



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 Alpha Edu (This is an INSURANCE PRODUCT)

BRIGHTER FUTURE
FOR YOUR LITTLE ONE
STARTS HERE

Validity Education
Wallet Reward

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).

As new parents, my husband and I acknowledge that education plays a vital role in a child's life for their development, lifelong learning or future career decision.

We are looking for ways to save for her future education but we don't know where to start or even how much we need to save to fund her education.

Luckily, our Public Bank Financial Executive, Mr. Tan, told us about **PB Alpha Edu (This is an INSURANCE PRODUCT)** which not only provides savings for my child's tertiary education fund, but also ensures the education fund is well protected if any unfortunate event happens to me.

With PB Alpha Edu, I can

- Access my child's education fund when I need it most
- Protect my child's education fund if an unfortunate event happens to me
- Be a Healthy Parent, and raise Happy Children

SAVE AS EARLY AS POSSIBLE TO ENSURE YOUR CHILD GETS THE EDUCATION THEY DESERVE

A good education equips your child with skills and prepares them to face the challenges of life.



ACCESS YOUR CHILD'S TERTIARY EDUCATION FUND WHEN YOU NEED IT MOST

Education Fund

A fixed amount of **Education Fund** will be payable to you on an annual basis when your child pursues their tertiary education. This amount of money will definitely help ease your burden and provide comfort to your child in pursuing their higher education.

The annual pay-out is based on the entry age of your child. The earlier you start, the more you get as per table below:

Entry age of Child	Percentage (%) of Basic Sum Assured Payable at Child's Age			
	18	19	20	21
0 - 2	40	40	40	80
3 - 5	30	30	30	60
6 - 8	25	25	25	50
9 - 10	0	0	0	100

Note:

Adjustments shall be made as necessary, including the deduction of any Education Fund paid by AIA Bhd. from the claims proceeds payable.

- (i) Upon receiving a valid claim for a lump sum or advance payment relating to a death or Total and Permanent Disability (TPD) claim respectively by AIA Bhd.; and
- (ii) If the date of death or Total and Permanent Disability (TPD) is before the date the Education Fund becomes due for payment.

Maturity Benefit

As a portion of your premium will be invested in the investment fund(s) of your choice, upon policy maturity when your child reaches age 21, you will receive the account value from these fund(s), if any to celebrate your child's achievement. You will also receive any accumulated Education Fund and balance in Education Wallet.

Maturity Boost

Purchase this plan when your child is between 0 to 8 years old and choose a basic sum assured of RM100,000 and above to enjoy higher pay out upon maturity.

Maturity Boost is an additional percentage of your basic sum assured that will be paid together with the Maturity Benefit depending on your child's entry age and the basic sum assured that you choose as shown in the table below.

Entry age of Child	Percentage (%) of Basic Sum Assured	
	From RM100,000 to less than RM250,000	RM250,000 and above
0 - 2	15	24
3 - 5	10	16
6 - 8	5	8
9 - 10	Not applicable	

Maturity Boost is only applicable for entry age 0 to 8 years old and basic sum assured of RM100,000 and above.

Death and Total and Permanent Disability (TPD) Benefit

With PB Alpha Edu, your child is also covered under Death and TPD benefits, which pays 200% of basic sum assured, any account value, accumulated Education Fund and balance in Education Wallet.

Note: Insured who is subject to medical loadings can purchase Total and Permanent Disability Benefit (Purchasable).



PROTECT YOUR CHILD'S PRE-TERTIARY EDUCATION FUND

You have now set aside the tertiary education fund for your child. What if any unfortunate event happens to you before they reach age 18?

It is equally important for you to protect their pre-tertiary education fund with PB Education Protector Rider.

A typical child will go through four main stages of education:

Education Stage	Age
Nursery	0 to 3 years old
Pre-School	4 to 6 years old
Primary School	7 to 12 years old
Secondary School	13 to 17 years old

As parents, we need to plan the expenses required based on different stages of their life and the education system you plan to enrol them in. The expenses includes school fees, tuition fees, interest class fees, living expenses and others.

