



PUBLIC ISLAMIC BANK

WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC ISLAMIC BANK BERHAD

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

Underwritten by:



**AIA PUBLIC
TAKAFUL**

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



PUBLIC ISLAMIC BANK BERHAD 197301001433 (14328-V)
Member of PIDM

PB Wealth Amanah

(This is a takaful product)

MAXIMISE LIFE AND ACHIEVE ULTIMATE SUCCESS



AIA PUBLIC Takaful Bhd. is a member of PIDM.

The benefit(s) payable under eligible takaful certificates / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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).



Are you setting your goals in life and planning your future? Let us help you with PB Wealth Amanah (this is a takaful product) to build a lasting legacy for a better tomorrow while your family and loved ones protected from the unfortunate event.



ULTIMATE PROTECTION

Hibah (gift) to your loved one up to 6x protection¹.



ULTIMATE LEGACY

Build a better legacy with the attachment of PB Infaq to share your wealth with those in needs.



MAXIMISE YOUR INVESTMENT

Get access to the best of local and foreign investment.



MAXIMISE YOUR HEALTH

Get rewarded with Account Value Boost, Maturity Boost and Wealth Boost when you stay healthy and financially disciplined.

¹ Upon accidental death of the Person Covered due to a natural disaster, the plan pays 600% of the sum covered of basic plan or the account value of Participant's Account Fund (PAF), whichever is higher, plus the account value of Participant's Investment Fund (PIF), if any.

ULTIMATE PROTECTION, HIBAH TO YOUR LOVED ONE UP TO 6X PROTECTION¹



Care for your loved ones, multiple protection for yourself

Hibah the amount to your chosen nominee. It's liquid, creditor-proof and not subject to Faraid.

Death or Total Permanent Disability (TPD) ²	100% of coverage amount
Death during Hajj or Umrah	200% of coverage amount
Accidental death ³	200% of coverage amount
Accidental death ³ while in public conveyance	300% of coverage amount
Accidental death ³ due to natural disaster	600% of coverage amount

Your loved ones will receive one of the benefits above or the account value in the PAF, whichever is higher, in addition to the account value in the PIF, and your Wealth Boost, if you pass away or suffer from TPD².

High Non-Medical Limit!

You can get covered up to RM4 million without any medical checkup⁴.

Lighten the Financial Burden of Your Loved Ones

- With Hibah, you can name anyone as your benefit recipients and enjoy seamless claim process. Your beneficiary will also receive additional Badal Hajj benefit or Funeral Expenses of RM5,000 upon your death.
- Estate administration could be costly. Lighten financial burden of your loved ones with Estate Management Benefit, an additional amount equivalent to 10% of Basic Sum Covered will be payable upon your death to help ease the cost of administering the estate.

ULTIMATE LEGACY, BUILD A BETTER LEGACY



Nothing feels better than the act of giving, especially giving and helping those in need – with the attachment of PB Infaq, we will pay an additional rider sum covered to your selected charitable organisation if you pass away or suffer from TPD².

MAXIMISE YOUR INVESTMENT, BUILD UP YOUR WEALTH



Get access to the best of local and foreign investment

The contribution of Regular Top-up and ad hoc-top up can be invested into 5 different investment funds that match your risk profile and with exposure to local and global market.

- 1) A-Dana Strategic Equity
- 2) A-Dana Strategic Dynamic
- 3) A-Dana Equity
- 4) A-Dana Balanced
- 5) A-Dana Income

Customise your PB Wealth Amanah with Optional Benefits

- **PB Waiver-i** - Waives the regular contribution upon Person Covered diagnosed with any one of the 44 covered critical illnesses or undergoes a covered surgery.
- **PB ParentWaiver-i** - Waives the regular contribution of your child's plan until he/she reaches 25 years old or the end of contribution payment term, whichever is earlier, upon your death, suffer TPD² or upon diagnosis of one of the 44 covered critical illnesses or undergoes a covered surgery.
- **PB SpouseWaiver-i** - Waives the regular contribution upon your spouse's death, suffer TPD² or upon diagnosis of one of the 44 covered critical illnesses or undergoes a covered surgery.
- **Regular Top-up** - Grow your savings by allocating contribution to increase your account value in PIF.
- You also have the option to maximise your investment value by performing ad hoc top-up at any time only after your Takaful certificate issuance.

Different Options of Payment and Coverage Duration

Find the right combination of payment and coverage duration to suit your protection needs.

