



AIA Bhd.
200701032867 (790895-D)

Menara AIA, 99 Jalan Ampang
50450 Kuala Lumpur
P.O. Box 10140
50704 Kuala Lumpur
Care Line: 1300 88 1899
T: 03-2056 1111

AIA.COM.MY

December 31, 2022

LIM SOON CHIAN^{1 - 6}
C25-03A PERSIARAN
KEWAJIPAN
USJ 19
47620 SUBANG JAYA

Policy No : 0776643A00
Policy Date : July 27, 2015
Premium : RM 300.00
Mode : MONTHLY

Insured: LIM SOON CHIAN

Transaction Type: Financial Statement

Dear LIM SOON CHIAN,

Your investment-linked financial statement for 2022.

PREMIUM INFORMATION SINCE INCEPTION		AMOUNT(RM)
Transactions	Protection Account	Savings Account
Total Premium	27,000.00	0.00
Total Premium Charge	7,020.00	0.00
Total Top Up	0.00	0.00
Total Top Up Charge	0.00	0.00
Total Premium Invested	20,086.98	0.00
Total Monthly Policy Charge	9,106.86	0.00
Total Fund Switch Fee	0.00	0.00
Total Auto Re-balancing	0.00	0.00
Total Premium Holiday Charge	0.00	0.00
Total Withdrawal to-date	0.00	0.00
Total Withdrawal Charge	0.00	0.00

Regular premium allocation :
AIA BALANCED FUND : 50.00%
AIA EQUITY PLUS FUND : 50.00%

COVERAGE INFORMATION			
Benefit Type	Amount of Benefit (RM)	Effective Date	Expiry Date
A-LifeLink	64,200.00	Jul 27, 2015	Jul 27, 2078
A-Plus DisabilityCare	64,200.00	Jul 27, 2015	Jul 27, 2048
A-Plus CriticalCare	64,200.00	Jul 27, 2015	Jul 27, 2078
A-Plus Med	PLAN150-I	Jul 27, 2015	Jul 27, 2078
A-Plus MedBooster	PLAN150-I	Jul 27, 2015	Jul 27, 2078
Death Benefit at beginning of January 1, 2022*			RM 73,580.66
Death Benefit at ending of December 31, 2022*			RM 76,178.28

* Please refer to the Policy Contract on Death Benefit. Death Benefit amount inclusive of supplementary rider(s) with Death Coverage (if applicable).



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POLICY VALUE AS AT DECEMBER 31, 2022				
Fund Portfolio	Unit Price (RM)	Units		Total Value (RM)
		Protection Account	Savings Account	
AIA BALANCED FUND	4.06392	1,483.37718	0.00	6,028.33
AIA EQUITY PLUS FUND	4.33368	1,372.95448	0.00	5,949.95
Total Account Value (RM)		11,978.28	0.00	11,978.28

Note: You can refer to your fund's prices published daily in our Company's website at www.aia.com.my or Berita Harian and New Straits Times on the last working day of the month.

AIA Investment-linked Funds Performance Report will be available annually on the AIA website by 30th April.
Kindly visit <https://www.aia.com.my/en/about-aia/media-centre.html> to view and download the Fund Performance Report.

DETAILS OF ASSIGNEE OR NOMINEE		
Name	Relationship	Address
XIAO MAN	HUSBAND/Beneficiary	