PB Education Protector Rider

PB Education Protector Rider pays your child a yearly income according to the different stages of education they are in if the unfortunate event either death, accidental death or TPD happens to you.

The yearly income amount if the policy owner dies or suffers from TPD will be based on the table below:

Age	Standard	Premier	Elite
0 - 3	RM6,500 p.a.	RM13,000 p.a.	RM19,500 p.a.
4 - 6	RM10,000 p.a.	RM20,000 p.a.	RM30,000 p.a.
7 - 12	RM12,000 p.a.	RM24,000 p.a.	RM36,000 p.a.
13 - 17	RM14,400 p.a.	RM28,800 p.a.	RM43,200 p.a.

This yearly income amount will be **doubled** for accidental death.

This yearly income will help them focus on their studies and continue their education without worrying about any financial setbacks in your absence.

PB Payor 2 Rider

Ensure future basic premiums¹ are waived if the policy owner suffers from TPD before age 70 or passes away.

PB Payor CI 2 Rider²

Ensure future basic premiums¹ are waived if the policy owner is diagnosed with any one of the 44 covered critical illnesses.



BE A HEALTHY PARENT, AND RAISE HAPPY CHILDREN

Education Wallet

(i) Welcome Reward

Upon policy inception, RM100 will be credited in your **Education Wallet**.

**HEALTHY PARENT,
HAPPY CHILDREN**



(ii) Vitality Education Wallet Reward

Stay Active! When you join AIA Vitality and attach PB Education Protector Rider, your child will be entitled to an additional benefit called Vitality Education Wallet Reward.

When you lead a healthy lifestyle, you can get Vitality Education Wallet Reward credited into the Education Wallet at every PB Education Protector Rider anniversary based on the plan that you choose for PB Education Protector Rider.

AIA Vitality Status	PB Education Protector Rider plan		
	Standard	Premier	Elite
Platinum	RM160 p.a.	RM320 p.a.	RM480 p.a.
Gold	RM80 p.a.	RM160 p.a.	RM240 p.a.
Silver	RM0 p.a.		
Bronze	RM0 p.a.		

You can withdraw the money in the wallet once a year starting from the 2nd policy year for your child's education needs. For example, buying books, computer and online programme, which are important tools to help your child succeed academically. You can also choose to keep the money in Education Wallet and utilise it later.

Please refer to the Product Disclosure Sheet, Sales Illustration, and policy contract for more detailed information about Vitality Education Wallet Rewards. For more information on the AIA Vitality programme (including its memberships fee), please refer to AIA Vitality Programme brochure or AIA Bhd. website at AIA.COM.MY.

¹ The policy owner can choose to include or exclude the Regular Top-up premium into/from the sum assured of the riders.

² PB Payor CI 2 Rider must be purchased together with PB Payor 2 Rider.

