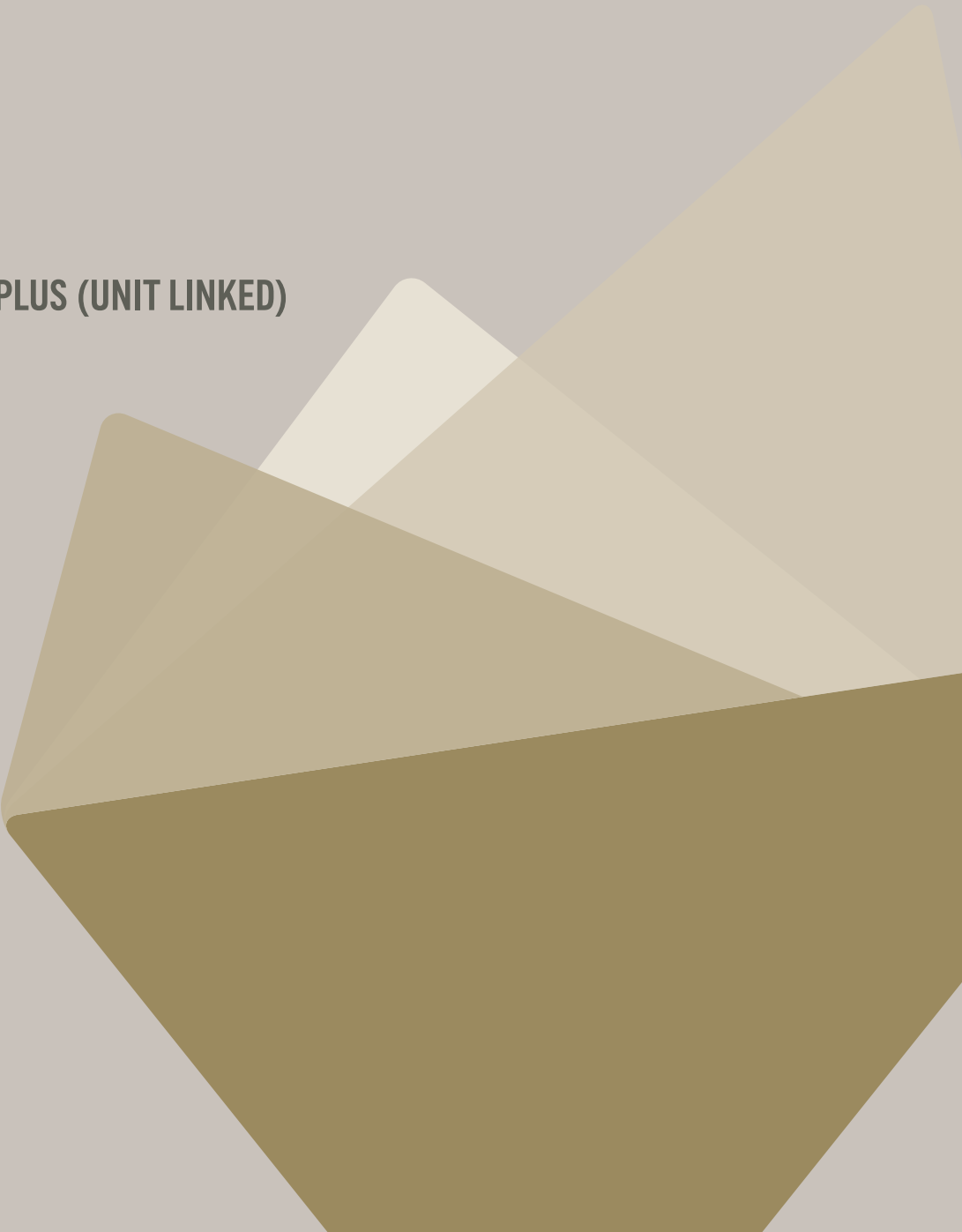


AIA ISSARA PRESTIGE PLUS (UNIT LINKED)



HEALTHIER, LONGER,
BETTER LIVES

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WHOLE LIFE COVERAGE (UNTIL THE AGE OF 99)

As long as the redemption value of the investment units is sufficient for the deduction of expenses as stipulated in the policy fee schedule.



