



PUBLIC BANK

PUBLIC BANK BERHAD

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Underwritten by:



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call +603 2170 8000 or visit any PB Branch.



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

PB WealthElite Xtra 2 (This is an INSURANCE PRODUCT)

FOR THE LIFE WE LIVE
TODAY AND THE LEGACY
WE LEAVE TOMORROW

Vitality
Wealth Boost
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).

I would be the first to admit that I did not put much thought about my wellbeing in the early years when I decided to make my mark in the business world. I was busy growing my business and building my wealth. All the hard work, struggles and the sleepless nights paid off. Today, my business has grown many fold and I am reaping the fruits of my labour.

A close friend of mine recently succumbed to cancer at the peak of his career, leaving behind his wife and newborn. He was just in his early 40s. To imagine such a dreadful disease could strike me someday keeps me awake at night. It doesn't take much to ruin the legacy that I have crafted over years of hard work and dedication. That is why I need to be better prepared to face any health challenges that lie ahead.

A couple of days ago, I had a chat with my Public Bank Financial Executive, Mr. Tan, on my dilemma. He introduced me to **PB WealthElite Xtra 2 (This is an INSURANCE PRODUCT)**, a plan that takes care of my wellbeing when I am alive and helps me to leave a legacy when I am no longer around.



WHAT DOES PB WealthElite Xtra 2 OFFER?



Protection continues even after TPD claim

This plan pays you **100%** of the basic sum assured if you suffer total and permanent disability (TPD) prior to age 70. The best part is, your plan will continue with the full basic sum assured, even after a TPD claim is made!



Protect your loved ones' future

Death ¹	100% of basic sum assured
Accidental death ¹	200% of basic sum assured
Accidental death while in public conveyance ¹	300% of basic sum assured
Accidental death due to natural disaster ¹	600% of basic sum assured



Additional reward for staying healthy

When you, as an Insured sign-up as an AIA Vitality member, you may unlock additional benefit through the Vitality Wealth Boost feature. Your Vitality Wealth Boost Percentage will start from **20%**. Please refer to page 10 for more details.



Tailor your protection to your needs

You may choose to be covered up to age 70, 80 or 100. You also have the option to choose your premium payment term either for 5 years, 10 years, 20 years, or throughout the coverage term.

¹ Accidental death coverage is up to age 70. If there are more than one claim made under these benefits, only one claim; whichever is higher shall be payable. If the account value in your policy is higher than the benefits stated, account value shall be payable.



Supports you to access the best critical illness treatment when overseas

This plan comes with Overseas Critical Illness Treatment Benefit² that allows you to reimburse your medical bills up to **50%** of your basic sum assured or RM2,000,000, whichever is lower, for any one of the 45 covered critical illnesses when overseas.

You can also reimburse the actual cost of the two-way flight ticket to the country of treatment for you and your companion, and daily allowance of RM500 per day for overseas hospitalisation due to the 45 covered critical illnesses. The reimbursement of the cost of flight ticket and daily allowance are subject to a maximum of RM30,000 per life.



Celebrate your plan's maturity with reward

Maturity Benefit	100% account value														
+															
Maturity Boost ³	20% account value ⁴														
+															
Maturity Reward ³ <i>(If premiums are paid up to date)</i>	<table><tr><th rowspan="2">Coverage Term</th><th colspan="2">% of Basic Sum Assured</th></tr><tr><th>Below RM1,000,000</th><th>RM1,000,000 and above</th></tr><tr><td>Up to Age 70</td><td>2%</td><td>5%</td></tr><tr><td>Up to Age 80</td><td></td><td></td></tr><tr><td>Up to Age 100</td><td>4%</td><td>10%</td></tr></table>	Coverage Term	% of Basic Sum Assured		Below RM1,000,000	RM1,000,000 and above	Up to Age 70	2%	5%	Up to Age 80			Up to Age 100	4%	10%
Coverage Term	% of Basic Sum Assured														
	Below RM1,000,000	RM1,000,000 and above													
Up to Age 70	2%	5%													
Up to Age 80															
Up to Age 100	4%	10%													
Basic Sum Assured = initial Basic Sum Assured or current Basic Sum Assured, whichever is lower.															



Maximise your investment value at any time

You can top up your investment when opportunities arise, or switch to another AIA Investment Fund if your investment goals change.