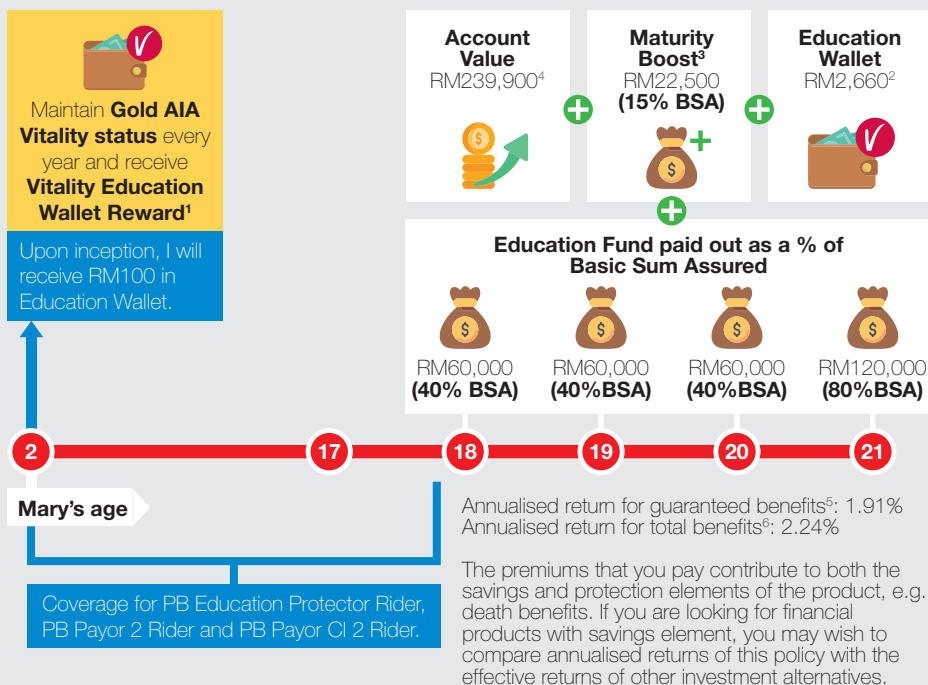


Mr. Tan showed me the two scenarios based on my profile - 35 years old female non-smoker and my daughter Mary, who is 2 years old with the following details:

PB Alpha Edu Basic Sum Assured: RM150,000
Riders attached: PB Payor 2 Rider, PB Payor CI 2 Rider and PB Education Protector Rider Premier plan
Join AIA Vitality: Yes
Annual Premium: RM29,219.47
Total Premiums Paid: RM467,511.52
Selected Fund(s): 100% AIA Strategic Equity Fund

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

Seeing my daughter graduating



¹ Vitality Education Wallet Reward is only applicable if the policy attaches the PB Education Protector Rider and the policy owner is an AIA Vitality member. Vitality Education Wallet Reward will cease if policy owner is no longer an AIA Vitality member or PB Education Protector Rider becomes surrendered, terminated or cancelled.

² This amount is assuming no withdrawal has been made from the Education Wallet.

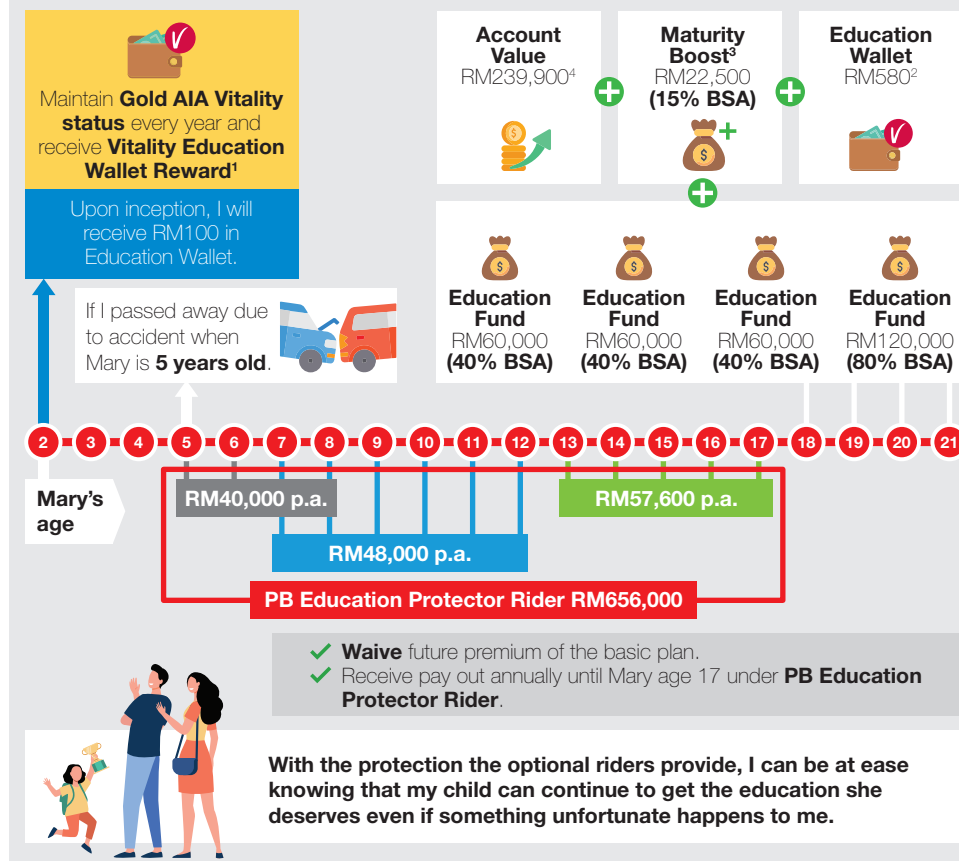
³ Maturity Boost is only applicable for entry age 0 to 8 years old and basic sum assured of RM100,000 and above.

