

AIA INFINITE CARE (new standard)

THE POWER OF CARE IS INFINITE

HIGH PROTECTION, WORLDWIDE COVERAGE,
COMPREHENSIVE TREATMENT PLAN



AIA ONE BILLION
JOIN THE JOURNEY



HEALTHIER, LONGER,
BETTER LIVES



AIA INFINITE CARE (new standard)

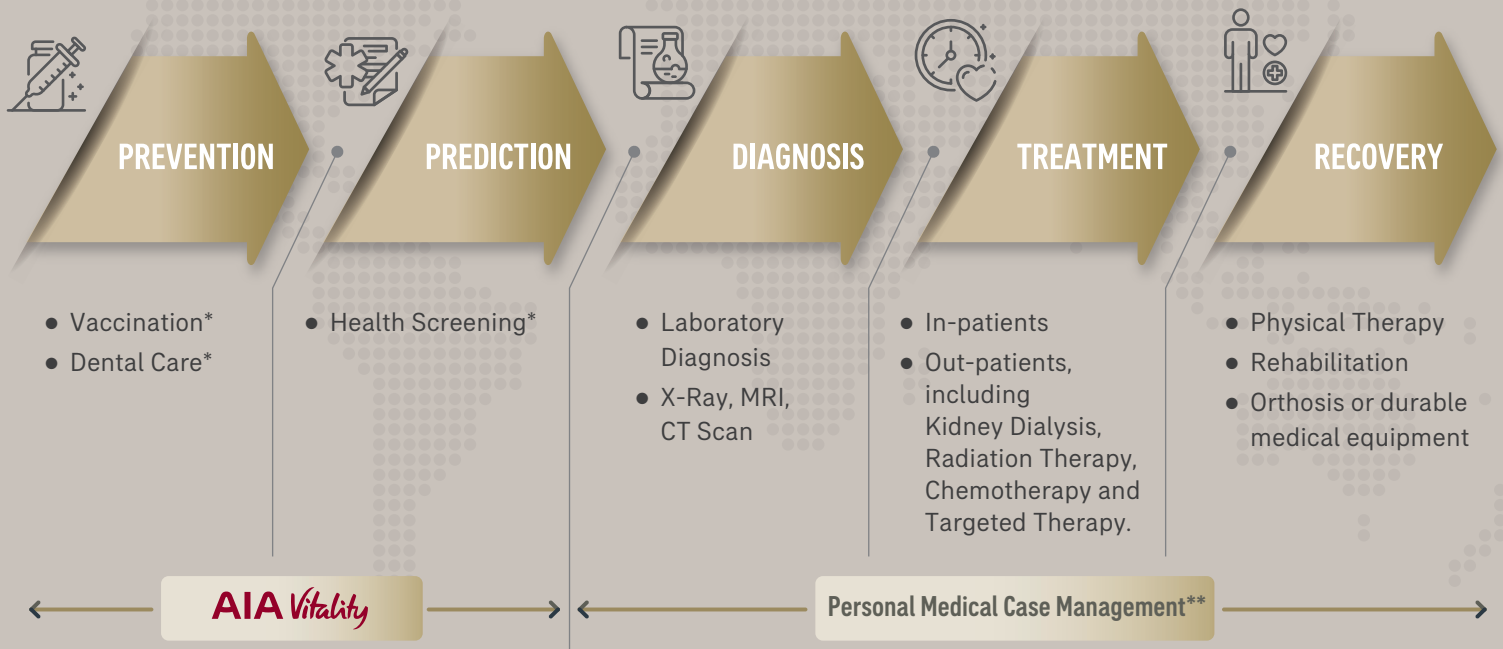
THE POWER OF CARE IS INFINITE

High protection, worldwide coverage, comprehensive treatment plan

A SUPERIOR HEALTH COVERAGE OFFERED BY AIA

AIA turns care into an insurance that is ready to take care of you and your loved ones. Through this plan, you will wake up with joy every day and relieve from anxiety about the burden of medical expenses that may be incurred from your health issues.

COMPREHENSIVE TREATMENT PLAN THROUGHOUT YOUR MEDICAL JOURNEY ESPECIALLY FOR YOU



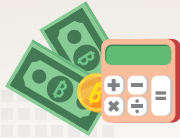
* Extra benefits for 120 million baht plan

** Details and conditions for consideration, granting of privileges, and provision of services shall be in accordance with service provider of Personal Medical Case Management (PMCM)'s service provision policy. Service provider of PMCM is a company outside AIA Group and is not under the management of AIA. AIA assumes no responsibility for any services and recommendations provided by service provider of PMCM.

- 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.
- 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.

Select the insurance plan with lower premium rates

Depending on the amount of deductible⁽¹⁾



Ability to choose the coverage plan

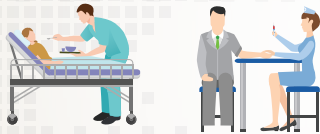
60 million baht or 120 million baht (per policy year)

AIA INFINITE CARE (new standard)



Long-term coverage

Up to the age of 99 years⁽²⁾ (or until the basic plan has expired)



Coverage of medical expense benefits

In-patient, out-patient and emergency benefits



Worldwide coverage

Depending on the chosen coverage area



Preventive protection with extra coverage

Health screening, vaccination and dental care

(Extra benefits for 120 million baht plan only)

Tax deductible⁽³⁾



⁽¹⁾ Deductible per policy year refers to the initial part of a loss that the insured must be responsible for according to the insurance contract.