² Any claim under this benefit shall reduce the account value and may also reduce the basic sum assured. Only the cost of the first critical illness claim is covered.

³ For coverage term up to age 70 and age 80, the Maturity Boost and Maturity Reward will be paid upon maturity. For coverage term up to age 100, they will be paid when you reach age 80 or when your plan reaches Policy Year 20, whichever is later. The Maturity Boost and Maturity Reward payable are capped at 20% of the basic sum assured.

⁴ Excluding account value from regular and ad hoc top-up premiums (if any).

PROVIDE MEDICAL SUPPORT FROM DIAGNOSIS TO RECOVERY

Teladoc
HEALTH

**Personal Medical
Case Management
("PMCM")**

This plan provides the PMCM service as a value-added service to your plan. PMCM service focuses on ensuring that you receive the best possible treatment and personalized ongoing support throughout your medical journey when you are facing serious medical conditions.

You are eligible for the PMCM service based on the following conditions:



Your diagnosis or condition is listed under the covered medical conditions; and



You have consulted with at least one specialist in a field related to the covered medical conditions; and



Your diagnosis or medical condition doesn't fall under the exclusion list of PMCM service, which can be found under the Frequently Asked Questions section of this brochure.

This service is administered by our service provider, Teladoc Health, Inc. AIA Bhd. reserves the right to revise or cancel the PMCM service by giving thirty (30) days' prior written notice to you.

Please refer to the product disclosure sheet, policy contract or call 03-3099 7919 for further information about PMCM service.

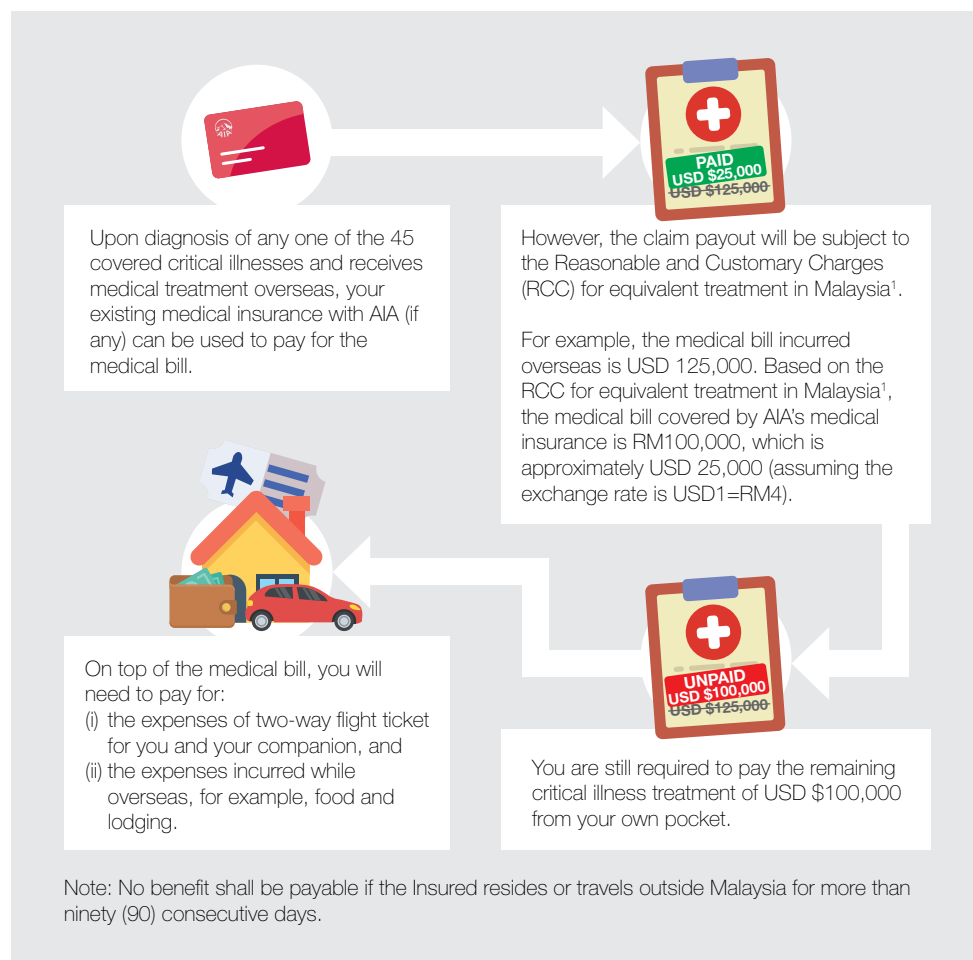
COVERED MEDICAL CONDITIONS FOR PMCM SERVICE

The list of covered medical conditions under the PMCM service is as follows:

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

SUPPORTS YOU TO ACCESS THE BEST CRITICAL ILLNESS TREATMENT WHEN OVERSEAS

Overseas Critical Illness Treatment Benefit can supplement your medical insurance and cover the actual cost of medical treatment incurred overseas.



