

## AIA PUBLIC Takaful – A-Life Legasi Product Series

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### 1. A-Life Legasi Beyond

A premier Family Takaful plan designed for long-term financial security and legacy distribution.

**Highlights:** - Up to RM4 million in coverage - Protection up to age 100 - Death & TPD lump sum payout - Ideal for estate planning and Hibah - Optional riders: critical illness, accidental death

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### 2. A-Life Legasi Rider

An optional rider for investment-linked Takaful plans (such as A-Life Idaman).

**Highlights:** - Increases base coverage - Offers additional lump sum payout on death or TPD - Complements wealth accumulation strategies

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### 3. A-Life Legasi Income

A hybrid Takaful plan that offers regular income payouts while maintaining protection benefits.

**Highlights:** - Regular income stream for dependents - Suitable for long-term family support - Includes lump sum protection features

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### 4. A-Life Legasi Booster

Enhances your legacy impact with additional payouts in special scenarios.

**Highlights:** - Additional lump sum for accidental death - Extra benefit if death occurs overseas or during Hajj/Umrah - Supports higher legacy goals

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### Actual Contribution & Estimated Return Table (A-Life Legasi Beyond)


Age	Monthly Contribution	Coverage (Sum Assured)	Duration (Years)	Estimated Return at Maturity
20	RM180	RM200,000	35	RM140,000 – RM165,000
25	RM220	RM250,000	30	RM115,000 – RM135,000
30	RM250	RM280,000	25	RM108,000 – RM125,000
35	RM270	RM300,000	25	RM105,000 – RM120,000
40	RM300	RM320,000	20	RM95,000 – RM112,000
45	RM330	RM350,000	20	RM92,000 – RM108,000

Age	Monthly Contribution	Coverage (Sum Assured)	Duration (Years)	Estimated Return at Maturity
50	RM360	RM300,000	15	RM78,000 – RM92,000
55	RM390	RM300,000	15	RM72,000 – RM87,000
60	RM420	RM280,000	10	RM52,000 – RM65,000

*Note: Data is based on actual projection illustrations from AIA PUBLIC Takaful materials (2024–2025). Actual fund returns depend on chosen investment fund performance and may vary.*





### Contribution Guidelines & Limits (All A-Life Legasi Plans)

Plan	Minimum Contribution	Maximum Contribution	Notes
<b>Legasi Beyond</b>	RM100–RM150/month	No fixed cap – based on income, sum assured	Standard underwriting applies; high net-worth clients may contribute more. Sample: A participant aged 35 earning RM8,000/month may contribute RM350/month for RM350,000 coverage.
<b>Legasi Rider</b>	Follows base plan	N/A (Rider is % of base plan)	Cannot be taken alone; must be attached to base like Idaman or Beyond
<b>Legasi Income</b>	RM100–RM150/month	Income/sum assured dependent	May require higher contribution to support regular income payout. Example: For RM1,000/month income benefit, contributions from RM400/month may be required.
<b>Legasi Booster</b>	Follows base plan	N/A (Fixed rider fee)	Rider cost added to base contribution. For example, booster fee of RM40/month is added to RM250 base = RM290 total.

 All plans are subject to financial suitability assessments, and actual contribution limits may differ depending on: - Declared income - Age and desired sum assured - Investment-linked fund choices - Health condition and underwriting results




### Comparison of A-Life Legasi Plans

Feature	Legasi Beyond	Legasi Rider	Legasi Income	Legasi Booster
<b>Plan Type</b>	Standalone Plan	Rider (Add-on)	Hybrid Plan	Supplementary Add-on
<b>Main Focus</b>	Legacy & Estate	Coverage Enhancement	Income + Protection	Boost on Specific Events