⁽²⁾ A rider is a one-year coverage. It may be renewed.

⁽³⁾ The portion of health insurance premiums (if any) that meet the certain conditions are eligible for personal income tax deduction in accordance with the criteria stipulated by the Revenue Department.

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

I always choose what is best for myself and my family



CASE STUDY

Khun Chartchai, aged 40 years, purchased AIA Infinite Care (new standard) rider, 120 million baht plan, Worldwide coverage.

FIRST DOLLAR PLAN

Annual premiums of 201,000 baht

In the case where Khun Chartchai purchased AIA Infinite Care (new standard) rider with a Deductible⁽¹⁾.

DEDUCTIBLE AMOUNT OF 100,000 BAH

Annual premiums of 140,700 baht

DEDUCTIBLE AMOUNT OF 300,000 BAH

Annual premiums of 100,500 baht

Responsibilities

- Looking after family members
- Business management

Life style

- Frequent business traveler
- Consistent health enthusiast

Goals in life : In order to let his wife and children live their best life while at the same time take care of the family business, Khun Chartchai takes good care of his health to ensure that himself and his family will live happily in the future. However, despite all the good care he is taking, for both his family and his own health, including the prudential financial planning, if one day he has to use his savings for medical expenses, this could unexpectedly disrupt his financial plans.

The AIA agent therefore proposes to Khun Chartchai the AIA Infinite Care (new standard) rider 120 million baht coverage plan to help him achieve his financial goals as well as to reduce his anxiety about the burden of medical expenses. This will provide Khun Chartchai and his family with reassurance that the future will be fine although Khun Chartchai encounters any unpredictable circumstance.

Taking care

1st circumstance :
Khun Chartchai in his normal life situation

- > Go for annual health screening
- > Get a Flu vaccine
- > Visit the dentist

Treatment / Diagnosis

2nd circumstance :
Khun Chartchai has the symptoms of headache, fever and vomiting

- > Get medical diagnosis and need to have CT scan
- > No hospital stay

Recovery

3rd circumstance : Khun Chartchai travels to the US for business

- > Undergo surgery in the US and need to use an Orthosis or durable medical equipment
- > Return to Thailand for another 10-day physical therapy

⁽¹⁾ Deductible per policy year refers to the initial part of a loss that the insured must be responsible for according to the insurance contract.

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- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
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ILLUSTRATION OF BENEFITS

Purchase AIA Infinite Care (new standard) rider
120 million baht coverage plan, Worldwide coverage

Get sick, see the doctor,
back home with take-home medicines

1 year later

Go for annual health screening
and get a Flu vaccine

Travel to
the US
for business

Seriously injure
in a car accident

**AFTER
THE INSURED
SEND THE MEDICAL
EXPENSE RECEIPTS
TO AIA, THE COMPANY
WILL PROCEED
AS FOLLOWS :**

① Compare the total expenses according to the bills with the covered expenses under AIA Infinite Care (new standard) rider.

② Deduct the deductible amount of 100,000 baht or 300,000 baht from the actually incurred expenses.

After following procedures 1 and 2 above, AIA Infinite Care (new standard) rider will pay the claim to the Insured.

Example : AIA infinite Care (new standard) rider, 120 million baht coverage plan, Worldwide coverage, deductible of 100,000 baht.

Item	Initial Billing	Covered Amount	Deductible of 100,000 baht
Hospital Room Charges	28,000	25,000 ^{Capped}	5,000 ②
Medical Expenses	95,000	95,000 ^{As charged}	95,000 ①
Psychiatric Treatment Expenses	20,000	Not cover	⊗
Total	143,000	120,000	100,000

Unit : baht

Since the actually incurred medical expenses do not fully cover the deductible, the Company will then deduct the remaining balance of deductible from the next item of benefits, i.e., the hospital room charges.

After completing the comparison between the billing and the covered amount, as well as the deduction of deductible amount as actually incurred, AIA Infinite Care (new standard) rider will proceed to make the claim payment to the Insured.

Undergo surgery

Need to use an Orthosis



Back to Thailand

Get physical therapy
for 10 times consecutively

Recover to
normal health
condition.