Note:

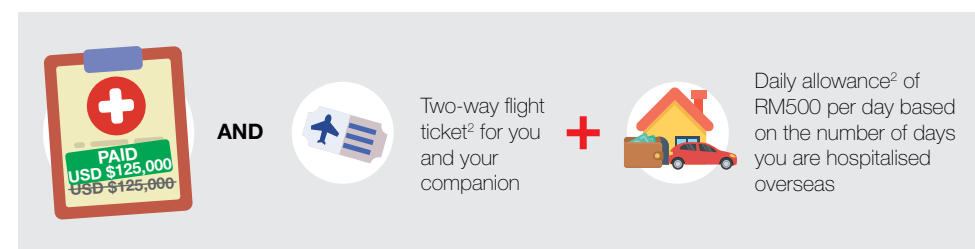
¹ The claim will be subject to the exclusions, terms and conditions of the medical insurance policy.

The above diagram is a simple illustration for seeking medical treatment overseas. It may vary by different individual, disease, treatment country and etc.

OVERSEAS CRITICAL ILLNESS TREATMENT BENEFIT

While your PB WealthElite Xtra 2 is in force, if you are diagnosed with any one of the 45 covered critical illnesses or undergoing a covered surgery, and you elect to or is referred by the attending physician to seek for medical treatment overseas, we will:

- Reimburse the actual cost¹ of the overseas medical treatment bill up to 50% of the basic sum assured, subject to a maximum of RM2,000,000 per life.
- Reimburse the actual cost of the two-way flight ticket to the country of treatment for you and your companion as well as provide daily allowance of RM500 per day based on the number of days you are required to be hospitalised overseas. The reimbursement of the cost of flight ticket and daily allowance are subject to a maximum of RM30,000 per life.



Note:

¹ Refers to the actual cost of the treatment incurred (excluding the cost of transport to the place of treatment) after converting to Ringgit Malaysia in accordance to the exchange rate on the last day of the hospitalisation.

² The reimbursement of the cost of flight ticket and daily allowance are subject to a maximum of RM30,000 per life.

OPTIONAL RIDERS TO ENHANCE YOUR PROTECTION

To enjoy comprehensive protection, you may choose to add the following optional riders to your PB WealthElite Xtra 2 plan:



PB WaiverExtra 4

Ensure continuous premium payment if the insured suffers TPD prior to age 70 or is diagnosed with any one of the 44 covered critical illnesses.
(Available for insured aged between 14 days old and 60 years old)



PB Spouse WaiverExtra 3

Ensure continuous premium payment if insured's spouse passes away, suffers TPD prior to age 70 or is diagnosed with any one of the 44 covered critical illnesses.
(Available for the insured's spouse aged between 18 years old and 60 years old)



PB Parent WaiverExtra 3

Ensure continuous premium payment until the end of premium payment term or age 25 of insured, whichever is earlier, if insured's parent passes away, suffers TPD prior to age 70 or is diagnosed with any one of the 44 covered critical illnesses before policy anniversary nearest to the Insured's 25th birthday.
(Available for the insured's parent aged between 18 years old and 60 years old who purchases this plan for their children aged between 14 days old and 17 years old.)

GET MORE WITH AIA VITALITY

Mr. Tan recommended me to sign-up for AIA Vitality membership, which is a program that supports and rewards its members for making healthier choices every day. He added that as a member, I can enjoy additional insurance benefit (known as Vitality Wealth Boost) under my **PB WealthElite Xtra 2** plan. Mr. Tan explained to me how Vitality Wealth Boost works. (Refer next page for the details)

WHAT IS VITALITY WEALTH BOOST

1

Vitality Wealth Boost is an additional account value, payable when you pass away or suffer from TPD.

