



PUBLIC BANK

PUBLIC BANK BERHAD

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For more information, please visit the Bank's website,
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PUBLIC BANK BERHAD 196501000672 (6463-H)
Member of PIDM

Yearly Wealth
Bonus
with
AIA Vitality

PB Critical Shield

(This is an insurance product)

PREPARE FOR THE
LIFE'S UNCERTAINTIES INCLUSIVE OF
6 KEY CRITICAL ILLNESSES
WITH HASSLE-FREE ENROLMENT



AIA Bhd. is a member of PIDM.

The benefit(s) payable under eligible policy/product 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 Bhd. or PIDM (visit www.pidm.gov.my).



Emily had always been the rock in her family and holds everything together with her warmth and optimism. However, recently she has been experiencing unexplained weight loss and has frequent heavy night sweats. This prompted her to do a health check, however, her results show that she's healthy.

This alarming experience has made her think about her future. If something unfortunate were to happen to her, her family will have no one to rely on. Hence, she decided it was important for her to prepare for such uncertainties and safeguard the health and wellbeing of her family in times of crisis.

A couple of days later, Emily has a chat with a Public Bank Financial Executive, Jason, about her concerns. Jason introduces her to **PB Critical Shield** (this is an insurance product), a product that provides vital protection for her and her family and ensures financial security in times of need.

WHAT DOES PB CRITICAL SHIELD OFFER?



Protecting you against 6 key critical illnesses

Critical Illness (CI) Benefit¹

Upon the diagnosis of any one of the 6 Covered Critical Illnesses stated below, the CI Benefit¹ is payable subject to the Schedule of Benefit Payout.

Covered Critical Illnesses:

1. Cancer

2. Heart Attack

3. Stroke
4. Alzheimer's Disease

5. Parkinson's Disease

6. Severe Dementia



Comprehensive coverage against death, total and permanent disability (TPD) and accidental death

a) Death Benefit¹/TPD Benefit²

In the event you pass away or suffer from TPD, the Death Benefit¹/TPD Benefit² is payable as per the Schedule of Benefit Payout.

b) Accidental Death Benefit (ADB)²

In the event of you pass away due to accidental causes, an additional 100% of the Basic Sum Assured shall be payable, in addition to the Death Benefit¹.

Note: Below are the Schedule of Benefit Payout for CI Benefit¹, Death Benefit¹, and TPD Benefit².

Policy Year when the Insured Event Occurs	Benefit Payout
1	50% of Basic Sum Assured
2	60% of Basic Sum Assured
3	70% of Basic Sum Assured
4	80% of Basic Sum Assured
5 and above	100% of Basic Sum Assured

¹ The coverage term of the CI Benefit and Death Benefit are 30 years, or until the Insured attains 80 years old, whichever is earlier. The policy will terminate after the payment of any of the benefit. The CI Benefit shall be subject to a maximum per life limit, please refer to the plan illustration, product disclosure sheet and policy contract for further details.

² The coverage term of the TPD Benefit and ADB is until the Insured attains 70 years old or the expiry of the policy, whichever is earlier. The policy will terminate after the payment of any of the benefit. The TPD Benefit and ADB shall be subject to a maximum per life limit, please refer to the plan illustration, product disclosure sheet and policy contract for further details.



Celebrate the maturity of the policy

Maturity Benefit

When the policy matures at the policy year 30 or the Insured attains the age of 80, whichever is earlier, 100% of the Total Premiums Paid³ shall be payable to celebrate this significant milestone in your life.



Hassle-free enrolment with no medical check-up

No medical check-up required upon enrolling in the policy, with a basic sum assured up to RM500,000 per life limit.



AIA Vitality

Stay healthier, longer and better to receive additional benefits

Vitality Yearly Wealth Bonus (VYWB)⁴

When the Insured becomes an active AIA Vitality member, the Insured can enjoy an additional benefit called the VYWB⁴. As a reward for staying healthy, a VYWB⁴ will be payable on every policy anniversary depending on the Insured's AIA Vitality Status.

AIA VITALITY STATUS	PLATINUM	GOLD	SILVER	BRONZE
Vitality Yearly Wealth Bonus ⁴ (% of Annualised Premium ⁵)	3.0%	1.5%	0.0%	0.0%

³ "Total Premiums Paid" means an amount equal to the total premiums that you have to pay for this policy from the policy date up to the last premium falling due immediately before the date of the event giving rise to payment of benefits under this policy. If the premium is subsequently reduced according to the term and conditions of the policy, the premium amount that has been reduced will be considered as being paid from the policy date when determining the Total Premiums Paid.

