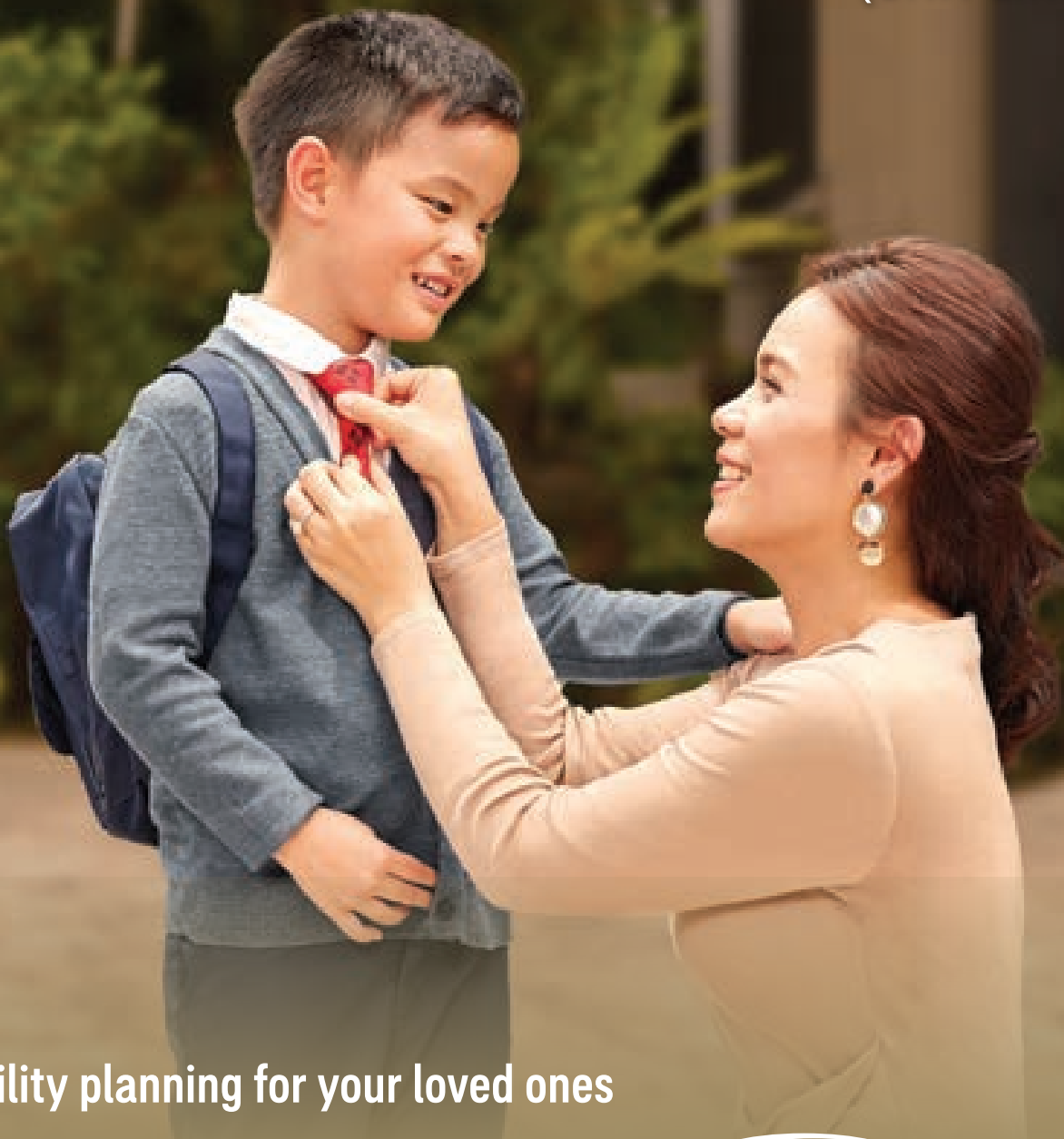




HEALTHIER, LONGER,
BETTER LIVES

The gift from unconditional love

AIA INFINITE GIFT PRESTIGE (UNIT LINKED)



Stability planning for your loved ones

Via World-Class Investment Platform

WELLINGTON
MANAGEMENT®



BlackRock

September 19, 2017. 2017 America's top 300 money managers. <https://www.institutionalinvestor.com/article/b15130vb18nnl1/2017-americas-top-300-money-managers>
StatPro. US dollar. Global Stewardship composite. From inception (December 31, 2015) to June 30, 2020. Absolute returns of top and bottom 10 stocks. Some stocks
were only held for part of the period. October 19, 2020. World's top management firm 2020. <https://www.advratings.com/top-asset-management-firms>

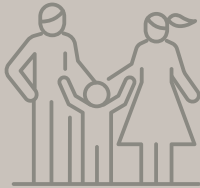
aia.co.th

**MAKE PLAN FOR THE FUTURE
OF YOUR LOVED ONES**



AIA INFINITE GIFT PRESTIGE (UNIT LINKED)

The gift from unconditional love



SATISFY YOUR FINANCIAL GOALS



Able to appropriate select the financial plan for your child¹ whether it be the plan for education, passing on wealth for business capital or starting a new family in the future.

