

AIA EXCELLENT (NON PAR)

AFFORDABLE SAVING PLAN TO REACH OUT
YOUR FINANCIAL GOAL
EXCELLENT RETURNS WITH STABLE
LIFE COVERAGE



HEALTHIER, LONGER,
BETTER LIVES

AIA EXCELLENT (NON PAR)

AIA determines on a regular saving plan together with Tax reduction benefit for whole years during the policy is effective. To support your saving behavior with stable life coverage.



PREMIUM PAYMENT PERIOD : 20 YEARS
COVERAGE PERIOD : 20 YEARS



LIVING BENEFIT

1. Payout Coupon¹

The payout coupon will be calculated in percentage of basic sum assured.

End of policy year	4	8	12	16
Percentage	10	10	10	10

2. Maturity benefit; paying the maximum from the following :

- 2.1 300% of sum assured or
- 2.2 Cash Surrender Value or
- 2.3 Accumulated basic premium that the company has received deducted by coupons that the company has already paid (if any). In case that sum assured is decreased while the policy is in-force, premiums received and coupons paid prior to the decrease in sum assured will be reduced in the same proportion as the sum assured.



DEATH BENEFIT

Paying the maximum from the following :

- Percentage of sum assured

Policy year	1-10	11-15	16-20
Percentage	100	200	300

- Cash Surrender Value or
- Accumulated basic premium that the company has received deducted by coupons that the company has already paid (if any). In case that sum assured is decreased while the policy is in-force, premiums received and coupons paid prior to the decrease in sum assured will be reduced in the same proportion as the sum assured.
If the insured dies during the policy year, company will calculate the premiums based on full year premium.



RIDER ATTACHABLE



**PREMIUM IS ELIGIBLE TO
TAX DEDUCTION STIPULATED BY LAW²**



The company will waive basic premium in case of the insured falls under Total and Permanent Disability condition prior to the age of 60 according to Waiver of Premium rider (WP) (maximum limit to 4 million Baht per life) The amount of sum assured depends on its coverage.

¹ The cash coupon that is accumulated with the company may receive the interest rate (if any). Please check for a declaration of the interest rate from www.aia.co.th/th/about-aia/announcement.html

² The portion of life insurance premiums that meet the conditions stipulated in the notification of the Director-General of the Revenue Department on income Tax (No.172) are eligible for personal tax income deduction in the amount not exceeding 100,000 Baht. The portion of health insurance premiums (if any) that meet the certain conditions are eligible for personal tax income deduction in accordance with the criteria stipulated by the Revenue Department.

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

Picture illustrating the benefits and coverage of AIA EXCELLENT (NON PAR)

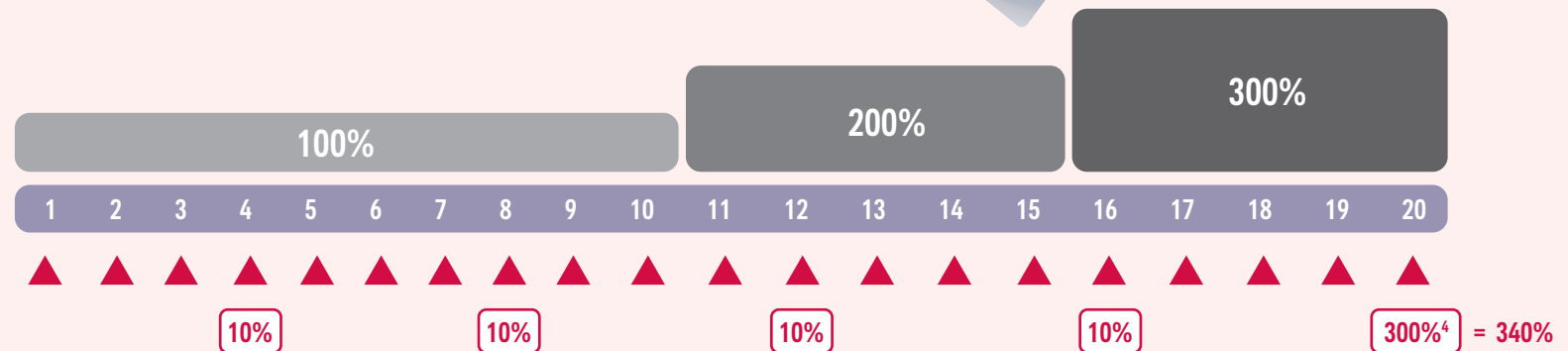


LIFE COVERAGE³

COVERAGE PERIOD

▲ PREMIUM PAYMENT PERIOD

□ COUPON¹



¹ The cash coupon that is accumulated with the company may receive the interest rate (if any). Please check for a declaration of the interest rate from www.aia.co.th/th/about-aia/announcement.html

³ Death benefit; paying the maximum from the following :

- Life coverage or
- Cash Surrender Value or
- Accumulated basic premium that the company has received deducted by coupons that the company has already paid (if any). In case that sum assured is decreased while the policy is in-force, premiums received and coupons paid prior to the decrease in sum assured will be reduced in the same proportion as the sum assured. If the insured dies during the policy year, company will calculate the premiums based on full year premium.

