB Max Gain OFFER?



Get covered and grow your wealth from day one

- **Death¹ / Total and Permanent Disability (TPD)¹ Benefit**
Life is full of possibilities, but it can also be unpredictable. In the event of any unfortunate death¹ or TPD¹ that happens to you, your loved ones will receive a lump sum payout. Please refer to the **A CLOSER LOOK AT THE BENEFITS** for details.
- **100% Premium Allocation**
To maximise growth potential, 100% of your regular premiums and PB Enhancer Saver premium² are invested from day one into the investment-linked funds you select. Your investment returns can be further boosted by bonuses paid throughout the policy term.



Flexible premium payment options with hassle-free onboarding

- **Seamless Enrolment Experience**
Sign up quickly and effortlessly, with no health checks — just straightforward protection. Guaranteed Issue Offer (GIO) without underwriting for coverage up to RM3 million per life limit.

This per-life limit applies to similar products underwritten by AIA Bhd. across all distribution channels. For more details, please consult your Public Bank Financial Executive or contact AIA Bhd. directly.
- **Flexible Premium Payment Term**
Choose between a regular premium payment term of 5 years, 10 years or 20 years that best suits your financial planning.



Supercharge your wealth with various bonuses

- **Milestone Rewards Every 3 Years**
Your commitment to paying premiums on time brings rewards. Every three years, enjoy a Loyalty Bonus³ that adds extra value to your wealth — keeping your journey rewarding at every stage.
- **A Big Boost at Policy Year 25**
At Policy Year 25, you will receive a powerful Booster Bonus³ that significantly enhances your wealth — celebrating your long-term commitment in a big way.
- **Turn Wellness Into Rewards — Because Health Pays Off**
Unlock extra rewards with Vitality Bonus³ for your healthy lifestyle when you sign up as an AIA Vitality member.

¹ TPD coverage is available for Insured aged between 14 days and 69 years old. The coverage for TPD is up to the policy anniversary immediately following the Insured's 70th birthday. If the Insured dies or suffers TPD due to non-accidental causes within 2 years from the issue date or commencement date (whichever is later), the amount payable will be the higher of the total premiums paid (including any ad hoc top-up premium or regular top-up premium) without interest or the total account value of Protection Account and Savings Account as at the date of death or TPD. Thereafter, the policy shall terminate.

² Regular premiums and PB Enhancer Saver premiums shall be allocated to Protection Account with allocation rate of 100%. Any regular top-up premium and/or ad hoc top-up premium that you make shall be allocated to the Savings Account and Protection Account respectively, with an allocation rate of 95%.

³ Terms and conditions apply. Please refer to the Sales Illustration, Product Disclosure Sheet and policy contract for further details on the Loyalty Bonus, Booster Bonus and Vitality Bonus.

LEADING THE WAY: INTRODUCING THE DIVIDEND INCOME FUND WITH DIVIDEND PAYOUT

AIA Dividend-Focus MYR Fund offers access to multiple attractive income-generating strategies within one fund, with the choice to reinvest or receive potential quarterly dividend⁴ distributions.

The Fund is managed by a dedicated team of wealth professionals backed by the expertise of AIA Investments – the investment arm of AIA Group.

There are other investment funds available for you to choose based on your investment objectives and risk profile. Please refer to **FREQUENTLY ASKED QUESTIONS** for details.

⁴ The AIA Dividend-Focus MYR Fund aims to distribute dividends on a quarterly basis. However, dividend distributions are not guaranteed and may vary depending on market conditions, including the possibility of no distribution in certain periods. Please refer to the fund flyer and fund fact sheet for AIA Dividend-Focus MYR Fund for more details.

Note: Please refer to **FOR YOUR ATTENTION** section of the brochure for important fund-related disclosures. For further details on each fund, please refer to the Fund Fact Sheet.