⁴ VYWB is applicable if the Insured is an AIA Vitality member. The VYWB will be pro-rated based on days where the Insured's AIA Vitality membership is active in the last policy year. The VYWB shall be payable based on the Annualised Premium at policy inception or current Annualised Premium, whichever is lower.

⁵ "Annualised Premium" means the total premium that is required to be paid for each Policy Year. If the premium is subsequently reduced according to the term and conditions of the policy, the reduced premium will be used to calculate the Annualised Premium when determining the relevant benefits payable under this policy.

HOW DOES PB CRITICAL SHIELD PROTECT YOU AND YOUR LOVED ONE?

Scenario 1



Alex, male, non-smoker, age 30, purchased **PB Critical Shield** with no medical check-up required.

Premium Payment Terms: 10 years
Basic Sum Assured: RM200,000
Annualised Premium: RM11,400



At **age 32 (Policy Year 3)**
He was **diagnosed with Heart Attack**

Critical Illness Benefit
70% of Basic Sum Assured
(Refer to Schedule of Benefit Payout)
= 70% x RM200,000
= **RM140,000**

OR



If no claims has been made, upon policy maturity at **age 60 (Policy Year 30)**

Maturity Benefit
100% of Total Premiums Paid
= 100% x (RM11,400 x 10 years)
= **RM114,000**

The policy will terminate after the payment of the Critical Illness Benefit or Maturity Benefit.

Scenario 2



Amanda, female, non-smoker, age 40, purchased **PB Critical Shield** with no medical check-up required.

Premium Payment Terms: 6 years
Basic Sum Assured: RM500,000
Annualised Premium: RM48,750



At **age 45 (Policy Year 6)**
She **passed away/suffers from TPD**

Death Benefit/TPD Benefit
100% of Basic Sum Assured
(Refer to Schedule of Benefit Payout)
= 100% x RM500,000
= **RM500,000**

OR



If the **death is due to accidental causes**

Accidental Death Benefit
Additional 100% of Basic Sum Assured
on top of Death Benefit shall be payable
= (100% x RM500,000) + RM500,000
= **RM1,000,000**

The policy will terminate after the payment of the Death Benefit/TPD Benefit or Accidental Death Benefit.

Note:

1. Please refer to the plan illustration, product disclosure sheet and policy contract for further information.
2. The coverage term of the CI Benefit is 30 years, or until the Insured attains 80 years old, whichever is earlier.

Note:

1. Please refer to the plan illustration, product disclosure sheet and policy contract for further information.
2. The coverage term of the Death Benefit is 30 years, or until the Insured attains 80 years old, whichever is earlier.
3. The coverage term of the TPD Benefit and ADB is until the Insured attains 70 years old or the expiry of the policy, whichever is earlier.

WHAT ARE THE FEES AND CHARGES?

✓ Commissions payable for the policy are borne by policy owner and are part of the premiums payable. Commissions payable for **PB Critical Shield** are vary by the premium payment term and Insured's entry age, as below:

Premium Payment Term (Years)	Insured's Entry Age	Commission Rate (%) for Policy Year						
		1	2	3	4	5	6	7-10
6	18 to 55 years old	11.00%	7.50%	5.50%	2.00%	2.00%	2.00%	0.00%
	56 to 60 years old	5.50%	3.75%	2.75%	1.00%	1.00%	1.00%	0.00%
10	18 to 55 years old	15.00%	10.00%	7.50%	2.50%	2.50%	2.50%	2.50%

Note: **PB Critical Shield** is solely distributed via Public Bank Berhad. The commissions include 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.

FREQUENTLY ASKED QUESTIONS

Q: What is PB Critical Shield?

A: **PB Critical Shield** is a regular premium non-participating plan which covers death, accidental death[^], TPD[^] and 6 types of critical illness with 2 premium payment term option to suit your protection and financial needs. Upon maturity of the policy which is the earliest of the end of 30th policy year or when the Insured attains the age of 80, Maturity Benefit with 100% of Total Premiums Paid* shall be paid.

[^] The coverage for accidental death and TPD is up to age 70 of the Insured or the expiry of the plan, whichever is earlier.
* "Total Premiums Paid" means an amount equal to the total premiums that you have to pay for this policy from the policy date up to the last premium falling due immediately before the date of the event giving rise to payment of benefits under this policy. If the premium is subsequently reduced according to the term and conditions of the policy, the premium amount that has been reduced will be considered as being paid from the policy date when determining the Total Premiums Paid.