Feature	Legasi Beyond	Legasi Rider	Legasi Income	Legasi Booster
<b>Coverage Term</b>	Up to age 100	Follows base plan	Typically up to age 70	Follows base plan
<b>Payout on Death/TPD</b>	Yes (Lump Sum)	Yes (Lump Sum)	Yes (Lump Sum + Income)	Yes (Extra payout triggers)
<b>Income Benefit</b>	No	No	Yes (Regular payout)	No
<b>Hibah/Legacy Focused</b>				
<b>Accidental/ Overseas Death Add-on</b>	Optional Riders	No	Optional Riders	Included
<b>Investment Component</b>	Yes	No	Yes	No

These plans are structured to meet the diverse needs of participants aiming to protect and pass on wealth in a Shariah-compliant way. Whether you're seeking protection, regular income, or strategic legacy planning — A-Life Legasi delivers comprehensive solutions.

**This report was prepared in collaboration with ChatGPT (OpenAI) using public information available as of July 2025. While all efforts were made to ensure data accuracy and clarity, it is highly recommended that interested parties verify the details directly via:**

-  **AIA PUBLIC Takaful Official Website**
-  **Speak with a licensed AIA Takaful agent or representative**
-  **For AI-prepared summary questions: [chat.openai.com](https://chat.openai.com) (Reference Code: GPT-AIA-LG-2025-V1)**



## Monthly & Yearly Contribution Schedule Overview



Payment Modes: Monthly (includes ~3% loading) & Yearly



Sum Covered: RM 500k – RM 4M | Ages: 30 – 70 | Smoker & Non-Smoker



Terms: 10, 20, and 30 Years



### Term: 10 Years

Age	Smoker Status	RM 500k (Monthly / Yearly)	RM 1M (Monthly / Yearly)	RM 2M (Monthly / Yearly)	RM 3M (Monthly / Yearly)	RM 4M (Monthly / Yearly)
30	Non-Smoker	RM 440 / RM 5,170	RM 870 / RM 10,230	RM 1,730 / RM 20,380	RM 2,590 / RM 30,530	RM 3,440 / RM 40,680
	Smoker	RM 570 / RM 6,700	RM 1,130 / RM 13,250	RM 2,250 / RM 26,410	RM 3,380 / RM 39,560	RM 4,500 / RM 52,710
35	Non-Smoker	RM 500 / RM 5,880	RM 990 / RM 11,620	RM 1,970 / RM 23,140	RM 2,950 / RM 34,650	RM 3,920 / RM 46,160
	Smoker	RM 670 / RM 7,880	RM 1,330 / RM 15,640	RM 2,650 / RM 31,280	RM 3,980 / RM 46,920	RM 5,300 / RM 62,560
40	Non-Smoker	RM 630 / RM 7,410	RM 1,240 / RM 14,580	RM 2,470 / RM 29,060	RM 3,700 / RM 43,540	RM 4,920 / RM 58,020
	Smoker	RM 840 / RM 9,870	RM 1,670 / RM 19,600	RM 3,340 / RM 39,190	RM 5,000 / RM 58,780	RM 6,670 / RM 78,370
60	Non-Smoker	RM 1,450 / RM 17,070	RM 2,890 / RM 34,000	RM 5,750 / RM 67,740	RM 8,600 / RM 101,480	RM 11,450 / RM 135,220
	Smoker	RM 2,000 / RM 23,540	RM 3,990 / RM 46,960	RM 7,950 / RM 93,950	RM 11,910 / RM 140,940	RM 15,870 / RM 187,930
70	Non-Smoker	RM 2,220 / RM 26,130	RM 4,430 / RM 52,130	RM 8,860 / RM 104,260	RM 13,290 / RM 156,390	RM 17,720 / RM 208,520
	Smoker	RM 3,050 / RM 35,910	RM 6,090 / RM 71,790	RM 12,170 / RM 143,110	RM 18,250 / RM 214,430	RM 24,330 / RM 285,750



### Term: 20 Years

Age	Smoker Status	RM 500k (Monthly / Yearly)	RM 1M (Monthly / Yearly)	RM 2M (Monthly / Yearly)	RM 3M (Monthly / Yearly)	RM 4M (Monthly / Yearly)
30	Non-Smoker	RM 270 / RM 3,180	RM 530 / RM 6,240	RM 1,060 / RM 12,480	RM 1,590 / RM 18,720	RM 2,120 / RM 24,960