2

Each year, the percentage of your Vitality Wealth Boost may change based on your AIA Vitality Status. Vitality Wealth Boost starts with 20%.

3

Upon maturity¹, the Vitality Wealth Boost that you have earned will be paid to you on top of the Maturity Benefit, Maturity Boost and Maturity Reward (if any).

UNDERSTAND YOUR VITALITY WEALTH BOOST PERCENTAGE

- The additional Vitality Wealth Boost account value is determined based on your Vitality Wealth Boost Percentage (VWBP).
- Your VWBP starts from 20%. For each subsequent year, your VWBP may increase, decrease or remain the same based on your AIA Vitality Status on every Vitality Wealth Boost Anniversary.

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

- When you turn 55 or on the 20th Vitality Wealth Boost Anniversary, whichever is later, your VWBP will be locked-in. From then on, your Vitality Wealth Boost amount will be determined based on either your **latest VWBP** or the **Locked-in VWBP, whichever is higher**. This way, you can be assured that your VWBP will not fall below the Locked-in VWBP.

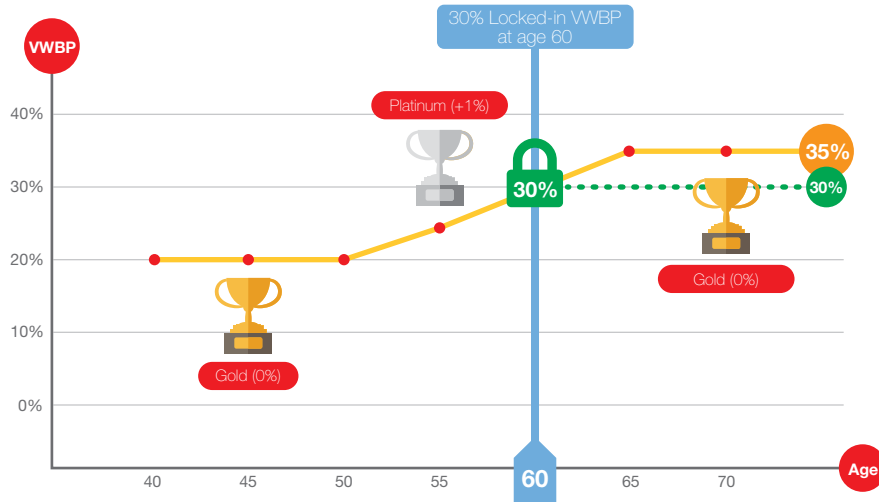
Notes:

- Vitality Wealth Boost excludes account value from regular and ad hoc top-up premiums (if any) and is capped at 20% of basic sum assured of your **PB WealthElite Xtra 2** plan.
- AIA Vitality membership is only available for insured aged 16 and above.

Please refer to the sales illustration or policy contract for further information about Vitality Wealth Boost. AIA Vitality is offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)). For more information on the AIA Vitality programme, please visit AIA.COM.MY.

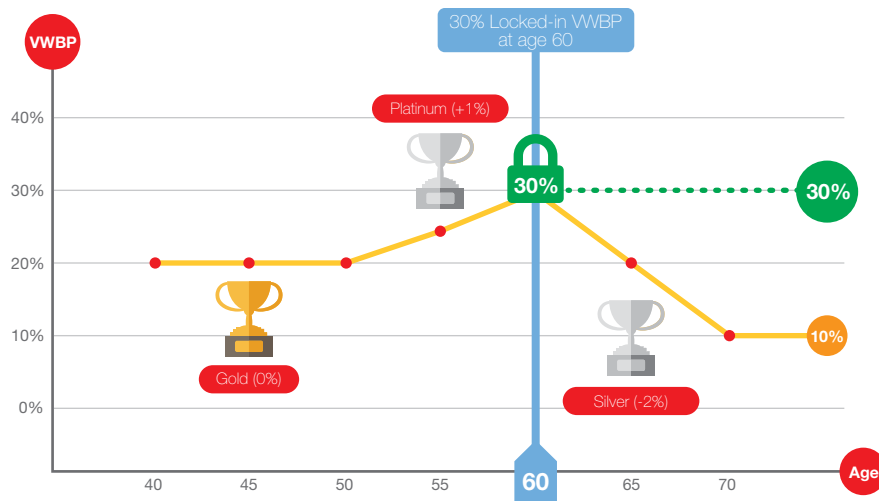
¹ If the coverage term of your plan is up to age 100, any Vitality Wealth Boost that you have accumulated will be paid when you reach age 80 or when your plan reaches Policy Year 20, whichever is later.

