



HEALTHIER, LONGER,
BETTER LIVES

AIA SENIOR HAPPY



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Buying insurance despite old age without feeling like a burden to your children.
"APPLY EASILY AND PAY CONVENIENTLY". No Requirement for Health Check.
Fixed Premiums throughout the Contract Term. Starting with only 7 Baht per Day*.

*Based on the insurance plan of female insured aged 50 years with a sum assured of 50,000 Baht.

Even you are struggling with health problems,
 we are ready to protect you... **AIA SENIOR HAPPY**



**MAKING PREMIUM PAYMENT
 UNTIL THE AGE OF 90 YEARS AND
 RECEIVE PROTECTION UP TO THE AGE OF 90 YEARS**



**IF THE INSURED SURVIVES THROUGH
 THE COMPLETE POLICY TERM**

The company will pay the highest amount of benefits among the following :

- 100% of the sum assured; or
- The cash surrender value of the policy; or
- Accumulated basic premium that the company has received. In case that sum assured is decreased while the policy is in-force, premiums received (prior to the decrease in sum assured) will be reduced in the same proportion as the reduced sum assured.



**LIFE INSURANCE PREMIUM IS TAX DEDUCTIBLE
 AS STIPULATED BY LAW****



**FEELING HAPPY AS THERE IS
 NO NEED TO ANSWER HEALTH QUESTIONS**



IF DEATH OCCURS DURING THE POLICY PERIOD

the Company will pay the following benefits :

→ If the insured dies within the first 2 policy years :

DUE TO ILLNESS	Receive 102% of the premium paid.
DUE TO ACCIDENT	Receive 102% of the premium paid plus the sum assured.

Some Exclusions from Accidental Death : This product will not cover death resulting from any of the following causes: 1. Murder or assault and battery with intent. 2. Suicide or self-inflicted injury or an attempt to commit such an act, whether sane or insane. 3. Infection other than infection or tetanus or rabies occurring as a direct result of the accidental injury.

→ If the insured dies in the 3rd policy year and beyond, the Company will pay the highest amount of benefits among the following:

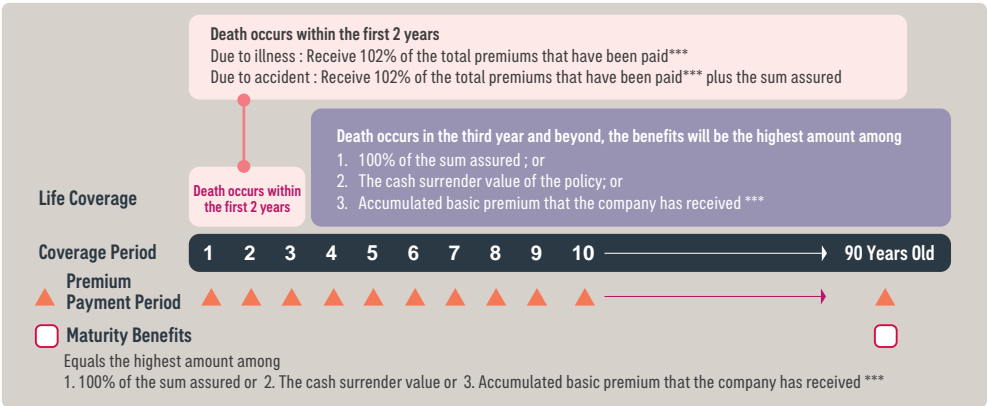
- 100% of the sum assured; or
- The cash surrender value of the policy; or
- Accumulated basic premium that the company has received. In case that sum assured is decreased while the policy is in-force, premiums received (prior to the decrease in sum assured) will be reduced in the same proportion as the reduced sum assured. If the insured dies during the policy year, the company will calculate the premium based on full year premium.

** The portion of life insurance premiums that meets the conditions stipulated in the Notification of the Director-General of the Revenue Department on Income Tax (No. 172) are eligible for personal income tax deduction in the amount not exceeding 100,000 Baht.

AIA Senior Happy is the marketing name of AIA Whole Life 90/90 (Non Par) (for Senior People) insurance plan.

- 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.

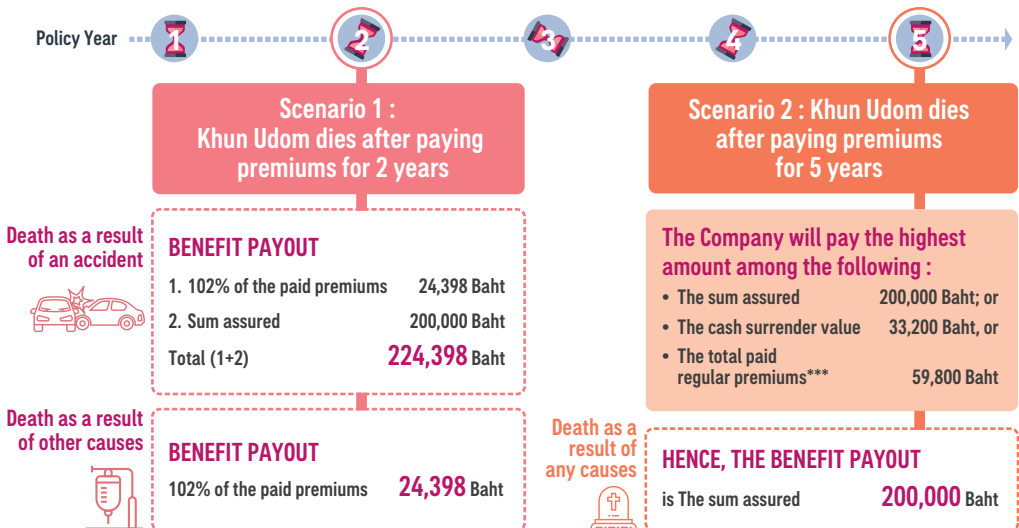
PICTURE ILLUSTRATING THE BENEFITS AND COVERAGE OF AIA SENIOR HAPPY



EXAMPLE : Khun Udom, “the backbone of the family”, aged 50 years old, a full-time employee approaching retirement. With older age, Khun Udom starts to suffer illnesses. He looks into the future and is concerned that if any unexpected event happens to him, all the expenses involved will become the burden of his children.

He would like to leave an amount of money as capital assets when he passes away.

The AIA agent recommends AIA Senior Happy insurance plan to him with a coverage of 200,000 Baht and annual premium payment of 11,960 Baht. Khun Udom can purchase this plan without the requirement for health check or answering the health questions. This helps Khun Udom eliminate his worries about being a burden to his family and his loved ones.



*** In case that sum assured is decreased while the policy is in-force, premiums received (prior to the decrease in sum assured) will be reduced in the same proportion as the reduced sum assured. If the insured dies during the policy year, the company will calculate the premium based on full year premium.

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INSURANCE CONDITIONS IN BRIEF

AIA SENIOR HAPPY	AIA Senior Happy
ISSUED AGE	Age 50 – 70 years old
SUM ASSURED	50,000 – 200,000 Baht per policy Maximum amount of sum assured for all policies purchased must not exceed 200,000 Baht per insured
HEALTH CHECKING	No need to have health check and answer health questions.

Some Exclusions from Accidental Death: This product will not cover death resulting from any of the following causes:

1. Murder or assault and battery with intent.
2. Suicide or self-inflicted injury or an attempt to commit such an act, whether sane or insane.
3. Infection other than infection or tetanus or rabies occurring as a direct result of the accidental injury;

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.

The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

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.



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