

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful.

Other customers have read this PDS and found it helpful;

you should read it too.

AIA PUBLIC Takaful Bhd.
201101007816 (935955-M)

Date: 17/12/2025

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE / PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).

1 What is PB Excellink-i?

PB Excellink-i (This is a TAKAFUL PRODUCT) is a single contribution investment-linked takaful plan that offers a combination of takaful protection and investment for **70 years**. This plan provides a lump sum benefit in the event of death or Total and Permanent Disability (TPD) occurring during the certificate term. The plan also provides maturity benefit. This plan is meant for protection and investment.

The applicable Shariah concepts under this takaful certificate are *Tabarru'* (donation), *Wakalah* (agency), *Wakalah bi al-Istithmar* (investment agency), *Ju'alah* (performance incentive), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the brochure or website for detailed description of these Shariah concepts.

2 Know Your Coverage / Benefits

As an illustration, for **RM400,000.00** Single Contribution, you will receive the following takaful **coverage / benefits**:

Death Benefit	RM 500,000 or Account Value of PIF or RM 5,000, whichever is higher.
Total and Permanent Disability Benefit	RM 500,000 or Account Value of PIF or RM 5,000, whichever is higher.
Maturity Benefit	Account Value of PIF

Your investment-linked takaful **excludes** :

- Suicide** - If death was due to **suicide** within 1 year from the issue, commencement, or reinstatement date (whichever is later), We will refund the of the Account Value based on the Price established on the Valuation Date immediately following the date of death. The certificate will then terminate.
- Pre-existing conditions**, including any physical or mental disabilities prior to the issue date or commencement date (whichever is later) are not covered.

Note: This list is **non-exhaustive**. You must refer to takaful certificate for the full list of exclusions.

If you have any questions or require assistance on your investment-linked, you can:



Call us at:

1800-18-1464 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.publicislamicbank.com.my/personal-banking/takaful/wealth-management-and-planning/pb-excellink-i/>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this investment-linked takaful, you must pay a takaful contribution of:

Contribution	RM400,000.00 Single Contribution
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Duration: Single Contribution

The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).

Contribution allocated to purchase units	95.00% of total contribution paid or RM380,000.00 Please refer to the Product Illustration for more details.
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You also have to pay the following fees and charges:

Total Commission	3.75% of total contribution paid or RM15,000.00
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Total <i>Wakalah</i> fee (including commission)	5.00% of total contribution paid or RM20,000.00
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Other applicable charges	<ul style="list-style-type: none"><i>Tabarru'</i> is deducted monthly depending on the Person Covered's attained age and other relevant factors. <i>Tabarru'</i> for certain benefits may increase with age. It is a donation for the purpose of mutual help and assistance to other participants in need.Monthly service charge of RM2.00 to cover the administration costs of maintaining the takaful certificate.Certificate fee of RM100 will be deducted from the Single Contribution once prior to allocation into PIF.Fund switching is free. Subject to a minimum switch amount of RM50.Fund management charge to cover the administration costs of investing and managing the investment-linked fund(s).
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Note: Application is subject to approval

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The types of funds available under this takaful certificate are Participant's Investment Fund (PIF) and Participants' Risk Fund (PRF).
- **Lapse of Takaful Certificate** - The Takaful Certificate will lapse when the account value in Participant's Investment Fund (PIF) is insufficient to pay for the *Tabarru'* and other certificate charges, if any.
- **Account Value** - The Account Value of your Takaful Certificate depends on the performance of the PIF and is not guaranteed.

Note: This list is **non-exhaustive**. You should refer to the Takaful Certificate for the full list of terms and conditions.

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to AIA PUBLIC Takaful Bhd.

- **Free-look Period:** you may cancel your Takaful Certificate within fifteen (15) days of receiving your e-certificate on AIA's customer portal, or within fifteen (15) days of receiving the hardcopy if selected. AIA PUBLIC Takaful Bhd. will refund your account value of Participant's Investment Fund (PIF), together with the *Wakalah* Fee, *Tabarru'* and all charges that have been deducted from the issue date, less any medical expenses incurred.
- **Written Notice:** After Free-look Period, you may surrender your Takaful Certificate by giving a written notice to AIA PUBLIC Takaful Bhd. The surrender value (if any) is the Account Value of Participant's Investment Fund (PIF) and it is not guaranteed. Please consider carefully as You may make a loss should You surrender the Takaful Certificate. The Takaful Certificate will then be terminated.

Note: Application is subject to approval