MAXIMISE YOUR HEALTH, GET REWARDED WHEN YOU STAY HEALTHY AND FINANCIALLY DISCIPLINED



When you stay healthy and financially disciplined in contributing to your legacy planning, we too want to help you achieve your financial goals with Account Value Boost, Maturity Boost and Wealth Boost.

Account Value Boost

Boost your account value by up to 10% of Participant's Account Fund (PAF) Account Value with Account Value Boost⁵ when you choose a longer coverage term.

Coverage Term	% of Account Value Credited to PAF	
	At the end of Age 70	At the end of Age 80
Up to age 65	NA	NA
Up to age 75	5%	NA
Up to age 100	5%	5%

² TPD coverage term follows basic plan or up to age 70, whichever is earlier.

³ Accidental death benefit coverage term follows basic plan or up to age 70, whichever is earlier.

⁴ Depending on the age and health condition of the Person Covered.

⁵ Each Account Value Boost shall subject to maximum of 5% of Basic Sum Covered.

Maturity Boost

Maximise your Maturity Benefit through Maturity Boost with an amount equivalent to 20% of Account Value of PAF. Boost more with the Maturity Boost Percentage up to 10%^{6&7} when you stay financially disciplined throughout your certificate year.

Coverage Term	Increase in Maturity Boost Percentage ^{6&7} (% of Account Value of PAF)
Up to age 65	+5%
Up to age 75	+10%
Up to age 100	+10%

Wealth Boost

AIA Vitality

Special reward for AIA Vitality member^{9!}. Unlock additional benefit through Wealth Boost⁹ with Wealth Boost Percentage starting from 20% which may then increase, decrease or remain the same based on your AIA Vitality Status.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Change in Wealth Boost Percentage (%)	+1%	0%	-2%	-4%

⁶ The additional Maturity Boost will be payable if contributions are paid up-to-date and no withdrawals have been made from PAF throughout the certificate duration. The Maturity Boost is subject to a maximum of 20% of the Basic Sum Covered.

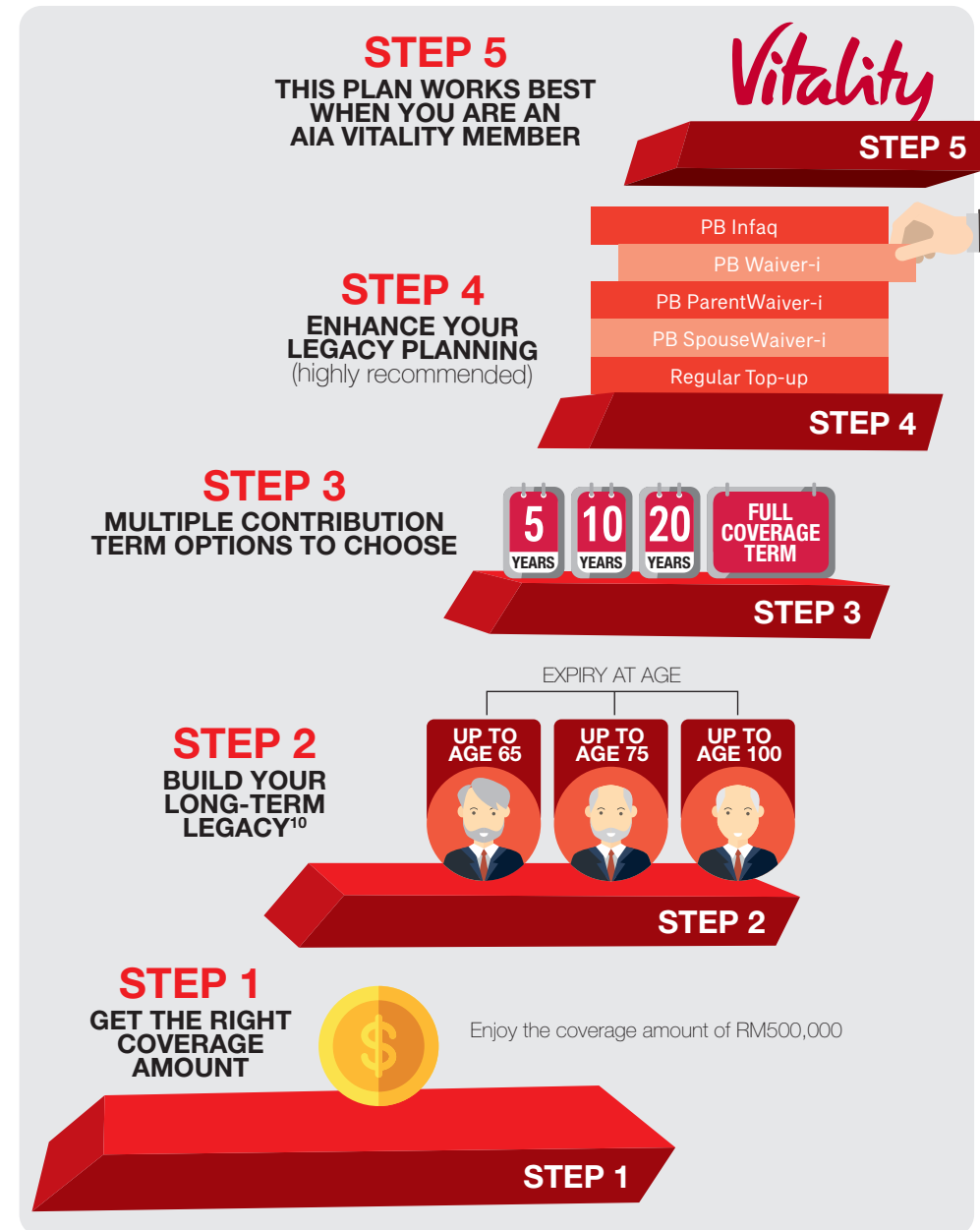
⁷ For coverage term up to age 65 or age 75, the Maturity Boost will be payable to you as cash when your certificate matures. For coverage term up to age 100, it will be payable when you reach age 80 or when your certificate reaches 20th certificate anniversary, whichever is later.