A CLOSER LOOK AT THE BENEFITS

1. Death¹ / TPD¹ Benefit

If the Insured passes away or suffers TPD, the Benefit Payout will be made as follows:

Insured's Entry Age (nearest birthday)	Policy Year	Benefit Payout	
		Due to Non-Accidental Causes	Due to Accidental Causes
14 days to 55 years old	1 – 2	Higher of: (a) 100% of Total Premium Paid ⁵ plus any ad hoc top-up premium and regular top-up premium (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account and Savings Account PLUS Any Vitality Bonus	Higher of: (a) 125% of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ , OR (c) RM5,000 PLUS
	3 and onwards	Higher of: (a) 125% of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ , OR (c) RM5,000 PLUS Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus	Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus
56 years old and above	1 – 2	Higher of: (a) 100% of Total Premium Paid ⁵ plus any ad hoc top-up premium and regular top-up premium (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account and Savings Account PLUS Any Vitality Bonus	Higher of: (a) 105% of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ , OR (c) RM5,000 PLUS
	3 and onwards	Higher of: (a) 105% of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ , OR (c) RM5,000 PLUS Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus	Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus

¹ TPD coverage is available for Insured aged between 14 days and 69 years old. The coverage for TPD is up to the policy anniversary immediately following the Insured's 70th birthday. If the Insured dies or suffers TPD due to non-accidental causes within 2 years from the issue date or commencement date (whichever is later), the amount payable will be the higher of the total premiums paid (including any ad hoc top-up premium or regular top-up premium) without interest or the total account value of Protection Account and Savings Account as at the date of death or TPD. Thereafter, the policy shall terminate.

⁵ Total Premium Paid refers to the total amount of regular premiums and PB Enhancer Saver premiums that have been paid from the start of the policy up to the last premium due immediately before the claim event that triggers the benefit payment.

⁶ Excluding Account Value from ad hoc top-up premium.

2. Bonuses

a. Loyalty Bonus

Be rewarded with a Loyalty Bonus every 3 policy years, based on the selected premium payment term for the policy, provided the policy remains active, with all premiums are paid on time.

End of Policy Year	Loyalty Bonus (% of Account Value in Protection Account, excluding Account Value from ad hoc top-up premium)		
	Premium Payment Term		
	5 years	10 years	20 years
3 and every 3 Policy Years thereafter until maturity	2%	2.5%	4%

b. Booster Bonus

Be rewarded with a Booster Bonus at the end of policy year 25, based on the selected premium payment term for the policy, provided the policy remains active, with all premiums are paid on time.

End of Policy Year	Booster Bonus (% of Account Value in Protection Account, excluding Account Value from ad hoc top-up premium)		
	Premium Payment Term		
	5 years	10 years	20 years
25	4%	5%	8%

c. Vitality Bonus (VB)

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

VB is a reward to boost the amount payable when the Insured attains age 60 or 20th VB anniversary from the issue date or commencement date of the policy, whichever is later. In the event of death or TPD before these dates, the VB shall also be payable.

The VB payable is determined by multiplying the accumulated Vitality Bonus Percentage with the basic sum assured. Your initial Vitality Bonus Percentage starts from 0% and can accumulate up to a maximum of 20%. The accumulated Vitality Bonus Percentage is the total percentage you earned every year based on the Insured's AIA Vitality Status, as at 30 days before the VB anniversary as per the table below:

AIA Vitality Status	Vitality Bonus Percentage (VBP)
Platinum	2% (VBP increases by 2% from the previous year)
Gold	1% (VBP increases by 1% from the previous year)
Silver	0% (No change in VBP from the previous year)
Bronze	0% (No change in VBP from the previous year)

- Notes:
- (a) All the bonuses will be credited into your Savings Account and will be invested fully into your chosen investment fund(s).
 - (b) Please refer to the Sales Illustration, Product Disclosure Sheet and policy contract for further details on the Loyalty Bonus, Booster Bonus and Vitality Bonus.
 - (c) The Vitality Bonus will not be payable in the event of lapse, surrender, or death due to suicide within the first year from the issue date or commencement date, whichever is later.
 - (d) AIA Vitality membership is only available for Insured aged 16 and above.
 - (e) No VBP will be rewarded if the Insured's AIA Vitality membership is inactive at the time the VB is rewarded.