Statement of Account for A-LifeLink

Statement Period: January 1, 2022 to December 31, 2022

Action Date	Transaction	Price (RM)	Value Date	Current Units	Value of Units(RM)	Balance Units	Balance Value (RM)
Protection Account							
AIA BALANCED FUND							
Jan-01-22	Fund Balance Brought Forward	4.11454	Jan-01-22	0.00000	0.00	1,226.64959	5,047.10
Jan-25-22	Renewal Premium Application	3.97147	Jan-24-22	37.76939	150.00	1,264.41898	5,021.60
Jan-28-22	Cost of Insurance	3.96267	Jan-28-22	1.34757	5.34	1,263.07141	5,005.14
Jan-28-22	Monthly Service Charge	3.96267	Jan-28-22	0.76715	3.04	1,262.30426	5,002.10
Jan-28-22	Cost of Insurance	3.96267	Jan-28-22	1.46113	5.79	1,260.84313	4,996.31
Jan-28-22	Cost of Insurance	3.96267	Jan-28-22	9.86203	39.08	1,250.98110	4,957.23
Jan-28-22	Cost of Insurance	3.96267	Jan-28-22	2.76581	10.96	1,248.21529	4,946.27
Feb-24-22	Renewal Premium Application	4.06411	Feb-23-22	36.90845	150.00	1,285.12374	5,222.88
Mar-01-22	Cost of Insurance	4.09199	Mar-01-22	1.30010	5.32	1,283.82364	5,253.39
Mar-01-22	Monthly Service Charge	4.09199	Mar-01-22	0.73802	3.02	1,283.08562	5,250.37
Mar-01-22	Cost of Insurance	4.09199	Mar-01-22	1.41007	5.77	1,281.67555	5,244.60
Mar-01-22	Cost of Insurance	4.09199	Mar-01-22	9.51615	38.94	1,272.15940	5,205.66
Mar-01-22	Cost of Insurance	4.09199	Mar-01-22	2.66862	10.92	1,269.49078	5,194.74
Mar-24-22	Renewal Premium Application	4.10989	Mar-23-22	36.49733	150.00	1,305.98811	5,367.47
Mar-29-22	Cost of Insurance	4.10915	Mar-29-22	1.28980	5.30	1,304.69831	5,361.20
Mar-29-22	Monthly Service Charge	4.10915	Mar-29-22	0.73494	3.02	1,303.96337	5,358.18
Mar-29-22	Cost of Insurance	4.10915	Mar-29-22	1.39931	5.75	1,302.56406	5,352.43
Mar-29-22	Cost of Insurance	4.10915	Mar-29-22	9.44964	38.83	1,293.11442	5,313.60
Mar-29-22	Cost of Insurance	4.10915	Mar-29-22	2.65018	10.89	1,290.46424	5,302.71
Apr-25-22	Renewal Premium Application	4.11717	Apr-22-22	36.43279	150.00	1,326.89703	5,463.06
Apr-28-22	Cost of Insurance	4.08932	Apr-28-22	1.29361	5.29	1,325.60342	5,420.82
Apr-28-22	Monthly Service Charge	4.08932	Apr-28-22	0.73606	3.01	1,324.86736	5,417.81
Apr-28-22	Cost of Insurance	4.08932	Apr-28-22	1.40365	5.74	1,323.46371	5,412.07
Apr-28-22	Cost of Insurance	4.08932	Apr-28-22	9.47834	38.76	1,313.98537	5,373.31
Apr-28-22	Cost of Insurance	4.08932	Apr-28-22	2.65814	10.87	1,311.32723	5,362.44
May-24-22	Renewal Premium Application	4.03330	May-23-22	37.19039	150.00	1,348.51762	5,438.98
May-30-22	Cost of Insurance	4.04202	May-30-22	1.31122	5.30	1,347.20640	5,445.44
May-30-22	Monthly Service Charge	4.04202	May-30-22	0.74715	3.02	1,346.45925	5,442.42
May-30-22	Cost of Insurance	4.04202	May-30-22	1.42503	5.76	1,345.03422	5,436.66
May-30-22	Cost of Insurance	4.04202	May-30-22	9.60905	38.84	1,335.42517	5,397.82
May-30-22	Cost of Insurance	4.04202	May-30-22	2.69419	10.89	1,332.73098	5,386.93
