



# Muangthai UL Plus

Guarantee minimum return rate\*

High coverage with tax deduction benefits



mtl | Investment



\*For investment value

Remark: Muangthai UL Plus is a marketing name of Muangthai Universal Life 1 Insurance Plan.

# If your life goal is security, **Muangthai UL Plus** is the answer.



## High life coverage

Able to set allocation of life coverage and investment as you wish



## Make top-up premium

To achieve the goal



## Worthwhile

Tax deduction benefit of up to **100,000** Baht\*



## Better flexible

Able to make partial investment withdrawal from the insurance policy to match all stages of life



## Guarantee minimum return rate

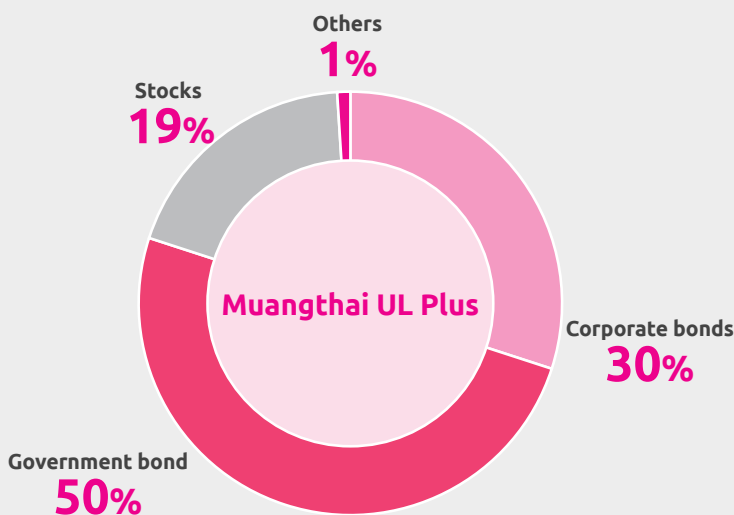
**4%** per year in the first policy year, and **1%** per year in policy year 2 onwards for investment value

\*Applying for insurance, changing, or canceling a base plan or a rider may impact the premium amount eligible for annual personal income tax deduction.

# Feel at ease with investment services by experts

- ✓ Guarantee minimum return rate for investment value (4% per year in the first policy year, and 1% per year in policy year 2 onwards).
- ✓ Manage low-risk assets investment portfolio to ensure return as well as having opportunities to receive higher return based on the market conditions.
- ✓ Diversify investment in stocks and investment units that invest in equities of up to 20% of the investment portfolio.
- ✓ Invest in government and corporate bonds that have credit ratings.