3. Maturity Benefit

Upon Insured attains the age of 100 years while the policy is in force, the Maturity Benefit will be payable as follows:

Insured's Entry Age (nearest birthday)	Maturity Benefit
14 days old to 55 years old	Higher of: (a) 125% of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ PLUS Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus
56 years old and above	Higher of: (a) 105% of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ PLUS Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus

⁵ Total Premium Paid refers to the total amount of regular premiums and PB Enhancer Saver premiums that have been paid from the start of the policy up to the last premium due immediately before the claim event that triggers the benefit payment.
⁶ Excluding Account Value from ad hoc top-up premium.

START BUILDING YOUR WEALTH NOW
TO UNLOCK MORE REWARDS

Step 1

CHOOSE YOUR PREMIUM



From RM6,000 onwards

Step 2

CHOOSE YOUR PREMIUM PAYMENT TERM



5 Years 10 Years 20 Years

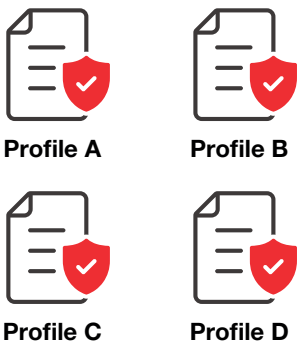
GET COVERED

Coverage Term:

 Up to Age 100

Step 3

CHOOSE YOUR FUND PROFILE



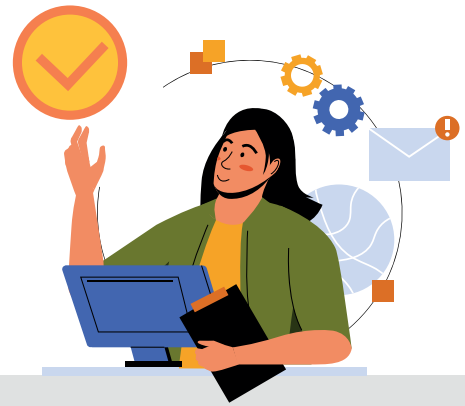
Profile A Profile B
Profile C Profile D

Please refer to
FREQUENTLY ASKED QUESTIONS
for details on the fund mix combinations
for all fund profiles.

Step 4

SIGN UP FOR AIA VITALITY AND ENJOY VITALITY BONUS

AIA Vitality



ACHIEVE YOUR GOALS WITH PB Max Gain — PLUS REWARDS ALONG THE WAY.



Jason is a 40-year-old businessman, non-smoker and has chosen **PB Max Gain** as part of his financial planning. He pays annual premium of RM30,000 per year for 5-years, with coverage term up to age 100 and selects a fund mix of 70% dividend fund and 30% strategic income as his choice of funds. He signs up AIA Vitality to receive extra reward.

Death Benefit - receives the higher of:

- 125% of Total Premiums Paid (less any withdrawals);
- Account Value in Protection Account; OR
- RM5,000

PLUS any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus

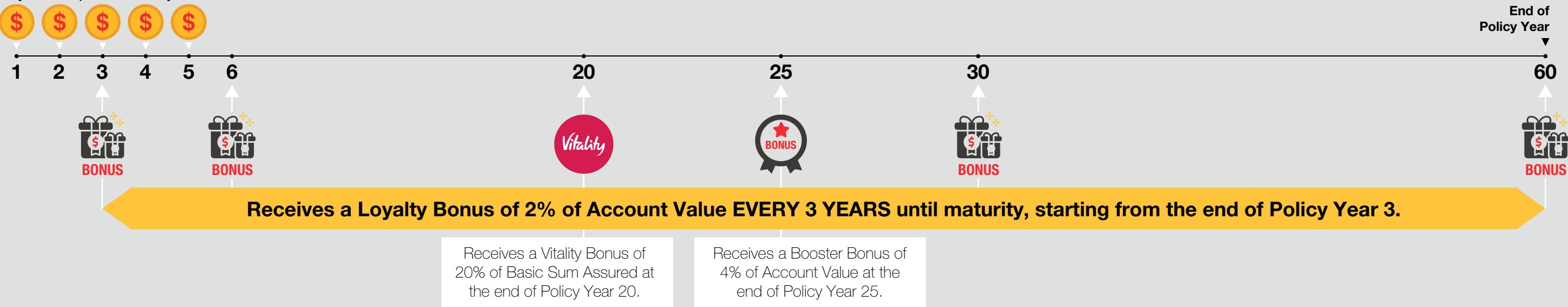
Total and Permanent Disability (TPD) Benefit - receives the higher of:

- 125% of Total Premiums Paid (less any withdrawals);
- Account Value in Protection Account; OR
- RM5,000

PLUS any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus

Receive a Maturity Benefit of the higher of 125% of Total Premiums Paid (less any withdrawals) or Account Value in Protection Account, PLUS any Account Value from Savings Account, ad hoc top-up premium, and Vitality Bonus at the end of Policy Year when he reaches age 100.