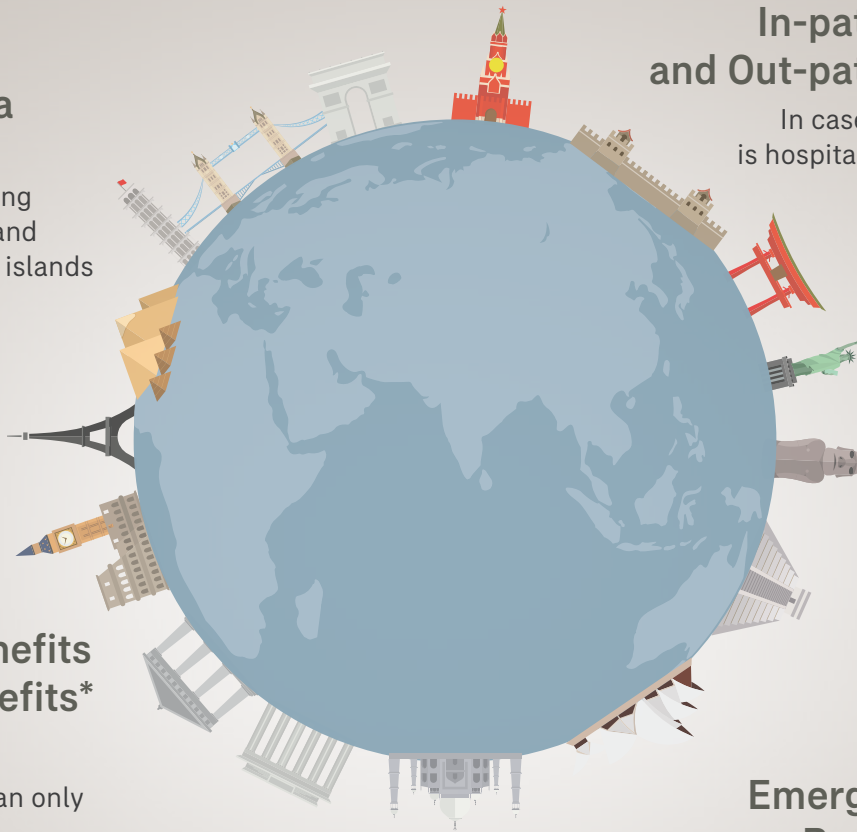
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HIGH PROTECTION, WORLDWIDE COVERAGE, COMPREHENSIVE TREATMENT PLAN

SUMMARY OF BENEFITS

Coverage Area

- Worldwide
- Worldwide excluding the United States and the Minor Outlying islands



In-patient Benefits and Out-patient Benefits

In case where the insured is hospitalized for treatments

Out-patient General Benefits

Emergency Benefits

Additional Benefits and Extra Benefits*

* Extra benefits for 120 million baht plan only

Death Benefits

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
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BRIEF BENEFITS TABLE		Plan 60 MB	Plan 120 MB
1. In-patient benefits			
Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement	12,000 baht per day	25,000 baht per day
	In the event of ICU, such benefit will be paid for hospital daily Room & Board, food and hospital service charges (in-patient) combine with group 1 must not exceeding 365 days	As charged	As charged
Group 2	Fees for medical services, diagnosis, treatment, blood service, nurse services, medicine, intravenous nutrition and medical supplies, per policy year	As charged	As charged
2.1	Medical service fees for diagnosis		
2.2	Treatment medical services, blood services and nursing services		
2.3	Medicine, intravenous nutrition and medical supplies		
2.4	Medicine and medical supplies (Medical Supply 1) for take-home (not exceeding 30 days)		
Group 3	Fees for medical professional services (physician), examination, physical services per confinement, not exceeding 365 days		
Group 4	Fees for surgery and procedures per policy year	As charged	As charged
4.1	Operating or medical procedure room		
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices		
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure		
4.4	Physician fees - Anesthesiology		
4.5	Medical expenses for organ transplantation		
Group 5	Day surgery ⁽⁴⁾		
2. Out-patient benefits			
Group 6	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per policy year	As charged	As charged
6.1	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission		
6.2	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)		
Group 7	Fees for OPD treatment of injury within 24 hours of each accident		

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
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BRIEF BENEFITS TABLE		Plan 60 MB	Plan 120 MB
Group 8	Rehabilitation fees after admission per policy year (not exceeding 15 times)	Combine with OPD general benefit, not exceeding 40,000 baht	Combine with OPD general benefit, not exceeding 100,000 baht
Group 9	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year	As charged	As charged
Group 10	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology, nuclear medicine, per policy year		
Group 11	Medical services fees for cancer treatment by chemotherapy per policy year		
Group 12	Emergency ambulance fees		
Group 13	Minor surgery ⁽⁵⁾		
Additional benefits			
3. Orthosis or durable medical equipment which are necessary during being injured or sick or prosthetics per policy year		100,000 baht	200,000 baht
4. Fees for OPD treatment directly related to before admission within 30 days (excluding fees for diagnosis)		As charged	As charged
5. Fees for follow up OPD treatment of injury within 30 days per accident			
6. Dental care due to accident			
7. Physical therapy and occupational therapy (Rehabilitation benefit extension)		Coverage is under group 8 benefit	
8. OPD general per policy year		Combine with group 8 benefit, not exceeding 40,000 baht	Combine with group 8 benefit, not exceeding 100,000 baht
9. Health screening per policy year		Not cover	10,000 baht
10. Vaccination per policy year			6,000 baht
11. Dental care per policy year			15,000 baht
12. Death benefit		10,000 baht	10,000 baht
Maximum benefits per policy year		60,000,000 baht	120,000,000 baht

Benefits under group 1 - 13 plus additional benefits in aggregation, but except for Death benefit must not exceed the maximum benefits per policy year.

Remarks :

⁽⁴⁾ Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.

⁽⁵⁾ Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anesthesia.

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- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
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Waiting period for AIA Infinite Care (new standard) rider

- 1.1 Any illnesses occurring within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later or
- 1.2 Any of the following illnesses occurring within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later such as
 - Tumors, cysts or all types of cancer
 - Hernia
 - Tonsillectomy or adenoidectomy
 - Hemorrhoid
 - Pterygium or Cataract
 - All types of stones
 - Varicose vein
 - Endometriosis

Waiting period which only apply for extra coverage of 120 MB plan

- 1.3 Health screening occurring within 1 year from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later or
- 1.4 Vaccination and Dental care occurring within 180 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later.