Jun-23-22	Renewal Premium Application	3.87277	Jun-22-22	38.73197	150.00	1,371.46295	5,511.36
Jun-28-22	Cost of Insurance	3.89478	Jun-28-22	1.36336	5.31	1,370.09959	5,536.24
Jun-28-22	Monthly Service Charge	3.89478	Jun-28-22	0.77539	3.02	1,369.32420	5,533.22
Jun-28-22	Cost of Insurance	3.89478	Jun-28-22	1.48147	5.77	1,367.84273	5,527.45
Jun-28-22	Cost of Insurance	3.89478	Jun-28-22	9.98772	38.90	1,357.85501	5,288.55
Jun-28-22	Cost of Insurance	3.89478	Jun-28-22	2.80118	10.91	1,355.05383	5,277.64
Jul-25-22	Renewal Premium Application	3.94353	Jul-22-22	38.03699	150.00	1,393.09082	5,493.70
Jul-28-22	Cost of Insurance	3.95934	Jul-28-22	1.52045	6.02	1,391.57037	5,509.70
Jul-28-22	Monthly Service Charge	3.95934	Jul-28-22	0.76275	3.02	1,390.80762	5,506.68
Jul-28-22	Cost of Insurance	3.95934	Jul-28-22	1.62905	6.45	1,389.17857	5,500.23
Jul-28-22	Cost of Insurance	3.95934	Jul-28-22	9.82992	38.92	1,379.34865	5,461.31
Jul-28-22	Cost of Insurance	3.95934	Jul-28-22	2.75550	10.91	1,376.59315	5,450.40
Aug-23-22	Renewal Premium Application	4.00609	Aug-22-22	37.44299	150.00	1,414.03614	5,664.76
Aug-30-22	Cost of Insurance	4.02131	Aug-30-22	1.49702	6.02	1,412.53912	5,680.26
Aug-30-22	Monthly Service Charge	4.02131	Aug-30-22	0.75099	3.02	1,411.78813	5,677.24
Aug-30-22	Cost of Insurance	4.02131	Aug-30-22	1.60395	6.45	1,410.18418	5,670.79
Aug-30-22	Cost of Insurance	4.02131	Aug-30-22	9.67843	38.92	1,400.50575	5,631.87
Aug-30-22	Cost of Insurance	4.02131	Aug-30-22	2.71304	10.91	1,397.79271	5,620.96
Sep-23-22	Renewal Premium Application	3.96094	Sep-22-22	37.86980	150.00	1,435.66251	5,686.57
Sep-28-22	Cost of Insurance	3.89641	Sep-28-22	1.54757	6.03	1,434.11494	5,587.90
Sep-28-22	Monthly Service Charge	3.89641	Sep-28-22	0.77763	3.03	1,433.33731	5,584.87
Sep-28-22	Cost of Insurance	3.89641	Sep-28-22	1.65793	6.46	1,431.67938	5,578.41
Sep-28-22	Cost of Insurance	3.89641	Sep-28-22	10.01178	39.01	1,421.66760	5,539.40
Sep-28-22	Cost of Insurance	3.89641	Sep-28-22	2.80771	10.94	1,418.85989	5,528.46
Oct-26-22	Renewal Premium Application	3.93655	Oct-25-22	38.10443	150.00	1,456.96432	5,735.41
Oct-28-22	Cost of Insurance	3.95032	Oct-28-22	1.52392	6.02	1,455.44040	5,749.46
Oct-28-22	Monthly Service Charge	3.95032	Oct-28-22	0.76449	3.02	1,454.67591	5,746.44
Oct-28-22	Cost of Insurance	3.95032	Oct-28-22	1.63277	6.45	1,453.04314	5,739.99
Oct-28-22	Cost of Insurance	3.95032	Oct-28-22	9.84983	38.91	1,443.19331	5,701.08
Oct-28-22	Cost of Insurance	3.95032	Oct-28-22	2.76180	10.91	1,440.43151	5,690.17
Nov-23-22	Renewal Premium Application	3.93264	Nov-22-22	38.14232	150.00	1,478.57383	5,814.70
Nov-30-22	Cost of Insurance	4.01649	Nov-30-22	1.49882	6.02	1,477.07501	5,932.66
Nov-30-22	Monthly Service Charge	4.01649	Nov-30-22	0.75190	3.02	1,476.32311	5,929.64
Nov-30-22	Cost of Insurance	4.01649	Nov-30-22	1.60339	6.44	1,474.71972	5,923.20