¹ Issued age 1 month – 17 years old



THE WEALTH DESIGNED FOR YOU

Select to invest in AIA Global Funds of which portfolios are managed by world-class investment experts to help you achieve your financial goals.



EXTRA SPECIAL OFFER

A 20% discount* on the cost of insurance (COI) for the Insured with standard



SAVE MONEY APPROPRIATELY ON A GRADUAL BASIS

Select to Able to choose the premium payment period as desired such as 5, 10, 15, or 20 years as well as to increase the investment amount by paying top-up premium.



SPECIAL RETIREMENT BONUS

Receive a retirement bonus** of 0.25% p.a. of the redemption value of investment units of the regular premium

* The Company reserves the right to cancel or change the discount rate on the COI by giving an advance notice of at least 15 days.

** When the Insured reaches the age of 55 years old on the policy anniversary date and the policy has been effective for at least 10 years, and the regular premiums have been fully paid for all instalments or at least 10 years. In this respect, if the policy is taking a premium holiday, the Company will not pay the retirement bonus.

- 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.
- The terms and conditions of the coverage are specified in the insurance policy issued to the policyholder.

OUTSTANDING PERFORMANCE WITH THE WORLD'S BEST INSTITUTIONAL MANAGERS PARTNERSHIP

AIA INFINITE GIFT PRESTIGE (UNIT LINKED)

AIA Infinite Gift Prestige (Unit Linked) is actively managed by AIA Investment Management Thailand with cooperation from world class fund manager company, sharing the strategy which is to provide wealth for our customer to achieve the financial goal.

WELLINGTON MANAGEMENT®

- Wellington Management¹
- Private, independent investment management firm & adviser to over 2,200 institutions.
- **\$1.1 Trillion** in Asset Under Management*

¹September 19, 2017. 2017 America's top 300 money managers. <https://www.institutionalinvestor.com/article/b15130vb18nnl1/2017-americas-top-300-money-managers>



- Baillie Gifford²
- One of the UK's largest and oldest investment management firms.
- Mainly focused in innovative stock trading and keep searching for high potential innovative company.
- **\$324 Billion** in Asset Under Management*

²StatPro. US dollar. Global Stewardship composite. From inception (December 31, 2015) to June 30, 2020. Absolute returns of top and bottom 10 stocks. Some stocks were only held for part of the period.

BlackRock®

- BlackRock³
- Founded in 1988, BlackRock operates globally with 70 offices in 30 countries & clients in 100 countries
- **\$7.32 Trillion** in Asset Under Management*

³October 19, 2020. World's top management firm 2020. <https://www.advratings.com/top-asset-management-firms>

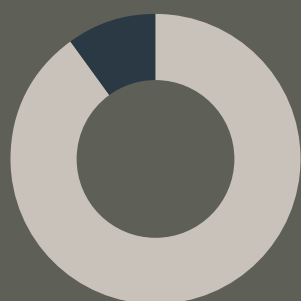
*Asset Under Management as of June 2020

- 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.
- The terms and conditions of the coverage are specified in the insurance policy issued to the policyholder.

THE WEALTH SPECIALLY DESIGNED FOR YOU

AIA Global Funds are designed to match your goals and risk profile under close supervision of the investment team of AIA Group, which has gained international recognition as the investment team of the world's largest life assurance company*, through the integration of investment strategies for both equity and fixed income of leading foreign mutual funds in order to generate the best investment returns as well as to ensure financial stability in the long run.

A AIA Global Aggressive Allocation Fund



HIGH RISK

Equity	70% - 100%
Fixed Income	0% - 30%

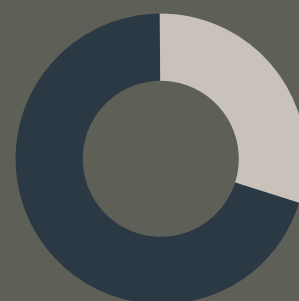
M AIA Global Moderate Allocation Fund



MODERATE RISK

Equity	40% - 80%
Fixed Income	20% - 60%

C AIA Global Conventional Allocation Fund



LOW RISK

Equity	10% - 50%
Fixed Income	50% - 90%

* Information from Bloomberg as of 31 December 2019

Remark : The allocation of equity and fixed income recommended above is just an estimation and may be adjusted in the future. Please study additional details from the Fund Fact Sheet, Prospectus, or the section of "Summary of Material Information of the Fund" of the Prospectus.