Illustrative Example 1



The VWBP will be based on 35% as the latest VWBP is higher than the Locked-in VWBP.

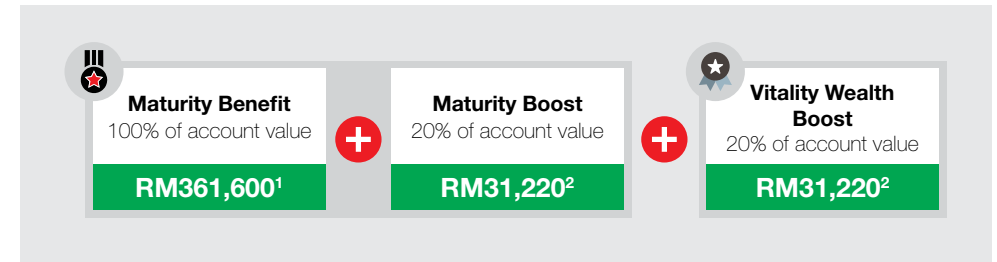
Illustrative Example 2



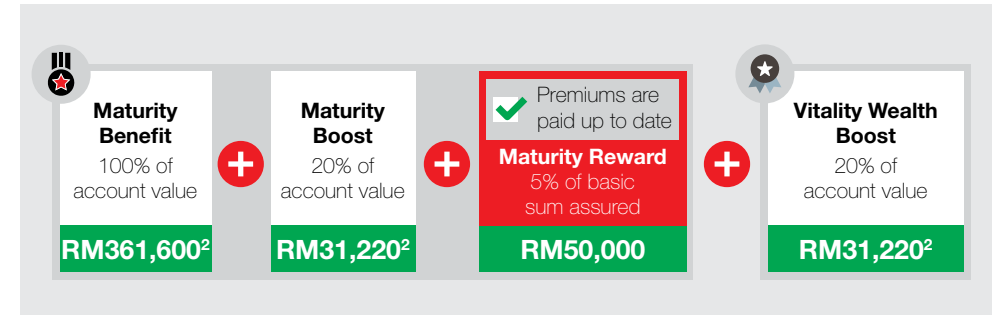
The VWBP will be based on 30% as the latest VWBP is lower than the Locked-in VWBP.

REWARD YOU IF YOU STAY FINANCIALLY DISCIPLINED

My policy matures when I turn 70 and Mr. Tan explained that if I maintain as an AIA Vitality Gold status member throughout the coverage term, and nothing happened to me, I will receive the following upon maturity.



He further explained that, if I **pay premiums up to date**, I will receive Maturity Reward as additional benefit upon maturity.