Pays annual premium for 5 years.



Notes:

1. If the Insured dies or suffers TPD due to non-accidental causes within 2 years from the issue date or commencement date (whichever is later), the amount payable will be the higher of the total premiums paid (including any ad hoc top-up premium or regular top-up premium) without interest or the total account value of Protection Account and Savings Account as at the date of death or TPD. Thereafter, the policy shall terminate.
2. Total Premium Paid refers to the total amount of regular premiums and PB Enhancer Saver premiums that have been paid from the start of the policy up to the last premium due immediately before the claim event that triggers the benefit payment.
3. For the Vitality Bonus, it is assumed that AIA Vitality Status remains at Platinum throughout the years, therefore the policy receives the maximum 20% Vitality Bonus Percentage.
4. Loyalty Bonus will be credited every 3 policy years, and Booster Bonus will be credited at the end of policy year 25. Both the Loyalty Bonus and the Booster Bonus will be paid into the Savings Account.
5. Please refer to the Death / Total and Permanent Disability (TPD) / Maturity Benefit under **A CLOSER LOOK AT THE BENEFITS**, for more details on the calculation of Death / TPD / Maturity Benefit payable.
6. Please refer to the Product Disclosure Sheet, Sales Illustration, and AIA Fund Fact Sheet for further information about this product and visit <https://www.aia.com.my/en/aia-vitality.html> to learn more about AIA Vitality programme.

BENEFITS AT A GLANCE

Benefit	Basic Sum Assured	Account Value ⁷	Vitality Bonus (Applicable if the Insured is an AIA Vitality member)
Surrender	X	✓	X
Death ¹ / TPD ¹	Higher of: (a) Percentage (%) of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ , OR (c) RM5,000 PLUS Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus The percentage (%) of Total Premium Paid depends on the entry age. For details, please refer to the Death ¹ / TPD ¹ Benefit under A CLOSER LOOK AT THE BENEFITS .		✓
Maturity	Higher of: (a) Percentage (%) of Total Premium Paid ⁵ (minus partial withdrawal amount, if any), OR (b) Account Value in Protection Account ⁶ PLUS Any Account Value from Savings Account, ad hoc top-up premium and Vitality Bonus The percentage (%) of Total Premium Paid depends on the entry age. For details, please refer to the Maturity Benefit under A CLOSER LOOK AT THE BENEFITS .		✓

¹ TPD coverage is available for Insured aged between 14 days and 69 years old. The coverage for TPD is up to the policy anniversary immediately following the Insured's 70th birthday. If the Insured dies or suffers TPD due to non-accidental causes within 2 years from the issue date or commencement date (whichever is later), the amount payable will be the higher of the total premiums paid (including any ad hoc top-up premium or regular top-up premium) without interest or the total account value of Protection Account and Savings Account as at the date of death or TPD. Thereafter, the policy shall terminate.

⁵ Total Premium Paid refers to the total amount of regular premiums and PB Enhancer Saver premiums that have been paid from the start of the policy up to the last premium due immediately before the claim event that triggers the benefit payment.

⁶ Excluding Account Value from ad hoc top-up premium.

⁷ The actual Account Value may vary, depending on the performance of your selected investment fund(s).

Note: Benefits are payable provided that the policy remains in force and the Account Value is sufficient to pay for the cost of insurance and other policy charges.

PREMIUM ALLOCATION

Allocated Premium

The premiums that you have paid will be allocated to Protection Account and Savings Account respectively to purchase units from the AIA Investment Funds.

