

Building your own wealth

AIA SMART WEALTH (UNIT LINKED)



HEALTHIER, LONGER,
BETTER LIVES

AIA SMART WEALTH (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 stipulated in the policy fee schedule.



Convenience in paying insurance premiums

Single Premium Payment.



No Premium Charge

for single premium payment.



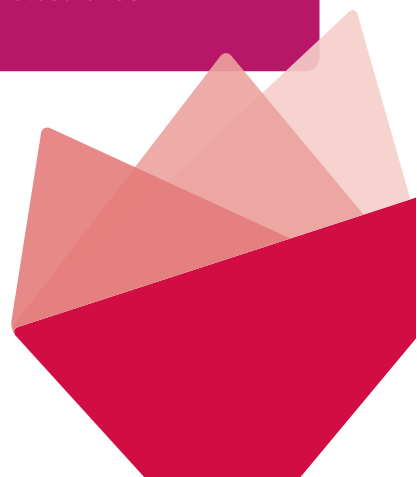
Enhanced Opportunities for Investment Return

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

- 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 – 75 years

Sum Assured

150% of the single premium.

Single Premium (SP)

Minimum 200,000 Baht.

Top-Up premium

Minimum 10,000 Baht; not exceeding 10 times of the single premium and not exceeding 120 million Baht per policy year.

Death Benefits

The Company shall pay either of the following benefits, whichever is higher:

- (1) 150% of the single premium deducted by the accumulated withdrawal from redemption value of the single premium (if any);
- (2) Redemption value of the investment units of the single premium plus 50% of the single premium. Plus redemption value of investment units of the Top-Up premium (if any).

Maturity Benefits

The redemption value of investment units on the maturity date.

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 COIs and administration fees. 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 the pending switching order.
- 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 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; or limit the liability to only the repayment of the cash surrender value, the Top-Up premium (if any), and policy charge, except the fee for issuance of statement report.
- 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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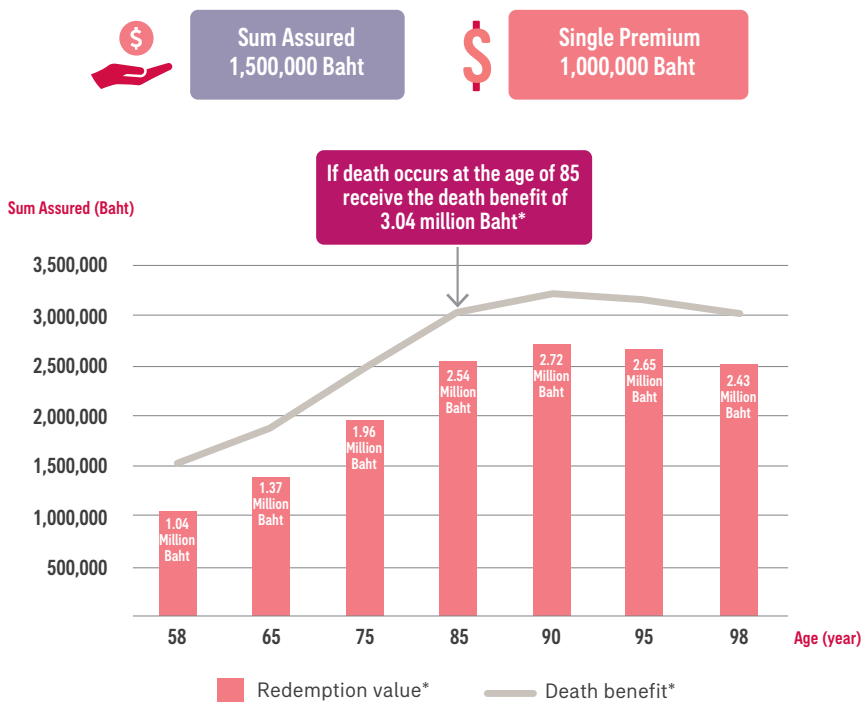


CASE SCENARIO



Mrs. Parplern, mother of one child and the 58-year-old business owner plans to retire at the age of 60. Mrs. Parplern also wanted to pass on her wealth to her children. Previously, she had never thought to pass on wealth with a life insurance policy until when she consult with an agent.

The agent offered **AIA Smart Wealth (Unit Linked)** that provides life protection with a one-time premium payment that can be made protecting life in the long term and can pass on wealth to children as well.



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 single 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.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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FEE SCHEDULE

FEES AND EXPENSES		CALCULATION METHOD	RATE (CURRENT)	
1	Premium Charge ³	Deducted from the Top-Up premium each time of payment.	Single Premium : None Top-Up Premium : 3% 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.	0.6% per annum (0.05% per month) of the redemption value.	
3	Cost of Insurance (COI) ^{3,4}	Calculated from the COI rate ¹ of the Net Amount at Risk ² by deducting on a monthly basis from the auto-redemption of investment units 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 or surrendering of the Policy before maturity is subject to a charge. The Company will collect the charge on the withdrawal of cash from the investment units of the single premium.	Policy year	% of the redemption value of the Single Premium
			1	5
			2	4
			3	3
			4	2
			5	1
			6 onwards	0
		There is no withdrawal charge for the withdrawal of cash from the investment units of the Top-Up premium.		
5	Fund Switching Fee ³	None		
6	Fee for request of Statement of the policy	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 deducted by the single premium for the initial month. For the subsequent months, the net amount at risk refers to the higher amount between the following 1) and 2):
 - 1) The sum assured deducted by the redemption value of the single premium and further deducted by the total amount of cash withdrawn from the redemption of investment units of the single premium (if any);
 - 2) The minimum net amount at risk as specified in the PIP (Policy Information Page) regarding additional details of the Policy and the Endorsement (if any).
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 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.

- 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 receives 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: Rights of the Insured
 - 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. Electronic payment channels such as ATMs, internet, mobile banking, etc.
2. Bank counters and payment service providers
3. AIA Head Office
4. 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



AIA Thailand

181 Surawongse Road, Bang Rak, Bangkok 10500

aia.co.th

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