ADAPTABLE AT EVERY STAGE OF LIFE

Flexibility to increase/decrease coverage; add/withdraw savings; or enjoy premium holidays (according to the Company's condition).



ENHANCED OPPORTUNITIES FOR INVESTMENT RETURN

Net premiums shall be invested in mutual funds selected by AIA.



DISCOUNTS ON COST OF INSURANCE (COI)*

Get a discount on COI in case of having acceptable standard and preferred health for a minimum sum assured for the regular protection premium of 10 million Baht and over.



TOTAL & PERMANENT DISABILITY BENEFITS**

Policyholder can rest assured that the Policy remains effective despite being totally and permanently disabled.



Tax Deductible***

Premium charge, administration fee, and the COI can be used for personal income tax deduction.

* The Company reserves the right to cancel or change the discount rate on COI by giving at least 15-day prior notice.

** Payment of the benefits for total and permanent disability shall be made one-off throughout the policy term. However, the policy shall remain effective according to the terms and conditions of the policy.

***Premium Charge, Administration Fee, Cost of insurance for life coverage (COI) is tax-deductible for personal income tax up to 100,000 Baht according the announcement of the Director General of the Revenue Department on Income Tax Collection (No. 172). The COR of the Unit Deducting Rider (If any) only the part which complies with the conditions), is tax-deductible for personal income according to the criteria set by the Revenue Department.

- The applicant is advised to read and make thorough understanding about the information in the sales sheet before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions contained therein.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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INSURED'S QUALIFICATIONS AND CONDITIONS

ISSUED AGE	1 month – 70 years
COVERAGE PERIOD	Whole life (until the age of 99)
SUM ASSURED	Minimum 10 million Baht; self-determined and adaptable according to the conditions of AIA.
REGULAR PROTECTION PREMIUM (RPP)	Self-determined under the conditions of AIA.
TOP-UP PREMIUM	<p>Can choose to pay for Top-Up Premium:</p> <ul style="list-style-type: none"> Regular Top-Up premium (RTU): Minimum 1,000 Baht per payment and not exceeding 5 times of the RPP. Ad-hoc Top-Up premium (ATU): Minimum 1,000 Baht per payment and not exceeding 120 million Baht per policy year.
DEATH BENEFITS	The amount of sum assured for RPP plus redemption value of investment units.
TOTAL & PERMANENT DISABILITY BENEFITS*	The amount of sum assured for Total & Permanent Disability Benefits.
MATURITY BENEFITS	AIA shall pay the redemption value of investment units to the Insured who lives to the maturity date.
APPROVAL OF INSURANCE POLICY	Depending on the underwriting terms and conditions of AIA.
REMARK	AIA Issara Prestige Plus (Unit Linked) is the marketing name of AIA Issara Plus (Unit Linked) with the sum assured 10 million Baht and over.

* Payment of the benefits for total and permanent disability shall be made one-off throughout the policy term with the policy remaining effective according to the terms and conditions of the policy. Some exclusions for total and permanent disability benefits: 1. Committing or attempting to commit suicide or self-destruction, 2. Self-inflicted injuries caused by or under the conditions related to drug addiction or alcoholism, 3. Any pre-existing physical impairments, sicknesses, or injuries that the insured is aware of at the time of making the insurance contract but fails to declare to AIA.

Example of Life Insurance Policy Exclusions: the Company shall not pay any proceeds under this Policy if it is found that the Insured commits suicide voluntarily within one year after the policy effective date, or that the Insured is killed by the beneficiary intentionally.

- The applicant is advised to read and make thorough understanding about the information in the sales sheet before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions contained therein.
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BENEFITS OF THE INSURED



RIDERS

Can be attached health rider and critical illness rider as UDR*, which is riders that guarantee renewal. No matter what your health in the future will be, don't worry.



