

My Style Legacy Ultra (Unit Linked)

Wealth protection,
for your next generation



**Protect your legacy from unexpected events.
Sustainably continue the superior lifestyle of your
loved ones.**

Starting with life insurance coverage from 10 million Baht onwards.

Select the payment period for a Regular Protection Premium (RPP) based on your preference, either 7 years or 12 years or 18 years with non-lapse guaranteed continuous coverage throughout Regular Protection Premium payment period from the Policy effective date¹.

Continuous prosperity... Receive a special Loyalty Bonus at the rate of 0.3% p.a.

of the Redemption Value of the Regular Protection Premium starting from 6th policy year onwards².

Wealth Management... Enhance your opportunities for a high return by diversification of investments into a variety of mutual funds, both in Thailand and abroad, and can add on the investments by paying Top-Up premium.

Flexible... throughout life stages

- Increase – decrease the life coverage.
- Make partial withdrawal for emergency situations or increase business liquidity³.
- Take a premium holiday temporarily when needs⁴.
- Adjust the investment allocation based on your goals and risk preference.

Special Discount: Get a 30% cheaper on the Cost of Insurance for Preferred Health (when health status is better than standard), for applicant aged 18 - 70 years old, or get 20% discount for Standard Health (for standard health condition), for applicant aged 18 - 75 years old⁵.

¹although the Redemption Value is insufficient for the Monthly Policy Charges of Regular Protection Premium that it becomes due, subject to the following conditions being fulfilled: 1. The Regular Protection Premium is paid on the due date continuously (However, it must not exceed the 31-day grace period) and 2. There is no withdrawal from the redemption of the Regular Protection Premium Units and 3. The Regular Protection Premium has not been decreased.

²when the Regular Protection Premium has been paid in full according to the specified number of times, never reduced the Regular Protection Premium and withdrawn money from the redemption of the Regular Protection Premium Units.

³Partial withdrawals will reduce the policy account value. Customers should study conditions and fees of withdrawals.

⁴The Insured can request the Premium Holiday for the Regular Protection Premium after such premium has been paid for 2 years and there is a Redemption Value. The Policy will remain in force as long as the Redemption Value is still sufficient for the payment of the Monthly Policy Charges of Regular Protection Premium.

⁵or the company will waive the extra loading for the applicant who has a sub-standard health condition not exceed extra mortality loading of 100% (EM 100%) for the Sum Assured not exceed 50 MB per life (For the applicant age 18 - 70 years old) according to the Company's conditions. The Company reserves right to cancel, amend or change of the mentioned conditions.

Remark: My Style Legacy Ultra (Unit Linked) is the marketing name. The name on the policy contract is Life Insurance Policy Unit Linked Type My Style Legacy Ultra (Unit Linked).

Benefits and Conditions

MY STYLE LEGACY ULTRA

(UNIT LINKED)

Fund Switching
with no fee.

Receive a special Loyalty Bonus

at the rate of 0.3% p.a. of the Redemption Value of the Regular Protection Premium starting from 6th policy year onwards.

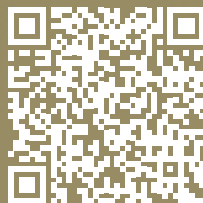
(The conditions are in accordance with the Company's specifications.)

Automatic fund re-balancing

To maintain asset allocation in accordance with the Insured's original investment objective.

Enhance opportunities to receive investment returns

from mutual funds that invest domestically and internationally through leading asset management companies that Allianz Ayudhya has selected.



Scan here to see more details.

Premium charges, administration fees, and cost of insurance are eligible for tax deduction.

(subject to Revenue Department's Regulation)

Remark:

- This document is an unofficial English translation of the original Thai version and is intended for translation purposes only. It shall not be deemed legally binding. In the event of any inconsistency or discrepancy between the Thai and English versions, the Thai version shall prevail.
- This information contained herein is provided as illustrative information only. The customer is advised to study further information regarding an insurance coverage, terms and conditions, exclusions and benefits from the Company's policy only.