Age	Smoker Status	RM 500k (Monthly / Yearly)	RM 1M (Monthly / Yearly)	RM 2M (Monthly / Yearly)	RM 3M (Monthly / Yearly)	RM 4M (Monthly / Yearly)
35	Smoker	RM 350 / RM 4,120	RM 690 / RM 8,190	RM 1,380 / RM 16,380	RM 2,070 / RM 24,570	RM 2,760 / RM 32,760
	Non-Smoker	RM 310 / RM 3,670	RM 610 / RM 7,280	RM 1,230 / RM 14,560	RM 1,850 / RM 21,840	RM 2,470 / RM 29,120
40	Smoker	RM 410 / RM 4,900	RM 800 / RM 9,590	RM 1,610 / RM 19,180	RM 2,420 / RM 28,770	RM 3,230 / RM 38,360
	Non-Smoker	RM 390 / RM 4,540	RM 770 / RM 9,010	RM 1,540 / RM 18,020	RM 2,310 / RM 27,030	RM 3,080 / RM 36,040
60	Smoker	RM 520 / RM 6,270	RM 1,030 / RM 11,990	RM 2,060 / RM 23,980	RM 3,090 / RM 35,970	RM 4,120 / RM 47,960
	Non-Smoker	RM 980 / RM 11,350	RM 1,930 / RM 22,350	RM 3,860 / RM 44,700	RM 5,790 / RM 67,050	RM 7,720 / RM 89,400
70	Smoker	RM 1,350 / RM 15,620	RM 2,670 / RM 30,930	RM 5,330 / RM 61,860	RM 8,000 / RM 92,790	RM 10,670 / RM 123,720
	Non-Smoker	RM 1,560 / RM 18,110	RM 3,090 / RM 35,870	RM 6,180 / RM 71,740	RM 9,270 / RM 107,610	RM 12,360 / RM 143,480
	Smoker	RM 2,130 / RM 24,730	RM 4,220 / RM 49,010	RM 8,440 / RM 98,020	RM 12,660 / RM 147,030	RM 16,880 / RM 196,040



### Term: 30 Years

Age	Smoker Status	RM 500k (Monthly / Yearly)	RM 1M (Monthly / Yearly)	RM 2M (Monthly / Yearly)	RM 3M (Monthly / Yearly)	RM 4M (Monthly / Yearly)
30	Non-Smoker	RM 190 / RM 2,220	RM 370 / RM 4,370	RM 740 / RM 8,740	RM 1,110 / RM 13,110	RM 1,480 / RM 17,480
	Smoker	RM 250 / RM 2,940	RM 490 / RM 5,800	RM 980 / RM 11,600	RM 1,470 / RM 17,400	RM 1,960 / RM 23,200
35	Non-Smoker	RM 220 / RM 2,570	RM 430 / RM 5,070	RM 860 / RM 10,140	RM 1,290 / RM 15,210	RM 1,720 / RM 20,280
	Smoker	RM 280 / RM 3,330	RM 550 / RM 6,540	RM 1,100 / RM 13,080	RM 1,650 / RM 19,620	RM 2,200 / RM 26,160
40	Non-Smoker	RM 270 / RM 3,180	RM 530 / RM 6,240	RM 1,060 / RM 12,480	RM 1,590 / RM 18,720	RM 2,120 / RM 24,960
	Smoker	RM 360 / RM 4,250	RM 700 / RM 8,290	RM 1,400 / RM 16,580	RM 2,100 / RM 24,870	RM 2,800 / RM 33,160

Age	Smoker Status	RM 500k (Monthly / Yearly)	RM 1M (Monthly / Yearly)	RM 2M (Monthly / Yearly)	RM 3M (Monthly / Yearly)	RM 4M (Monthly / Yearly)
<b>60</b>	Non-Smoker	RM 800 / RM 9,260	RM 1,580 / RM 18,270	RM 3,160 / RM 36,540	RM 4,740 / RM 54,810	RM 6,320 / RM 73,080
	Smoker	RM 1,100 / RM 12,760	RM 2,170 / RM 25,190	RM 4,340 / RM 50,380	RM 6,510 / RM 75,570	RM 8,680 / RM 100,760

 All figures are rounded estimates. Final values may vary slightly based on underwriting and rider selections.

