AIA VITALITY
INTEGRATED PRODUCTS

AIA VITALITY HEALTHY BONUS

CONSIST OF 2 TYPES

AIA Life Protector 70 (ALP70) and AIA Life Protector 80 (ALP80)
(Receive Healthy Bonus up to 18% based on AIA Vitality status)

AIA CI ProCare
(Receive Healthy Bonus up to 9% based on AIA Vitality status)

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of false statement.
- 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.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

Important Note: The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

HEALTHY BONUS

This applies to life insurance integrated products such as **AIA Life Protector 70, AIA Life Protector 80** and **AIA CI ProCare.** The company will calculate and paid every 3 policy years, or earlier if the policy term ends. The Healthy Bonus is calculated on a percentage of the standard premium* (excluding riders and/or endorsement (if any))

THE HEALTHY BONUS RATES :

FOR AIA LIFE PROTECTOR 70 AND AIA LIFE PROTECTOR 80

FOR AIA CI PROCARE

Conditions : The Insured must not have previously received any benefits under the terms specified in AIA CI ProCare and the policy must be effective at the policy anniversary date in which the Healthy Bonus is calculated.

Remark : * Standard premium refers to the premium for standard risks, excluding extra premium due to health and/or occupation. The premium depends on the payment mode and does not include any premium discounts under the AIA Vitality program (if any).

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of false statement.
- 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.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

 Important Note: The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

AIA VITALITY HEALTHY BONUS

AIA VITALITY HEALTHY BONUS integrated products offer benefits to encourage customers to engage in activities that promote better health and wellness, such as exercising and undergoing health check-ups. These activities help accumulate points and upgrade their AIA Vitality status, allowing them to receive greater Healthy Bonus rewards.

DETAILS OF AIA VITALITY HEALTHY BONUS		AIA VITALITY HEALTHY BONUS TYPE 1	AIA VITALITY HEALTHY BONUS TYPE
AIA VITALITY INTEGRATED PRODUCTS		AIA Life Protector 70 (Non Par) AIA Life Protector 80 (Non Par)	AIA CI ProCare (Non Par)
MINIMUM SUM ASSURED		500,000 baht and above	Not limit minimum
HEALTHY BONUS	AIA VITALITY STATUS CALCULATION	**The company will calculate based on the Healthy Bonus rate applied to standard premium.[1]** The aggregated amount of Health Bonus will be paid every 3 policy years, or earlier in the case where the benefits from the basic plan are paid, or when reaching premium payment due date.	
	HEALTHY BONUS RATE	AIA VITALITY STATUS BRONZE 3% SILVER 8% GOLD 13% PLATINUM 18%	AIA VITALITY STATUS BRONZE 0% SILVER 1% GOLD 4% PLATINUM 9% Conditions : The Insured must not have previously received any benefits under the term specified in AIA CI ProCare and the policy must be effective at the policy anniversary date in which the Healthy Bonus is calculated.
CASHBACK		Receive cashback at 2% of standard premium[1] in every 3 policy years, or earlier if the policy reaches maturity.	N/A
UPFRONT PREMIUM DISCOUNT[2]		10%	0%
MAXIMUM STATUS PREMIUM DISCOUNT[3] (RENEWAL YEAR)		25%	0%

[1] Standard premium refers to the premium for standard risks, excluding extra premium due to health and/or occupation. The premium depends on the payment mode and does not include any premium discounts under the AIA Vitality program (if any).
[2] Upfront Premium Discount is calculated based on Standard Premium of the minimum required sum assured and applies only to AIA Vitality integrated products.
[3] Premium discounts based on the highest AIA Vitality status for integrated products under the program is 25% as shown in the table above.

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of false statement.
- 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.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

Important Note: The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

EXAMPLES HEALTHY BONUS RATES
UNDER AIA VITALITY HEALTHY BONUS PROGRAM
ON VARIOUS POLICY ANNIVERSARIES.

For AIA CI ProCare,
the Healthy Bonus rate will be illustrated as below

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Status[1]		B	S	G	P	P	G	B	B	B	S	S	P	G	G	G	G	G	G	G
Basic Plan	0%	1%	4%	9%	9%	4%	0%	0%	0%	1%	1%	9%	4%	4%	4%	4%	4%	4%	4%	4%

The Healthy Bonus is calculated based on the Status[1] of the insured in the program. The bonus will be calculated according to the Healthy Bonus rate based on the standard premium[2]. The aggregated amount of Health Bonus will be paid every 3 policy years, or earlier in the case where the benefits from the basic plan are paid, or when reaching premium payment due date.

Remark : [1] Status refers to the insured's AIA Vitality status under the program which are Bronze (B), Silver (S), Gold (G), or Platinum (P)
[2] Standard Premium refers to the premium for standard risks, excluding extra premium due to health and/or occupation. The premium depends on the payment mode and does not include any premium discounts under the AIA Vitality program (if any).

- All reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- 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 of false statement.
- 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.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

Important Note: The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.