Partial Exclusions of AIA Infinite Care (new standard) rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorders, or growth development abnormalities.
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization, and contraception.

Additional Conditions for Worldwide coverage except the United States and the Minor Outlying islands

The medical treatments that are taken place in the United States and the Minor Outlying islands, the Company will provide coverage specifically according to the conditions stipulated in the benefits table as follows:

1. Physical injuries from accidents
2. Emergency illnesses in the United States and the Minor Outlying islands in accordance with the definitions specified in this rider.

Regarding 2 emergency cases mentioned above, the first hospitalized date in the United States and the Minor Outlying islands must fall within the first 90 days of entering the United States and the Minor Outlying islands for each trip. The Company will provide coverage for the necessary and appropriate expenses incurred from the medical treatments in accordance with the medical necessity and standards in the United States and the Minor Outlying islands.

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

STANDARD PREMIUM RATE : FIRST DOLLAR PLAN

Unit : baht

Age (years old)	WORLDWIDE				WORLDWIDE EXCLUDE UNITED STATES AND THE MINOR OUTLYING ISLANDS			
	Male		Female		Male		Female	
	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB
18	74,400	143,280	86,520	171,840	42,360	79,980	46,440	95,880
19	76,560	144,180	86,820	177,540	42,540	82,500	46,620	101,520
20	78,480	147,540	87,180	181,140	42,780	84,240	46,800	103,380
21	80,340	149,940	87,600	183,540	43,200	85,320	47,040	104,460
22	82,260	152,460	88,080	185,220	43,560	86,580	47,280	105,120
23	83,580	154,440	88,500	187,560	44,280	87,540	47,520	106,260
24	84,360	159,120	88,860	193,380	44,700	90,000	47,700	109,320
25	85,320	165,240	89,340	198,660	45,180	93,300	47,940	112,140
26	86,280	170,040	90,300	205,200	45,720	95,820	48,180	115,620
27	87,000	172,680	91,200	208,680	46,080	97,320	48,540	117,600
28	87,960	175,740	92,400	211,680	46,620	99,000	48,960	119,220
29	88,500	178,560	93,480	213,960	46,860	100,620	49,260	120,540
30	88,860	180,660	94,680	215,220	47,040	101,940	49,860	121,380
31	89,160	182,220	95,880	215,880	47,220	102,900	50,640	121,860
32	89,760	184,140	97,320	217,360	47,520	103,860	51,360	122,880
33	90,600	185,820	98,700	220,020	48,000	104,700	52,080	123,960
34	91,260	187,920	100,140	222,300	48,300	105,840	52,800	125,220
35	91,740	189,960	101,460	224,040	48,600	106,920	53,700	126,060
36	92,940	192,120	102,600	226,020	49,020	108,180	54,060	127,200
37	94,320	194,220	103,920	227,940	49,500	109,260	54,540	128,220
38	96,900	196,140	105,300	230,940	50,640	109,800	55,740	129,240
39	99,720	198,720	106,800	233,760	53,220	110,760	57,480	130,260
40	102,420	201,000	109,560	236,520	55,500	111,540	59,340	131,220
41	106,140	204,000	111,960	238,620	57,900	112,680	61,080	131,760
42	109,680	207,360	114,720	242,100	60,240	114,000	63,000	133,080
43	113,280	210,120	117,420	245,280	62,580	115,020	64,860	134,220
44	116,880	214,260	120,060	249,240	64,920	116,760	66,660	135,780
45	120,420	219,060	123,720	252,840	67,200	118,860	69,060	137,160
46	123,960	227,940	126,180	260,160	69,540	123,180	70,800	140,580
47	127,560	233,160	129,900	268,260	71,880	125,520	73,200	144,360
48	131,220	240,720	132,420	276,420	74,220	129,060	74,940	148,200
49	134,760	246,060	136,020	286,380	76,560	131,460	77,280	152,940