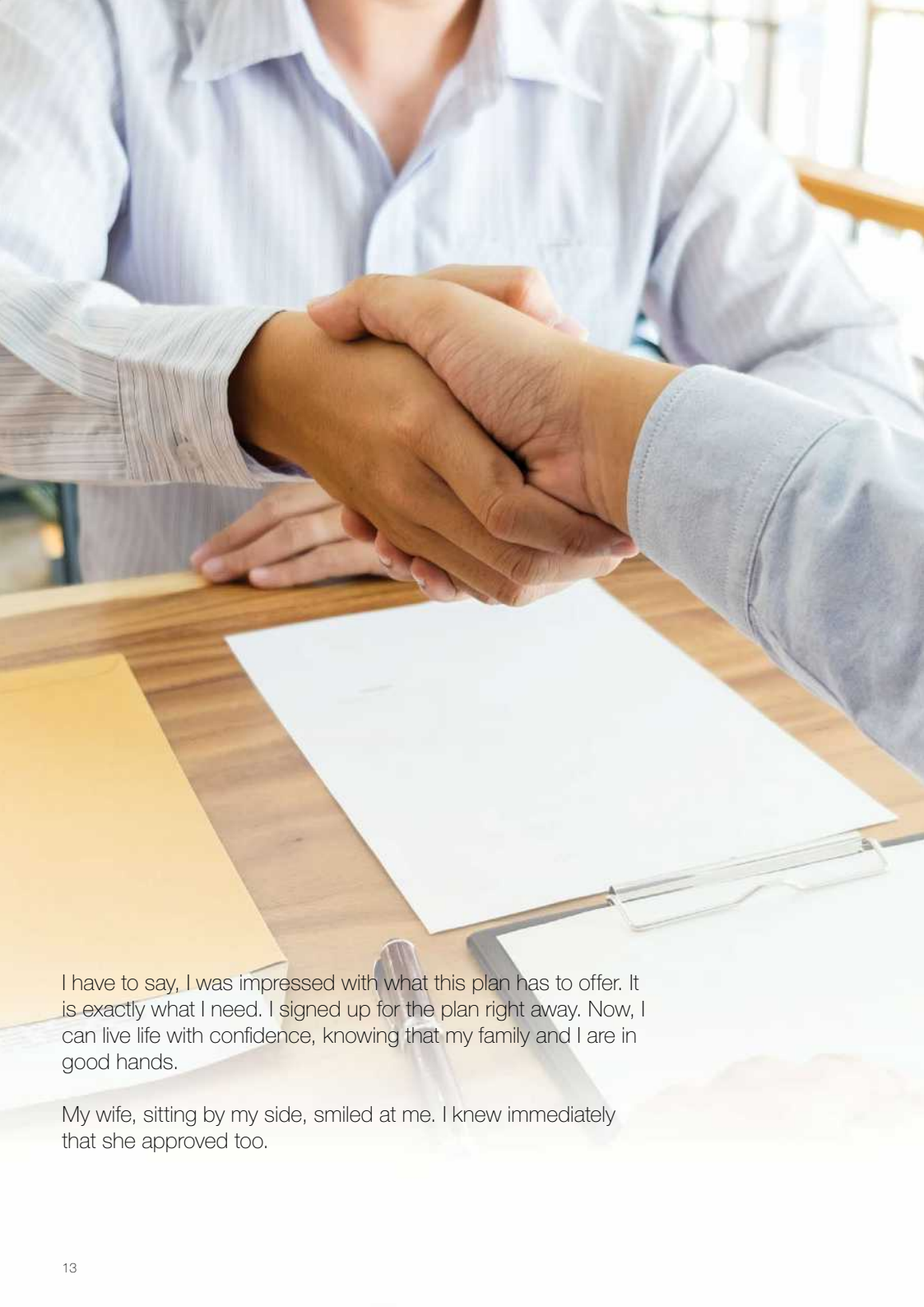


Notes:

The illustration above is based on age 45, male, non-smoker, basic sum assured of RM1,000,000, 5 years premium payment term with an annual premium payment RM47,288 (including regular top-up) and assuming a fund allocation of 30% in AIA Strategic Fixed Income Fund and 70% in AIA Strategic Equity Fund. The projected amount is for illustration purposes only.

¹ The projected amount reflects a high scenario, assuming an investment rate of return of 5% per annum. Under a low scenario, the projected amount is RM0, assuming an investment rate of return 2% per annum. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).

² The projected amount reflects a high scenario, assuming an investment rate of return of 5% per annum. Under a low scenario, the projected amount is RM5,500, assuming an investment rate of return 2% per annum. Actual amount may vary—either higher or lower than projected—depending on the performance of your selected fund(s).



I have to say, I was impressed with what this plan has to offer. It is exactly what I need. I signed up for the plan right away. Now, I can live life with confidence, knowing that my family and I are in good hands.

My wife, sitting by my side, smiled at me. I knew immediately that she approved too.

BENEFITS AT A GLANCE

	Basic Sum Assured	Account Value	Vitality Wealth Boost <i>applicable if the Insured is AIA Vitality member</i>
Surrender	✗	✓	✗
Maturity	100% of account value + Maturity Boost ¹ + Maturity Reward ¹		✓
TPD²	✓	✗	✓
Death²	100% of basic sum assured or account value, whichever is higher		✓
Accidental Death²	200% of basic sum assured or account value, whichever is higher		✓
Accidental Death in Public Conveyance²	300% of basic sum assured or account value, whichever is higher		✓
Accidental Death due to Natural Disaster²	600% of basic sum assured or account value, whichever is higher		✓
Critical Illness	Reimburse up to 50% of basic sum assured, subject to maximum of RM2,000,000 Reimburse the actual cost of the two-way flight ticket to the place of treatment for you and your companion, and daily allowance of RM500 per day for overseas hospitalisation due to the 45 covered critical illnesses, up to RM30,000 per life.		✗

¹ For coverage term up to age 70 and age 80, the Maturity Boost and Maturity Reward will be paid upon maturity. For coverage term up to age 100, they will be paid when you reach age 80 or when your plan reaches Policy Year 20, whichever is later. The Maturity Boost and Maturity Reward payable are capped at 20% of the basic sum assured.