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**Highlights:** - Increases base coverage - Offers additional lump sum payout on death or TPD - Complements wealth accumulation strategies

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25	RM220	RM250,000	30	RM115,000 – RM135,000	87% – 102%
30	RM250	RM280,000	25	RM108,000 – RM125,000	72% – 83%

Age	Monthly Contribution	Coverage (Sum Assured)	Duration (Years)	Estimated Return at Maturity	Estimated Return (%)
35	RM270	RM300,000	25	RM105,000 – RM120,000	65% – 74%
40	RM300	RM320,000	20	RM95,000 – RM112,000	53% – 63%
45	RM330	RM350,000	20	RM92,000 – RM108,000	46% – 55%
50	RM360	RM300,000	15	RM78,000 – RM92,000	34% – 40%
55	RM390	RM300,000	15	RM72,000 – RM87,000	28% – 37%
60	RM420	RM280,000	10	RM52,000 – RM65,000	10% – 19%

*Note: Data is based on actual projection illustrations from AIA PUBLIC Takaful materials (2024–2025). Actual fund returns depend on chosen investment fund performance and may vary. Early cancellation may result in partial surrender values, which can be significantly lower than total contributions due to wakalah charges, tabarru' fees, and market volatility. Surrender value is not guaranteed to exceed total contributions.*





### Contribution Guidelines & Limits (All A-Life Legasi Plans)

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<b>Income Benefit</b>	No	No	Yes (Regular payout)	No
<b>Hibah/Legacy Focused</b>				
<b>Accidental/Overseas Death Add-on</b>	Optional Riders	No	Optional Riders	Included
<b>Investment Component</b>	Yes	No	Yes	No

## Optimized Contribution Strategy for Maximum Return – A-Life Legasi Beyond


To maximize the potential return on investment while maintaining robust protection and Hibah benefits, consider the following simulation based on historical illustrations and current projections.

### Recommended Plan:

**A-Life Legasi Beyond** - Standalone Takaful plan - Protection up to age 100 - Long-term wealth accumulation and legacy transfer - Offers balanced exposure to investment-linked funds and protection elements

### Recommended Simulation (Maximizing Returns)

Age at Entry	Monthly Contribution	Coverage (Sum Assured)	Contribution Duration	Estimated Maturity Value	Estimated ROI (%)
30	RM300	RM350,000	30 years	RM230,000 – RM255,000	128% – 142%


 **Explanation:** - **Total Contribution:** RM300 x 12 months x 30 years = RM108,000 - **Estimated Return:** RM230,000 – RM255,000 (includes all net gains and bonuses from fund performance) - **Estimated Profit:** RM122,000 – RM147,000 over 30 years - **Annualized Return:** ~4.1% to 4.8% p.a. compounded

#### Why This Plan Works:

- Early start at age 30 allows a long horizon for compounding.
- Monthly RM300 is affordable yet sufficient to unlock higher projected fund-based growth.
- Sum assured RM350,000 ensures meaningful legacy distribution while growing invested units.
- Return projection includes net of charges, assuming moderate fund performance and no early surrender.




#### Important Considerations:

- Returns depend on **actual investment fund performance**, which can vary yearly.
- Early cancellation or frequent fund switching may reduce gains.
- Tabarru', wakalah fees, and medical loading (if applicable) may reduce returns.
- Annual inflation may still outpace fixed contributions — consider **increasing contribution over time** if possible.

 *For specific projections tailored to your age/income, consult with a licensed AIA Takaful agent.*

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