⁴ The projected amount 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 RM173,900. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

⁵ Guaranteed benefits refer to Education Fund, Welcome Reward and Maturity Boost. The annualised return excludes PB Enhancer Premium and Regular Top-up.

⁶ Total benefits refer to guaranteed benefits and non-guaranteed benefits (i.e. Account Value, 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 1.11%. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

If something unfortunate happens to me



Notes:

Please refer to the policy contract for the full terms and conditions.

¹ Vitality Education Wallet Reward is only applicable if the policy attaches the PB Education Protector Rider and the policy owner is an AIA Vitality member. Vitality Education Wallet Reward will cease if policy owner is no longer an AIA Vitality member or PB Education Protector Rider becomes surrendered, terminated or cancelled.

² This amount is assuming no withdrawal has been made from the Education Wallet.

³ Maturity Boost is only applicable for entry age 0 to 8 years old and basic sum assured of RM100,000 and above.

⁴ The projected amount 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 RM173,900. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

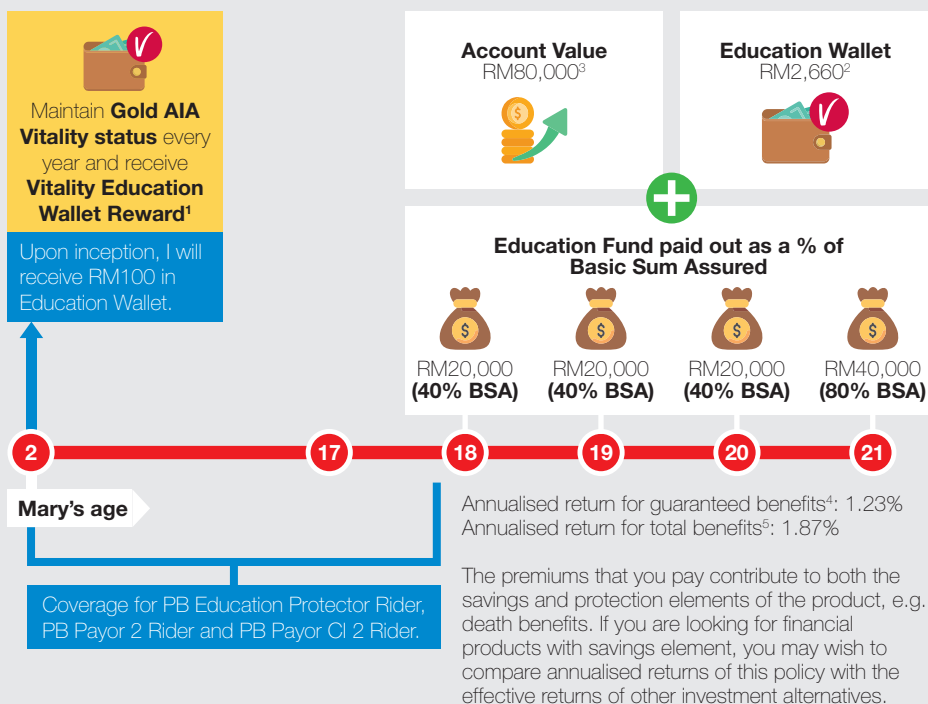


I indicated to Mr. Tan that I can only save a smaller amount for this plan. So Mr. Tan showed me the two scenarios with a lower basic sum assured.