50	138,300	252,120	139,560	296,580	78,840	134,220	79,560	157,800
51	141,840	267,480	143,160	305,160	81,180	141,900	81,960	161,820
52	145,800	275,580	147,120	312,180	83,460	145,620	84,240	164,940
53	154,380	285,000	155,760	319,380	88,800	150,360	89,580	168,480
54	164,220	299,640	165,720	328,500	95,820	157,740	96,720	172,920
55	171,660	319,380	173,220	337,740	100,140	167,820	101,040	177,420
56	178,380	324,720	180,060	347,100	102,120	170,280	103,020	182,040
57	187,020	338,880	188,700	361,980	106,980	177,240	108,000	189,300
58	196,800	362,760	198,600	387,420	112,620	189,360	113,640	202,260
59	208,200	390,000	210,120	421,020	119,100	203,760	120,180	219,900
60	222,000	420,720	224,040	449,040	127,020	219,960	128,160	234,780
61	238,860	448,800	234,480	463,920	136,620	234,900	134,160	242,820
62	254,400	473,220	249,780	478,260	145,500	247,980	142,860	250,800
63	270,780	504,540	265,860	493,080	154,860	264,660	152,040	258,660
64	288,000	537,600	282,780	519,240	164,700	285,300	161,700	275,580
65	308,580	573,420	303,000	553,860	176,460	304,320	173,280	293,940
66	330,420	590,520	324,420	583,560	188,940	313,380	185,520	309,720
67	353,340	629,340	346,920	621,960	202,080	334,020	198,420	330,060
68	377,580	670,500	370,680	654,720	215,380	355,800	211,980	347,460
69	402,960	714,180	395,640	697,380	230,400	379,020	226,200	370,080
70	442,320	771,360	415,440	762,600	252,900	409,320	237,540	404,700
71	468,540	840,900	440,040	831,660	267,900	446,220	251,580	441,300
72	495,480	895,980	465,360	886,260	283,320	475,440	266,040	470,280
73	523,680	944,160	491,820	933,900	299,400	501,000	281,220	495,540
74	553,260	1,016,460	519,600	994,860	316,320	539,340	297,060	527,880
75	584,280	1,082,040	548,760	1,059,300	334,020	574,140	313,740	562,020
76*	616,920	1,139,700	590,100	1,115,700	352,680	604,680	337,380	591,960
77*	650,280	1,200,060	622,020	1,174,800	371,760	636,720	355,620	623,340
78*	685,200	1,263,480	655,440	1,236,900	391,680	670,380	374,700	656,220
79*	721,380	1,330,080	690,000	1,302,120	412,380	705,720	394,440	690,840
80*	758,940	1,399,980	726,000	1,370,520	433,860	742,740	415,020	727,140
81*	813,960	1,497,540	778,560	1,465,980	465,240	794,520	445,020	777,780
82*	853,140	1,564,860	816,060	1,531,920	487,680	830,220	466,440	812,760
83*	901,200	1,648,800	862,020	1,614,120	515,100	874,740	492,720	856,380
84*	932,460	1,702,500	891,900	1,666,680	538,080	911,820	514,680	892,620
85*	969,720	1,770,600	927,600	1,733,340	564,840	957,240	540,300	937,080
86*	1,018,230	1,859,130	973,980	1,820,010	593,100	1,005,120	567,330	983,940
87*	1,069,140	1,952,100	1,022,700	1,911,030	622,740	1,055,370	595,710	1,033,140
88*	1,122,600	2,049,690	1,073,820	2,006,580	653,380	1,108,140	625,470	1,084,800
89*	1,178,730	2,152,170	1,127,520	2,106,900	686,580	1,163,550	656,760	1,139,040
90*	1,237,650	2,259,780	1,183,890	2,212,230	720,900	1,221,720	689,580	1,195,980
91*	1,299,540	2,372,790	1,243,080	2,322,840	756,930	1,282,830	724,080	1,255,800
92*	1,364,520	2,491,410	1,305,240	2,439,000	794,790	1,346,970	760,260	1,318,590
93*	1,432,740	2,616,000	1,370,490	2,560,950	834,540	1,414,320	798,270	1,384,500
94*	1,504,380	2,746,800	1,439,010	2,688,990	876,270	1,485,030	838,200	1,453,740
95*	1,579,620	2,884,140	1,510,950	2,823,450	920,070	1,559,280	880,110	1,526,430
96*	1,658,580	3,028,350	1,586,520	2,964,600	966,060	1,637,250	924,090	1,602,750
97*	1,741,530	3,179,760	1,665,840	3,112,830	1,014,360	1,719,090	970,290	1,682,880
98*	1,828,590	3,338,760	1,749,120	3,268,470	1,065,090	1,805,040	1,018,800	1,767,030

