



PUBLIC BANK

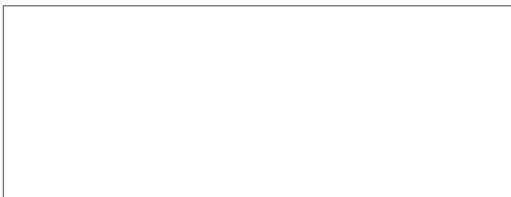
PUBLIC BANK BERHAD

Menara Public Bank, 146 Jalan Ampang,
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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 SMART LINK

(This is an INSURANCE PRODUCT)

ENHANCE YOUR INVESTMENT
OPPORTUNITIES WITH
PERSONAL PROTECTION



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).

PB SMART LINK **(This is an INSURANCE PRODUCT)** **ENHANCE YOUR INVESTMENT** **OPPORTUNITIES WITH** **PERSONAL PROTECTION**

PB Smart Link offers you the ability to invest in a diverse range of funds, depending on your financial goals and risk tolerance. With the flexibility attached to **PB Smart Link**, it gives you control over your investments and boosts your returns. What's more, **PB Smart Link** ensures that you are protected in the event of Death or Total and Permanent Disability (TPD).

Here is what **PB Smart Link** offers:

- Potential Growth on Funds Invested
- Investment and Protection in One Plan
- Boost Your Investment Value at Any Time
- Simple Enrolment

HOW DOES PB SMART LINK WORK?

Potential Growth on Funds Invested

- You can enjoy potential investment gains via the AIA Investment Funds.
- Up to 17 AIA Investment Funds with varying risk profiles are available for you to choose from.
- 95% of your single premium will be invested into any fund(s) of your choice.

Investment and Protection in One Plan

- A one-time premium payment that covers you up to 100 years old¹
- In the event of Death or Total and Permanent Disability (TPD), the higher of any of the following will be payable:
 - i. Sum assured plus any top-up premium² less any withdrawal amount; or
 - ii. Fund Value

Sum Assured Table

	Entry Age	Sum Assured
Standard lives	14 days to 55 years old	125% of Single Premium
	56-70* years old	105% of Single Premium
Sub-standard lives	14 days - 70* years old	105% of Single Premium

*For TPD: entry age is up to age 64.

Boost Your Investment Value at Any Time

- You have the freedom to invest more² when you have extra money or withdraw³ the money when you need it.
- You can enjoy the flexibility in switching your funds anytime according to your risk tolerance level⁴.

Simple Enrolment

- Just answer 3 simplified underwriting questions⁵ upon enrolment with a minimum single premium amount of RM 8,000.

PREMIUM ALLOCATION

Premium paid by you will be divided into:

• Allocated Premium

This amount will be used to purchase the units of your preferred Investment-linked Fund(s).

	Premium Allocation
Single Premium	95%
Ad hoc Top-up Premium*	95%

* to be allowable after policy inception.

• Unallocated Premium

This amount is used to meet AIA Bhd.'s expenses and direct distribution cost, including the commission payable to Public Bank Berhad.

Note: The unallocated premium is equivalent to the premium paid less allocated premium.

¹ TPD coverage is up to age 65.

² The policy owner may contribute any ad hoc top-up premium at any time after policy inception with a minimum amount of RM500.

³ Referring to partial withdrawal facility – the minimum withdrawal amount is RM1,000 and subject to the minimum balance of RM 4,000 of fund value.

⁴ Referring to fund switching facility.

⁵ Please refer to Proposal Form on the underwriting questions.

FEES AND CHARGES

Fund Management Charge	AIA Strategic Fixed Income	1.000% per annum
	AIA Strategic Equity Fund	1.500% per annum
	AIA Fixed Income Fund	0.500% per annum
	AIA Dana Bon	0.500% per annum
	AIA Balanced Fund	1.200% per annum
	AIA Dana Progresif	1.400% per annum
	AIA Global Balanced Fund	1.500% per annum
	AIA Equity Dividend Fund	1.500% per annum
	AIA Dynamic Wealth Fund	1.500% per annum
	AIA Dana Dinamik	1.475% per annum
	AIA Aggressive Fund	1.475% per annum
	AIA Medium Cap Fund	1.475% per annum
	AIA Global Fixed Income Fund	1.000% per annum
	AIA Global Equity Fund	1.500% per annum
	AIA Global Equity Income Fund	1.500% per annum
	AIA Asia Opportunity Fund	1.500% per annum
	AIA Asia Platinum Fund	1.500% per annum
The Fund Management Charge will be deducted at each valuation date in the unit pricing.		
One-off Policy Fee	RM100.	
Fund Switching Fee	The current fund switching fee is free. However, AIA Bhd. reserves the right to remove the free switches and / or revise the switching fee from time to time by giving at least three (3) months' notice to you. The minimum fund switching is RM50.	
Insurance Charge	An Insurance Charge which will vary according to your age, gender and smoking status, will be levied every month for this plan and the riders (if any). This would be deducted via cancellation of units from your Investment Funds.	
Processing Fee	Other than the above fees and charges, there is currently no processing fee for other transactions such as Partial Withdrawal or to utilize the investment top up facility. However, AIA Bhd. reserves the right to impose a processing fee for such transactions in the future.	
Commissions	PB Smart Link is solely distributed via Public Bank Berhad. A commission of 3.75% of Single Premium / ad hoc top-up premium is paid to Public Bank Berhad upon the sales of this product.	

Note: All fees and charges are not guaranteed and may vary. Any changes may be made by AIA Bhd. by giving you three (3) months' written notice.

FIND THE ANSWERS TO YOUR QUESTIONS HERE

Q: What is PB Smart Link?