PB Alpha Edu Basic Sum Assured: RM50,000
Riders attached: PB Payor 2 Rider, PB Payor CI 2 Rider and PB Education Protector Rider Premier plan
Join AIA Vitality: Yes
Annual Premium: RM10,123.83
Total Premiums Paid: RM161,981.28
Selected Fund(s): 100% AIA Strategic Equity Fund

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

Seeing my daughter graduating



¹ Vitality Education Wallet Reward is only applicable if the policy attaches the PB Education Protector Rider and the policy owner is an AIA Vitality member. Vitality Education Wallet Reward will cease if policy owner is no longer an AIA Vitality member or PB Education Protector Rider becomes surrendered, terminated or cancelled.

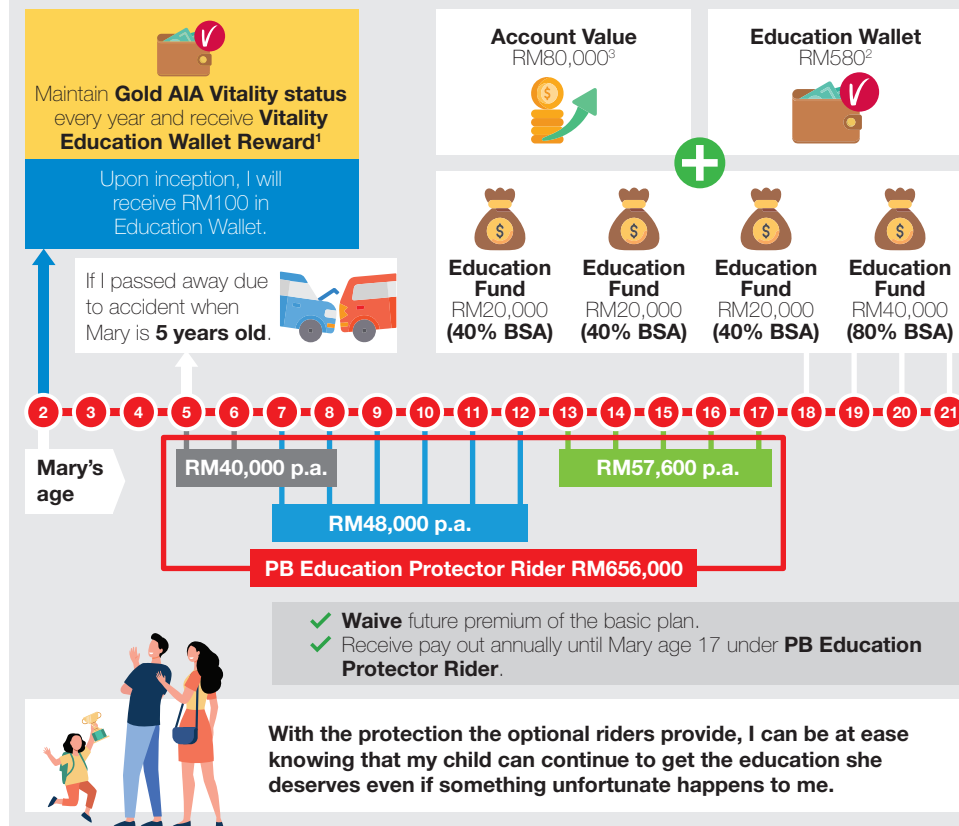
² This amount is assuming no withdrawal has been made from the Education Wallet.

³ The projected amount 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 RM58,000. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

⁴ Guaranteed benefits refer to Education Fund, Education Wallet Welcome Reward and Maturity Boost. The annualised return excludes PB Enhancer Premium and Regular Top-up.

⁵ Total benefits refer to guaranteed benefits and non-guaranteed benefits (i.e. Account Value, 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 0.69%. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

If something unfortunate happens to me



Notes:

Please refer to the policy contract for the full terms and conditions.

¹ Vitality Education Wallet Reward is only applicable if the policy attaches the PB Education Protector Rider and the policy owner is an AIA Vitality member. Vitality Education Wallet Reward will cease if policy owner is no longer an AIA Vitality member or PB Education Protector Rider becomes surrendered, terminated or cancelled.

