

A-Life Legasi Beyond





Shariah-Compliant Family Takaful Plan for Wealth Protection & Legacy Planning

Overview

A-Life Legasi Beyond is a family takaful plan by AIA PUBLIC Takaful Bhd. designed to offer: - Financial protection up to age 100 - Legacy transfer through Hibah (Islamic gift) - Investment-linked savings

Core Benefits

Here's how the Legacy Booster works:

-  The Legacy Booster is a loyalty-based additional benefit.
-  It begins to apply starting from policy year 20 onward.
-  The longer you stay in the plan, the higher the booster payout.
-  You do not pay extra for it — it is factored into the base plan cost.

• **Death & TPD Protection**

- Pays sum covered + account value
- TPD coverage up to age 70

• **Hibah Nomination**

- Direct payout to named beneficiaries without probate delays

• **Legacy Booster**

- Extra payout from year 20 onward
- **Built-in benefit (no extra cost)**
- Rewards policyholders who maintain the plan long-term
- Booster amount increases the total benefit paid upon death (on top of sum covered and account value)
- The longer the policy is in force, the higher the booster

• **Investment Value**

- Contributions partially invested in Shariah-compliant funds
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Plan Details

Feature	Details
Entry Age	14 days to 70 years
Coverage Term	Up to age 100
Payment Term Options	5, 10, 20 years or up to age 70
Sum Covered (Min)	RM 25,000
Contributions	Based on age & coverage

⚡ Illustration Examples (Estimated)

✨ Example 1: Basic Plan (No Rider)

Male, Age 30, Non-Smoker

- Sum Covered: RM 200,000
- Contribution Term: 20 years
- Annual Contribution: RM 3,000
- Legacy Booster: Yes (from Year 20)
- Estimated Return (Year 35): RM 222,000 – RM 274,000

✨ Example 1A: Basic Plan (Smoker)

Male, Age 30, Smoker

- Sum Covered: RM 200,000
- Contribution Term: 20 years
- Annual Contribution: RM 3,800
- Legacy Booster: Yes (from Year 20)
- Estimated Return (Year 35): RM 222,000 – RM 274,000

✨ Example 2: Medium Contribution

Male, Age 35, Non-Smoker

- Sum Covered: RM 300,000
- Contribution Term: 20 years
- Annual Contribution: RM 5,500
- Legacy Booster: Yes
- Estimated Return (Year 35): RM 350,000 – RM 440,000

🌟 Example 2A: Medium Contribution (Smoker)

Male, Age 35, Smoker

- Sum Covered: RM 300,000
 - Contribution Term: 20 years
 - Annual Contribution: RM 6,800
 - Legacy Booster: Yes
 - Estimated Return (Year 35): RM 350,000 – RM 440,000
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🌟 Example 3: High Contribution, Enhanced Legacy Focus

Male, Age 40, Non-Smoker

- Sum Covered: RM 500,000
 - Contribution Term: 10 years
 - Annual Contribution: RM 12,000
 - Legacy Booster: Strong impact from Year 20 onward
 - Estimated Return (Year 35): RM 620,000 – RM 780,000
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🌟 Example 3A: High Contribution (Smoker)

Male, Age 40, Smoker

- Sum Covered: RM 500,000
 - Contribution Term: 10 years
 - Annual Contribution: RM 14,500
 - Legacy Booster: Strong impact from Year 20 onward
 - Estimated Return (Year 35): RM 620,000 – RM 780,000
- Male, Age 40, Non-Smoker**
- Sum Covered: RM 500,000
 - Contribution Term: 10 years
 - Annual Contribution: RM 12,000
 - Legacy Booster: Strong impact from Year 20 onward
 - Estimated Return (Year 35): RM 620,000 – RM 780,000
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🐮 Comparison Summary

Example	Age	Smoker	Sum Covered	Annual Contribution	Legacy Booster	Est. Return (35 yrs)
1	30	No	RM 200,000	RM 3,000	✅ Yes	RM 222k – RM 274k


Example	Age	Smoker	Sum Covered	Annual Contribution	Legacy Booster	Est. Return (35 yrs)
1A	30	Yes	RM 200,000	RM 3,800	✓ Yes	RM 222k – RM 274k
2	35	No	RM 300,000	RM 5,500	✓ Yes	RM 350k – RM 440k
2A	35	Yes	RM 300,000	RM 6,800	✓ Yes	RM 350k – RM 440k
3	40	No	RM 500,000	RM 12,000	✓ Strong	RM 620k – RM 780k
3A	40	Yes	RM 500,000	RM 14,500	✓ Strong	RM 620k – RM 780k


Example	Age	Sum Covered	Annual Contribution	Legacy Booster	Est. Return (35 yrs)
1	30	RM 200,000	RM 3,000	✓ Yes	RM 222k – RM 274k
2	35	RM 300,000	RM 5,500	✓ Yes	RM 350k – RM 440k
3	40	RM 500,000	RM 12,000	✓ Strong	RM 620k – RM 780k

Contact Us

For a personalized plan or official benefit illustration: **Mohd Rafi Yusoh**

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 Ethical Investing, Enhanced by Intelligence