* Renewal year

A rider is an insurance policy having a renewable one-year rider term. The Company reserves the right to adjust the premium rate in a policy year due to various factors such as age, occupational class, historical claim payments of the Company, etc. For medical riders may has other factors such as the raise up medical inflation rate or historical claim payments of the portfolio. Such adjustment of premium rate is subject to approval of the Registrar

STANDARD PREMIUM RATE : DEDUCTIBLE AMOUNT OF 100,000 BAHT

Unit : baht

Age (years old)	WORLDWIDE				WORLDWIDE EXCLUDE UNITED STATES AND THE MINOR OUTLYING ISLANDS			
	Male		Female		Male		Female	
	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB
18	52,080	100,320	60,540	120,300	29,640	55,980	32,520	67,140
19	53,580	100,920	60,780	124,260	29,760	57,780	32,640	71,040
20	54,960	103,260	61,020	126,780	29,940	58,980	32,760	72,360
21	56,220	104,940	61,320	128,460	30,240	59,700	32,940	73,140
22	57,600	106,740	61,680	129,660	30,480	60,600	33,120	73,560
23	58,500	108,120	61,980	131,280	31,020	61,260	33,240	74,400
24	59,040	111,360	62,220	135,360	31,320	63,000	33,420	76,500
25	59,700	115,680	62,520	139,080	31,620	65,340	33,540	78,480
26	60,420	119,040	63,240	143,640	31,980	67,080	33,720	80,940
27	60,900	120,900	63,840	146,100	32,280	68,100	33,960	82,320
28	61,560	123,000	64,680	148,200	32,640	69,300	34,260	83,460
29	61,980	124,980	65,460	149,760	32,820	70,440	34,500	84,360
30	62,220	126,480	66,300	150,660	32,940	71,340	34,920	84,960
31	62,400	127,560	67,140	151,140	33,060	72,060	35,460	85,320
32	62,820	128,880	68,100	152,520	33,240	72,720	35,940	86,040
33	63,420	130,080	69,120	154,020	33,600	73,320	36,480	86,760
34	63,900	131,520	70,080	155,640	33,840	74,100	36,960	87,660
35	64,200	132,960	71,040	156,840	34,020	74,820	37,620	88,260
36	65,040	134,460	71,820	158,220	34,320	75,720	37,860	89,040
37	66,000	135,960	72,720	159,540	34,680	76,500	38,160	89,760
38	67,860	137,280	73,740	161,640	35,460	76,860	39,000	90,480
39	69,780	139,080	74,760	163,620	37,260	77,520	40,260	91,200
40	71,700	140,700	76,680	165,540	38,880	78,060	41,520	91,860
41	74,280	142,800	78,360	167,040	40,560	78,900	42,780	92,220
42	76,800	145,140	80,280	169,500	42,180	79,800	44,100	93,180
43	79,320	147,060	82,200	171,720	43,800	80,520	45,420	93,960
44	81,840	150,000	84,060	174,480	45,420	81,720	46,680	95,040
45	84,300	153,360	86,580	177,000	47,040	83,220	48,360	96,000
46	86,760	159,540	88,320	182,100	48,660	86,220	49,560	98,400
47	89,280	163,200	90,960	187,800	50,340	87,840	51,240	101,040
48	91,860	168,480	92,700	193,500	51,960	90,360	52,440	103,740
49	94,320	172,260	95,220	200,460	53,580	92,040	54,120	107,040
50	96,840	176,460	97,680	207,600	55,200	93,960	55,680	110,460
51	99,300	187,260	100,200	213,600	56,820	99,360	57,360	113,280
52	102,060	192,900	102,960	218,520	58,440	101,940	58,980	115,440
53	108,060	199,500	109,020	223,560	62,160	105,240	62,700	117,960
54	114,960	209,760	115,980	229,980	67,080	110,400	67,680	121,020
55	120,180	223,560	121,260	237,720	70,080	117,480	70,740	124,200
56	124,860	227,280	126,060	247,080	71,460	119,220	72,120	127,440
57	130,920	238,860	132,120	261,960	74,880	124,080	75,600	132,540
58	137,760	262,740	139,020	278,400	78,840	132,540	79,560	141,600
59	145,740	289,980	147,060	321,000	83,400	142,620	84,120	153,960
60	155,400	320,700	156,840	349,020	88,920	153,960	89,700	164,340
61	167,220	348,780	164,160	363,900	95,640	164,460	93,900	169,980
62	178,080	373,200	174,840	378,600	101,880	173,580	100,020	175,560
63	189,540	404,520	186,120	393,060	108,420	185,280	106,440	181,080
64	201,600	437,580	197,940	419,220	115,320	199,740	113,220	192,900
65	216,000	473,400	212,100	453,840	123,540	213,000	121,320	205,740
66	231,300	490,500	227,100	483,540	132,240	219,360	129,840	216,780
67	253,320	529,320	246,900	521,940	141,480	234,000	138,900	231,060
68	277,560	570,480	270,660	554,700	151,140	255,780	148,380	247,440
69	302,940	614,160	295,620	597,360	161,280	279,000	158,340	270,060
70	342,300	671,340	315,420	662,580	177,060	309,300	166,260	304,680
71	368,520	740,880	340,020	731,640	187,560	346,200	176,100	341,280
72	395,460	795,960	365,340	786,240	198,300	375,420	186,240	370,260
73	423,660	844,140	391,800	833,880	209,580	400,980	196,860	395,520
74	453,240	916,440	419,580	894,840	221,400	439,320	207,960	427,860
75	484,260	982,020	448,740	959,280	234,000	474,120	219,600	462,000
76*	516,900	1,039,680	490,080	1,015,680	252,660	504,660	237,360	491,940
77*	550,260	1,100,040	522,000	1,074,780	271,740	536,700	255,600	523,320
78*	585,180	1,163,460	555,420	1,136,880	291,660	570,360	274,680	556,200
79*	621,360	1,230,060	589,980	1,202,100	313,360	605,700	294,420	590,820
80*	658,920	1,299,960	625,980	1,270,500	333,840	642,720	315,000	627,120
81*	713,940	1,397,520	678,540	1,365,960	365,220	694,500	345,000	677,760
82*	753,120	1,464,840	716,040	1,431,900	387,660	730,200	366,420	712,740
83*	801,180	1,548,780	762,000	1,514,100	415,080	774,720	392,700	756,360
84*	832,440	1,602,480	791,880	1,566,660	438,060	811,800	414,660	792,000
85*	869,700	1,670,580	827,580	1,633,320	464,820	857,220	440,280	837,060
86*	918,210	1,759,110	873,960	1,719,990	493,080	905,100	467,310	883,920
87*	969,120	1,852,080	922,680	1,811,010	522,720	955,350	495,690	933,120
88*	1,022,580	1,949,670	973,800	1,906,560	553,860	1,008,120	525,450	984,780
89*	1,078,710	2,052,150	1,027,500	2,006,880	586,560	1,063,530	556,740	1,039,020
90*	1,137,630	2,159,760	1,083,870	2,112,210	620,880	1,121,700	589,560	1,095,960
91*	1,199,520	2,272,770	1,143,060	2,222,820	656,910	1,182,810	624,060	1,155,780
92*	1,264,500	2,391,390	1,205,220	2,338,980	694,770	1,246,950	660,240	1,218,570
93*	1,332,720	2,515,980	1,270,470	2,460,930	734,520	1,314,300	698,250	1,284,480
94*	1,404,360	2,646,780	1,338,990	2,588,970	776,250	1,385,010	738,180	1,353,720
95*	1,479,600	2,784,120	1,410,930	2,723,430	820,050	1,459,260	780,090	1,426,410
96*	1,558,560	2,928,330	1,486,500	2,864,580	866,040	1,537,230	824,070	1,502,730
97*	1,641,510	3,079,740	1,565,820	3,012,810	914,340	1,619,070	870,270	1,582,860
98*	1,728,570	3,238,740	1,649,100	3,168,450	965,070	1,705,020	918,780	1,667,010

