

SAVINGS & INVESTMENT

A-Life Wealth Treasure

Vitality  
Wealth Booster  
with  
**AIA Vitality**

# SECURE YOUR CHILD'S FUTURE WITH THE GIFT OF FINANCIAL TREASURES

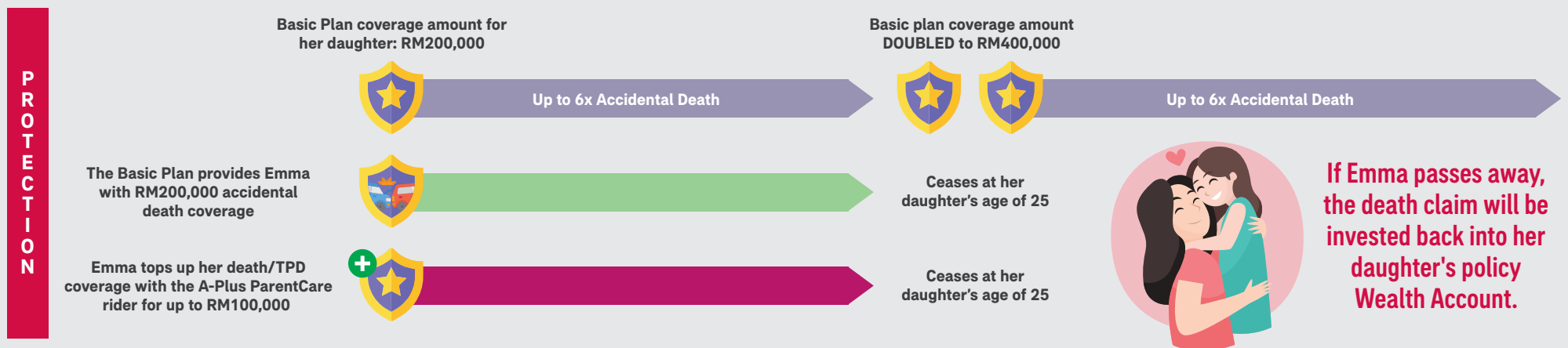
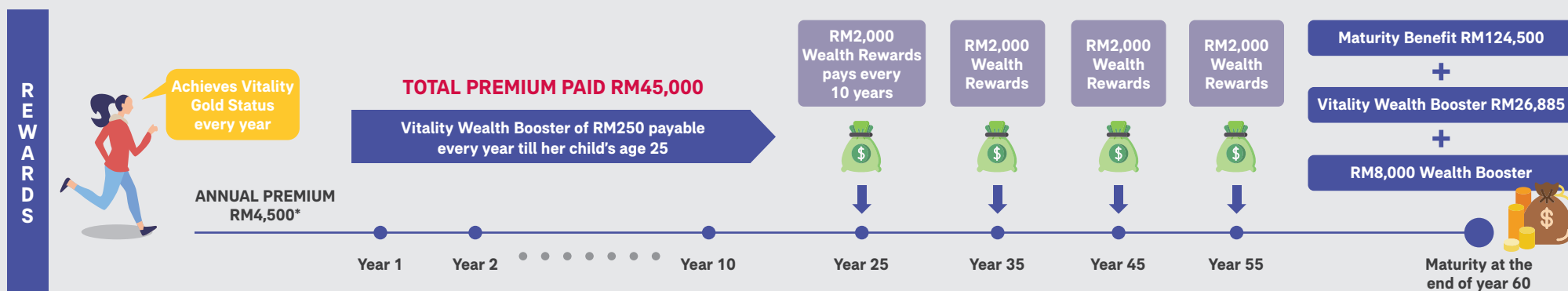




A parent's love is enduring, with the aim of supporting their child at every stage of their life, no matter what age. Giving children the opportunity to live Healthier, Longer, Better Lives requires long-term savings so that they can achieve anything that they set out to do.

## Here is the perfect gift of love for your precious one.

Emma is a 30-year-old accountant and non-smoker. She purchased A-Life Wealth Treasure, paying RM4,500\* for a 10-year premium payment term. This policy covers her 8-month-old baby with a basic coverage amount of RM200,000 and herself with an optional benefit called A-Plus ParentCare with a sum assured of RM100,000. She has chosen to invest her premium in the Elite Adventurous Fund seeking a maximisation of returns. This is how the plan works:



\* Annual premium of RM4,500 consists of regular premium of RM3,300 and A-Plus ScholarSaver of RM1,200, to be payable at the beginning of the year.

