

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

Assured by AIA Company Limited

Fees and Charges	Details	Rates	
1. Premium Charge ¹	Deducted from the top-up premium each time of payment	Single premium: No Top-up premium: 3% of the top-up premium	
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	0.6% per annum of the redemption value	
3. Cost of Insurance ^{1,2,3}	Calculated from the COI rate ⁴ of the net amount at risk ⁵ by deducting on a monthly basis from the automatic redemption of investment units at the redemption price proportionate to the holding of investment units of the fund	Depends on gender, age, and the net amount at risk with reference to the COI rate approved by the Registrar and in compliance with the rule stipulated by the Company	
4. Surrender Charge	Fund withdrawal or surrender of the policy before maturity is subject to a charge. The Company will collect the charge on the cash withdrawal from the investment units of the single premium.	Policy Year	% of the Amount of Withdrawal from the Redemption Value of the Single Premium
		1	5
		2	4
		3	3
		4	2
		5	1
		6 onwards	0
		There is no fee charge for withdrawal of cash from the investment units of the top-up premium.	
5. Fund Switching Fee ¹		No	
6. Fee for Request of Statement of the Policy		No fee for a statement request once a month, but 50 baht per issue subsequently	

Notes

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 at least one month of prior notice.
2. 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.
3. The Insured with an acceptable standard of health and a minimum sum assured of 5 million baht are entitled to a 10% discount on the COI as specified in the Schedule of Annual Cost of Insurance. In this regard, the Company reserves the right to cancel or change the discount rate on the COI in case of any change 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.
4. The annual COI rate attached to the policy may change, but shall not exceed the maximum rate approved by the Registrar.
5. The net amount at risk refers to the sum assured deducted by the single premium for the initial month. For subsequent months, the net amount at risk refers to the higher amount between 5.1 and 5.2.
 - 5.1 The sum assured deducted by the redemption value of the single premium and further deducted by the total amount of cash withdrawal from the redemption of investment units of the single premium (if any).
 - 5.2 The minimum net amount at risk specified in the Policy Information Page (PIP) regarding additional details of the policy and the endorsement (if any).