My Style Legacy Ultra (Unit Linked)

Applicant's age	18 years old - 75 years old
Coverage period	Coverage lasts until age 99 years old or as long as the Policy's Redemption Value is sufficient to cover the Monthly Policy Charges.
Premium Payment period	7 years or 12 years or 18 years
Death benefits	The beneficiary shall receive the Benefits as detailed below whichever is higher between 1. The Sum Assured as specified in the page of Policy Table or the endorsement (if any) by deducting the amount withdrawn from the redemption of all Regular Protection Premium Units (if any), or 2. The Redemption Value of the Regular Protection Premium <u>Plus</u> the Special Additional Sum Assured 10,000 Baht plus the Redemption Value of Top-Up Premium (if any)
Maturity benefit	The Insured shall receive the Redemption Value at the Bid Prices as of the first Valuation Date following the Maturity Date.

Premiums

Regular Protection Premium (RPP)

At the minimum 100,000 Baht per year

- The Regular Protection Premium (RPP) can be requested for reduction after the RPP has been paid according to the premium payment installments for 2 years⁶, provided that it is not less than 100,000 Baht per year.
- The Insured cannot increase the Regular Protection Premium in the policy renewal year.

Top-Up Premium (Top-Up) is divided into 2 types:

1
Can choose

The Regular Top-Up Premium (RTU)

- At the minimum 1,000 Baht per installment and the maximum 5 times of the Regular Protection Premium.
- Be able to increase the Regular Top-Up Premium (RTU) at the due date of premium payment.

2
Can choose

The Top-Up Premium which is paid by the Insured at any time (TUP)

- At the minimum 5,000 Baht per time and the maximum 120 MB per Policy Year.

Sum Assured

The Sum Assured of Regular Protection Premium

At the minimum of 10,000,000 Baht

and the Sum Assured can be determined according to the Company's terms and conditions. (depending upon age and gender, and subject to the underwriting guideline of the Company.)

Other conditions

Health examinations for apply insurance

Health examinations shall be in accordance with the conditions specified by the Company.

The riders that can be attached

Additional coverage, such as health and accident coverage, can be purchased through a Premium Paying Rider (PPR), also known as a Traditional Rider, to attach to the Policy.

The premium payment for PPR is separate from the regular premium payment of the main Policy, My Style Legacy Ultra (Unit Linked). This is subject to the terms and conditions specified by the Company.

⁶Insured can request for reducing the Regular Protection Premium at the policy anniversary date when the Regular Protection Premium has been paid for 2 years. However, the Non-Lapse Guaranteed and Loyalty Bonus of Regular Protection Premium will be terminated and cannot be exercised such right again.

Table of the main expenses and charges of the policy

Premium Types	Premium Charge				Administration Fee	Cost of Insurance
1. Regular Protection Premium (RPP)	Time of the Regular Protection Premium Payment (Annually)	% of the Regular Protection Premium paid each time			0.6% per year For the first month = (The Regular Protection Premium – a premium charge) $\times 0.6\% / 12$ For the following months = (Redemption Value of the Regular Protection Premium $\times 0.6\%$) / 12	Calculated from the Table of Annual Cost of Insurance⁷, according to the Net Amount at Risk⁸ For the first month and the following months = (the Rate of Annual Cost of Insurance $\times$ the Net Amount at Risk) / 1,000 / 12
	1	20%	40%	50%		
	2	15%	25%	25%		
	3	10%	10%	15%		
	4	–	5%	10%		
	5	–	–	5%		
	6 onwards	–	–	–		
2. Top-Up Premium (RTU and/or TUP)	1.5% of the Top-Up Premium paid each time				0.6% per year For the first month = (The Top-Up Premium – a premium charge) $\times 0.6\% / 12$ For the following months = (Redemption Value of the Top-Up Premium $\times 0.6\%$) / 12	–