### Notes:

- Vitality Wealth Booster, Wealth Rewards and Wealth Booster are payable at the end of the policy year into Wealth Account. Death claim on the policyholder's life will be credited to Wealth Account.
- The account values are projected based on high scenario. Please note that the account values are for illustration purposes only, it will be lower after the withdrawal amount is included.
- Assuming premiums are paid up to date and policy is in force until maturity.
- Please refer to the Sales Illustration or policy contract for further information about this product, and visit <https://www.aia.com.my/en/aia-vitality.html> to learn more about AIA Vitality programme.



### Save **EARLY** and get **MORE** rewards

with Wealth Rewards and Wealth Booster by staying financially disciplined



### You (parent) are protected

With **Parent's Accidental Benefit** as well as an optional coverage for Life, TPD and Premium Waiver



### Your fitness gets rewarded

when you become an active AIA Vitality member through **Vitality Wealth Booster**



### Protect your child

with **up to 6 times** protection



### Investment opportunity

with access to **bespoke wealth solutions:** AIA Elite Funds and Strategic Funds



### Auto grow your child's protection

Up to additional 100%\* of the coverage amount

*\*depending on the level of coverage amount at the point of claim*

# A closer look at the benefits



## Get rewarded when you cultivate a good saving habit **EARLIER**

When you start planning and saving early for your child, we reward you with the Wealth Rewards and Wealth Booster, enabling you to prepare for your children's financial needs when they embark on their life journey with

### 1 WEALTH REWARDS

Rewards you for good saving habits

You will be able to enjoy a higher Wealth Rewards when you **save more and provide higher protection** for your child. The Wealth Rewards will be credited into your Wealth Account as early as age 25 and every subsequent 10 years until maturity depending on the entry age and coverage amount as shown below:

Get your child protected early to maximise your rewards!

Entry Age (last birthday)	Wealth Rewards Payable at the end of Policy Anniversary
14 days – 9 years old	Upon Insured attains age <b>25</b> and subsequently every 10 years
10 years old – 15 years old	Upon Insured attains age <b>35</b> and subsequently every 10 years
Coverage Amount	% of Coverage Amount <sup>1</sup>
Below RM500,000	1.0%
RM500,000 and above	1.5%

### 2 WEALTH BOOSTER

Enjoy even more rewards at maturity

At **maturity** you will receive the total account value of your policy. On top of this, the Wealth Booster will be paid out at maturity based on the % below.

Coverage Amount	% of Coverage Amount <sup>1</sup>
Below RM500,000	4.0%
RM500,000 and above	6.0%

Both Wealth Rewards and Wealth Booster are payable if you meet the following conditions:

- Premiums are paid up to date; and
- Policy is in force

<sup>1</sup> Wealth Rewards, Wealth Booster and AutoGrowth benefit will be based on the initial coverage amount or current coverage amount, whichever is lower.

## Vitality Get more rewards when you stay healthy for your child

### HEALTHY PARENTS, HAPPY CHILDREN

When you become an active AIA Vitality member and opt for the A-Plus ParentCare rider which provides death or Total and Permanent Disability coverage, your child will benefit from the **Vitality Wealth Booster (VWB)**.

This Vitality Wealth Booster will be credited to the policy's Wealth Account at every policy anniversary until the child reaches age 25, based on the percentage as shown below.



AIA Vitality Status	% of A-Plus ParentCare rider's coverage amount			
	Platinum	Gold	Silver	Bronze
<b>Vitality Wealth Booster Percentage (VWB%)</b>	0.5%	0.25%	0%	0%

The Vitality Wealth Booster percentage will depend on the Policy Owner's AIA Vitality status 45 days before A-Plus ParentCare rider anniversary.



### Great investment opportunity

A-Life Wealth Treasure provides great long-term investment opportunities with a higher potential return and global growth via funds managed by professional and well-known fund managers.

Strategic Funds	Elite Funds*
AIA Strategic Equity Fund AIA Strategic Fixed Income Fund	AIA Elite Adventurous Fund AIA Elite Conservative Fund

\* Powered by institutional fund managers - BlackRock, Wellington, Ballie Gilford and Capital Group.

