AIA VITALITY INTEGRATED PRODUCTS

AIA VITALITY UNIT LINKED

PROVIDE THE FOLLOWING BENEFITS

FIRST YEAR COI/COR* CASHBACK

First year COI/COR cashback pay at first policy anniversary date will depend on the integrated product of your choice. The additional 5% Extra Bonus will be given if at least 3 integrated products are approved under one insurance policy.

FLEXING COI/COR* CASHBACK (RENEWAL YEAR)

Flexing COI/COR cashback depending on AIA Vitality status

(Up to 15% 20% or 25% depending on policyholder's choice of integrated product an AIA Vitality status)

*The terms and conditions for paying COI/COR cashback are as specified in the policy.

- 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 UNIT LINKED

AIA VITALITY UNIT LINKED is a Unit Linked policy that you could choose product integration with AIA Vitality. Flexible and get addition 5% Extra Bonus that will be given if at least 3 integrated products are approved under one insurance policy along with receiving many more benefits that helps motivate you to take care of your health for a better life.

DETAILS OF AIA VITALITY UNIT LINKED	BASIC PLAN	MINIMUM SUM ASSURED	RIDER TYPE 1	MINIMUM SUM ASSURED	RIDER TYPE 2	MINIMUM SUM ASSURED
AIA VITALITY UNIT LINKED INTEGRATED PRODUCTS	AIA Issara Plus (Unit Linked)	500,000 baht above	AHC - UDR CIP - UDR CI Care - UDR MPCI - UDR MPCI Plus - UDR Care for Cancer - UDR	300,000 baht above	HBX - UDR	ANY PLAN
FIRST YEAR COI/COR CASHBACK	10%		5%		0%	
EXTRA BONUS – CASHBACK (APPLY TO NEW POLICY ONLY)	In the case where there are at least three approved integrated products under the same policy, including AIA Vitality Unit Linked products and/or AIA Vitality Bonus riders, you will receive an additional 5% COI cashback in the first policy year. This applies only to approved AIA Vitality Unit Linked products as of the endorsement issuance date and excludes AIA Vitality Bonus riders, subject to the terms and conditions of the AIA Vitality program.					
MAXIMUM STATUS COI/COR CASHBACK (RENEWAL YEAR)	20%		25%		15%	

UDR is the Unit Deducting Rider that attached with AIA Issara Plus (Unit Linked) only.

Term & Conditions

1. COI/COR cashback calculated as a percentage of the standard COI/COR for each policy year that the Insured has paid. The COI/COR means the standard of COI/COR after deducting the discount according to any endorsement (if any). It does not include COI/COR for substandard due to health and/or occupation and does not include COI/COR that are exempt from benefits under the policy rider and/or endorsement (if any).
2. First year COI/COR cashback will pay at 1st policy anniversary date and Flexing COI/COR cashback will pay at next policy anniversary date. Depending on the condition of the company.
3. Maximum of COI/COR cashback is 15% 20% or 25% that depend on the product integration under AIA Vitality refer to the table above.

The terms and conditions for paying COI/COR cashback are as specified in the policy.
Unit-linked life insurance is not a deposit and carries investment risks. The Insured should understand the product features, return conditions, and associated risks. It is important to read and understand the sales documents and the fund prospectus before making any insurance and investment decisions.

- 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.

The Company will specify details about the COI/COR refund in the first year of the policy anniversary as follows

EXAMPLE 1
COI/COR CASHBACK IN THE FIRST YEAR OF THE POLICY ANNIVERSARY.

Example 1 : Male age 35 with standard health and non-smoke

PRODUCT	AIA VITALITY UNIT LINKED INTEGRATED PRODUCT	SUM ASSURED OR BENEFIT (BAHT)	ANNUAL PREMIUM (BAHT)	AT 1ST YEAR POLICY ANNIVERSARY DATE		PREMIUM PAYING PERIOD	COVERAGE PERIOD	ELIGIBLE FOR PERSONAL INCOME TAX DEDUCTION
				1ST YEAR COI/COR CASHBACK1 (%)	1ST YEAR COI/COR EXTRA CASHBACK[1] (%)			
AIA ISSARA PLUS UNIT LINKED	Yes	1,000,000	112,969.00	10%	5%	64	64	Partial
RIDER – AIA MULTI-PAY CI - UDR	Yes	500,000	UDR*	5%	5%	45	45	Partial
RIDER – AIA HB EXTRA - UDR	Yes	3,000	UDR*	0%	5%	45	45	Partial

* UDR (Unit-Deducting Rider) : The rider that deducts the cost of rider from the auto-redemption of investment units. Also, the cost of rider is subjected to change. Refer to Benefit illustration for Unit Linked Insurance Policy.

