



PUBLIC ISLAMIC BANK

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PUBLIC ISLAMIC BANK BERHAD

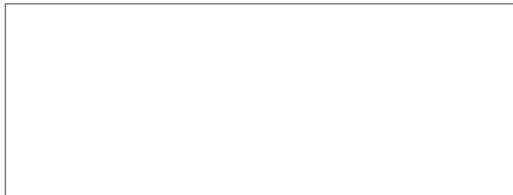
Menara Public Bank, 146 Jalan Ampang,
50450 Kuala Lumpur, Malaysia.

Managed 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 EXCELLINK-i (This is a **TAKAFUL PRODUCT**) OPTIMISE PROTECTION PLAN FOR YOUR INVESTMENT



AIA PUBLIC Takaful Bhd. is a member of PIDM.
PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("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).

PB EXCEL*LINK-i*

(This is a **TAKAFUL PRODUCT**)

OPTIMISE PROTECTION PLAN
FOR YOUR INVESTMENT

PB Excel*Link-i* is a Shariah compliant Single Contribution Investment-Linked Takaful plan that provides death and Total Permanent Disability (TPD) coverage.

PB Excel*Link-i* is suitable for those who are looking for Takaful plan that provides investment opportunity. This plan allows you to choose from a range of AIA PUBLIC Takaful Bhd.'s (AIA PUBLIC) Investment-Linked Funds, that best suits your needs and risk profile.

WHY **PB EXCEL*LINK-i***?



**PROTECTION AND INVESTMENT
IN ONE PLAN**



INVESTMENT FLEXIBILITY



SIMPLE ENROLMENT



SHARIAH COMPLIANT SOLUTIONS

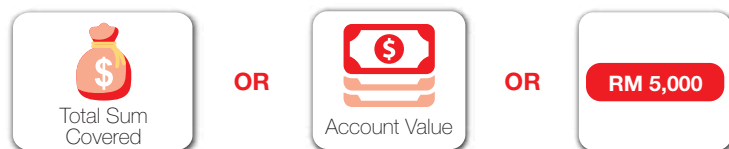


**POTENTIAL GROWTH ON
FUNDS INVESTED**

HOW DOES PB EXCELLINK-*i* WORK?

Protection and Investment in ONE plan

- One-time contribution payment, that covers you up to 100 years old¹.
- In the event of death or TPD, the amount payable shall be the higher of the following:



- Total Sum Covered = Sum Covered + 100% Top Up Contribution - 100% Withdrawal
- The Sum Covered for a standard life is as follows:

Entry Age	Sum Covered
14 days – Age 55	125% of Single Contribution
Age 56 – 70	105% of Single Contribution

The Sum Covered for a substandard life is 105% of Single Contribution.

- Upon maturity of the Certificate, the amount payable shall be the Account Value.

Investment Flexibility

- You have the freedom to either invest more² when you have extra money or withdraw³ the Account Value when you need it.
- Enjoy flexibility in switching funds at any time according to your risk tolerance level.

Simple Enrolment

- Only answer 4 simplified underwriting questions upon enrolment.

Shariah Compliant Solutions

- Fulfilling your desire for Shariah compliant protection.
- Meeting your financial goals with Islamic investment instruments.

¹ Death coverage is up to age 100 years old, while TPD is up to age 65 years old.

² The participant may contribute any Top-up at any time after Certificate inception with a minimum amount of RM 500.

³ Referring to partial withdrawal facility – the minimum withdrawal amount is RM1,000 and subject to the minimum balance of RM 5,000 of the Account Value.

Potential Growth on Funds Invested

You may choose to invest in any or a combination of AIA PUBLIC Investment-Linked Funds depending on your investment objectives and risk level.

You also have the flexibility to switch between the different combinations of AIA PUBLIC Investment-Linked Funds to suit your changing needs.

There are five Investment-Linked Funds available for this plan. You may refer to the Fund Fact Sheet for details.