Nov-30-22	Cost of Insurance	4.01649	Nov-30-22	9.68258	38.89	1,465.03714	5,884.31
Nov-30-22	Cost of Insurance	4.01649	Nov-30-22	2.71381	10.90	1,462.32333	5,873.41
Dec-23-22	Renewal Premium Application	4.02924	Dec-22-22	37.22786	150.00	1,499.55119	6,042.05
Dec-28-22	Cost of Insurance	4.03857	Dec-28-22	1.49062	6.02	1,498.06057	6,050.02
Dec-28-22	Monthly Service Charge	4.03857	Dec-28-22	0.74778	3.02	1,497.31279	6,047.00
Dec-28-22	Cost of Insurance	4.03857	Dec-28-22	1.59709	6.45	1,495.71570	6,040.55
Dec-28-22	Cost of Insurance	4.03857	Dec-28-22	9.63707	38.92	1,486.07863	6,001.63
Dec-28-22	Cost of Insurance	4.03857	Dec-28-22	2.70145	10.91	1,483.37718	5,990.72
Dec-31-22	Fund Balance Carried Forward	4.06392	Dec-31-22	0.00000	0.00	1,483.37718	6,028.33
Dec-31-22	Fund Cash Surrender Value	4.06392	Dec-31-22	0.00000	0.00	1,483.37718	6,028.33
AIA EQUITY PLUS FUND							
Jan-01-22	Fund Balance Brought Forward	4.36850	Jan-01-22	0.00000	0.00	1,129.34968	4,933.56
Jan-25-22	Renewal Premium Application	4.20579	Jan-24-22	35.66512	150.00	1,165.01480	4,899.81
Jan-28-22	Cost of Insurance	4.19967	Jan-28-22	1.24057	5.21	1,163.77423	4,887.47
Jan-28-22	Monthly Service Charge	4.19967	Jan-28-22	0.70481	2.96	1,163.06942	4,884.51
Jan-28-22	Cost of Insurance	4.19967	Jan-28-22	1.34772	5.66	1,161.72170	4,878.85
Jan-28-22	Cost of Insurance	4.19967	Jan-28-22	9.08880	38.17	1,152.63290	4,840.68
Jan-28-22	Cost of Insurance	4.19967	Jan-28-22	2.54781	10.70	1,150.08509	4,829.98
Feb-24-22	Renewal Premium Application	4.33358	Feb-23-22	34.61341	150.00	1,184.69850	5,133.99
Mar-01-22	Cost of Insurance	4.36640	Mar-01-22	1.19778	5.23	1,183.50072	5,167.64
Mar-01-22	Monthly Service Charge	4.36640	Mar-01-22	0.68248	2.98	1,182.81824	5,164.66
Mar-01-22	Cost of Insurance	4.36640	Mar-01-22	1.30084	5.68	1,181.51740	5,158.98
Mar-01-22	Cost of Insurance	4.36640	Mar-01-22	8.77381	38.31	1,172.74359	5,120.67
Mar-01-22	Cost of Insurance	4.36640	Mar-01-22	2.45969	10.74	1,170.28390	5,109.93
Mar-24-22	Renewal Premium Application	4.39601	Mar-23-22	34.12185	150.00	1,204.40575	5,294.58
Mar-29-22	Cost of Insurance	4.40978	Mar-29-22	1.19053	5.25	1,203.21522	5,305.91
Mar-29-22	Monthly Service Charge	4.40978	Mar-29-22	0.67577	2.98	1,202.53945	5,302.93
Mar-29-22	Cost of Insurance	4.40978	Mar-29-22	1.29258	5.70	1,201.24687	5,297.23
Mar-29-22	Cost of Insurance	4.40978	Mar-29-22	8.71245	38.42	1,192.53442	5,258.81
Mar-29-22	Cost of Insurance	4.40978	Mar-29-22	2.44229	10.77	1,190.09213	5,248.04
Apr-25-22	Renewal Premium Application	4.42980	Apr-22-22	33.86157	150.00	1,223.95370	5,421.87
Apr-28-22	Cost of Insurance	4.40306	Apr-28-22	1.19462	5.26	1,222.75908	5,383.88
Apr-28-22	Monthly Service Charge	4.40306	Apr-28-22	0.67907	2.99	1,222.08001	5,380.89
Apr-28-22	Cost of Insurance	4.40306	Apr-28-22	1.29682	5.71	1,220.78319	5,375.18

