



AIA SMART SELECT (UNIT LINKED)



HEALTHIER, LONGER,
BETTER LIVES

CHOOSE WISELY NEVER MISS ANY FINANCIAL GOALS

AIA Smart Select (Unit Linked)



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 stipulate in the policy fee schedule.



REGULAR PREMIUM PAYMENT

Saving money consistently makes you save regularly.



HIGHLY FLEXIBLE, ADAPTABLE AT EVERY STAGE OF LIFE

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

\$100

LOYALTY BONUS

Get a loyalty bonus of up to 5%* of the Regular Premium (RP) received by the Company.



ENHANCED OPPORTUNITIES FOR INVESTMENT RETURN

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



ADDING RIDER ONTO THE POLICY

Receive additional protection by attaching a Premium Paying Rider** (PPR) to the basic Policy.

* The Insured who has never reduced the Regular Premium and has never withdrawn cash from the redemption value of the investment units of the RP is entitled to a loyalty bonus of 2% of the RP during years 10-19 and 5% of the RP from year 20 onwards, which is in accordance with the terms and conditions specified in the Policy.

** PPR rider is a rider with separate premium payment from that of the basic policy. A rider has the coverage period of one year which is renewable. All PPR riders can be attached to the basic policy except WP, PB, LC and LCP.

- 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) or as long as the redemption value of investment units is sufficient for the deduction of expenses as stipulated in the policy fee schedule.
Sum Assured	200,000 – 9,999,999 Baht (at least 5 times of RP) ; self-determined and adaptable according to the conditions of AIA.
Regular Premium (RP)	Minimum for annual mode 30,000 Baht per payment.
Top-Up premium	Can choose to pay for Top-Up Premium: <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 RP plus redemption value of investment units.
Maturity Benefits	The redemption value of investment units on the maturity date.
Approval of Insurance Policy	Depending on the underwriting terms and conditions of AIA.

Remarks:

- The Company reserves the right to refrain from accepting the fund switching order if it has yet known the balance of total investment units of all funds held by the Insured after the auto-redemption of investment units for the payment of COI, administration fee, and policy fee (if any). However, in the case that the fund transaction as per the Insured's instruction is not completely, the Insured can still send the order for other funds that are not related to such pending order.
- Insurance exclusion: The Company shall not pay any proceeds under the policy if it is found that the Insured voluntarily commits suicide within one year from the effective date of the policy, or the latest renewal date of the Policy, or the date the Company approves the increase of the sum assured (exclusion applies only to such increment); or if the Insured is intentionally killed by the beneficiary.
- The insured is obliged to declare facts in applying for insurance. The insurer may void insurance agreement and deny to pay insurance compensation as a result of any nondisclosure or false statement, and limiting the liability to return only the cash value, the premiums of the riders (if any), and the policy fee excluding the fee for request of statement of the policy.
- 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



FUND SWITCHING

No fee for the switching of investment units, the minimum amount of switching each time is 1,000 Baht with Company's conditions.



PREMIUM HOLIDAY***

Enjoy a premium holiday after 3 policy years provided that the RP is fully paid according to the policy and there is the redemption value of investment units.



RIDERS

Get additional protection by attaching a PPR** rider.

\$100

LOYALTY BONUS

Receive a bonus for the RP after paying the premiums in line with the Company's conditions.

MUTUAL FUNDS UNDER THE UNIT LINKED INSURANCE PLAN

Scan for more details



AUTO FUNDING REBALANCING

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



DOLLAR COST AVERAGE

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



TAX DEDUCTIBLE

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



** PPR rider is a rider with separate premium payment from that of the basic policy. A rider has the coverage period of one year which is renewable. All the PPR riders that can be attached to the basic policy except WP, PB, LC and LCP.

*** In the case that this policy is attached with riders, such riders shall not be in force if the Insured does not pay the rider premiums within the grace period.

**** The total amount of personal income tax deduction is up to 100,000 Baht according to the Notification of the Director-General of the Revenue Department on Income Tax (No. 172).