AIA PUBLIC Investment-Linked Funds

Investment Funds	Investment Objective	Instruments	Risk Level	Fund Management Charge
A-Dana Income	To provide a safe and steady stream of income returns.	Invest in Islamic income securities (Sukuk), Islamic money market instruments and Shariah-approved Real Estate Investment Trusts (REITs) listed on Bursa Malaysia.	Low	0.50%
A-Dana Balanced	To maximize total returns with reasonable safety of principal.	Invests in ringgit denominated Shariah compliant instruments including sukuk, equity, and unit trust approved by Securities Commission.	Moderate	1.20%
A-Dana Equity	To provide medium to long-term growth.	Invest in Shariah-approved equities, Real Estate Investment Trusts (REITs) and equity-related securities listed on Bursa Malaysia.	High	1.50%
A-Dana Strategic Dynamic	To seeks long-term total return (combination of capital growth and income).	Invest in Shariah-compliant investments across global markets and asset classes.	Moderate	1.50%
A-Dana Strategic Equity	To maximize medium to long term capital growth.	Invest in a diversified portfolio of Shariah-compliant securities listed on local and foreign bourses.	High	1.50%

Note:

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.

Fund Management Charge is charged as a % on the NAV.

HOW IS MY CONTRIBUTION BEING ALLOCATED?

Allocated Contribution

The Allocated Contribution is equivalent to the Contribution less Unallocated Contribution. The Allocated Contribution shall be used to purchase the units of your preferred Investment-Linked Fund(s) and create the following accounts:

Accounts	Description
Participant's Investment Fund (PIF)	The units purchased will be placed into PIF.
Participants' Risk Fund (PRF)	Tabarru' are deducted monthly from the Account Value in PIF and allocated into PRF as a donation for the purpose of mutual help and assistance to fellow Participants in need.

Unallocated Contribution

This refers to the **Wakalah** Fee and Certificate Fee.

- **Wakalah** Fee is deducted as an upfront charge on Single Contribution and subsequent Top-up, if any. It is used to meet AIA PUBLIC's management expenses and direct distribution cost. The **Wakalah** Fee is 5% of the Single Contribution or Top-up Contribution amount.
- Certificate Fee is a one-off charge for administrative costs of the Certificate. The Certificate Fee is RM100.

Fees Applicable	Single Contribution	Top-up Contribution
Wakalah Fee	✓	✓
Certificate Fee	✓	Not Applicable

Example:

Hi, my name is Ali. I am 30 years old with standard health and I'm a non-smoker. I participate in **RM 25,000** Sum Covered of **PB ExcelLink-i** with Single Contribution of **RM 20,000**.

Here is the breakdown on how my contribution is being allocated:

Fees:
Wakalah Fee (5% of Single Contribution) = RM 1,000
 Certificate Fee = RM 100

Unallocated Contribution = RM 1,100

Therefore, my Allocated Contribution = RM 18,900



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 (PRF), which will be used to assist each other in times of need.

Q: Apakah itu PB ExcelLink-i?

A: **PB ExcelLink-i** is a Shariah Compliant Single Contribution Investment-Linked Takaful Plan, which provides death and Total Permanent Disability (TPD) coverage.

This plan offers a combination of Takaful protection and investment in one plan.

Q: Who is eligible to participate in PB ExcelLink-i?

	Minimum Entry Age	Maximum Entry Age
Person Covered	14 days	70 years old
Participant	18 years old	No limit

Q: What is the minimum Single Contribution amount for PB ExcelLink-i?

A: The minimum Single Contribution amount for **PB ExcelLink-i** is RM 8,000.

Q: What is the coverage period for PB ExcelLink-i?

A: This plan covers you up to age 100* provided the Certificate remains in force and the Account Value is sufficient to pay for the **Tabarru'** and other charges.

*TPD coverage is up to age 65.