Statement of Account for A-LifeLink

Statement Period: January 1, 2022 to December 31, 2022

Action Date	Transaction	Price (RM)	Value Date	Current Units	Value of Units(RM)	Balance Units	Balance Value (RM)
Apr-28-22	Cost of Insurance	4.40306	Apr-28-22	8.74164-	38.49-	1,212.04155	5,336.69
Apr-28-22	Cost of Insurance	4.40306	Apr-28-22	2.45056-	10.79-	1,209.59099	5,325.90
May-24-22	Renewal Premium Application	4.33212	May-23-22	34.62508	150.00	1,244.21607	5,390.09
May-30-22	Cost of Insurance	4.33328	May-30-22	1.21155-	5.25-	1,243.00452	5,386.29
May-30-22	Monthly Service Charge	4.33328	May-30-22	0.68770-	2.98-	1,242.31682	5,383.31
May-30-22	Cost of Insurance	4.33328	May-30-22	1.31309-	5.69-	1,241.00373	5,377.62
May-30-22	Cost of Insurance	4.33328	May-30-22	8.86395-	38.41-	1,232.13978	5,339.21
May-30-22	Cost of Insurance	4.33328	May-30-22	2.48541-	10.77-	1,229.65437	5,328.44
Jun-23-22	Renewal Premium Application	4.12719	Jun-22-22	36.34434	150.00	1,265.99871	5,225.02
Jun-28-22	Cost of Insurance	4.15943	Jun-28-22	1.25978-	5.24-	1,264.73893	5,260.59
Jun-28-22	Monthly Service Charge	4.15943	Jun-28-22	0.71644-	2.98-	1,264.02249	5,257.61
Jun-28-22	Cost of Insurance	4.15943	Jun-28-22	1.36557-	5.68-	1,262.65692	5,251.93
Jun-28-22	Cost of Insurance	4.15943	Jun-28-22	9.22001-	38.35-	1,253.43691	5,213.58
Jun-28-22	Cost of Insurance	4.15943	Jun-28-22	2.58448-	10.75-	1,250.85243	5,202.83
Jul-25-22	Renewal Premium Application	4.20540	Jul-22-22	35.66843	150.00	1,286.52086	5,410.33
Jul-28-22	Cost of Insurance	4.22200	Jul-28-22	1.40454-	5.93-	1,285.11632	5,425.76
Jul-28-22	Monthly Service Charge	4.22200	Jul-28-22	0.70582-	2.98-	1,284.41050	5,422.78
Jul-28-22	Cost of Insurance	4.22200	Jul-28-22	1.50402-	6.35-	1,282.90648	5,416.43
Jul-28-22	Cost of Insurance	4.22200	Jul-28-22	9.07863-	38.33-	1,273.82785	5,378.10
Jul-28-22	Cost of Insurance	4.22200	Jul-28-22	2.54618-	10.75-	1,271.28167	5,367.35
Aug-23-22	Renewal Premium Application	4.27078	Aug-22-22	35.12239	150.00	1,306.40406	5,579.36
Aug-30-22	Cost of Insurance	4.28683	Aug-30-22	1.38330-	5.93-	1,305.02076	5,594.40
Aug-30-22	Monthly Service Charge	4.28683	Aug-30-22	0.69515-	2.98-	1,304.32561	5,591.42
Aug-30-22	Cost of Insurance	4.28683	Aug-30-22	1.48128-	6.35-	1,302.84433	5,585.07
Aug-30-22	Cost of Insurance	4.28683	Aug-30-22	8.94133-	38.33-	1,293.90300	5,546.74