The premium will be split based on Insured's entry age as below:

Insured's Entry Age (nearest birthday)	Regular Premium	PB Enhancer Saver Premium
14 days old to 16 years old	2.1%	97.9%
17 to 25 years old	2.3%	97.7%
26 to 35 years old	2.5%	97.5%
36 to 45 years old	3.6%	96.4%
46 to 55 years old	5.0%	95.0%
56 years old and above	7.0%	93.0%

The regular premium and PB Enhancer Saver premium will be adjusted to the nearest multiple of RM10 and shall be allocated to Protection Account at an allocation rate of 100%. Any ad hoc top-up premium that you make shall be allocated to the Protection Account at an allocation rate of 95%.

Any regular top-up premium that you make shall be allocated to Savings Account at an allocation rate of 95%.

The commission payable to Public Bank Berhad on the regular premium is based on the premium payment term and policy year as shown below:

Premium Payment Term (Years)	Commission Rate (%) for Policy Year					
	1	2	3	4	5	6 - 10
5	8.00	7.00	5.00	3.00	2.00	-
10	15.00	15.00	15.00	5.00	2.50	1.00
20	25.00	15.00	15.00	5.00	5.00	5.00

The commission payable on the PB Enhancer Saver Premium is 3.75%.

Unallocated Premium

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

A commission of 3.75% applies to regular top-up premium and ad hoc top-up premium.

Note: Ad hoc top-ups are only available after the policy has been incepted.

FREQUENTLY ASKED QUESTIONS

Q: What is PB Max Gain?

A: PB Max Gain is a regular premium Investment-Linked Insurance Plan which provides insurance coverage against death and Total and Permanent Disability (TPD), up to 100 years old. This plan gives you the flexibility to choose from various premium payment terms that suit your needs. In addition, you will receive various bonuses over the years when you pay your premiums on time.

Note: 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.

Q: Who is eligible to buy PB Max Gain?

A: PB Max Gain is available for individuals aged between 14 days old to 75 years old. Entry age varies according to premium payment term, as shown in the table below:

Premium Payment Term	Insured's Entry Age (nearest birthday)	Coverage Term
5 Years	14 days old to 75 years old	Up to age 100
10 Years	14 days old to 70 years old	
20 Years	14 days old to 65 years old	

Q: What is the minimum and maximum premium for PB Max Gain?

A: The minimum and maximum annual premium for PB Max Gain are as set out below and are subject to a total premium payable of RM3,000,000 per life limit:

Premium Payment Term	5 Years	10 Years	20 Years
Minimum Annual Premium*	RM12,000	RM6,000	
Maximum Annual Premium*	RM600,000	RM300,000	RM150,000

* Excluding regular top-up premium

This per-life limit applies to similar products underwritten by AIA Bhd. across all distribution channels. For more details, please consult your Public Bank Financial Executive or contact AIA Bhd. directly.

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 prior 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 account value in Protection Account, excluding any account value from ad hoc top-up premium, depending on the premium payment term and premium payment frequency selected for the policy.

Premium Payment Term	Premium Payment Frequency	Policy Expense Charge (per annum)							
		Policy Year							
		1	2	3	4	5	6	7	8
5 Years	Monthly	3.500%	3.000%	2.500%	2.000%	2.000%	1.000%	-	-
	Quarterly	3.325%	2.850%	2.375%	1.900%	1.900%	0.950%	-	-
	Semi-Annual	3.150%	2.700%	2.250%	1.800%	1.800%	0.900%	-	-
	Annual	2.800%	2.400%	2.000%	1.600%	1.600%	0.800%	-	-
10 Years	Monthly	6.000%	5.000%	4.000%	3.250%	2.750%	1.500%	1.000%	-
	Quarterly	5.700%	4.750%	3.800%	3.088%	2.613%	1.425%	0.950%	-
	Semi-Annual	5.400%	4.500%	3.600%	2.925%	2.475%	1.350%	0.900%	-
	Annual	4.800%	4.000%	3.200%	2.600%	2.200%	1.200%	0.800%	-
20 Years	Monthly	7.000%	6.500%	6.000%	5.500%	4.500%	3.500%	3.250%	1.000%
	Quarterly	6.650%	6.175%	5.700%	5.225%	4.275%	3.325%	3.088%	0.950%
	Semi-Annual	6.300%	5.850%	5.400%	4.950%	4.050%	3.150%	2.925%	0.900%
	Annual	5.600%	5.200%	4.800%	4.400%	3.600%	2.800%	2.600%	0.800%