Table of the other expenses and other charges of the policy

Premium Types	Withdrawal Fee or Surrender Charges	Fund Switching Fee and Fee for Request of Statement of the Policy
1. Regular Protection Premium (RPP)	Calculated from % of Redemption Value of Regular Protection Premium withdrawn Year 1: 50% Year 2: 50% Year 3 onwards ⁹ : No Fee	No Fee
2. Top-Up Premium (RTU and/or TUP)	No Fee	

⁷The Annual Rate of Cost of Insurance are calculated from the Thai Mortality Rates of 2017, it may be changed as prescribed by the Registra.

⁸Net Amount At Risk means the Sum Assured deducted by the amount withdrawn from selling the Regular Protection Premium Units (if any) and deducted by the Regular Protection Premium, which has already deducted the Policy Charges for the 1st Policy Year, and 1st month or deducted by the Redemption Value of the Regular Protection Premium for the following months. Additionally, the Net Amount At Risk at any time must not be lower than zero.

⁹Has to pay premium at least 3 times for Annual mode or 5 times for Semi-Annual mode or 9 times for Quarterly mode or 25 times for Monthly mode.

Remark: Charges, Fees and Cost of Insurance may be changed as approved by the Registra.

My Style Legacy Ultra (Unit Linked)

This insurance plan is for:

The Breadwinners

- People who want to protect their family in case of unexpected event happens.
- People who want to pass on their assets to their loved ones efficiently through unit linked life insurance policy.

Key man or Business owner

People who plan to transfer their business, create protection for the business, establish an emergency fund, and manage wealth, and invest in the long term can have peace of mind knowing that even if they must depart, the business will continue operating smoothly.



This insurance plan is not for:

- People who have a limited budget and would like to get short-term coverage.
- People who would like to get a guaranteed returns and are not interested in investing in mutual funds.

The Rights of the Insured

1. The rights of the Insured to cancel the Policy within 15 days from the receiving date of the Policy.
2. The rights to acknowledge the premium allocation invested in the Fund(s).
3. The rights to request the Fund Prospectus from a life insurance agent / life insurance broker.

4. The rights to acknowledge the name lists of all Asset Management Companies managing the Unit Linked product and offered by the Company.
5. The rights to acknowledge information regarding name, address of the Company and Asset Management Company including name, address and license number of the life insurance agent / life insurance broker.
6. The rights to acknowledge the risk related to the Units that have been advised to purchase such Units including the warnings and explanations about the investment risks in the Units.

7. The rights to acknowledge the fact affecting to the benefit of the Insured or investment decisions such as the sale of Units of Fund(s) that is in the process of merging funds or combining funds, etc.
8. The rights to acknowledge the conflict of interest such as a fee or compensation of life insurance agent / life insurance broker may be received from buying the Policy including the buying or selling the Units, etc.
9. The rights to present your intention that you do not want to be contacted for a period of 2 years.

10. The rights of unitholders under the Policy for the Omnibus Account may have rights difference for the normal unitholders who buy a unit directly through the Asset Management Company, for example
 - For the purchase of the Unit Linked policy, the Fund price will not be the price on the purchasing date because the life insurance operations will take time to consider the customer's application. However, the Company shall buy the Units after it is approved by the Company.
 - To receive any documents related to Funds may be later than the purchase of Units from the Asset Management Company directly because the Company will deliver the documents to the customer when receiving such documents from the Asset Management Company.
 - The Company will deduct the Cost of Insurance and Administration Fees every month from selling the Units automatically, as specified in the Table of Policy Charges.