For more details on the funds, please refer to fund fact sheet available at [www.aia.com.my](http://www.aia.com.my).



## Get your child well protected while saving for their future

With A-Life Wealth Treasure, your child will be covered for Death, Total and Permanent Disability (TPD) and Accidental death until age 60 with minimum coverage amount starting as low as RM200,000.

With the special **AutoGrowth Benefit**, your child's coverage amount will automatically be **DOUBLED** when turning 25, without any medical underwriting requirement.

	Prior to Insured's age 25	With AutoGrowth Benefit Upon Insured's attained age 25
Death or Total & Permanent Disability (TPD)	<b>100%</b> of coverage amount <sup>1</sup>	<b>200%</b> of coverage amount <sup>1</sup>
Accidental death	<b>200%</b> of coverage amount <sup>1</sup>	<b>400%</b> of coverage amount <sup>1</sup>
Accidental death while in public conveyance	<b>300%</b> of coverage amount <sup>1</sup>	<b>600%</b> of coverage amount <sup>1</sup>
Accidental death due to natural disaster	<b>600%</b> of coverage amount <sup>1</sup>	<b>1,200%</b> of coverage amount <sup>1</sup>

Claim payable shall be the higher of the coverage amount or account value, plus Wealth Account amount (if any).



## The best protection starts from you as a parent

A-Life Wealth Treasure makes sure you are protected while you are protecting your child. The embedded Parent Accidental Death Benefit offers 100% of the coverage amount if you pass away due to accidental causes before your child reaches age 25. This claim amount will be credited to the policy's Wealth Account.

You are encouraged to extend the protection net via optional:

- A-Plus ParentCare for Life and Total & Permanent Disability coverage
- A-Plus Parent Waiver for Premium Waiver Benefit

<sup>1</sup> Wealth Rewards, Wealth Booster and AutoGrowth benefit will be based on the initial coverage amount or current coverage amount, whichever is lower.

# Frequently asked questions

**Q: What is A-Life Wealth Treasure?**

A: A-Life Wealth Treasure is a regular premium investment-linked plan which provides insurance coverage for children against Total and Permanent Disability (TPD) and death up to the policy anniversary when the Insured attains the age of 60. It offers protection for the child (Insured) with a minimum Sum Assured of RM200,000, and at the same time, it covers a Parent (Owner) with Accidental Death coverage up to when the child reaches the age of 25 or up to when the parent reaches the age of 70, whichever is earlier.

You may choose from various premium payments that suit your needs. This plan gives you the flexibility of an early withdrawal of account value or topping-up your investment amount based on your needs **without impacting the Wealth Rewards entitlement**. In addition, you can also enjoy enhanced protection by opting for the various optional benefits at an additional cost.

**Note: The insurance plan is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.**

Please refer to the Product Disclosure Sheet and Sales Illustration for detailed terms and conditions.

**Q: Who is eligible to purchase A-Life Wealth Treasure?**

A: A-Life Wealth Treasure is available for individuals aged between 14 days to 15 years old.

**Q: What is the coverage period for A-Life Wealth Treasure?**

A: This plan provides coverage term of up to age 60.

**Q: What are the premium payment options for A-Life Wealth Treasure?**

A: This plan provides premium payment term options of 5 years, 10 years, 20 years or full premium paying term.

**Q: What are the optional riders offered by A-Life Wealth Treasure?**

A: This plan offers optional riders below:

Rider Name	Rider Benefit
A-Plus ParentCare	Provides death/TPD coverage to the policy owner and the Vitality Wealth Booster, provided the policy owner is an AIA Vitality member.
A-Plus Waiver	Contributes to the regular premium and the A-Plus ScholarSaver/ A-Plus Saver premium if the insured is diagnosed with a critical illness or undergoes a covered surgery.
A-Plus Parent Waiver	Contributes to the regular premium and the A-Plus ScholarSaver/ A-Plus Saver premium if the policy owner passes away, or suffers from TPD, or is diagnosed with critical illness or undergoes a covered surgery.
A-Plus ScholarSaver	Optional investment premium with 95% allocation which may qualify for personal tax relief of up to RM3,000 per annum for medical and educational insurance, provided the A-Plus Parent Waiver is attached and is subject to the final decision of the Inland Revenue Board of Malaysia. A-Plus ScholarSaver will be automatically converted to A-Plus Saver when the insured attains the age of 25.