- 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.
- The terms and conditions of the coverage are specified in the insurance policy issued to the policyholder.

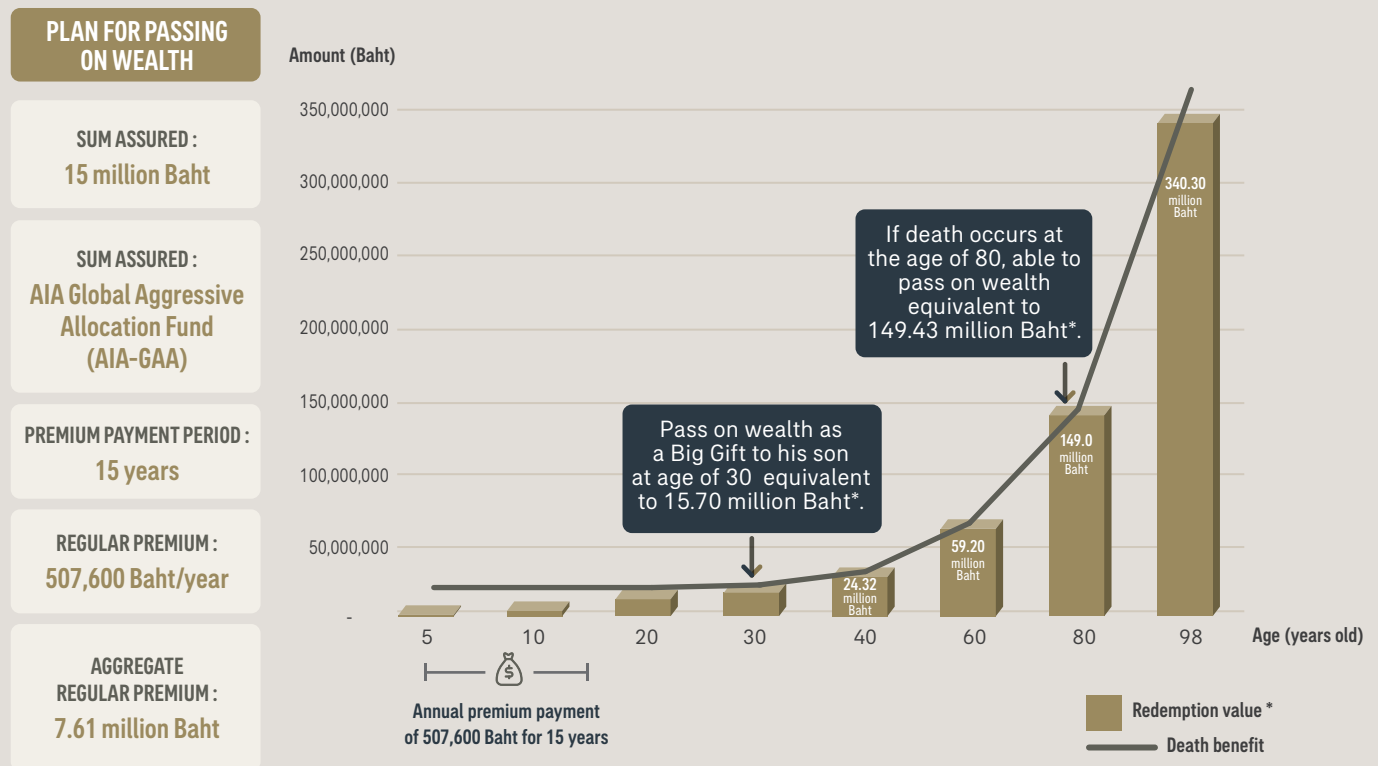
→ Scenario

“MAKE PLANS FOR YOUR CHILD'S PERFECT FUTURE.”

A successful business man and a father of son aged 5 years old

To deliver the best things to his son, he planned to give a big gift to him at the age of 30 to be used as a capital to build a business. He selected AIA INFINITE GIFT PRESTIGE (UNIT LINKED) that has fund specially designed to match with desirable goals and risk profile. To earns appropriate returns as well as to ensure financial stability in the long run. The fund is under the supervision of world-class investment experts who also assist in portfolio management.

No matter what happens in the future, He is confident that his baby had a planned future and can live life as expected



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.
- The terms and conditions of the coverage are specified in the insurance policy issued to the policyholder.