Aug-30-22	Cost of Insurance	4.28683	Aug-30-22	2.50768-	10.75-	1,291.39532	5,535.99
Sep-23-22	Renewal Premium Application	4.20300	Sep-22-22	35.68879	150.00	1,327.08411	5,577.73
Sep-28-22	Cost of Insurance	4.13255	Sep-28-22	1.43252-	5.92-	1,325.65159	5,478.32
Sep-28-22	Monthly Service Charge	4.13255	Sep-28-22	0.71868-	2.97-	1,324.93291	5,475.35
Sep-28-22	Cost of Insurance	4.13255	Sep-28-22	1.53416-	6.34-	1,323.39875	5,469.01
Sep-28-22	Cost of Insurance	4.13255	Sep-28-22	9.25336-	38.24-	1,314.14539	5,430.77
Sep-28-22	Cost of Insurance	4.13255	Sep-28-22	2.59403-	10.72-	1,311.55136	5,420.05
Oct-26-22	Renewal Premium Application	4.18731	Oct-25-22	35.82252	150.00	1,347.37388	5,641.87
Oct-28-22	Cost of Insurance	4.20867	Oct-28-22	1.40899-	5.93-	1,345.96489	5,664.72
Oct-28-22	Monthly Service Charge	4.20867	Oct-28-22	0.70806-	2.98-	1,345.25683	5,661.74
Oct-28-22	Cost of Insurance	4.20867	Oct-28-22	1.50879-	6.35-	1,343.74804	5,655.39
Oct-28-22	Cost of Insurance	4.20867	Oct-28-22	9.10976-	38.34-	1,334.63828	5,617.05
Oct-28-22	Cost of Insurance	4.20867	Oct-28-22	2.55425-	10.75-	1,332.08403	5,606.30
Nov-23-22	Renewal Premium Application	4.18770	Nov-22-22	35.81918	150.00	1,367.90321	5,728.37
Nov-30-22	Cost of Insurance	4.28276	Nov-30-22	1.38462-	5.93-	1,366.51859	5,852.47
Nov-30-22	Monthly Service Charge	4.28276	Nov-30-22	0.69581-	2.98-	1,365.82278	5,849.49
Nov-30-22	Cost of Insurance	4.28276	Nov-30-22	1.48502-	6.36-	1,364.33776	5,843.13
Nov-30-22	Cost of Insurance	4.28276	Nov-30-22	8.95684-	38.36-	1,355.38092	5,804.77
Nov-30-22	Cost of Insurance	4.28276	Nov-30-22	2.51239-	10.76-	1,352.86853	5,794.01
Dec-23-22	Renewal Premium Application	4.27868	Dec-22-22	35.05754	150.00	1,387.92607	5,938.49
Dec-28-22	Cost of Insurance	4.29747	Dec-28-22	1.37988-	5.93-	1,386.54619	5,958.64
Dec-28-22	Monthly Service Charge	4.29747	Dec-28-22	0.69343-	2.98-	1,385.85276	5,955.66
Dec-28-22	Cost of Insurance	4.29747	Dec-28-22	1.47761-	6.35-	1,384.37515	5,949.31
Dec-28-22	Cost of Insurance	4.29747	Dec-28-22	8.91920-	38.33-	1,375.45595	5,910.98
Dec-28-22	Cost of Insurance	4.29747	Dec-28-22	2.50147-	10.75-	1,372.95448	5,900.23
Dec-31-22	Fund Balance Carried Forward	4.33368	Dec-31-22	0.00000	0.00	1,372.95448	5,949.95
Dec-31-22	Fund Cash Surrender Value	4.33368	Dec-31-22	0.00000	0.00	1,372.95448	5,949.95