v) **Partial withdrawal charge**

Upon partial withdrawal request, the partial withdrawal charge will be deducted from the withdrawal amount from Protection Account, excluding any account value from ad hoc top-up premium and reinvested dividends from AIA Dividend-Focus MYR Fund, depending on the premium payment term selected for the policy.

Premium Payment Term	Partial Withdrawal Charge							
	Policy Year							
	1	2	3	4	5	6	7	8
5 Years	10.50%	7.50%	6.00%	5.00%	4.00%	3.50%	-	-
10 Years	16.50%	10.50%	7.50%	6.00%	4.50%	3.50%	3.50%	-
20 Years	18.00%	12.00%	8.50%	6.00%	4.00%	3.00%	2.00%	1.50%

vi) **Surrender charge**

Upon surrender request, the surrender charge will be deducted from the account value from Protection Account, excluding any account value from ad hoc top-up premium and reinvested dividends from AIA Dividend-Focus MYR Fund, depending on the premium payment term selected for the policy.

Premium Payment Term	Surrender Charge							
	Policy Year							
	1	2	3	4	5	6	7	8
5 Years	10.50%	7.50%	6.00%	5.00%	4.00%	3.50%	-	-
10 Years	16.50%	10.50%	7.50%	6.00%	4.50%	3.50%	3.50%	-
20 Years	18.00%	12.00%	8.50%	6.00%	4.00%	3.00%	2.00%	1.50%

vii) **Premium holiday charge**

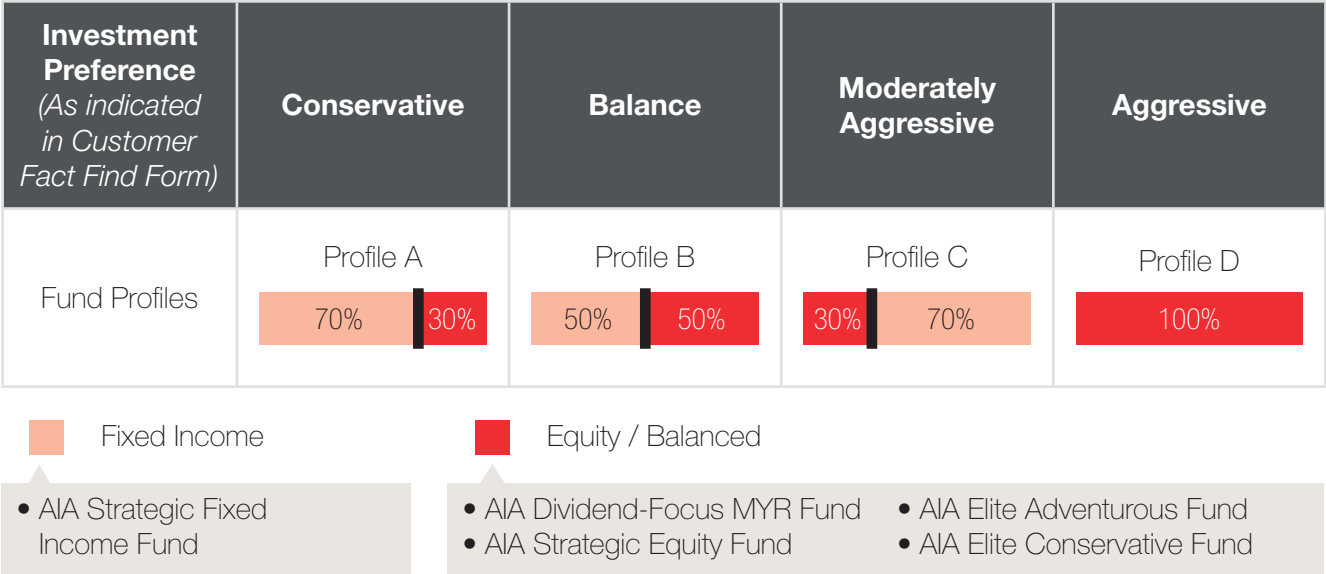
The Premium Holiday Charge will be deducted every month from the account value, if you missed paying premium when due, depending on the premium payment term selected for the policy. This charge will be stopped once you resume the premium payment by paying the full outstanding premium.