Q: Can I make a partial withdrawal from PB ExcelLink-i?

A: Yes, partial withdrawal is available for this plan. Minimum withdrawal is RM 1,000 and the minimum balance of Account Value amount after withdrawal is RM 5,000.

There is no withdrawal fees applicable on any partial withdrawal of the Account Value.

Q: Am I eligible for fund switching and what are the charges for fund switching?

A: Yes, you are allowed to switch your funds according to your risk tolerance level. The fund switching fee is currently free. AIA PUBLIC reserves the right to revise the charge by giving the Participant 3 months' prior written notice.

Q: Is the buying and selling unit price the same?

A: Yes, there is only one price at which units are purchased and sold on the same valuation day.

Q: Is the **Tabarru'** for PB ExcelLink-i guaranteed?

A: The **Tabarru'** for **PB ExcelLink-i** is not guaranteed and AIA PUBLIC reserves the right to revise the **Tabarru'** by giving Participants 3 months' written notice prior to the next certificate anniversary.

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

A: Aside from the **Tabarru'**, there is also a Monthly Service Charge which is deducted monthly via cancellation of units from your Account Value. The amount payable is RM 2.

Q: Do I get to enjoy Surplus?

A: Surplus will be determined and declared, if any, at least once a year by the Takaful Operator. If there is any Surplus arising from PRF, 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 PRF	50%	50%

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

Benefits	Surrender	Maturity	Death / TPD
Account Value	✓	✓	Higher of: Total Sum Covered OR Account Value OR RM 5,000
Sum Covered	No	No	

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

Q: What if I change my mind about this coverage?

A: You may cancel your coverage at any time with a written notice to AIA PUBLIC.

However, you should note that participating in a Single Contribution Investment-Linked Takaful Certificate is a long-term financial commitment. It is not advisable to hold this Certificate for a short period of time in view of the high initial costs.

Q: What are the Shariah concepts applicable?

- A:
- **Tabarru'** (donation) – the contract applied among the Participants. It is the amount deducted from the Participant's Investment Fund and allocated into the Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow participants in need. The Tabarru' rate is not guaranteed, and You may need to top up the Contribution if the Tabarru' rate is revised.
 - **Wakalah** (agency) – the contract between the Participant and AIA PUBLIC Takaful Bhd. (as Takaful operator), where the Participant authorises AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of Takaful operations which includes underwriting, investment, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the Participant's contribution as Wakalah Fee in return of these services. In performing the duties under the Wakalah contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform relevant task in takaful operations.

- **Wakalah bi al-Istithmar** (investment agency) – the contract between the Participant and AIA PUBLIC Takaful Bhd. where the participant appoints AIA PUBLIC Takaful Bhd. to manage Shariah-compliant investment activities within Participant's Investment Fund on behalf of the participant. An agreed fund management charge will be levied in return for these services. In performing the duties under the Wakalah bi al-Istithmar contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to carry out certain tasks that are relevant to the Shariah-compliant investment activities.
- **Ju'alah** (performance incentive) – the reward contract between the Participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as Ujrah (performance fee) for managing the fund efficiently which result in the surplus.
- **Qard** (interest-free loan) – the interest-free loan contract in which AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund (PRF) in the event it becomes deficit and unable to pay takaful benefit(s) to eligible participants. This amount will be recovered from the PRF once the PRF becomes sufficient, before any distribution of surplus is made.
- **Conditional Hibah** (conditional gift) – the payment of an agreed amount of money under the Hibah contract from one party to another that takes effect when a specified condition has occurred. With respect to the Surplus from the Participants' Risk Fund, conditional Hibah refers to payment of fifty percent (50%) of the distributable Surplus for a particular financial year by AIA PUBLIC Takaful Bhd. to the Participant provided that the Participants' Risk Fund is not in deficit and the Takaful Certificate has not incurred any claims in that financial year. With respect to the payment of the Takaful benefits, conditional Hibah refers to payment of the death benefit by AIA PUBLIC Takaful Bhd. to the beneficiary as nominated by the Participant upon the demise of the Person Covered.