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

- A: i) Cost of insurance  
The cost of insurance is deducted depending on your attained age and the cost of insurance rate will increase as you get older. The cost of insurance for this plan is not guaranteed, you will need to pay additional premium if the cost of insurance is revised. The Company reserves the right to revise the cost of insurance by giving the policyholders 3 months' written notice.
- ii) Monthly service charge  
RM8 service charge is deducted monthly via the cancellation of units from your account value.
- iii) Fund management charge  
You can refer to the Fund Fact Sheet and Sales Illustration for details on the fund management charge.
- iv) Partial withdrawal charge  
The partial withdrawal charge will be deducted from the total withdrawal amount, excluding any account value from A-Plus ScholarSaver/A-Plus Saver premium (if any), Ad Hoc Top-Up premium (if any) and Wealth Account.

Policy Year	Premium Payment Term			
	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	-	5%	10%	10%

- v) Surrender charge  
The surrender charge will be deducted from the total account value, excluding any account value from A-Plus ScholarSaver/A-Plus Saver premium (if any), Ad Hoc Top-Up premium (if any) and Wealth Account.

Policy Year	Premium Payment Term			
	5	10	20	Full Coverage Term
1	5%	10%	20%	20%
2	-	5%	10%	10%

**Q: How is my premium being allocated?**

A:



Your premium allocation rates depend on the premium payment terms of your policy and optional benefits. Please refer to the Sales Illustration for the premium allocation rate. A-Plus ScholarSaver/A-Plus Saver premiums that are placed in the Savings Account has an allocation rate of 95%.

**Q: Are the premiums paid 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: Am I eligible for fund switching?**

A: Yes, you can switch funds according to your risk tolerance level.

**Q: How do I know the unit price of my funds?**

A: The unit prices for the Investment-Linked Funds are published in the Company's website at [www.aia.com.my](http://www.aia.com.my).

**Q: What are the major exclusions for A-Life Wealth Treasure?**

**A: Death Benefit**

- This plan does not cover death due to suicide within 1 year from the Issue Date or Commencement Date of the policy, whichever is later.

**TPD Benefit**

- Willful exposure to danger or 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;
- 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 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.

**Accidental Death Benefit (inclusive of Public Conveyance and Natural Disaster, if any)**

- Willful exposure to danger or 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;
- 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 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.

Note: The list is non-exhaustive. Please refer to the policy contract for full details of the exclusions.



# For your attention

## General disclosures:

1. You should be satisfied that this plan will best serve your needs and that you can afford the premiums under this policy.
2. If this plan is cancelled within the 15-day free look period, the unallocated premiums, account value (if any), any cost of insurance and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
3. The cost of insurance for this plan is not guaranteed, you will need to pay additional premium if the cost of insurance is revised. The Company reserves the right to revise the cost of insurance by giving the policyholders 3 months' written notice.
4. Please note that the Company reserves the right to revise the Policy Charges and Fund Switching Fee by giving the policyholders 3 months' prior written notice.
5. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for further information.
6. The premium payment term is based on the terms chosen by you. Premium payments can be made annually, half-yearly, quarterly, or monthly.
7. You may consider purchasing a Single Premium Investment-Linked Insurance plan to maximise your investment returns with minimal life protection. However, this option may not fulfill all your life protection needs.
8. All benefits payable are subject to deduction of any indebtedness.
9. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

## Fund related disclosures:

1. You should be aware that any investment carries with it a certain level of investment risks which will be borne solely by you.
2. Your policy account value is not guaranteed and fluctuates based on the performance of the AIA Investment Fund. The potential risks in investing in the funds are borne solely by you.
3. The underlying assets of each fund are valued on each business day to determine the unit price of a unit.
4. The Company 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.

**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 Sales Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.**

## Contact Us & Find Out More Hubungi Kami & Dapatkan Maklumat Lanjut 联络我们以了解更多

Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakil Sah AIA jika anda mempunyai apa-apa soalan. Kami sentiasa bersedia untuk membantu.

若您有任何疑问, 请联络您的AIA寿险策划师 / AIA授权代表。  
我们乐意随时为您提供服务。

Underwritten by:

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