Q: Who is eligible to purchase PB Critical Shield?

A: This policy is available to individuals aged between 18 and 60 years old and coverage term is 30 years or up to Insured attains 80 years old, whichever is earlier. The entry age varies based on the premium payment term as shown in the table below.

Premium Payment Term	Entry Age
6 Years	18 to 60 years old
10 Years	18 to 55 years old

Q: What is the minimum and maximum basic sum assured for PB Critical Shield?

A: The basic sum assured for PB Critical Shield is from RM50,000 to RM500,000 per life.

Q: Will my premium change over the years?

A: The premium is level and is determined based on the Insured's age, gender, smoking status, and premium payment term selected at the point of policy purchase. The premium for **PB Critical Shield** is not guaranteed and AIA Bhd. reserves the right to revise the premium rates by giving you a 3 months' written notice prior to the next policy anniversary.

Q: What do I receive upon the occurrence of the following events?

A:

Events	Benefit Payout	Cash Value
Surrender	✕	✓
Policy Maturity	100% of Total Premiums Paid*	✕
Diagnosed with covered CI/Death/TPD	Refer to the Schedule of Benefit Payout	✕
Accidental Death	100% of Basic Sum Assured + Death Benefit (Refer to the Schedule of Benefit Payout)	✕

* "Total Premiums Paid" means an amount equal to the total premiums that you have to pay for this policy from the policy date up to the last premium falling due immediately before the date of the event giving rise to payment of benefits under this policy. If the premium is subsequently reduced according to the term and conditions of the policy, the premium amount that has been reduced will be considered as being paid from the policy date when determining the Total Premiums Paid.

Q: Are the premiums paid for PB Critical Shield eligible for income tax relief?

A: Yes, the premiums paid for this policy 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 Critical Shield?

A: **Any death arising from the occurrence of the following is not covered under PB Critical Shield:**

- a) Death due to suicide within 1 year from the issue date or commencement date of the policy, whichever is later, AIA Bhd.'s liability shall be limited to the refund of premiums paid without interest.

Any critical illnesses arising from the occurrence of the following is not covered under Critical Illness Benefit¹:

- a) Pre-existing conditions prior to the issue date or commencement date, whichever is later;
- b) Cancer, and Heart Attack, for which the signs or symptoms first occurred within 60 days following the issue date or commencement date, whichever is later;
- c) Stroke, Alzheimer Disease, Severe Dementia, and Parkinson Disease for which the signs or symptoms first occurred within 30 days following the issue date or commencement date, whichever is later;
- d) Critical illness was diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age 17; or
- e) The diagnosis of Cancer, Alzheimer's Disease, or Severe Dementia was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

Any accidental death arising from the occurrences of the following is not covered under Accidental Death Benefit²:

- a) Willful exposure to danger or self-inflicted act while sane or insane;
- b) Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- c) 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
- d) 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 TPD arising from the occurrence of the following is not covered under TPD Benefit²:

- a) Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- b) Services in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- c) Activities connected to any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial airline on a regular scheduled passenger trip over its established passenger route;
- d) Any congenital defect which has manifested or was diagnosed before age 17; or
- e) Disability resulting from a physical or mental condition and pre-existing conditions which existed before the issue date or commencement date, whichever is later.

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

¹ The coverage term of the CI Benefit and Death Benefit are 30 years, or until the Insured attains 80 years old, whichever is earlier. The policy will terminate after the payment of any of the benefit. The CI Benefit shall be subject to a maximum per life limit, please refer to the plan illustration, product disclosure sheet and policy contract for further details.

² The coverage term of the TPD Benefit and ADB is until the Insured attains 70 years old or the expiry of the policy, whichever is earlier. The policy will terminate after the payment of any of the benefit. The TPD Benefit and ADB shall be subject to a maximum per life limit, please refer to the plan illustration, product disclosure sheet and policy contract for further details.

FOR YOUR ATTENTION

General disclosures

- **PB Critical Shield** is solely distributed by Public Bank Berhad.
- You must disclose all materials facts such as medical condition and state your age correctly.
- You should ensure that the policy 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 signed by you. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premiums that you have paid, less medical expenses (if any) will be refunded. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be made within 15 days after you have received your policy contract.
- Your policy may not have any guaranteed cash value until 3 years of premiums have been paid in full. If you terminate the policy in the early years, you may get back less than the amount you have paid in.
- It may not be advantageous to switch from one insurance policy to another, as you may be subject to new underwriting requirement and waiting periods for the new policy.
- Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

This brochure contains only a brief description of the product and is not exhaustive. It is to be used in conjunction with plan 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.