⁴ Maturity benefit, paying the maximum from the following :

- 300% of sum assured or
- Cash Surrender Value or
- Accumulated basic premium that the company has received deducted by coupons that the company has already paid (if any). In case that sum assured is decreased while the policy is in-force, premiums received and coupons paid prior to the decrease in sum assured will be reduced in the same proportion as the sum assured.



SAMPLE SCENARIO

Khun Pailin aged of 35 years is an office worker and has fixed salary but lack of saving habits. Khun Pailin is dreaming about having a sum of money to acquire a business for her own in the future.

AIA agent recommends a saving tool by offering **AIA Excellent (Non Par)** insurance plan to Khun Pailin. The insurance plan which provides payout coupon and maturity benefit maximum to 340% of sum assured or provides death benefit if unexpected incident is occurred. To allow Khun Pailin achieves her dreaming goal as wish faster.

BENEFIT AND LIFE COVERAGE CALCULATION

Sample : Male age of 35, select a coverage of insurance plan at 1,000,000 Baht,
Annual premium amount 151,900 Baht

Unit : Baht

POLICY YEAR	ANNUAL PREMIUM	COUPON ¹		ACCUMULATED COUPON ¹		LIFE COVERAGE	
		%	AMOUNT	SAMPLE OF INTEREST RATE 1.00%	SAMPLE OF INTEREST RATE 1.25%	%	AMOUNT
1	151,900.00					100%	1,000,000.00
2	151,900.00					100%	1,000,000.00
3	151,900.00					100%	1,000,000.00
4	151,900.00	10%	100,000.00	100,000.00	100,000.00	100%	1,000,000.00
5	151,900.00			101,000.00	101,250.00	100%	1,000,000.00
6	151,900.00			102,010.00	102,515.63	100%	1,000,000.00
7	151,900.00			103,030.10	103,797.08	100%	1,000,000.00
8	151,900.00	10%	100,000.00	204,060.40	205,094.54	100%	1,000,000.00
9	151,900.00			206,101.00	207,658.22	100%	1,000,000.00
10	151,900.00			208,162.01	210,253.95	100%	1,000,000.00
11	151,900.00			210,243.63	212,882.12	200%	2,000,000.00
12	151,900.00	10%	100,000.00	312,346.07	315,543.15	200%	2,000,000.00
13	151,900.00			315,469.53	319,487.44	200%	2,000,000.00
14	151,900.00			318,624.23	323,481.03	200%	2,000,000.00
15	151,900.00			321,810.47	327,524.54	200%	2,000,000.00
16	151,900.00	10%	100,000.00	425,028.57	431,618.60	300%	3,000,000.00
17	151,900.00			429,278.86	437,013.83	300%	3,000,000.00
18	151,900.00			433,571.65	442,476.50	300%	3,000,000.00
19	151,900.00			437,907.37	448,007.46	300%	3,000,000.00
20	151,900.00	300%	3,000,000.00	3,442,286.44	3,453,607.55	300%	3,000,000.00
		340%	3,400,000.00				

BENEFITS SUMMARY

• Total coupon ¹ 40% of basic sum assured	400,000.00 Baht
• Maturity benefit 300% of basic sum assured	3,000,000.00 Baht
Total living benefit	
Total maturity benefit and coupons	3,400,000.00 Baht
Maturity benefit and coupons accumulated with the company with a sample of interest rate at 1.00% ¹	3,442,286.44 Baht
Maturity benefit and coupons accumulated with the company with a sample of interest rate at 1.25% ¹	3,453,607.55 Baht

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INSURANCE SUMMARY IN BRIEF

AIA Excellent (Non Par)	AIA Excellent (Non Par)
Issued Age	1 month – 75 years old
Minimum Sum Assured	100,000 Baht
Health Check Up	Depending on underwriting criteria of the company

- It is the duty of the insurance applicant to make the insurance premium payment. Collection of insurance premiums by the insurance agent is only a facilitation service.
- Life insurance is not a cash deposit and is subject to the restrictions on policy surrender. Surrendering
- Surrendering the policy before maturity may result in the insured receiving the returned proceeds less than the amount of premiums that have been paid.
- The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

About AIA Thailand

AIA Thailand, life insurance company is established on 1 October 1938. A Company is a member of AIA Group. AIA Thailand presents several life insurance products to customers, such as life protection plan, saving for retirement plan, accident and health insurance plan and Unit Linked. Besides, the company provides a service for Corporate Solutions, Credit Life and provident fund management under corporate services.



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