Note:

1. Fund Cash Surrender Value shown above is after the deduction of Surrender Charge as at the Valuation Date, if any. Please refer to the policy contract for more details on the surrender charges imposed, if any.
2. The actual Fund Cash Surrender Value upon surrender and the actual Account Value paid for the death benefit are subject to the terms and conditions in the contract.
3. Monthly Policy Charge consists of Cost of Insurance, Monthly Service Charge (if applicable), Medical Service Charge (if applicable), Policy Expense Charge (if applicable), one-off Policy Fee of RM 100.00 (if applicable) and Govt. Tax (if applicable).



Update on Policy Sustainability

As your preferred protection partner, we are committed to look after your long-term protection needs. Therefore, we are taking steps to update you on the sustainability of your Policy.

Policy sustainability is the ability of your investment-linked Policy to continue providing insurance coverage until the end of the coverage term. This means that your Policy needs to have sufficient account value to be deducted to cover the policy charges.

Please refer to the table below for details on the sustainability of your policy:

SUSTAINABILITY INFORMATION AS AT 31/12/2022	
Current Modal Premium (including Govt. Tax if any)	RM 300.00
Policy Maturity or Expiry Date	27/07/2078
Estimated Sustainability Date	27/08/2054
Estimated Sustainability Age	76 Years old

We wish to inform you that your policy will lapse earlier than expected. The sustainability of your policy could be caused by one or a combination of several reasons below:

- You have exercised premium holidays, i.e. you have stopped making payments when premiums are due;
- You have made partial withdrawals;
- Lower than expected investment returns on your investment-linked funds;
- You have increased your insurance coverage at a certain point, however the premiums remain the same;
- There has been a revision to the policy charges for your policy, of which you would have been notified by the company before any revisions were made. You continued to pay the same premium amount after the revision.

As it is important to ensure that you are adequately covered especially in times of need, we highly encourage you to consider taking one of the options recommended below before your next premium payment due date. This will help increase your policy's account value over time which will ensure a longer coverage period.

Option 1: You may choose to extend your insurance coverage term by increasing your premium amount via a Scheduled Top-Up / Saver in addition to your current premium based on the sustainability options below:

OPTIONAL PREMIUM INFORMATION			
	Till age 70	Till age 80	Till end of contractual term (age 100)
Estimated Additional Scheduled Top Up / Saver to Sustain Policy per Monthly	RM 0.00	RM 40.00	RM 240.00
Govt. Tax for Additional Scheduled Top Up / Saver	RM 0.00	RM 0.00	RM 0.00
Total New Modal Premium (including Govt. Tax if any)	RM 300.00	RM 340.00	RM 540.00

Note: 95% of your Scheduled Top-Up/ Saver will be allocated to purchase units in the investment-linked fund that you have selected. Any unallocated amount will be used to pay commissions (3.75%) and other expenses (1.25%).

Option 2: You may choose to extend your insurance coverage term by performing a one-off top-up:

AD HOC TOP UP INFORMATION			
	Till age 70	Till age 80	Till end of contractual term (age 100)
Estimated Ad Hoc Top Up to Sustain Policy	RM 0.00	RM 6,738.00	RM 46,411.00
Govt. Tax for Ad Hoc Top Up	RM 0.00	RM 0.00	RM 0.00
Total Ad Hoc Top Up (including Govt. Tax if any)	RM 0.00	RM 6,738.00	RM 46,411.00

Note: 95% of your Ad Hoc Top Up/ Saver will be allocated to purchase units in the investment-linked fund that you have selected. Any unallocated amount will be used to pay commissions (3.75%) and other expenses (1.25%).

Option 3: You may consider reducing your sum assured and/or removing the unit-deducting rider(s) to continue your coverage. A thorough review with your Life Planner / Authorised Representative will help you get a better understanding of the coverage you have now, ensuring that they are in line with your current protection and financial needs.

The advised outcome of the above options may differ from the actual experience as our estimation assumes that:

- you will continue to pay your current premiums by its due date (if applicable), and you will not make any partial / early withdrawals in the future;
- no changes have been made to your policy (e.g. addition or removal of rider(s) and/or changes to the sum insured) – if applicable;
- the fund value to be growing at our best estimate assumption (7.90%). This does not reflect the potential volatility over the short term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual return may be lower than the illustrated rates or may even be negative. Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invests in. Changes in fund selection will impact the level and volatility in investment performance.



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- You have chosen to allow policy charges to be deducted from the account value of your Policy's Savings Account when there is insufficient account value in your Policy's Protection Account.

If you wish to explore either one of these options, including reviewing your current premium amount, or if you require any further clarification or assistance, please contact your Life Planner / Authorised Representative. Alternatively, you may also call our Careline at 1300 88 1899, e-mail us at My.Customer@aia.com or visit any of our Customer Centres nearest to you.

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