⁸ AIA Vitality is only available for Person Covered aged 16 and above.

⁹ Additional x% of Account Value of PAF will be payable upon Death/TPD of the Person Covered or maturity of the certificate. For coverage term up to age 100, it will be payable when you reach age 80 or when your plan reaches 20th certificate anniversary, whichever is later. Wealth Boost is subject to maximum of 20% of Basic Sum Covered.

Note: Account Value Boost and Maturity Boost are payable on the basis of conditional hibah (conditional gift) as a reward to you when you stay healthy and financially disciplined.

HOW TO GET STARTED?



¹⁰ The options for expiry age depends on the entry age.

HOW DOES PB WEALTH AMANAH WORK?

Encik Amar, 35-year-old-male non-smoker.

Coverage Amount: RM500,000
Coverage Term: Up to age 100
Contribution Payment Term: Full Term
Annual Contribution: RM6,415

Encik Amar became an AIA Vitality member right from the beginning with a **Gold** Status.

He managed to maintain his **Gold** Status for 5 years in a row.

Vitality

Encik Amar never misses any of this contribution payments throughout the years of his plan's payment term and he has never performed any withdrawal from the Participant's Account Fund.

At the end of
Age 49

- Managed to achieve **Platinum** Status for 10 years in a row.
- Wealth Boost Percentage (WBP) increased to 30%.

At the end of
Age 54

- He maintains with **Gold** status every year since age 50.
- The Locked-in WBP is 30%.

At the end of
Age 80

- 2nd **Account Value Boost** of RM20,973 credited to Participant's Account Fund.
- **Wealth Boost** of RM100,000 will be rewarded.
- **Maturity Boost** of RM100,000 will be rewarded for choosing longer coverage term. This payment shall subject to maximum of 20% of Basic Sum Covered.

Upon maturity, Encik Amar will receive:

- Total Account Value of RM1,026,420 from Participant's Account Fund and Participant's Investment Fund which includes the Account Value Boost.

At the end of
Age 70

Wealth Boost Percentage (WBP) increased to 40% as he succeed to achieve **Platinum** Status again for 10 years in a row.

1st **Account Value Boost** of RM13,488 credited to Participant's Account Fund.

- Maintained the **Gold** status until he reached age 80.
- The final WBP is 40% and is higher than the locked-in WBP.



The above account value is based on high scenario with 100% of A-Dana Balanced fund, for illustration purpose only.

FREQUENTLY ASKED QUESTIONS

Q: What is Takaful?

A: Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of Tabarru' (donation) into a fund, namely the Participants' Risk Fund, which will be used to assist each other in times of need. AIA PUBLIC Takaful Bhd., (AIA PUBLIC Takaful) as a Takaful Operator is entrusted to properly invest and manage this fund in accordance with the investment strategy that complies with Shariah principles.

Q: What is PB Wealth Amanah?

A: PB Wealth Amanah is a regular contribution Family Takaful plan which provides death and TPD benefit. This plan also provides additional coverage for death during Hajj or Umrah and accidental death coverage. It offers high protection with a minimum coverage amount of RM500,000. You may choose the contribution payment term and coverage term that suits your needs.