INSURED'S QUALIFICATIONS AND CONDITIONS

ISSUED AGE	1 month – 17 years old
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	Minimum 15 million Baht; self-determined and adaptable according to the conditions of AIA.
REGULAR PREMIUM (RP)	Depends on age, gender, financial goal age, financial goal, premium term, fund, and Medical loading
TOP-UP PREMIUM	<p>2 Types of Payment for Top-Up Premium :</p> <ul style="list-style-type: none"> • Regular Top Up (RTU) Minimum 1,000 Baht per payment and not exceeding 5 times of the regular premium. • Ad hoc Top Up (ATU) Minimum 1,000 Baht per payment and not exceeding 120 million Baht per policy year.
DEATH BENEFIT	<p>The company shall pay either of the following benefits, whichever is higher:</p> <ol style="list-style-type: none"> 1.Current Sum Assured <u>deducted by</u> the accumulated withdrawal from redemption value of the regular premium (if any); 2.Redemption value of the investment units of the regular premium <u>plus</u> the minimum Net Amount At Risk at the rate of 100% of the regular premium for the first year <p><u>Plus</u> redemption value of investment units of the Top-Up premium (if any).</p>
MATURITY BENEFIT	The redemption value of the investment units on the maturity date.
APPROVAL OF INSURANCE POLICY	Depending on the underwriting terms and conditions of AIA

Remarks :

- AIA Infinite Gift Prestige (Unit Linked) is the marketing name of AIA Infinite Wealth (Unit Linked)
- 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.
- Some 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 financial 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.
- The terms and conditions of the coverage are specified in the insurance policy issued to the policyholder.

FEE SCHEDULE

Fees and Expenses	Calculation Method	(Current) Rate																																												
1. Premium Charge	Deducted from the RP each time of payment.	<table><tr><th rowspan="2">No. of Instalment of RP (Annually)</th><th colspan="4">% of RP Paid</th></tr><tr><th>5 Pay</th><th>10 Pay</th><th>15 Pay</th><th>20 Pay</th></tr><tr><td>1</td><td>20</td><td>40</td><td>50</td><td>60</td></tr><tr><td>2</td><td>15</td><td>25</td><td>25</td><td>25</td></tr><tr><td>3</td><td>10</td><td>10</td><td>15</td><td>15</td></tr><tr><td>4</td><td>0</td><td>5</td><td>10</td><td>10</td></tr><tr><td>5</td><td>0</td><td>0</td><td>5</td><td>5</td></tr><tr><td>6</td><td>0</td><td>0</td><td>0</td><td>5</td></tr><tr><td>7 and over</td><td>0</td><td>0</td><td>0</td><td>0</td></tr></table>	No. of Instalment of RP (Annually)	% of RP Paid				5 Pay	10 Pay	15 Pay	20 Pay	1	20	40	50	60	2	15	25	25	25	3	10	10	15	15	4	0	5	10	10	5	0	0	5	5	6	0	0	0	5	7 and over	0	0	0	0
		No. of Instalment of RP (Annually)		% of RP Paid																																										
			5 Pay	10 Pay	15 Pay	20 Pay																																								
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		2	15	25	25	25																																								
		3	10	10	15	15																																								
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	5	0	0	5	5																																									
6	0	0	0	5																																										
7 and over	0	0	0	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.	0.5% per annum of the redemption value. (approximately 0.042% per month)																																												
3. Cost of Insurance (COI) ^{3,4,5}	The COI is calculated from the COI rate ¹ of the Net Amount at Risk ² and the COR for the Unit Deducting Rider (if any) It shall be 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.	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 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 instalments in case of annual payment, 4 instalments in case of semi-annual payment, 8 instalments in case of quarterly payment, and 24 instalments 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 amount under 2.1 or 2.2, whichever is higher:
 - The amount of sum assured deducted by the accumulated withdrawal for redemption of investment units of the RP (if any), deducted by the RP after deduction of premium charge for the first month; or deducted by the redemption value of investment units of the RP for the subsequent months.
 - The Net Amount at Risk equivalent to 100% of the first year RP
- 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 in writing.
- The Company shall deduct the administration fee and the COI from the premium before making investment in the first month, and shall subsequently deduct them from the auto-redemption of investment units at the redemption price proportionate to the holding of funds under the unit-linked plan. 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 15 million Baht, a discount on the COI 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 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.
- The terms and conditions of the coverage are specified in the insurance policy issued to the policyholder.

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. 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

Mode of Premium Payment :

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.

Complaint Channels :

1. AIA Call Center Tel. 1581
2. Office of 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

19/08/2021