RETIREMENT BONUS

Received retirement bonus of 0.45% per annum of redemption value from RPP according to AIA condition.



DOLLAR-COST AVERAGING

Gradual investment on a regular basis in order to mitigate the risk arising from market volatility.

* Unit Deducting Rider (UDR) is rider that pay cost of rider from the redemption of investment units under the policy by automatically on a monthly basis, COR is refer to COR rate table for each specific rider.

- The applicant is advised to read and make thorough understanding about the information in the sales sheet before making decision to purchase the insurance. After receiving the policy please study the details and the terms and conditions contained therein.
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AIA PRESTIGE CLUB

The privilege for clients who have below average health but not lower than level "D" will not be increased the COI. The consideration shall be in accordance with the company's conditions.



PREMIUM HOLIDAY

Enjoy premium holidays after 3 policy years provided that the RPP is fully paid according to the Company's criteria and there is the redemption value of investment.



MUTUAL FUNDS UNDER THE UNIT LINKED INSURANCE PLAN

Scan for more details



AUTOMATIC FUND RE-BALANCING

Automatically rebalancing of the Fund's portfolio to maintain the asset allocation in accordance with the investment objective determined by the Insured.

\$100

COI DISCOUNT

Get COI discount 10% for standard health and 15% for Preferred health for insured age 18-70 years old. also, a minimum sum assured of 10 million Baht and above.



FUND SWITCHING

No fee for the fund switching of investment units. The minimum amount of switching each time is 1,000 Baht.