* Renewal year

A rider is an insurance policy having a renewable one-year rider term. The Company reserves the right to adjust the premium rate in a policy year due to various factors such as age, occupational class, historical claim payments of the Company, etc. For medical riders may has other factors such as the raise up medical inflation rate or historical claim payments of the portfolio. Such adjustment of premium rate is subject to approval of the Registrar

STANDARD PREMIUM RATE : DEDUCTIBLE AMOUNT OF 300,000 BAHT

Unit : baht

Age (years old)	WORLDWIDE				WORLDWIDE EXCLUDE UNITED STATES AND THE MINOR OUTLYING ISLANDS			
	Male		Female		Male		Female	
	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB	Plan 60 MB	Plan 120 MB
18	37,200	71,640	43,260	85,920	21,180	39,990	23,220	47,940
19	38,280	72,090	43,410	88,770	21,270	41,250	23,310	50,760
20	39,240	73,770	43,590	90,570	21,390	42,120	23,400	51,690
21	40,170	74,970	43,800	91,770	21,600	42,660	23,520	52,230
22	41,130	76,230	44,040	92,610	21,780	43,290	23,640	52,560
23	41,790	77,220	44,250	93,780	22,140	43,770	23,760	53,130
24	42,180	79,560	44,430	96,690	22,350	45,000	23,850	54,660
25	42,660	82,620	44,670	99,330	22,590	46,650	23,970	56,070
26	43,140	85,020	45,150	102,600	22,860	47,910	24,090	57,810
27	43,500	86,340	45,600	104,340	23,040	48,660	24,270	58,800
28	43,980	87,870	46,200	105,840	23,310	49,500	24,480	59,610
29	44,250	89,280	46,740	106,980	23,430	50,310	24,630	60,270
30	44,430	90,330	47,340	107,610	23,520	50,970	24,930	60,690
31	44,580	91,110	47,940	107,940	23,610	51,450	25,320	60,930
32	44,880	92,070	48,660	108,930	23,760	51,930	25,680	61,440
33	45,300	92,910	49,350	110,010	24,000	52,350	26,040	61,980
34	45,630	93,960	50,070	111,150	24,150	52,920	26,400	62,610
35	45,870	94,980	50,730	112,020	24,300	53,460	26,850	63,030
36	46,470	96,060	51,300	113,010	24,510	54,090	27,030	63,600
37	47,160	97,110	51,960	113,970	24,750	54,630	27,270	64,110
38	48,450	98,070	52,650	115,470	25,200	54,900	27,870	64,620
39	49,860	99,360	53,400	116,880	26,610	55,380	28,740	65,130
40	51,210	100,500	54,780	118,260	27,750	55,770	29,670	65,610
41	53,070	102,000	55,980	119,310	28,950	56,340	30,540	65,880
42	54,840	103,680	57,360	121,050	30,120	57,000	31,500	66,540
43	56,640	105,060	58,710	122,640	31,290	57,510	32,430	67,110
44	58,440	107,130	60,030	124,620	32,460	58,380	33,330	67,890
45	60,210	109,530	61,860	126,420	33,600	59,430	34,530	68,580
46	61,980	113,970	63,090	130,080	34,770	61,590	35,400	70,290
47	63,780	116,580	64,950	134,130	35,940	62,760	36,600	72,180
48	65,610	120,360	66,210	138,210	37,110	64,530	37,470	74,100
49	67,380	123,030	68,010	143,190	38,280	65,700	38,640	76,470
50	69,150	126,060	69,780	148,290	39,420	67,110	39,780	78,900
51	70,920	133,740	71,580	152,580	40,590	70,950	40,980	80,910
52	72,900	137,790	73,560	156,090	41,730	72,810	42,120	82,470
53	77,190	142,500	77,880	159,690	44,400	75,180	44,790	84,240
54	82,110	149,820	82,860	164,250	47,910	78,870	48,360	86,460
55	85,830	159,690	86,610	168,870	50,070	83,910	50,520	88,710
56	89,190	162,360	90,030	173,550	51,060	85,140	51,510	91,020
57	93,510	169,440	94,350	180,990	53,490	88,620	54,000	94,650
58	98,400	181,380	99,300	193,710	56,310	94,680	56,820	101,130
59	104,100	195,000	105,060	210,510	59,550	101,880	60,090	109,950
60	111,000	210,360	112,020	224,520	63,510	109,980	64,080	117,390
61	119,430	224,400	117,240	231,960	68,310	117,450	67,080	121,410
62	127,200	236,610	124,890	239,310	72,750	123,990	71,430	125,400
63	135,390	252,270	132,930	246,540	77,430	132,330	76,020	129,330
64	144,000	268,800	141,390	259,620	82,350	142,650	80,850	137,790
65	154,290	286,710	151,500	276,930	88,230	152,160	86,640	146,970
66	165,210	295,260	162,210	291,780	94,470	156,690	92,760	154,860
67	176,670	329,340	173,460	321,960	101,040	167,010	99,210	165,030
68	188,790	370,500	185,340	354,720	107,940	177,900	105,990	173,730
69	201,480	414,180	197,820	397,380	115,200	189,510	113,100	185,040
70	221,160	471,360	207,720	462,600	126,450	204,660	118,770	202,350
71	234,270	540,900	220,020	531,660	133,950	223,110	125,790	220,650
72	247,740	595,980	232,680	586,260	141,660	237,720	133,020	235,140
73	261,840	644,160	245,910	633,900	149,700	250,500	140,610	247,770
74	276,630	716,460	259,800	694,860	158,160	269,670	148,530	263,940
75	292,140	782,040	274,380	759,300	167,010	287,070	156,870	281,010
76*	316,920	839,700	295,050	815,700	176,340	304,680	168,690	295,980
77*	350,280	900,060	322,020	874,800	185,880	336,720	177,810	323,340
78*	385,200	963,480	355,440	936,900	195,840	370,380	187,350	356,220
79*	421,380	1,030,080	390,000	1,002,120	206,190	405,720	197,220	390,840
80*	458,940	1,099,980	426,000	1,070,520	216,930	442,740	207,510	427,140
81*	513,960	1,197,540	478,560	1,165,980	232,620	494,520	222,510	477,780
82*	553,140	1,264,860	516,060	1,231,920	243,840	530,220	233,220	512,760
83*	601,200	1,348,800	562,020	1,314,120	257,550	574,740	246,360	556,380
84*	632,460	1,402,500	591,900	1,366,680	269,040	611,820	257,340	592,620
85*	669,720	1,470,600	627,600	1,433,340	282,420	657,240	270,150	637,080
86*	718,230	1,559,130	673,980	1,520,010	296,550	705,120	283,680	683,940
87*	769,140	1,652,100	722,700	1,611,030	322,740	755,370	297,855	733,140
88*	822,600	1,749,690	773,820	1,706,580	353,380	808,140	325,470	784,800
89*	878,730	1,852,170	827,520	1,806,900	386,580	863,550	356,760	839,040
90*	937,650	1,959,780	883,890	1,912,230	420,900	921,720	389,580	895,980
91*	999,540	2,072,790	943,080	2,022,840	456,930	982,830	424,080	955,800
92*	1,064,520	2,191,410	1,005,240	2,139,000	494,790	1,046,970	460,260	1,018,590
93*	1,132,740	2,316,000	1,070,490	2,260,950	534,540	1,114,320	498,270	1,084,500
94*	1,204,380	2,446,800	1,139,010	2,388,990	576,270	1,185,030	538,200	1,153,740
95*	1,279,620	2,584,140	1,210,950	2,523,450	620,070	1,259,280	580,110	1,226,430
96*	1,358,580	2,728,350	1,286,520	2,664,600	666,060	1,337,250	624,090	1,302,750
97*	1,441,530	2,879,760	1,365,840	2,812,830	714,360	1,419,090	670,290	1,382,880
98*	1,528,590	3,038,760	1,449,120	2,968,470	765,090	1,505,040	718,800	1,467,030