Complaint channels for the insured

The insured can file a complaint with the following institutions:

- Contact by yourself, sending a letter, or e-mail: customercare@allianz.co.th or contact the complaints unit, Allianz Ayudhya Customer Care Center Tel. 1373
- Office of Insurance Commission (OIC) OIC Hotline: Tel. 1186
- The Securities and Exchange Commission (SEC)
SEC Help Center: Tel. 1207 or www.sec.or.th

Warning

- **The investment of the Units according to the Insurance Policy, the Unit Linked Type has risk.** The Insured may receive the returns in an amount higher or lower than the allocated premium amount invested in the Fund selected by the Insured. This Policy offers no guarantee for money invested.
 - **The applicant should understand the conditions and benefits of the Policy, and the conditions, returns and risks of investment** as well as the affordability of premium payment before applying the insurance because this Policy is suitable for a long-term saving and has the Partial Withdrawal and the Surrender Charges which may make the values from the Partial Withdrawal and the Surrender Value lower than the Redemption Value. The applicant should study the details from Table of Policy Charges for the Partial Withdrawal and the Surrender Charges.
 - **The past performance of Funds is not indicative of future results.** The prices of Units and returns from the Units can move up or down at all times. It depends on the Insured's selection of Funds and the Fund performance.
 - **Investments in some mutual funds may be subject to exchange rate risk.** The Insured may receive the returns more or less than the premium allocated to the initial Fund. In addition, the investment of an equity fund has a quite high risk and uncertain benefits and the benefits may not be worth for the value invested. In the meantime, a money market fund and fixed income fund have lower risks but the benefits will be lower as well.
 - **The rate of returns shown in this document is for understanding only.** It does not represent the actual returns received from the Policy. Therefore, the actual number that the Insured will receive will change according to the market situation, mutual funds that the Insured selects and the performance of such mutual funds.
 - **The applicant shall study the details of the investment risks of the Funds,** fees and charges relating to the Funds other than this Policy from the Asset Management Company's prospectus.
 - **The premium payment shall be the obligation of the Insured.** The collection of premium by the Agent or Broker shall be the service only.
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Examples of Exclusion of Coverage

- In case of nondisclosure or misrepresentation, the Company has the right to void the Policy within 2 years from the Policy Effective Date, or the renewal or the date that the Company approves the increase of the Sum Assured only the increasing part.
- In case the Insured voluntarily commits suicide within 1 year from the Policy Effective Date or if the Policy is renewed, the period shall start from the effective date of such renewal or the effective date of the latest reinstatement or the date that the Company approves the increase of the sum assured only the increasing part, whichever case may be.
- In case the Insured is murdered with intent by the beneficiary.



Life Insurance Policy Unit Linked Type

Contact to
Allianz Ayudhya Insurance
Customer Care centre
Call **1373** 24 Hours a day

Or visit websites
www.allianz.co.th



Distribution of Premium Payment

Premium payment shall be made via the bank account
Bank of Ayudhya (Krungsri)

Account name
**Allianz Ayudhya
Assurance Pcl. for customer**

Account number
285-0-01858-2
(Payment Sys.)

The Company reserve the right to change/revise the Method of
Premium Payment and/or add the other bank accounts and the
Company will notify later.

Special Privileges for Our Valued Customers

- Service Excellence wide arrays of privileges and activities for your happiness.
- 24/7 services from our Allianz Ayudhya Customer Care Center. We dare to tell the condition.
- Receive exclusive benefits as our Prestige customers¹⁰.



¹⁰Allianz Ayudhya
prestige member
scan here to see the
privilege detail

Introducing two applications from Allianz Ayudhya that will simplify and enrich your every day's life



1. My Allianz

Everything you need to know about your policy, accessible anywhere
& anytime such as Policy coverages and benefit enquiry,
Renewal Year online Payment, Claim online, Apply for Policy Loan and etc.



Scan here to see
the update service
and download
application



2. Healthy Living

A Holistic Health Care
Application for a better living!



Scan here to see
the privileges,
update activities and
download
application

For (Name/Surname - Insured):

Propose by (Name/Surname - Agent/Broker):

License code:

Telephone:

Sum Assured (Baht):

Proposal Date/Time:

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