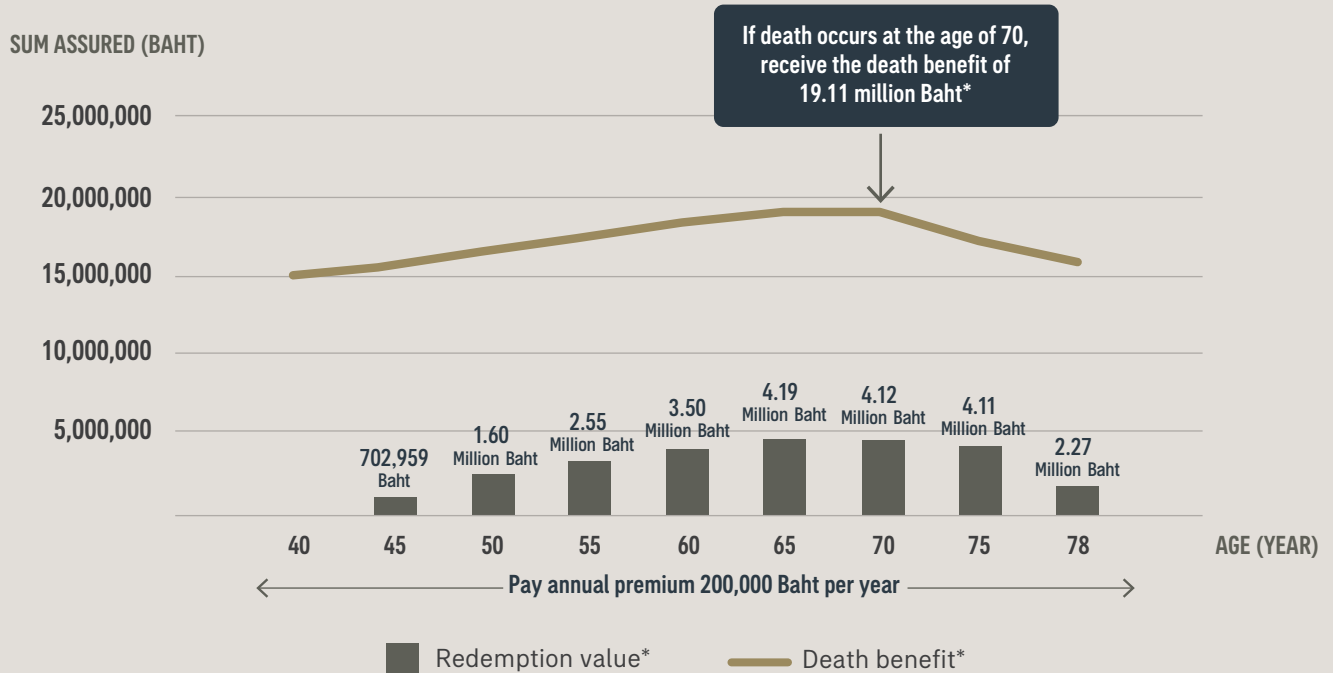


CASE STUDY

Khun Praphan male age 40 years old business owner with financial stability and already have life insurance. He has a wide range of investment experiences. But Khun Praphan still wants to build more confidence in financial and business stability to accommodate future uncertain situations.

So he had to find a way to cover the expenses that would protect his future life and find the best solution for your family's financial situation. So that this money could be a sum of money that could be made available to his family able to live comfortably in the event of unforeseen circumstances or it could be money for retirement.

So he consulted an agent. The agent introduced the **AIA Issara Prestige Plus (Unit Linked)**, which is a responsive insurance needs, covering all matters in his future and able to manage his money in the long term.



In this example, the policy will expire at the age of 79.

Example of an estimated rate of return of 5% per annum. (Not the actually paid returns).

* Provided that there is no cash withdrawal from the redemption value of investment units of the regular premium

Remark : The above return is just an example of estimation for understanding. It is not the actual return received from the Policy. The actual return may significantly differ from the example shown above and this Policy does not guarantee the investment portion.

- The applicant is advised to read and make thorough understanding about the information in the sales sheet before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions contained therein.
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Details	Customer with Better-than-Standard Health (Preferred Customer)	Documents Required for Underwriting
1. AGE	18-70 years old	Insurance Application Form
2. USE OF TOBACCO/ CIGARETTE	2.1 No use of tobacco/cigarette or product containing nicotine over the past 2 years. (For cigar, no smoking more than 1 roll a month) 2.2 Urine test for nicotine usage reports negative result.	Insurance Application Form, Medical Examination Report, and the Result of Nicotine Detection in Urine Test.
3. USE OF ALCOHOL AND ADDICTIVE SUBSTANCES	No historical medical treatments related to alcoholism and abuse of addictive substances over the past 10 years.	Insurance Application Form and Medical Examination Report.
4. BLOOD PRESSURE	Age under 51 years old : Blood pressure not exceeding 140/90 Age 51 – 60 years old : Blood pressure not exceeding 145/90 Age over 60 years old : Blood pressure not exceeding 150/90 The Company shall consider the blood pressure based on the average blood pressure level during the past 6 months. Such conditions are applicable to all applicants, regardless of whether they are receiving medical treatment for high blood pressure or not.	Insurance Application Form, Medical Examination Report, and/or medical history records from hospitals.
5. BODY MASS INDEX (BMI)	Age under 51 years old : BMI equal to 18 – 29 Age 51 years old and over : BMI equal to 18 – 31	Insurance Application Form, Medical Examination Report, and/or medical history records from hospitals.
6. CHOLESTEROL LEVEL	No more than 260 mg/dl (6.72 mmol) Such conditions are applicable to all applicants, regardless of whether they are receiving medical treatment for high-cholesterol treatment or not.	Insurance Application Form, Medical Examination Report, and/or medical history records from hospitals.
7. CHOLESTEROL: HDL RATIO	Age under 51 years old : not equal to 5.5 Age 51 years old and over : not equal to 6.0 Such conditions are applicable to all applicants, regardless of whether they are receiving medical treatment for high-cholesterol treatment or not.	Insurance Application Form, Medical Examination Report, and/or medical history records from hospitals.
8. FAMILY HISTORY	<ul style="list-style-type: none"> In case of female customers. Their mother must not pass away before the age of 60 from the following diseases : <ul style="list-style-type: none"> - Coronary artery disease - Breast cancer - Colon cancer - Lung cancer - Ovarian cancer - Skin cancer (Melanoma) In case of male customers. Their father must not pass away before the age of 60 from the following diseases : <ul style="list-style-type: none"> - Coronary artery disease - Skin cancer (Melanoma) - Colon cancer - Prostate cancer - Lung cancer 	Insurance Application Form and Medical Examination Report.
9. HEALTH HISTORY	Do not have any past illness of the following : <ul style="list-style-type: none"> - Diabetes - Cardiovascular disease - Cerebrovascular disease - Cancer For all types of tumor, if the applicant has already undergone any tumor removal surgery, he/she will be promptly considered by the Company as a standard-premium customer. The Company may also consider him/her as a preferred customer.	Insurance Application Form and Medical Examination Report.

