Schedule of fees and charges

<table>
<tr><th>Fees and Charges</th><th>Details</th><th colspan="5">Rates</th></tr>
<tr><td rowspan="11">1. Premium Charge</td><td rowspan="10">Deducted from the regular premium (RP) during each payment to the Company</td><td rowspan="2">No. of Installment of Regular premium (RP) Annually</td><td colspan="4">% of regular premium (RP) paid</td></tr>
<tr><td>5 years</td><td>10 years</td><td>15 years</td><td>20 years</td></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>-</td><td>5%</td><td>10%</td><td>10%</td></tr>
<tr><td>5</td><td>-</td><td>-</td><td>5%</td><td>5%</td></tr>
<tr><td>6</td><td>-</td><td>-</td><td>-</td><td>5%</td></tr>
<tr><td>7 and over</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td colspan="5"></td></tr>
<tr><td>Deducted from the top-up premium during each payment to the Company (RTU/ATU)</td><td colspan="5">1.5% of the top up premium</td></tr>
<tr><td>2. Administration Fee[1,2]</td><td>Deducted from the auto-redemption of investment units on a monthly basis, at the redemption price, proportionate to the holding of investment units</td><td colspan="5">0.5% per annum of the redemption value.</td></tr>
<tr><td>3. Cost of Insurance[1,2,3]</td><td>The COI is calculated from the COI rate[4] of the Net Amount at Risk[5], and COR (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.</td><td colspan="5">Depends on gender, age, Net Amount at Risk and/or substandard COI. Refer to the COI rate approved by the Registrar and in compliance with the rule stipulated by the Company.</td></tr>
<tr><td>4. Partial Withdrawal or Surrender Charge</td><td colspan="6">Policy years 1 – 2: 50% of the redemption value of the investment units of the regular premium (RP) being redeemed.
Policy year 3 and above: Free of charge if the policy is effective longer than two years and the Insured has paid the regular premium (RP) for 2 installments annually, 4 installments semi-annually, 8 installments quarterly or 24 installments monthly.
Partial withdrawal is not subject to charges for the top-up premium.</td></tr>
<tr><td colspan="2">5. Fund Switching Fee[1]</td><td colspan="5">Free of charge</td></tr>
<tr><td colspan="2">6. Policy Renewal Charge[1]</td><td colspan="5">Free of charge</td></tr>
<tr><td colspan="2">7. Fee for request of Statement of the Policy[1]</td><td colspan="5">No fee for a statement request once a month, and 50 baht per issue subsequently.</td></tr>
</table>

[1]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 prior notice of at least one month.
[2]The Company shall deduct the administration fee and the COI from the premium before making an 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.
[3]In the case where the sum assured is higher than 15 million Baht, a discount on the COI according to the Company's conditions occurs. 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 a change in writing at least fifteen (15) days in advance.
[4]The annual COI rate attached to the Policy may be changed but shall not exceed the maximum rate approved by the Registrar.
[5]Net amount at risk refers to the amount under 1) or 2), whichever is higher:

1) The amount of sum assured deducted by the amount of cash withdrawal for redemption of investment units of the regular premium (if any), deducted by the regular premium after deduction of the premium charge for the first month; or deducted by the redemption value of investment units of the regular premium for the subsequent months.
2) The Net Amount at Risk equivalent to 100% of the first-year regular premium