A: PB Smart Link is a single premium investment-linked insurance plan that provides insurance coverage upon death or TPD and investment returns.

Q: Who is eligible to buy PB Smart Link?

A: This plan is available to individuals aged between 14 days and 70*years old (nearest birthday). However, the minimum age of policy owner is 18 years old (nearest birthday).

*The maximum entry age for TPD coverage is 64 years old (nearest birthday).

Q: What is the minimum single premium amount for PB Smart Link?

A: The minimum single premium amount for PB Smart Link is RM8,000.

Q: What is the coverage period for PB Smart Link?

A: This plan covers you up to age 100* provided the policy remains in force and the fund value is sufficient to pay for the cost of insurance and other charges.

*The TPD coverage is up to age 65.

Q: Can I make a partial withdrawal from PB Smart Link?

A: Yes, partial withdrawal is available for this plan. Minimum withdrawal is RM1,000 and the minimum balance of fund value amount upon withdrawal is RM4,000.

Q: Is the buying and selling price the same?

A: Yes, there is only one price at which units are purchased and sold. The unit prices of AIA Investment Funds will be published in the major local newspapers and AIA Bhd.'s website.

Q: What do I get upon surrender, maturity or death/ TPD?

A:

Benefits	Events	Surrender	Maturity	Death / TPD
Fund value (no. of units x unit price)		✓	✓	
Sum Assured		No	No	Higher of: Sum assured* plus any top-up premium less any withdrawal amount OR Fund Value

* Please refer to the Sum Assured Table on page 3.

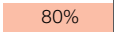
Note: The above benefits payable is subject to deduction of any indebtedness.

Q: Are the premiums paid for PB Smart Link 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 investment funds that I can choose from?

A: Depending on your investment objectives and risk profile, your portfolio will comprise of a mix of equity, managed and fixed income.

Investment Preference (As indicated in Customer Fact Find Form)	Conservative/ Moderately Conservative	Balance	Moderately Aggressive	Aggressive
Fund Profiles	Profile A 80%  20% 	Profile B 50%  50% 	Profile C 20%  80% 	Profile D  100%

 Fixed Income

- AIA Strategic Fixed Income Fund
- AIA Fixed Income Fund
- AIA Dana Bon
- AIA Global Fixed Income Fund

 Equity / Managed

- AIA Balanced Fund
- AIA Strategic Equity Fund
- AIA Dana Progresif
- AIA Global Balanced Fund
- AIA Equity Dividend Fund
- AIA Dynamic Wealth Fund
- AIA Dana Dinamik
- AIA Aggressive Fund
- AIA Medium Cap Fund
- AIA Global Equity Income Fund
- AIA Asia Opportunity Fund
- AIA Asia Platinum Fund
- AIA Global Equity Fund

You also have the flexibility to switch between the different combination of the AIA Investment Funds to suit your changing needs at a later stage in life.

Note: Please refer to the "For Your Attention" section of the brochure for fund-related disclosures. For further details, please refer to the AIA Fund Fact Sheet.

WHAT ARE THE EXCLUSIONS?

The major exclusions are stated as below:

- Death due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later. AIA Bhd.'s liability shall be limited to the refund of the Fund Value together with the total premium charge and Policy Charges deducted from the Issue Date or Commencement Date, whichever is later. Thereafter, the Policy shall be terminated.
- Any Total and Permanent Disability (TPD) resulting from:
 - Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
 - Services in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
 - 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
 - Any congenital defect which has manifested or was diagnosed before the Insured attains seventeen (17) years of age; or
 - Pre-existing disability resulting from a physical or mental condition.

The list is not exhaustive. Please refer to your policy contract for the full details of exclusions.

For Your Attention:

- PB Smart Link is solely distributed by Public Bank Berhad.
- You must disclose all material facts such as medical condition, and state your age correctly.
- This is a Single Premium Investment-linked Insurance Plan which provides both investment returns and protection to you whilst the policy remains in force and the fund value is sufficient to pay for the cost of insurance and other charges.
- You should ensure that the plan meets your needs and that the premium payable under the policy is an amount that you can afford.
- You have the right to cancel this policy by giving AIA Bhd. a written notice. AIA Bhd. will refund you the account value established on the valuation date immediately following the date the notice is received by AIA Bhd., together with the unallocated premium and policy charges that have been deducted, less any expenses which have been incurred for any medical examination. Such notice must be signed by you and received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. If in your application, you have selected to receive a hardcopy of your policy contract, such request must be made within 15 days after you have received your policy contract.
- Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- The monthly cost of insurance are not guaranteed. AIA Bhd. reserves the right to revise the cost of insurance by giving you 3 months' notice.
- Additional premium is required when there is a revision of cost of insurance for this product.
- Investment assets of each underlying fund are valued on each business day to determine the unit price of a unit. In the case of listed securities, the market value of the fund's assets is determined by the price quoted on the relevant Registered Exchanges. For more details on the basis of valuation for other asset classes, please refer to your policy contract.
- Single pricing is used where there is only one price at which units are purchased and sold.
- The creation and cancellation of units are based on the unit price.
- The unit prices of the AIA Investment Funds will be published in AIA Bhd. website at AIA.COM.MY.
- AIA Bhd. reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as possible adverse effect of a general sale of investment in a short period or temporary closure of any relevant Registered Exchanges.

This brochure contains only a brief description of the product and is not exhaustive. It is to be used in conjunction with sales illustration, product disclosure sheet, and AIA Fund Fact Sheet to know more about this product. For a detailed explanation of its benefits, terms and conditions and exclusions, please refer to the policy contract.

Underwritten by:



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