² TPD and accidental death coverage are up to age 70. If there are more than one claim made under Death Benefits, only one claim; whichever is higher shall be payable.

Note: Benefits are payable provided that the policy remains in force and the account value is sufficient to pay for the insurance and other charges.

PREMIUM ALLOCATION

Allocated Premium

The premiums that you have paid will be split into Regular Premium and **PB WealthElite Saver** Premium, which shall then be allocated to Protection Account and Savings Account respectively to purchase units from the AIA Investment Funds.

The portion of your premium to be considered as Regular Premium and **PB WealthElite Saver** Premium depends on the policy options (such as coverage term and premium payment term) and the optional riders that you have chosen.

1. The Regular Premium shall be allocated to Protection Account based on the allocation rate below:

Premium Payment Term (Years)	Allocation Rate (%) for Policy Year					
	1	2	3	4	5	6+
5	60	95	100	100	100	N/A
10	60	60	85	100	100	100
20 and above	60	60	60	80	90	100

2. **PB WealthElite Saver** Premium and any regular top-up premium shall be allocated to Savings Account with allocation rate of 95%.
3. Any ad hoc top-up premium that you make shall be allocated to Protection Account with allocation rate of 95%.

Unallocated Premium

The proportion of Regular Premium and **PB WealthElite Saver** Premium that is not allocated into units is used for AIA Bhd.'s expenses including commission for Public Bank Berhad.

1. The commission on the Regular Premium is as shown below.

Premium Payment Term (Years)	Commission Rate (%) for Policy Year						
	1	2	3	4	5	6-10	11+
5	8.00	7.00	5.00	3.00	2.00	0.00	0.00
10	15.00	15.00	15.00	5.00	2.50	1.00	0.00
20 and above	25.00	15.00	15.00	5.00	5.00	5.00	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.

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

FREQUENTLY ASKED QUESTIONS

Q: What is PB WealthElite Xtra 2?

A: **PB WealthElite Xtra 2** is a regular premium Investment-Linked Insurance Plan which provides insurance coverage against death and Total and Permanent Disability (TPD). This plan gives you the flexibility to choose from the various coverage and premium payment term that suit your needs. In addition, you can also enjoy enhanced protection by opting for the various optional benefits at an additional cost.

This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.

Q: Who is eligible to buy PB WealthElite Xtra 2?

A: This plan is available to individuals aged between 14 days old and 70 years old. The entry age varies based on the coverage term and premium payment term as shown in the table below.

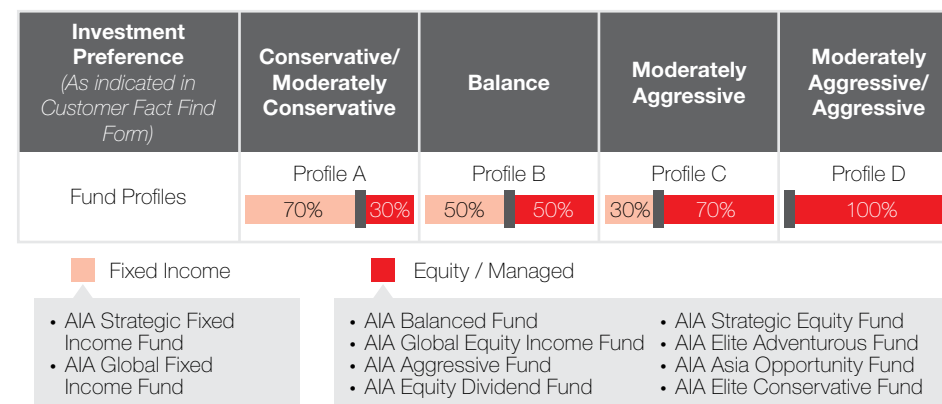
Coverage Term	Premium Payment Term (years)	Entry Age (nearest birthday)
Up to age 70	5 or 10	14 days old-55 years old
	20 or full coverage term	14 days old-50 years old
Up to age 80	5 or 10	14 days old-65 years old
	20 or full coverage term	14 days old-60 years old
Up to age 100	5, 10, 20 or full coverage term	14 days old-70 years old

Q: What is the minimum basic sum assured for PB WealthElite Xtra 2?