Remarks:

- The customer must pass all the underwriting criterion as stipulated in the above table
 - The current underwriting result shall not lead to higher premiums due to health issues.
 - A full version of health documentation which includes the current health information is required.
 - Must obtain the result of urine test for the detection of tobacco/cigarette usage which will be used in the underwriting consideration of a preferred customer.
 - The non-medical limits cannot be used as the criteria for the underwriting consideration of a preferred customer.
- The applicant is advised to read and make thorough understanding about the information in the sales sheet before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions contained therein.
 - Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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FEES AND EXPENSES		CALCULATION METHOD		RATE (CURRENT)																																													
1. Premium Charge	Deducted from the RPP each time of payment.	<table><tr><th colspan="4">No. of Installment of RPP</th><th rowspan="2">% of RPP Paid</th></tr><tr><th>Annually</th><th>Semi-annually</th><th>Quarterly</th><th>Monthly</th></tr><tr><td>1</td><td>1 – 2</td><td>1 – 4</td><td>1 - 12</td><td>60</td></tr><tr><td>2</td><td>3 – 4</td><td>5 – 8</td><td>13 - 24</td><td>40</td></tr><tr><td>3</td><td>5 – 6</td><td>9 – 12</td><td>25 – 36</td><td>20</td></tr><tr><td>4</td><td>7 – 8</td><td>13 – 16</td><td>37 - 48</td><td>10</td></tr><tr><td>5</td><td>9 - 10</td><td>17 - 20</td><td>49 - 60</td><td>10</td></tr><tr><td>6</td><td>11 - 12</td><td>21 – 24</td><td>61 – 72</td><td>5</td></tr><tr><td>7 and over</td><td>13 and over</td><td>25 and over</td><td>73 and over</td><td>0</td></tr></table>				No. of Installment of RPP				% of RPP Paid	Annually	Semi-annually	Quarterly	Monthly	1	1 – 2	1 – 4	1 - 12	60	2	3 – 4	5 – 8	13 - 24	40	3	5 – 6	9 – 12	25 – 36	20	4	7 – 8	13 – 16	37 - 48	10	5	9 - 10	17 - 20	49 - 60	10	6	11 - 12	21 – 24	61 – 72	5	7 and over	13 and over	25 and over	73 and over	0
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6	11 - 12	21 – 24	61 – 72	5																																													
7 and over	13 and over	25 and over	73 and over	0																																													
	Deducted from the Top-Up Premium each time of payment.	1.5% of the Top-Up premium.																																															
2. Administration Fee ^{3,4}	Deducted from the auto-redemption of investment units on a monthly basis, at the redemption price, proportionate to the holding of investment units.	0.7% per annum of the redemption value.																																															
3. Cost of Insurance (COI) ^{3,4,5}	1. COI for life coverage is calculated from the COI rate ¹ of the Net Amount at Risk ² . 2. COI for Total and permanent disability-TPD benefits is calculated from the COI rate ¹ of the Sum Assured for Total and permanent disability-TPD benefits. 3. COR for the Unit Deducting Rider is calculated from the COR rate of the Sum Assured or the benefits of the Unit Deducting Rider (if any). Such COR shall be deducted from the auto-redemption of investment units on a monthly basis at the redemption price, proportionate to the holding of investment units.																																																
	Refer to the COI rate approved by the Registrar and in compliance with the rule stipulated by the Company.																																																
4. Surrender Charge	Fund withdrawal, surrendering of the Policy, and automatic surrendering of the Policy are subject to a charge of 50% of the redemption value of investment units of the RPP that are redeemed. The Company will not collect the charge for withdrawal of cash from the investment units of the RPP if the Policy has been in force for more than two years and the payment of the RPP has been made for 2 installments in case of annual payment, 4 installments in case of semi-annual payment, 8 installments in case of quarterly payment, and 24 installments in case of monthly payment. The Company will not collect the charge for withdrawal of cash form the investment units of the Top-Up Premium.																																																
5. Fund Switching Fee ³		None																																															
6. Policy Renewal Charge ³		None																																															
7. Fee for request of Statement of the Policy ³		Free of charge once a month, and 50 Baht per issue subsequently.																																															

