

Schedule of Fees and Charges – Be Together Unit Linked (Regular Premium)

Assured by AIA Company Limited

Fees and Charges	Details	Rates				
1. Premium Charge ¹	Deducted from the regular protection premium (RPP) during each payment to the Company	Number of installments of regular protection premium (RPP)				Percentage of regular protection premium (RPP) paid
		Annually	Semi-annually	Quarterly	Monthly	
		1	1 - 2	1 - 4	1 - 12	60
		2	3 - 4	5 - 8	13 - 24	40
		3	5 - 6	9 - 12	25 - 36	20
		4	7 - 8	13 - 16	37 - 48	10
		5	9 - 10	17 - 20	49 - 60	10
		6	11 - 12	21 - 24	61 - 72	5
	7 and over	13 and over	25 and over	73 and over	0	
	Deducted from the top-up premium (RTU/ATU) during each payment to the Company	1.5% of the top-up premium paid				
2. Administration Fee ^{1,2}	Deducted from the auto-redemption of investment units on a monthly basis, at the redemption price, proportionate to the holding of investment units	0.7% per annum of the redemption value				
3. Cost of Insurance ^{1,2,3}	<div>1. COI for Life Coverage is calculated from the COI⁴ rate of the Net Amount at Risk⁵.</div> <div>2. COI for Total and Permanent Disability Benefits is calculated from the COI⁴ rate of the sum assured for total and permanent disability benefits.</div> <div>3. COI for the Unit Deducting Rider is calculated from the COI⁴ rate of the sum assured or the benefits of the Unit Deducting Rider (if any).</div> <div>Such COI shall be deducted from the auto-redemption of investment units on a monthly basis at the redemption price, proportionate to the holding of investment units. Refer to the COI rate approved by the Registrar and in compliance with rules stipulated by the Company.</div>					
4. Partial Withdraw or Surrender Charge	<div>Policy years 1-2: 50% of the redemption value of the investment units of the regular protection premium (RPP) being redeemed.</div> <div>Policy year 3 and above: Free of charge if the policy is effective longer than two years and the Insured has paid the regular protection premium (RPP) for two installments annually, four installments semi-annually, eight installments quarterly or 24 installments monthly. Partial withdrawal is not subject to charges for the top-up premium.</div>					
5. Fund Switching Fee ¹	Free of charge					
6. Policy Renewal Charge ¹	Free of charge					
7. Fee for Request of Statement of the Policy ¹	No fee for a statement request once a month, and 50 baht per issue subsequently					

- The Company reserves the right to change the rate of fees, but it shall not exceed the maximum rate specified according to the terms and conditions of the policy and the Company will give at least one month of prior notice.
- The Company shall deduct the administration fee and cost of insurance from the premium before making investment in the first month, and for subsequent months deduct them from the automatic redemption of investment units at the redemption price proportionate to the holding of investment units of funds under the policy. If the redemption value of investment units of any fund on the redemption date is not sufficient to cover such fees, the fees that cannot be deducted will be 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 subsequent month.
- The policy with sum assured 10,000,000 baht and above may be considered to receive a discount on the COI and/or COI for total and permanent disability benefits (10% discount for Insured who received standard results from their medical check-up, 15% discount for Insured who received preferred results from their medical check-up). The Company reserves the right to cancel or change the discount rate on the COI in case of any changes to the Schedule of Annual Cost of Insurance attached to the policy in accordance with the Registrar's notification. The Company shall notify the Insured of such changes in writing at least fifteen (15) days in advance.
- The annual COI rate attached to the policy may change but shall not exceed the maximum rate approved by the Registrar.
- The net amount at risk refers to the sum assured of the regular protection premium as specified in the policy information page (PIP).