## Example of Investment Allocation<sup>(1)</sup>

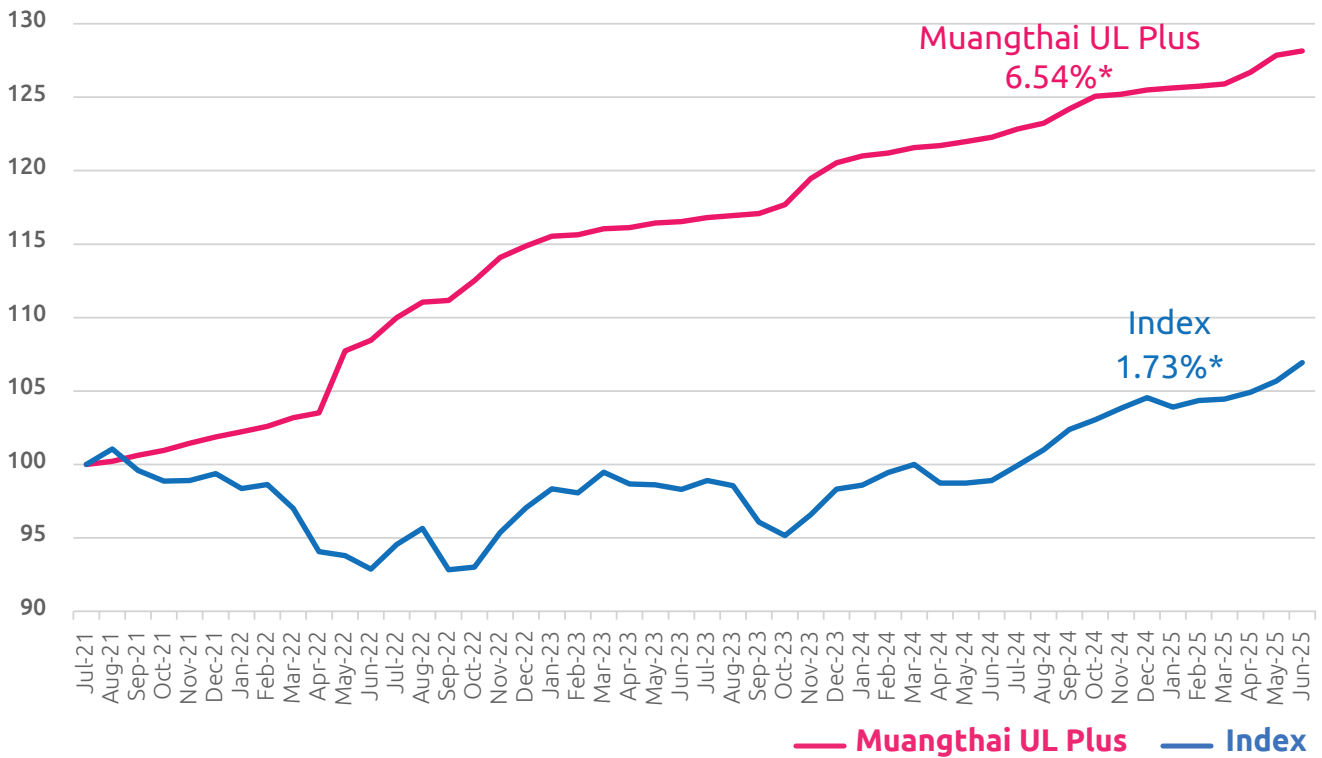


Data as of 30 June 2025

Remark :

(1) Investment allocation shall be adjusted to be suitable with the market conditions. The allocation of investment in stocks and investment units that invest in equities is up to 20% in total of net asset value of a fund.

# Example of Performance



\*The numbers in the graph are historical returns per year (annualized) since the launching date until 30 June 2025.

Remark :

- Muangthai UL Plus is the performance since the launching date in August 2021 (currently for 47 months).
- The return figures in the graph are the annualized return since opening for sale.
- Returns are based on the product’s features, which guarantee a minimum return of 4% per annum in the first policy year, and a minimum return of 1% per annum from the second policy year onward.

Data as of 30 June 2025

\*The returns shown reflect the investment portion of the monthly invested amount, as of the declared month, before deducting insurance-related charges.

Benchmark: ThaiBMA Government Bond Index < 10 Year: 75%, MSCI ACWI Net Total Return Index adjusted for exchange rate to Thai Baht as of the performance calculation date: 15%, Cash: 10%

Historical performance	3 months	6 months	1 year	Since the launching date (% p.a.)
Muangthai UL Plus	1.79%	2.12%	4.80%	6.54%
Index	2.38%	2.28%	8.11%	1.73%

Data as of 30 June 2025

\*The rate of return shown is the rate of return on investment only for the investment per month as of the announcement month before deducting insurance expenses.

- Remarks:
- Performance of mutual funds does not assure future performance. Buyers should understand the details of coverage, conditions and risks before making a decision to purchase insurance every time.
  - You can monitor investment value on MTL Click Application or call Tel. 1766, press 4.
  - Muangthai UL Plus is a marketing name of Muangthai Universal Life 1 Insurance Plan, of which the conditions and investment policies have been adjusted for sales from August 2021 onwards.

Underwriting Criteria	Muangthai UL Plus		
Insurable Age	30 days old - 75 years old		
Coverage Period	Attaining the age of 99 or as long as the investment value is sufficient for payment of policy expenses		
Premium Payment Period	Attaining the age of 99		
Sum Insured	Age (years)	Minimum (Number of times of annual regular premium)	Maximum
	0 - 49	8	Unlimited
	50 - 70	5	
	71 - 75	2	
Minimum Premium	Regular Premium		Annual: 10,000 Baht
			Semiannual: 5,000 Baht
			Quarterly: 3,000 Baht
			Monthly: 1,000 Baht
	Top-up premium		1,000 Baht per time However, it must not exceed regular premium paid in such policy year.
Rider	Subject to the Company's rules.		
Death Benefit	Sum Insured + Investment Value		

Underwriting is subject to the Company's rules.

### Validity of insurance contract

In case the insured knowingly makes false statement or knowingly omits to disclose any fact to the Company for acknowledgement while applying for the insurance, where if the Company had known of such fact, the Company may be induced to charge higher premium or cost of insurance or refuse to enter into the insurance contract, then this insurance contract will be voidable according to Section 865 of the Civil and Commercial Code which the Company has the right to void the insurance contract and not to make any policy payment.

### Exclusions

1. In case the insured voluntarily commits suicide within one year from the effective date or the date that the Company approves to increase the sum insured amount which shall apply to the increasing sum insured amount only.
2. In case the insured is murdered intentionally by the beneficiary.
3. In case the insured declares an incorrect age and the actual age is outside the premium rate limit according to the normal business practice of the Company.