COI/COR cashback calculated[1] as a percentage of the standard COI/COR for each policy year that the Insured has paid. The COI/COR means the standard of COI/COR after deducting the discount according to any endorsement (if any). It does not include COI/COR for substandard due to health and/or occupation and does not include COI/COR that are exempt from benefits under the policy rider and/or endorsement (if any).

Remark
- For medical rider, Company reserves the right to amend the Insuring Agreement such as introducing a Copayment condition according to the rate and criteria specified in the rider contract. The Company also reserves the right to adjust the cost of rider at policy anniversary, taking into account various factors such as the Insured's age, occupational class, additional considerations may include medical inflation or historical claim payments of the Portfolio, etc. Any cost of rider adjustments are subject to approval by the Registrar.
- For Critical illness and Hospital benefit rider, Company reserves the right to adjust the cost of rider at policy anniversary, taking into account various factors such as the Insured’s age, occupational class, historical claim payments of the Company, etc. Such adjustment of cost of rider is subject to approval of the Registrar.

If the COR increases significantly, it may cause the account value to decrease faster than expected. In such cases, the company may recommend that the Insured top up the premium to protect the account value, as it may become insufficient to cover the increased premiums.

The terms and conditions for paying COI/COR cashback are as specified in the policy.
Unit-linked life insurance is not a deposit and carries investment risks. The Insured should understand the product features, return conditions, and associated risks. It is important to read and understand the sales documents and the fund prospectus before making any insurance and investment decisions.

- 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.

The Company will specify details about the COI/COR refund in the first year of the policy anniversary as follows

EXAMPLE 2
COI/COR CASHBACK IN THE FIRST YEAR OF THE POLICY ANNIVERSARY.

Example 2 : Female age 30 with standard health and non-smoke

PRODUCT	AIA VITALITY UNIT LINKED INTEGRATED PRODUCT	SUM ASSURED OR BENEFIT (BAHT)	ANNUAL PREMIUM (BAHT)	1ST YEAR COI/COR CASHBACK1 (%)	1ST YEAR COI/COR EXTRA CASHBACK[1] (%)	PREMIUM PAYING PERIOD	COVERAGE PERIOD	ELIGIBLE FOR PERSONAL INCOME TAX DEDUCTION
AIA ISSARA PLUS UNIT LINKED	Yes	1,000,000	69,794.26	10%	-	69	69	Partial
RIDER – AIA CI PLUS - UDR (@99)	Yes	500,000	UDR*	5%	-	50	50	Partial
RIDER – AIA HEALTH CANCER - UDR	No	200,000	UDR*	-	-	50	50	Partial

* UDR (Unit-Deducting Rider) : The rider that deducts the cost of rider from the auto-redemption of investment units. Also, the cost of rider is subjected to change. Refer to Benefit illustration for Unit Linked Insurance Policy.

COI/COR cashback calculated[1] as a percentage of the standard COI/COR for each policy year that the Insured has paid. The COI/COR means the standard of COI/COR after deducting the discount according to any endorsement (if any). It does not include COI/COR for substandard due to health and/or occupation and does not include COI/COR that are exempt from benefits under the policy rider and/or endorsement (if any).

Remark
- For medical rider, Company reserves the right to amend the Insuring Agreement such as introducing a Copayment condition according to the rate and criteria specified in the rider contract. The Company also reserves the right to adjust the cost of rider at policy anniversary, taking into account various factors such as the Insured's age, occupational class, additional considerations may include medical inflation or historical claim payments of the Portfolio, etc. Any cost of rider adjustments are subject to approval by the Registrar.
- For Critical illness and Hospital benefit rider, Company reserves the right to adjust the cost of rider at policy anniversary, taking into account various factors such as the Insured's age, occupational class, historical claim payments of the Company, etc. Such adjustment of cost of rider is subject to approval of the Registrar.

If the COR increases significantly, it may cause the account value to decrease faster than expected. In such cases, the company may recommend that the Insured top up the premium to protect the account value, as it may become insufficient to cover the increased premiums.