Q: What are the exclusions for PB Excellink-i?

- A: The major exclusions are stated as below:
- Death due to suicide while sane or insane within 1 year from the Issue Date or Commencement Date, whichever is later. AIA PUBLIC's liability shall be limited to the refund of the Account Value. Thereafter, the Certificate shall be terminated.
 - Any TPD arising from the occurrence of the following:
 - Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
 - Services in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
 - Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the 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
 - Any congenital defect which has manifested or was diagnosed before the Person Covered attains 17 years old; or
 - For a disability resulting from a physical or mental condition which existed before the Issue Date or Commencement Date, whichever is later, which was not disclosed in the application or health statement.

Note: The description, benefits, exclusions, terms and conditions described above have been summarized and are not exhaustive. For a detailed explanation on its benefits, terms and conditions and exclusions, please refer to the Takaful Certificate.

FOR YOUR ATTENTION

General Disclosures

1. This is a Single Contribution Investment-linked Takaful Plan which provides both investment returns and protection to you whilst the certificate remains in force and the Account Value is sufficient to pay for the **Tabarru'** and other charges.
2. Please refer to the Certificate for detailed benefits, exclusions, terms and conditions.
3. You should ensure that this plan meets your needs and that the Contribution payable under the Certificate is an amount that you can afford.
4. You have the right to cancel the Certificate within 15 days free look period after you have received the Certificate by giving a written notice and returning the Certificate to AIA PUBLIC. For cancellation of Certificate within this free look period, AIA PUBLIC will refund you the Account Value established on the Valuation Date immediately following the date the notice is received and approved by AIA PUBLIC together with the **Wakalah** Fee, Certificate Fee, Monthly Service Charge and **Tabarru'** that have been deducted, less any expenses which may have been incurred for any medical examination.
5. The **Tabarru'** for this plan is not guaranteed and AIA PUBLIC reserve the right to revise the **Tabarru'** by giving the Participant 3 months' prior written notice.
6. This plan is an Investment-Linked Takaful plan and is tied to the performance of underlying assets, and it is not a pure investment product such as unit trust.
7. This plan will not provide benefit from Participants' Risk Fund (PRF) upon termination, maturity or expiry of the Certificate.
8. Please refer to the Product Illustration pertaining to your Certificate provided to you by AIA PUBLIC.
9. Please note that contributions paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Fund Related Disclosures

1. Before investing into the Investment-Linked Fund(s) ["Fund"], you should consider whether this Fund meets your investment objective and tolerance to risk.
2. You should be aware that any investment carries with it a certain level of investment risk which will be borne solely by the Participant.
3. The Account Value in Participant's Investment Fund is not guaranteed and fluctuates based on the actual performance of the Fund, and the returns may be less than the total Contributions contributed to the Fund.
4. The 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 Certificate.
5. The past performances of the Fund may not be a reliable guide to future performance which may be different.
6. Single pricing is used where there is only one price at which units are purchased and sold on the same valuation day.
7. The creation and cancellation of units are based on the unit price.
8. AIA PUBLIC 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. You should ensure that important information regarding this plan is disclosed to you and that you understand the information disclosed. Where there is ambiguity, you should seek clarification from AIA PUBLIC.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the Product Illustration and Product Disclosure Sheet. For a detailed explanation on its benefits, terms and conditions and exclusions, please refer to the Takaful Certificate.

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.

Managed by:



You can also contact us at the following address and online:

AIA PUBLIC Takaful Bhd. 201101007816 (935955-M)
Menara AIA, 99, Jalan Ampang,
50450 Kuala Lumpur.
Care Line: 1300-88-8922
Tel: 03-2056 1111
E-mail: my.customer@aiapublic.com.my

AIA.COM.MY

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