Remarks:

- The annual COI rate attached to the Policy may be changed, but shall not exceed the maximum rate approved by the Registrar.
 - Net amount at risk refers to the sum assured of the RPP as specified in the Policy Information Page (PIP).
 - The Company reserves the right to change the rate of fees and charges but not exceeding the maximum rate specified according to the terms and conditions of the Policy by giving at least 1-month prior notice.
 - The Company shall deduct the administration fee and the cost of insurance from the premium before making investment in the first month, and shall deduct them from the auto-redemption of investment units at the redemption price proportionate to the holding of investment units under the Policy for the subsequent months. If the redemption value of investment units of any fund on the redemption date is not sufficient for the deduction of such fees, the fees that cannot be deducted are regarded as liabilities of the Policy and shall be deducted from the funds under the unit-linked plan in proportion to the redemption value of each fund in the following month.
 - In the case where the sum assured is higher than 10 million Baht, a discount on the COI for life coverage and/or the COI for Total and permanent disability-TPD benefits may be applicable according to the Company's conditions. In this regard, the Company reserves the right to cancel or change the discount rate on COI in case of any change to the Table of Annual Cost of Insurance for life coverage and/or the Table of Annual Cost of Insurance for Total and permanent disability-TPD benefits which is in accordance with the Registrar's Notification or subject to the Registrar's approval. Accordingly, the Company shall notify the Insured of such change in writing at least fifteen (15) days in advance.
- The applicant is advised to read and make thorough understanding about the information in the sales sheet before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions contained therein.
 - Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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RIGHTS OF THE INSURED

1. The right to cancel the Policy within 15 days from the receipt date of the Policy. In this respect, the Company shall return the policy fees and the investment portion as per the redemption price deducted by a charge of 500 Baht and the medical check-up fee (if any).
2. The right to surrender the Policy while the Policy is in force and has cash surrender value. The exercise of such right shall be in accordance with the conditions specified in the Policy.
3. The right to receive information about the allocation of premiums invested in the funds.
4. The right to obtain a full prospectus containing details of the mutual fund project from the agent authorized by AIA.
5. The right to receive information about the list of management companies offering management service for the unit-linked plans proposed by AIA.
6. The right to receive information about the name and address of the management company and AIA as well as the name, address, and identification number of the agent authorized by AIA.
7. The right to be informed of the risks associated with the investment units that they are advised to purchase including the warnings and explanations regarding the risks of investment in mutual fund units.
8. The right to be informed of the facts that have impacts on the privileges of the Insured or on making investment decision such as offering of investment units of the mutual fund which is under the process of merger or amalgamation, etc.
9. The right to receive information about conflicts of interests such as fees or compensation that the authorized agent of AIA receive from purchasing of insurance plan as well as from subscription or redemption of investment units, etc.
10. The right to express the intention to refuse any further contact for a period of 2 years.
11. The right of the unitholders of a unit-linked insurance plan under an omnibus account may differ from those subscribing the investment units directly from the management company on a normal basis, for instance:
 - In purchasing a unit-linked insurance plan, the subscription price of the investment units shall not be quoted on such purchasing date as the life insurance application needs to go through the underwriting process for a certain period of time after all relevant documents have been submitted. In this respect, AIA shall proceed to subscribe the investment units for the client after the policy is approved.
 - Receipt of any fund-related documents may require longer time than the case of direct dealing with the management company as AIA will deliver such documents to the clients after receiving them from the management company.
 - AIA will deduct the COI and the administration fee (please refer to the Fee Schedule) from the auto-redemption of investment units on a monthly basis.