The terms and conditions for paying COI/COR cashback are as specified in the policy.
Unit-linked life insurance is not a deposit and carries investment risks. The Insured should understand the product features, return conditions, and associated risks. It is important to read and understand the sales documents and the fund prospectus before making any insurance and investment decisions.

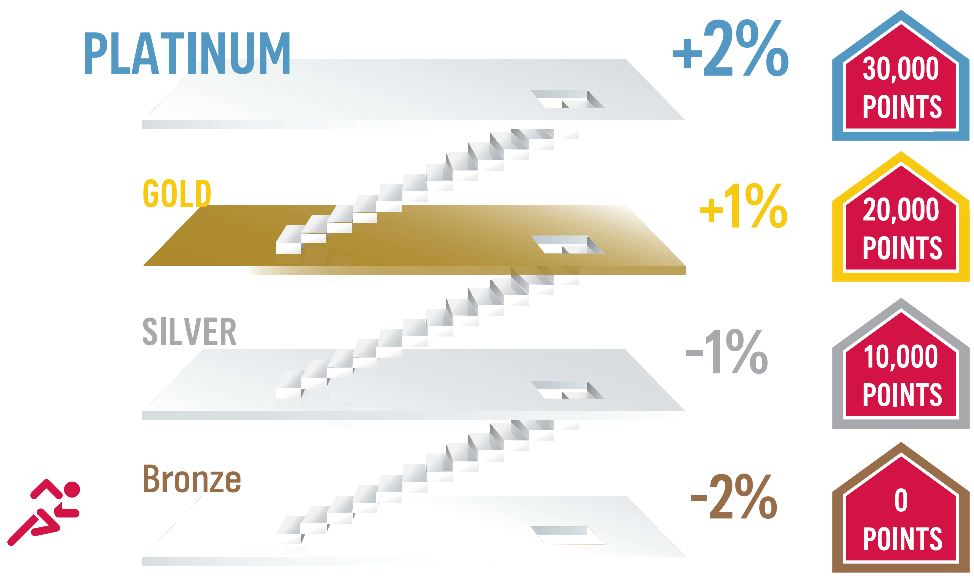
- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant is obliged to declare facts in applying for insurance. The insurer may void insurance agreement and deny to pay 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.

STATUS FLEXING DISCOUNT AND/OR COI/COR CASHBACK (RENEWAL PREMIUM DISCOUNT)

- For 1st year, The Upfront discount and/or COI/COR cashback depend on selected integrated products.
- For the renewal years, the discount rate and/or COI/COR cashback will be adjusted annually reflecting your AIA Vitality status:

STATUS FLEXING DISCOUNT = LATEST DISCOUNT RATE + FLEXING DISCOUNT RATE



AIA VITALITY POINTS & STATUS

More Points = Higher Status = More Benefits

Please study the healthy activities from which members can collect points and increase their AIA Vitality Status at the back cover of this brochure.
First year COI/COR cashback will pay at 1st policy anniversary date and Flexing COI/COR cashback will pay at next policy anniversary date. Depending on the condition of the company.

The terms and conditions for paying COI/COR cashback are as specified in the policy.
Unit-linked life insurance is not a deposit and carries investment risks. The Insured should understand the product features, return conditions, and associated risks. It is important to read and understand the sales documents and the fund prospectus before making any insurance and investment decisions.

- 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.

RELATION BETWEEN STATUS FLEXING COI/COR CASHBACK (RENEWAL) AND AIA VITALITY STATUS AT THE END OF POLICY YEAR

- For renewal years, the COI/COR cashback rate will be adjusted reflecting your AIA Vitality status :

STATUS FLEXING COI/COR CASHBACK = LATEST COI/COR CASHBACK RATE + FLEXING COI/COR CASHBACK RATE (BRONZE -2%, SILVER -1%, GOLD +1%, PLATINUM +2%) PLEASE STUDY BELOW SCENARIO :

Example This policy has 3 riders : AIA Multi-Pay CI - UDR and AIA HB Extra - UDR

SCENARIO 1 : VARIED STATUS EVERY POLICY YEAR

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12
Status		B	S	G	P	P	G	B	G	G	S	S
AIA Multi-Pay CI - UDR	10%	8%	7%	8%	10%	12%	13%	11%	12%	13%	12%	11%
AIA HB Extra – UDR	5%	3%	2%	3%	5%	7%	8%	6%	7%	8%	7%	6%