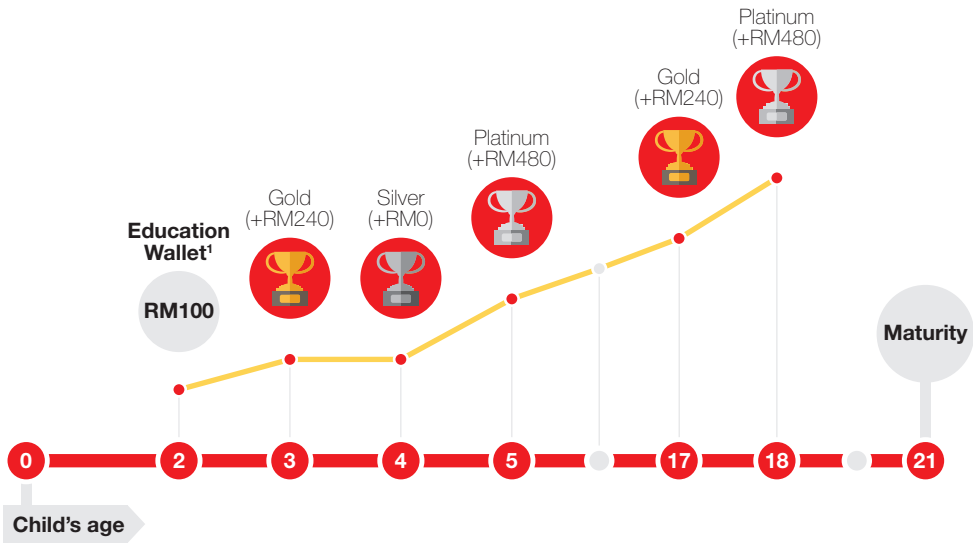
² This amount is assuming no withdrawal has been made from the Education Wallet.

³ The projected amount 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 RM58,000. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

HOW DOES VITALITY EDUCATION WALLET REWARD WORK?

John signs up as an AIA Vitality member and attached PB Education Protector Rider Elite plan and enjoys Vitality Education Wallet Reward.

AIA Vitality Status	PB Education Protector Rider plan
	Elite
Platinum	RM480 p.a.
Gold	RM240 p.a.
Silver	RM0 p.a.
Bronze	RM0 p.a.



Note:
The increasing graph illustrated above is assuming no withdrawal has been made from the Education Wallet throughout the policy term.

¹ Upon inception, RM100 Welcome Reward will be credited to the Education Wallet.

BENEFITS AT A GLANCE

Benefit	Description																													
Death or TPD	200% of basic sum assured + Account Value (if any) + Accumulated Education Fund (if any) + Balance in Education Wallet (If any)																													
Education Wallet	Upon inception, RM100 Welcome Reward will be credited into the Education Wallet																													
Education Fund	Education Fund is payable based on the entry age of the insured as shown in the following table: <table><tr><th rowspan="2">Entry Age of Child</th><th colspan="4">Percentage (%) of Basic Sum Assured Payable at Child's Age</th></tr><tr><th>18</th><th>19</th><th>20</th><th>21</th></tr><tr><td>0 - 2</td><td>40</td><td>40</td><td>40</td><td>80</td></tr><tr><td>3 - 5</td><td>30</td><td>30</td><td>30</td><td>60</td></tr><tr><td>6 - 8</td><td>25</td><td>25</td><td>25</td><td>50</td></tr><tr><td>9 - 10</td><td>0</td><td>0</td><td>0</td><td>100</td></tr></table>	Entry Age of Child	Percentage (%) of Basic Sum Assured Payable at Child's Age				18	19	20	21	0 - 2	40	40	40	80	3 - 5	30	30	30	60	6 - 8	25	25	25	50	9 - 10	0	0	0	100
Entry Age of Child	Percentage (%) of Basic Sum Assured Payable at Child's Age																													
	18	19	20	21																										
0 - 2	40	40	40	80																										
3 - 5	30	30	30	60																										
6 - 8	25	25	25	50																										
9 - 10	0	0	0	100																										
Maturity Benefit	Account Value (if any) + Accumulated Education Fund (if any) + Balance in Education Wallet (If any)																													
Maturity Boost	It is payable based on the entry age and basic sum assured chosen as shown in the following table: <table><tr><th rowspan="2">Entry Age of Child</th><th colspan="2">Percentage (%) of the Basic Sum Assured</th></tr><tr><th>From RM100,000 to less than RM250,000</th><th>RM250,000 and above</th></tr><tr><td>0 - 2</td><td>15</td><td>24</td></tr><tr><td>3 - 5</td><td>10</td><td>16</td></tr><tr><td>6 - 8</td><td>5</td><td>8</td></tr><tr><td>9 - 10</td><td colspan="2">Not applicable</td></tr></table>	Entry Age of Child	Percentage (%) of the Basic Sum Assured		From RM100,000 to less than RM250,000	RM250,000 and above	0 - 2	15	24	3 - 5	10	16	6 - 8	5	8	9 - 10	Not applicable													
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0 - 2	15	24																												
3 - 5	10	16																												
6 - 8	5	8																												
9 - 10	Not applicable																													