* Renewal year

A rider is an insurance policy having a renewable one-year rider term. The Company reserves the right to adjust the premium rate in a policy year due to various factors such as age, occupational class, historical claim payments of the Company, etc. For medical riders may has other factors such as the raise up medical inflation rate or historical claim payments of the portfolio. Such adjustment of premium rate is subject to approval of the Registrar

AIA INFINITE CARE (new standard)

Summary of Insurance Coverage

AIA Infinite Care (new standard) rider	AIA Infinite Care (new standard) rider
Issue age	18 - 75 years old (renewable until 98 years old)
Covered period	Up to 99 years old or until the basic plan has expired.
Underwriting rules	Allow 1 rider per life Depending on the underwriting criteria of the company
Medical examination	Depending on the underwriting criteria of the company
Tax deduction entitlement	The portion of health insurance premiums (if any) that meet the certain conditions are eligible for personal income tax deduction in accordance with the criteria stipulated by the Revenue Department.
AIA Vitality benefits	AIA Infinite Care (new standard) rider is an integrated product under AIA Vitality Protection Program. It is eligible for premium discount as specified under AIA Vitality terms and conditions.
Personal Medical Case Management benefits	Applicable for 60 MB plan and 120 MB Plan

- The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.
- It is the duty of the insurance applicant to make the insurance premium payment. Collection of insurance premiums by the insurance agent is only a facilitation service.
- Life insurance is not a cash deposit and is subject to the restrictions on policy surrender. Surrendering the policy before maturity may result in the insured receiving the returned proceeds less than the amount of premiums that have been paid.

About AIA Thailand

AIA Thailand, life insurance company is established on 1 October 1938. A Company is a member of AIA Group. AIA Thailand presents several life insurance products to customers, such as life protection plan, saving for retirement plan, accident and health insurance plan and Unit Linked. Besides, the company provides a service for Corporate Solutions, Credit Life and provident fund management under corporate services.

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.



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