SCENARIO 2 : GOLD STATUS EVERY POLICY YEAR

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12
Status		G	G	G	G	G	G	G	G	G	G	G
AIA Multi-Pay CI - UDR	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	21%
AIA HB Extra – UDR	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	15%

▶ Maximum Status COI/COR discount of rider type 1 is 25%

▶ Maximum Status COI/COR discount of rider type 2 is 15%

SCENARIO 3 : BRONZE STATUS EVERY POLICY YEAR

Policy Anniversary Year	1	2	3	4	5	6	7
Status		B	B	B	B	B	B
AIA Multi-Pay CI - UDR	10%	8%	6%	4%	2%	0%	0%
AIA HB Extra – UDR	5%	3%	1%	0%	0%	0%	0%

Since member remains at bronze status every policy year, no renewal COI/COR cashback is applied

The terms and conditions for paying COI/COR cashback are as specified in the policy.
Unit-linked life insurance is not a deposit and carries investment risks. The Insured should understand the product features, return conditions, and associated risks. It is important to read and understand the sales documents and the fund prospectus before making any insurance and investment decisions.

- 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.

Example This policy is AIA Issara Plus (Unit Linked)
Attached AIA Multi-Pay CI – UDR*, AIA HB Extra - UDR*, and AIA Vitality Bonus integrated product riders such as AIA Care for Cancer, AIA Health Saver

EXAMPLE 3
COI/COR CASHBACK RATES UNDER AIA VITALITY UNIT LINKED PROGRAM AND VITALITY BONUS RATES UNDER AIA VITALITY BONUS PROGRAM ON VARIOUS POLICY ANNIVERSARIES.

COI/COR CASHBACK RATES[1] UNDER AIA VITALITY UNIT LINKED PROGRAM

IN CASE OF VARIED STATUS EVERY POLICY YEAR THE COMPANY WILL PROVIDE DETAILS ABOUT COI/COR CASHBACK ON THE POLICY ANNIVERSARY AS FOLLOWS:

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12
Status[2]		B	S	G	P	P	G	B	G	G	S	S
AIA Multi-Pay CI – UDR*	10%	8%	7%	8%	10%	12%	13%	11%	12%	13%	12%	11%
AIA HB Extra - UDR*	5%	3%	2%	3%	5%	7%	8%	6%	7%	8%	7%	6%

Group 1 riders will have a maximum of 25% cashback based on status.
Group 2 riders will have a maximum of 15% cashback based on status.

* UDR (Unit-Deducting Rider) : The rider that deducts the cost of rider from the auto-redemption of investment units. Also, the cost of rider is subjected to change. Refer to Benefit illustration for Unit Linked Insurance Policy.

VITALITY BONUS RATES UNDER AIA VITALITY BONUS PROGRAM

IN CASE OF VARIED STATUS EVERY POLICY YEAR, AND THE INSURED NEVER RECEIVED BENEFITS UNDER THE TERMS OF EVERY RIDERS. THE COMPANY WILL PROVIDE DETAILS ABOUT VITALITY BONUS RATES ON THE POLICY ANNIVERSARY AS FOLLOWS:

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12
Status[2]		B	S	G	P	P	G	B	G	G	S	S
AIA Care for Cancer	0%	2%	10%	20%	20%	10%	0%	10%	10%	2%	2%	2%
AIA Health Saver	0%	1%	5%	15%	15%	5%	0%	5%	5%	1%	1%	1%

Vitality Bonus up to 20%[3] for Critical illness riders/endorsements group.
Vitality Bonus up to 15%[3] for Medical expense and daily compensation rider group.

[1] COI/COR cashback calculated as a percentage of the standard COI/COR for each policy year that the Insured has paid. The COI/COR means the standard of COI/COR after deducting the discount according to any endorsement (if any). It does not include COI/COR for substandard due to health and/or occupation and does not include COI/COR that are exempt from benefits under the policy rider and/or endorsement (if any).
[2] Status refers to the status of the Insured in Vitality program, including Bronze (B) or Silver (S) or Gold (G) or Platinum (P)
[3] Of the standard premium for each policy year of the AIA Vitality Bonus riders that have already been paid by the Insured.

The terms and conditions for paying COI/COR cashback are as specified in the policy.
Unit-linked life insurance is not a deposit and carries investment risks. The Insured should understand the product features, return conditions, and associated risks. It is important to read and understand the sales documents and the fund prospectus before making any insurance and investment decisions.

- 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.