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.
Regular Top-Up & Ad hoc Top-Up	Regular top-up and ad hoc top-up and premium is allocated to the Investment-Linked Component, of which 95% ¹ is utilised to purchase units in the selected investment funds.

¹ The proportion of PB Enhancer Premium, regular top-up 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**:

Basic Premium commission

Premium Payment Term	Commission Rate (%) for Policy Year									
	1	2	3	4	5	6	7	8	9	10
8	13.00	9.00	7.00	3.00	2.00	2.00	2.00	2.00	0.00	0.00
9	14.50	10.00	7.00	2.25	2.25	2.25	2.25	2.25	2.25	0.00
10	15.00	10.00	7.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
11	16.50	11.00	8.25	2.75	2.75	2.75	2.75	2.75	2.75	2.75
12	18.00	12.00	9.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
13	19.50	13.00	9.75	3.25	3.25	3.25	3.25	3.25	3.25	3.25
14	21.00	14.00	10.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
15	22.50	15.00	11.25	3.75	3.75	3.75	3.75	3.75	3.75	3.75
16	24.00	16.00	12.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
17	25.50	17.00	12.75	4.25	4.25	4.25	4.25	4.25	4.25	4.25
18	27.00	18.00	13.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50

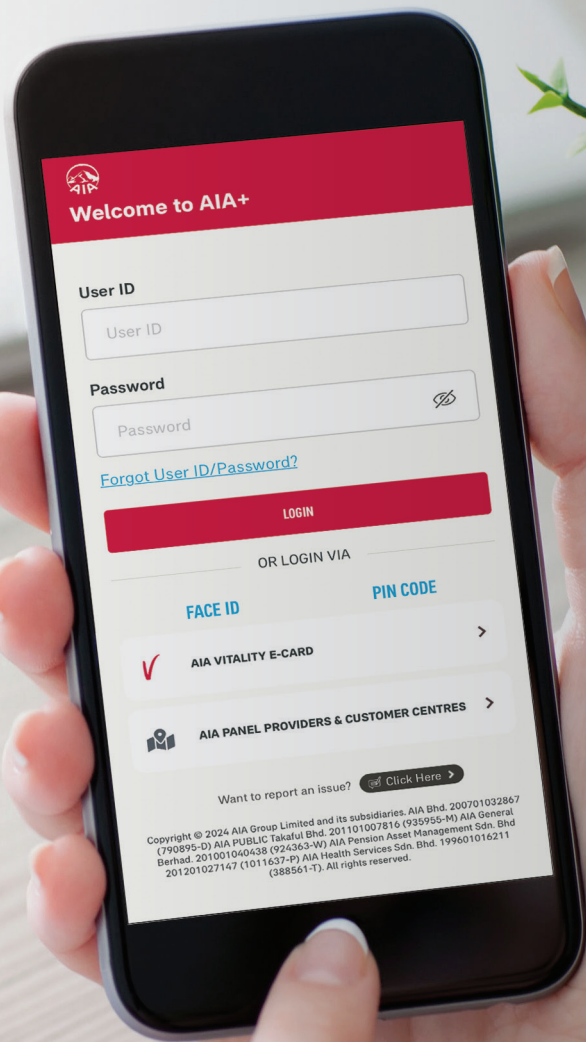
Note: This amount includes the amount that Public Bank Berhad may also be entitled to for the duration of your policy provided they meet the performance criteria set by AIA Bhd.