DISCLAIMER

- The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.
- The Insured have the duty to make the premium payment. Collection of insurance premium by the agent or broker is only a facilitation service.
- The Insured should pay the premium according to the specified time schedule of the plan. Any cancellation or cessation of payment before maturity may result in loss of investment or loss of benefits.
- The Insured should take into consideration the ability to pay premium since this policy is suitable for long-term saving and involves fund withdrawal charge which may result in the surrender value and the withdrawal value being lower than the redemption value of the investment units. The Insured Persons should study the details in the Fee Schedule regarding withdrawal of fund from the Policy.
- Partial withdrawal or automatic withdrawal will cause the redemption value to decrease. This can result in the lower death benefit and the earlier policy lapse.
- A unit-linked insurance plan is not a cash deposit and involves risks. The Insured should have an understanding about the product nature, conditions of returns, and the risk structure, as well as should study, read carefully, and have thorough understanding about the information contained in the sales documents and the fund prospectus before making decision to buy the insurance and invest. The Insured may receive a return higher or lower than the amount of premium being allocated to the fund. If the fund posts a profit, the Insured shall receive a high return, but on the other hand, if the fund encounters a loss, the Insured shall get lower return or suffer investment loss in some cases. That is, the Insured may not get a full return from the investment part. In this regard, the returns on the investment part of the unit-linked plan are not guaranteed. In addition, the Insured may also receive the proceeds that is lower than the insurance premiums that had been paid in case of policy cancellation/surrendering before maturity.
- The Insured have an option to invest in the funds to fulfil their investment objective and assume the investment risks on their own. In this respect, the Insured should have a good understanding in the funds by studying the risk spectrum and the details of each fund from the respective fund prospectus.
- During the policy in force period, the Policy may terminate in any year if the redemption value of the investment units is equal to or lower than zero or the redemption value of the investment units is not sufficient for paying the policy fees.
- Mutual fund is a legal entity separate from the management company. Therefore, the life assurance company and the management company are not obligated to compensate for the losses sustained by the funds under the unit-linked insurance plans and shall not take advantage of the fund's assets for the settlement of their own debts.
- The insurance charge, fee, and the COI shall be deducted from the premiums paid by the Insured whereas the remaining amount shall be invested in the mutual funds specified by the Insured.
- If the fund chosen by the Insured is a foreign investment fund, it may not be totally hedged against foreign exchange risk which is based on the discretion of the Fund Manager. Accordingly, investment in such fund may cause the Insured to lose or gain from foreign exchanges or to receive a return that is lower than initial investment amount.

PREMIUM PAYMENT CHANNELS :

1. Apply for the service of automatic payment debit from bank or credit card account.
2. Electronic payment channels such as ATMs, internet, mobile banking, etc.
3. Bank counters and payment service providers
4. AIA Head Office
5. AIA agents

FOR MORE INFORMATION PLEASE CONTACT :

1. AIA Call Center Tel. 1581
2. Agent Hotline Tel. 0 2353 8888
3. Insurance agent/broker authorized by AIA to offer Unit Linked life insurance products; or our Customer Service Center.

AIA Thailand
181 Surawongse Road, Bangrak, Bangkok 10500

PREMIUM PAYMENT METHOD :

1. Cash
2. Crossed cheque payable to "AIA Co., Ltd."
3. Credit Card

For your own interests, please ask for a temporary receipt (for the first premium payment) from the agent/broker after the payment is made.

COMPLAINT CHANNELS :

1. AIA Call Center Tel. 1581
2. The Securities and Exchange Commission (SEC) Tel. 1207
3. Office of the Insurance Commission (OIC) Tel. 1186

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AIA Thailand

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aia.co.th

01/2022

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