A: The minimum basic sum assured for **PB WealthElite Xtra 2** is RM500,000.

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 mix in equity, managed 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 on each funds, please refer to the AIA Fund Fact Sheet.

Q: Can I make a partial withdrawal from PB WealthElite Xtra 2?

A: Yes, partial withdrawal is allowed provided that the withdrawal amount is at least RM1,000 and the remaining account value after withdrawal is not less than RM10,000. Upon withdrawal, your basic sum assured may be adjusted according to the provisions in your policy contract.

Q: Can I take a break from premium payments?

A: Yes, it is possible. However, to enjoy uninterrupted insurance coverage during this period, you have to ensure that the units in your investment fund are sufficient to cover the Cost of Insurance and other policy charges. Taking a break from paying your premiums will reduce your account value and revoke the Five (5) Years Guaranteed Coverage feature.

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

Monthly Service Charge	A monthly service charge of RM8.00 will be deducted monthly via cancellation of units at unit price from the account value. The monthly service charge is not fixed. AIA Bhd. reserves the right to revise the monthly service charge by giving you 3 months' notice.
Fund Switching Fee	Fund switching is free currently. However, AIA Bhd. reserves the right to remove the free switches and / or revise the switching fee from time to time by giving 3 months' notice to you.
Cost of Insurance	- The monthly cost of insurance varies according to your gender, attained age and other rating factors will be charged to your policy by deducting sufficient number of units at the unit price every month from the account value. - The monthly cost of insurance of PB WealthElite Xtra 2, PB WaiverExtra 4, PB Spouse WaiverExtra 3 and PB Parent WaiverExtra 3 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. - If you purchase too many riders, the deduction of Cost of Insurance for the riders may deplete your account value.
Fund Management Charge	You can refer to the fund fact sheet and sales illustration for the details on fund management charge. The fund management charge is not fixed. AIA Bhd. reserves the right to revise the fund management charge by giving you 3 months' notice.

Q: Are the premiums paid for PB WealthElite Xtra 2 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 WealthElite Xtra 2 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:

- 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;
- Violation or attempted violation of the law or resistance to arrest including participating in any fight, racing on wheels or accident due to intoxication;
- 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
- Pre-existing disability resulting from a physical or mental condition and pre-existing conditions prior to issue date or commencement date whichever is later.

Any accident death arising from the occurrence of the following is not covered under Accidental Death Benefit, Accidental Death in Public Conveyance Benefit and Accidental Death due to Natural Disaster Benefit:

- 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;
- Violation or attempted violation of the law or resistance to arrest including participating in any fight, racing on wheels or accident due to intoxication; 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.

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.

Any medical condition arising from the occurrence of the following is not covered under PMCM service:

- Medical emergencies;
- Accidents;
- Urgent or life-threatening situations, such as Intensive Care Unit (ICU) admission;
- Daily or common issues, such as colds, flu, fever, occasional rash etc.;
- Long term chronic diseases management such as chronic hepatitis, diabetes, high blood pressure, high cholesterol etc. (however, any complications of chronic diseases shall be covered); or
- Mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety, depression etc.

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

FOR YOUR ATTENTION

General disclosures

- PB WealthElite Xtra 2 is solely distributed by Public Bank Berhad.
- You must disclose all material facts such as medical condition, and state your age correctly.
- You should ensure that the product 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.
- 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.
- Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Cost of insurance

- The monthly cost of insurance varies according to your gender, attained age and other rating factors will be charged to your policy by deducting sufficient number of units at the unit price every month from the account value.
- The monthly cost of insurance of PB WealthElite Xtra 2, PB WaiverExtra 4, PB Spouse WaiverExtra 3 and PB Parent WaiverExtra 3 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.
- If you purchase too many riders, the deduction of Cost of Insurance for the riders may deplete your account value.

Fund-related disclosures

- 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.
- The past performances of the funds may not be a reliable guide to future performance which may be different.
- 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, exclusions, terms and conditions, please refer to the policy contract.

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