This plan also provides you with additional Badal Hajj benefit or Funeral Expense and Estate Management Benefit upon your death, while rewards your good financial habits and healthy lifestyle with Wealth Boost, Account Value Boost and Maturity Boost.

To supplement the basic plan, you can opt for various Optional Benefits at additional cost.

Q: Who is eligible to be the Person Covered for PB Wealth Amanah?

A: This plan is available for individuals aged between 14 days and 70 years old. Maturity age and coverage term varies according to the entry age shown in the table below.

Coverage Term	Contribution Payment Term	Entry age (Nearest Birthday)
Up to age 65	5 years	14 days – 50 years old
	10 years	
	20 years	14 days – 45 years old
	Full Term	
Up to age 75	5 years	14 days – 60 years old
	10 years	
	20 years	14 days – 55 years old
	Full Term	
Up to age 100	5 years	14 days – 70 years old
	10 years	
	20 years	
	Full Term	

Q: How much do I have to pay for PB Wealth Amanah?

A: The contribution is fixed based on the chosen coverage amount. The table below shows the indicative annual contribution rates for a coverage amount of RM500,000, for non-smoker male aged 35 of standard health, with maturity age / coverage term up to age 65:

Contribution Payment Term	Annual Contribution (RM)
5	16,140
10	8,260
20	4,580
Full Coverage Term	3,150

Q: How long will I have to pay contributions for the PB Wealth Amanah?

A: It depends on the contribution term that you have chosen, i.e. 5 years, 10 years, 20 years or full coverage term.

Contributions are payable according to your selected payment mode: annually, half-yearly, quarterly and monthly.

Q: How is my contribution being allocated?

Contributions Paid by You (except Regular Top-up and any ad hoc top-up)	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
<p>This amount will be allocated into Participants' Account Fund and Tabarru' will be deducted from the Participant's Account Fund on monthly basis.</p> <p>In accordance with mudarabah contract (profit sharing contract), any investment income from this fund will be shared at a pre-determined ratio of 20:80 between AIA PUBLIC Takaful and you. Your share will be allocated back to the Participant's Account Fund.</p>	<p>This amount is used to pay AIA PUBLIC Takaful expenses and direct distribution costs, including the commission payable to the AIA Life Planner.</p> <p>Wakalah (agency) is a contract between you and AIA PUBLIC Takaful, where you authorise us to act on your behalf in conducting the affairs of takaful business.</p>

Your regular contribution allocation rate depends on the contribution payment term of your choice. Please refer to Product Illustration and Product Disclosure Sheet for details.

For Regular Top-up and ad hoc top-up, the allocated contribution will be used to purchase units based on unit price and placed into Participant's Investment Fund. There is no deduction of Tabarru' from Participant's Investment Fund.

The allocated contribution and Wakalah Fee for Regular Top-up and ad hoc top-up are as follows:

Allocated Contribution	Wakalah Fee (Unallocated Contribution)
95% of your Regular Top-up / ad hoc top-up Contribution	5% of your Regular Top-up / ad hoc top-up Contribution

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

A: In addition to the Wakalah Fee mentioned in the previous question, these are the fees and charges applicable to you.

Fees and Charges	Descriptions																		
Tabarru'	The Tabarru' is deducted monthly depending on your attained age and other factors. It will increase as your get older. Tabarru' is a donation for the purpose of mutual help and assistance to other Participants in need.																		
Fund Management Charge (applicable for Participant's Investment Fund, if any)	Fund Management Charge (FMC) will be imposed for each of the fund (per annum) as % of net Asset Value: <table border="1" style="margin-top: 10px;"> <thead> <tr> <th style="background-color: #e91e63; color: white;">No</th> <th style="background-color: #e91e63; color: white;">Funds</th> <th style="background-color: #e91e63; color: white;">FMC</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>A-Dana Strategic Equity</td> <td>1.5%</td> </tr> <tr> <td>2</td> <td>A-Dana Strategic Dynamic</td> <td>1.5%</td> </tr> <tr> <td>3</td> <td>A-Dana Equity</td> <td>1.5%</td> </tr> <tr> <td>4</td> <td>A-Dana Income</td> <td>0.5%</td> </tr> <tr> <td>5</td> <td>A-Dana Balanced</td> <td>1.2%</td> </tr> </tbody> </table> Fund Management Charge (FMC) will be deducted at each valuation date and we may revise the FMC by giving you 3 months' prior written notice.	No	Funds	FMC	1	A-Dana Strategic Equity	1.5%	2	A-Dana Strategic Dynamic	1.5%	3	A-Dana Equity	1.5%	4	A-Dana Income	0.5%	5	A-Dana Balanced	1.2%
No	Funds	FMC																	
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5	A-Dana Balanced	1.2%																	
AIA Vitality Membership Fees	RM10 monthly																		

Q: Can I switch my fund for PB Wealth Amanah under my Participant's Investment Fund and what are the charges for it?