Premium Payment Term	Premium Holiday Charge (% of Total Outstanding Regular Premium and PB Enhancer Saver Premium, excluding regular top-up premium)							
	Policy Year							
	1	2	3	4	5	6	7	
5 Years	5.00%	5.00%	5.00%	5.00%	5.00%	-	-	
10 Years	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	-	
20 Years	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	

Note: The cost of insurance rate and other fees and charges for this product are not guaranteed. AIA Bhd. reserves the right to revise these charges by giving you 3 months prior written notice. If such revisions occur, you will need to pay top-up premiums to maintain your policy benefits and coverage.

Q: **What are the funds available for PB Max Gain?**

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



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. Fund switching is currently free. AIA Bhd. reserves the right to impose/revise a fee by giving you a 3 months written notice.

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

A: The unit prices for the investment funds are published on the AIA Bhd.'s website at www.aia.com.my.

Q: **What are the major exclusions for PB Max Gain?**

A: **Any death arising from the occurrence of the following is not covered:**

- This plan does not cover death due to suicide within 1 year from the issue date or commencement date of the policy, whichever is later.

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

- Willful exposure to danger or self-inflicted act while sane or insane;
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs;
- Entering, exiting, operating, 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; or
- TPD occurred prior to the issue date or commencement date of the policy, whichever is later.

Note: The list is non-exhaustive. Please refer to the policy contract for full details of the exclusions.

FOR YOUR ATTENTION

General disclosures

1. **PB Max Gain** is solely distributed by Public Bank Berhad.
2. 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.
3. 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.
4. You have the right to cancel the policy by giving AIA Bhd. a written notice. AIA Bhd. will refund to you the Account Value established on the valuation date immediately following the date the notice is received and approved by AIA Bhd., together with the unallocated premium and policy charges that have been deducted, less any expenses which may have been incurred. Such notice must be signed by you and received directly by AIA Bhd. within fifteen (15) days of your e-Policy being made available on AIA's customer portal. If in your application you have selected to receive a hardcopy of your policy contract, such notice must be received directly by AIA Bhd. within fifteen (15) days after you have received the policy.
5. 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.
6. 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.
7. This product provides Five Years Guaranteed Coverage. However, when the Five Years Guaranteed Coverage is revoked, your policy will lapse if the Account Value is insufficient to pay for the cost of insurance, other fees and charges. Please refer to the policy for the complete terms and conditions of the Five-Year Guaranteed Coverage.
8. 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.
9. Premiums can be paid annually, half-yearly, quarterly or monthly according to available payment methods.
10. Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
11. 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.
12. 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.
13. **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

1. 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.
2. 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.
3. The underlying assets of each fund are valued on each business day to determine the unit price of a unit.
4. AIA Bhd. 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.

ABOUT AIA MALAYSIA

AIA Malaysia is part of AIA Group, the largest independent publicly listed pan-Asian life insurance group. Together, AIA Bhd., AIA PUBLIC Takaful Bhd., AIA General Berhad and AIA Pension and Asset Management Sdn. Bhd. have been serving Malaysians for over 75 years.

As one of the country's leading insurance and takaful providers, AIA Malaysia offers a wide range of innovative as well as comprehensive conventional and shariah-compliant solutions spanning Life and Health, Family Takaful, Employee Benefits, Motor, Personal Accident, Mortgage, Commercial Insurance and Retirement schemes that meet its customers' health, wealth and protection needs at every life stage.

Through its nationwide customer centre network, a well-trained team of more than 2,400 employees, and dedicated and diverse distribution footprint comprising its 16,000 strong Life Planner force, exclusive bank partners, corporate sales team and brokers, AIA Malaysia remains committed to partnering its 5.2 million customers; supporting and helping them to live Healthier, Longer, Better Lives.

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