- 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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CASE STUDY



Khun Yarin 30-year-old female office worker who likes to travel in the country and abroad but lack of knowledge of finance and savings. Therefore, Khun Yarin wants to receive assistance with discipline in saving and planning life after retirement, or if retire early, she can be confident that she have money left to use for herself.

The agent recommends the **AIA Smart Select (Unit Linked)** that focuses on providing reasonable life protection and achieving financial goals for planned retirement. She was still able to live the life of travel as she had dreamed of.

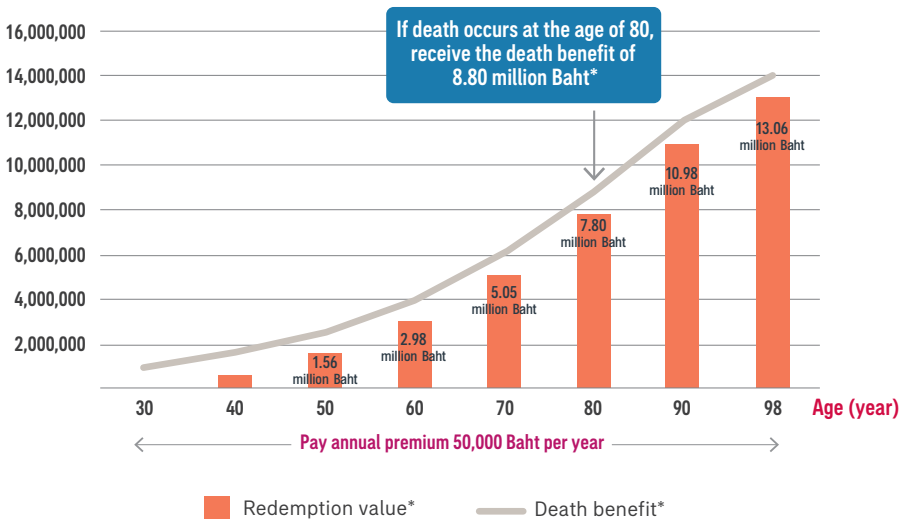


Sum Assured
1,000,000 Baht



Regular Premium
50,000 Baht per year
(Approximately 4,167 Baht per month)

Sum Assured (Baht)



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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FEE SCHEDULE

FEES AND EXPENSES	CALCULATION METHOD	RATE (CURRENT)				
1. Premium Charge	Deducted from the RP each time of payment.	No. of Installment of RP				% of RP Paid
		Annually	Snmii-Annually	Quarterly	Monthly	
		1	1 – 2	1 – 4	1 – 12	50
		2	3 – 4	5 – 8	13 – 24	40
		3	5 – 6	9 – 12	25 – 36	25
		4	7 – 8	13 – 16	37 – 48	10
	5 and over	9 and over	17 and over	49 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, at the redemption price and in proportion to the holding of investment units, on a monthly basis.	0.7% per annum of the redemption value. (approximately 0.058% per month)				
3. Cost of Insurance (COI) ^{3,4}	The COI is calculated from the COI rate ¹ of the Net Amount at Risk ² . It shall be deducted from the auto-redemption of investment units, at the redemption price and in proportion to holding of investment units, on a monthly basis.	Refer to the COI rate approved by the Registrar and in compliance with the rule stipurated 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 RP that are redeemed. The Company will not collect the charge for withdrawal of cash from the investment units of the RP if the Policy has been in force for more than two years and the payment of the RP 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:

1. The annual COI rate attached to the Policy may be changed but shall not exceed the maximum rate approved by the Registrar.
2. Net amount at risk refers to the sum assured of the RP as specified in the Policy Information Page (PIP).
3. 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.
4. The Company shall deduct the administration fee and the COI 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.

- 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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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 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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DISCLAIMER

- 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

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.

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

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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181 Surawongse Road, Bang Rak, Bangkok 10500

aia.co.th

01-2022

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