A: Yes, you can switch funds according to your risk tolerance level. The switching fee is currently free. However, we may revise the switching fee by giving 3 months' notice regarding the revision to the participants.

Q: Will I get to enjoy any Surplus?

A: Surplus will be determined and declared, if any, once a year by the Takaful Operator. If there is any Surplus arising from the Participants' Risk Fund, the net Surplus, after claims payable and required capital shall be shared by the Takaful Operator and eligible participants at the following ratios:

	Takaful Operator	Participants
Surplus in Participants' Risk Fund	50%	50%

The Surplus will be shared with the eligible participants and will then be credited into the Participant's Accounts Fund. Participants who want to help those in need will now have the option to donate surplus received to charity if they choose to do so.

Q: What is not covered by PB Wealth Amanah?

A: Death Benefit or Death during Hajj or Umrah Benefit

The plans do not cover death due to suicide while sane or insane within one (1) year from the Issue Date or Commencement date of the Takaful certificate, whichever is later. AIA PUBLIC's liability shall be limited to the refund of the account value of both Participant's Account Fund and Participant's Investment Fund, without profit together with the total Wakalah Fee, Tabarru' and all charges deducted from the issue date or commencement date, whichever is later. Thereafter, the Takaful certificate shall terminate.

Total and Permanent Disability Benefit

This plan does not cover:

- Willful exposure to danger or self-inflicted act while sane or insane; or
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
- 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 Person Covered 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.

Accidental Death Benefit (including in Public Conveyance or due to Natural Disaster)

This plan does not cover:

- Willful exposure to danger or self-inflicted act while sane or insane; or
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
- 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; or
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Person Covered is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

This list is non-exhaustive. Please refer to the takaful certificate for full details of the exclusions.

FOR YOUR ATTENTION

General Disclosure

1. You should determine that this plan will best serve your needs and that the contribution payable under the Takaful certificate is an amount you can afford.
2. If you cancel your Takaful certificate within the free-look period of 15 days, we will refund to you the Total Account Value in Participant's Account Fund and Participant's Investment Fund together with the total Wakalah Fee, Tabarru' and all charges deducted from the Issue Date less any expenses which may have been incurred for any medical examination.
3. You should continue paying your contributions regularly throughout the contribution payment term to ensure that you are always fully protected under this plan. Failing to do so may result in your coverage ending prematurely.
4. Please refer to the Product Illustration and Product Disclosure Sheet for more details of the product.
5. Participating in a regular contribution Family Takaful Certificate is a long-term commitment. It is not advisable to hold this plan for a short period of time in view of the high initial costs.
6. The certificate will not provide benefit amount from the respective funds on maturity or expiry of the certificate.
7. The fee and charges for this plan is not guaranteed and AIA PUBLIC Takaful may revise the fee and charges by giving you 3 months' notice in advance.
8. This brochure is meant to provide a summary of the key benefits of this plan. It does not constitute part of the Takaful certificate. Please refer to the Takaful certificate for more details or exact terms and conditions.
9. You are entitled to an individual tax relief when you participate in this plan, subjected to terms and conditions of the Inland Revenue Board of Malaysia (LHDN).
10. Please note that contributions paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Disclosure on Participant's Investment Fund

1. If you attach Regular Top-up or perform ad hoc top-up, part of the contribution payable under this plan will be invested into investment-linked funds. You should evaluate if the fund selected is suitable to your investment objective and risk appetite.
2. You should also know that any investment carries a certain level of investment risk which will be solely borne by you (the participant) and return may be less than the total contributions paid. Please refer the fund fact sheet for more details of the investment-linked funds.
3. The Account Value in Participant's Investment Fund will fluctuate based on the actual fund performance and it is not guaranteed. Past performance of the fund is not a guide to future performance which may be different.
4. The underlying assets of the investment-linked funds are valued on each business day to determine the unit price of a unit.
5. AIA PUBLIC Takaful reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as temporary closure of any relevant registered exchange or possible adverse effect of general sales of investment in a short period.
6. This is a Takaful product that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.

About AIA PUBLIC Takaful

AIA PUBLIC Takaful Bhd. (AIA PUBLIC Takaful) is jointly owned by AIA Bhd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (A wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC Takaful leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

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Underwritten by:



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