APPENDIX

Annual Premium Rates in RM for Premium Payment Term of 6 years and Basic Sum Assured of RM1,000

Entry Age (Nearest Birthday)	Male Insured		Female Insured	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	81.00	82.50	78.00	79.50
19	82.50	84.00	79.50	81.00
20	84.00	85.50	81.00	82.50
21	84.90	86.40	81.90	83.40
22	85.80	87.30	82.80	84.30
23	86.70	88.20	83.70	85.20
24	87.60	89.10	84.60	86.10
25	88.50	90.00	85.50	87.00
26	89.40	90.90	86.40	87.90
27	90.30	91.80	87.30	88.80
28	91.20	92.70	88.20	89.70
29	92.10	93.60	89.10	90.60
30	93.00	94.50	90.00	91.50
31	93.75	95.25	90.75	92.25
32	94.50	96.00	91.50	93.00
33	95.25	96.75	92.25	93.75
34	96.00	97.50	93.00	94.50
35	96.75	98.25	93.75	95.25
36	97.50	99.00	94.50	96.00
37	98.25	99.75	95.25	96.75
38	99.00	100.50	96.00	97.50
39	99.75	101.25	96.75	98.25
40	100.50	102.00	97.50	99.00
41	101.25	104.70	98.25	101.10
42	102.00	107.40	99.00	103.20
43	102.75	110.10	99.75	105.30
44	103.50	112.80	100.50	107.40
45	104.25	115.50	101.25	109.50
46	105.00	118.20	102.00	111.60
47	105.75	120.90	102.75	113.70
48	106.50	123.60	103.50	115.80
49	107.25	126.30	104.25	117.90
50	108.00	129.00	105.00	120.00
51	109.50	132.00	106.50	121.50
52	111.00	135.00	108.00	123.00
53	112.50	138.00	109.50	124.50
54	114.00	141.00	111.00	126.00
55	115.50	144.00	112.50	127.50
56	117.30	145.50	114.30	129.30
57	119.10	147.00	116.10	131.10
58	120.90	148.50	117.90	132.90
59	122.70	150.00	119.70	134.70
60	124.50	151.50	121.50	136.50

Note: The premium rates above are based on standard risk.

APPENDIX

Annual Premium Rates in RM for Premium Payment Term of 10 years and Basic Sum Assured of RM1,000

Entry Age (Nearest Birthday)	Male Insured		Female Insured	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	49.50	50.70	47.10	48.30
19	50.25	51.45	47.85	49.05
20	51.00	52.20	48.60	49.80
21	51.60	52.80	49.20	50.40
22	52.20	53.40	49.80	51.00
23	52.80	54.00	50.40	51.60
24	53.40	54.60	51.00	52.20
25	54.00	55.20	51.60	52.80
26	54.60	55.80	52.20	53.40
27	55.20	56.40	52.80	54.00
28	55.80	57.00	53.40	54.60
29	56.40	57.60	54.00	55.20
30	57.00	58.20	54.60	55.80
31	57.45	58.65	55.05	56.25
32	57.90	59.10	55.50	56.70
33	58.35	59.55	55.95	57.15
34	58.80	60.00	56.40	57.60
35	59.25	60.45	56.85	58.05
36	59.70	60.90	57.30	58.50
37	60.15	61.35	57.75	58.95
38	60.60	61.80	58.20	59.40
39	61.05	62.25	58.65	59.85
40	61.50	62.70	59.10	60.30
41	61.95	64.80	59.55	61.55
42	62.40	66.90	60.00	62.80
43	62.85	69.00	60.45	64.05
44	63.30	71.10	60.90	65.30
45	63.75	73.20	61.35	66.55
46	64.20	75.30	61.80	67.80
47	64.65	77.40	62.25	69.05
48	65.10	79.50	62.70	70.30
49	65.55	81.60	63.15	71.55
50	66.00	83.70	63.60	72.80
51	67.50	85.90	64.50	74.60
52	69.00	88.10	65.40	76.40
53	70.50	90.30	66.30	78.20
54	72.00	92.50	67.20	80.00
55	73.50	94.70	68.10	81.80

Note: The premium rates above are based on standard risk.

Underwritten by:



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