2. The commission on the **PB Enhancer Premium**, regular top-up and ad hoc top-up premium is 3.75%.

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

Premium Payment Term	Commission Rate (%) for Rider Year					
	1	2	3	4	5-6	7 & above
8	16.00	12.00	8.00	6.00	4.00	0.00
9	18.00	13.50	9.00	6.75	4.50	0.00
10	20.00	15.00	10.00	7.50	5.00	0.00
11	22.00	16.50	11.00	8.25	5.50	0.00
12	24.00	18.00	12.00	9.00	6.00	0.00
13	26.00	19.50	13.00	9.75	6.50	0.00
14	28.00	21.00	14.00	10.50	7.00	0.00
15	30.00	22.50	15.00	11.25	7.50	0.00
16	32.00	24.00	16.00	12.00	8.00	0.00
17	34.00	25.50	17.00	12.75	8.50	0.00
18	36.00	27.00	18.00	13.50	9.00	0.00

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.



AIA+ MOBILE APP

Download the **AIA+ mobile app** to view the balance in your Education Wallet at your convenience.



FREQUENTLY ASKED QUESTIONS

Q: What is PB Alpha Edu?

A: **PB Alpha Edu** 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. Upon inception, RM100 Welcome Reward will be credited into the Education Wallet. In addition, Education Fund will be paid in the form of guaranteed cash payments when your child pursues their tertiary education. Upon maturity, in addition to paying the Maturity Benefit, this plan also rewards you with an additional benefit, Maturity Boost, if the insured's entry age is 0 to 8 years old and the basic sum assured is RM100,000 and above.

Q: Who is eligible to buy PB Alpha Edu?

A: This plan is available to individuals aged between 14 days and 10 years old (nearest birthday). However, the age range of the policy owner is 16 years old to 60 years old (nearest birthday).

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

A:

	Basic Sum Assured	Cash Value ¹	Account Value (if any)	Accumulated Education Fund (if any)	Balance in Education Wallet (if any)	Maturity Boost ²
Surrender	✗	✓	✓	✓	✗	✗
Maturity	✗	✗	✓	✓	✓	✓
Death/TPD	200% of basic sum assured or cash value, whichever is higher		✓	✓	✓	✗

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

Q: What is the minimum basic sum assured for PB Alpha Edu?

A: The minimum basic sum assured for **PB Alpha Edu** is RM 20,000.

Q: Will my premium change over the years?

A: The premiums for **PB Alpha Edu** and **PB Payor 2 Rider** are guaranteed, provided you do not make any changes to the plan and **PB Payor 2 Rider**. The premiums for **PB Payor CI 2 Rider**, **PB Education Protector Rider** and **Total and 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.

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 is only applicable for entry age 0 to 8 years old and basic sum assured of RM100,000 and above.

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

A: Depending on your investment objectives and risk profile, 40% of your basic premium plan, 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.

Fund Profiles		Profile A	Profile B	Profile C
Fund Mix	Percentage of PB Enhancer Premium	50%	20%	100%
	Percentage of Basic Premium (Non-Participating Component + PB Enhancer Premium)	20% 60% Non-Par	8% 32% 60% Non-Par	40% 60% Non-Par
Suitable for customer with investment preference*		Conservative/ Moderately Conservative	Balance	Moderately Aggressive/ Aggressive

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 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?

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 three (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 three (3) months written notice.
Fund Management Charge	You can refer to the Fund Fact Sheet and Sales Illustration for the details on fund management charges.

Note: The fees and charges above are not guaranteed. AIA Bhd. reserves the right to revise the fees and charges by giving you at least three (3) months written notice.

Q: Are the premiums paid for PB Alpha Edu 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 Alpha Edu and its optional riders?

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

- Death due to suicide within one (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 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 Alpha Edu** 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 Alpha Edu is not a BANK DEPOSIT product or a SAVINGS ACCOUNT.

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