Warnings: - Buyers should understand the details of coverage, conditions and risks before making a decision to purchase insurance every time.

- Applying for insurance, changing, or canceling a base plan or a rider may impact the premium amount eligible for annual personal income tax deduction.

**Example** 35-year-old healthy male insured makes a financial plan with Muangthai UL Plus insurance plan with sum insured of 800,000 Baht and annual premium of 100,000 Baht.

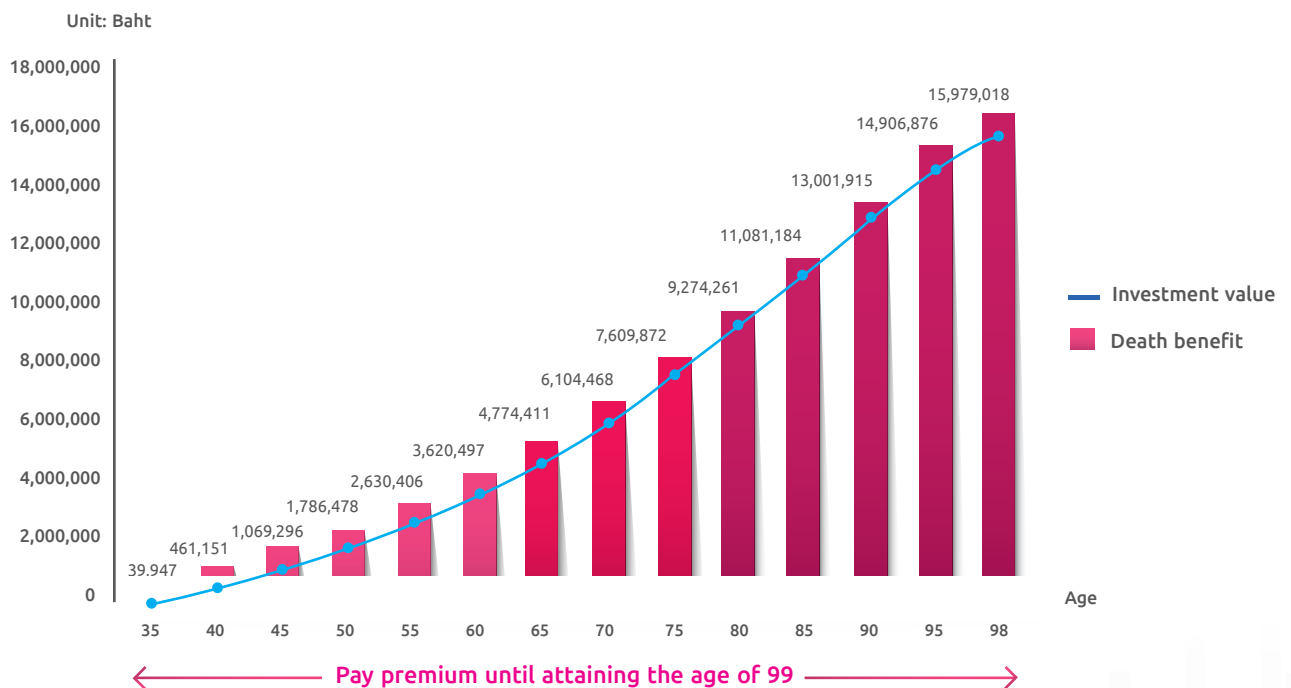
Policy Year	Policy Month	Age	Regular Premium	Investment Value <sup>(1)</sup>	Death Benefit <sup>(2)</sup>
1	1	35	100,000	39,947	839,947
6	61	40	100,000	461,151	1,261,151
11	121	45	100,000	1,069,296	1,869,296
16	181	50	100,000	1,786,478	2,586,478
21	241	55	100,000	2,630,406	3,430,406
26	301	60	100,000	3,620,497	4,420,497
31	361	65	100,000	4,774,411	5,574,411
36	421	70	100,000	6,104,468	6,904,468
41	481	75	100,000	7,609,872	8,409,872
46	541	80	100,000	9,274,261	10,074,261
51	601	85	100,000	11,081,184	11,881,184
56	661	90	100,000	13,001,915	13,801,915
61	721	95	100,000	14,906,876	15,706,876
64	757	98	100,000	15,979,018	16,779,018

Paid premium shall be deducted for 3 expenses including  
 1. allocation charge for premium, 2. cost of insurance,  
 and 3. policy maintenance fee.



Remaining amount after deducting the expenses shall be invested according a policy of Muangthai UL Plus based on assumption of investment return rate of 3.5% per year.

### Example of Investment Value



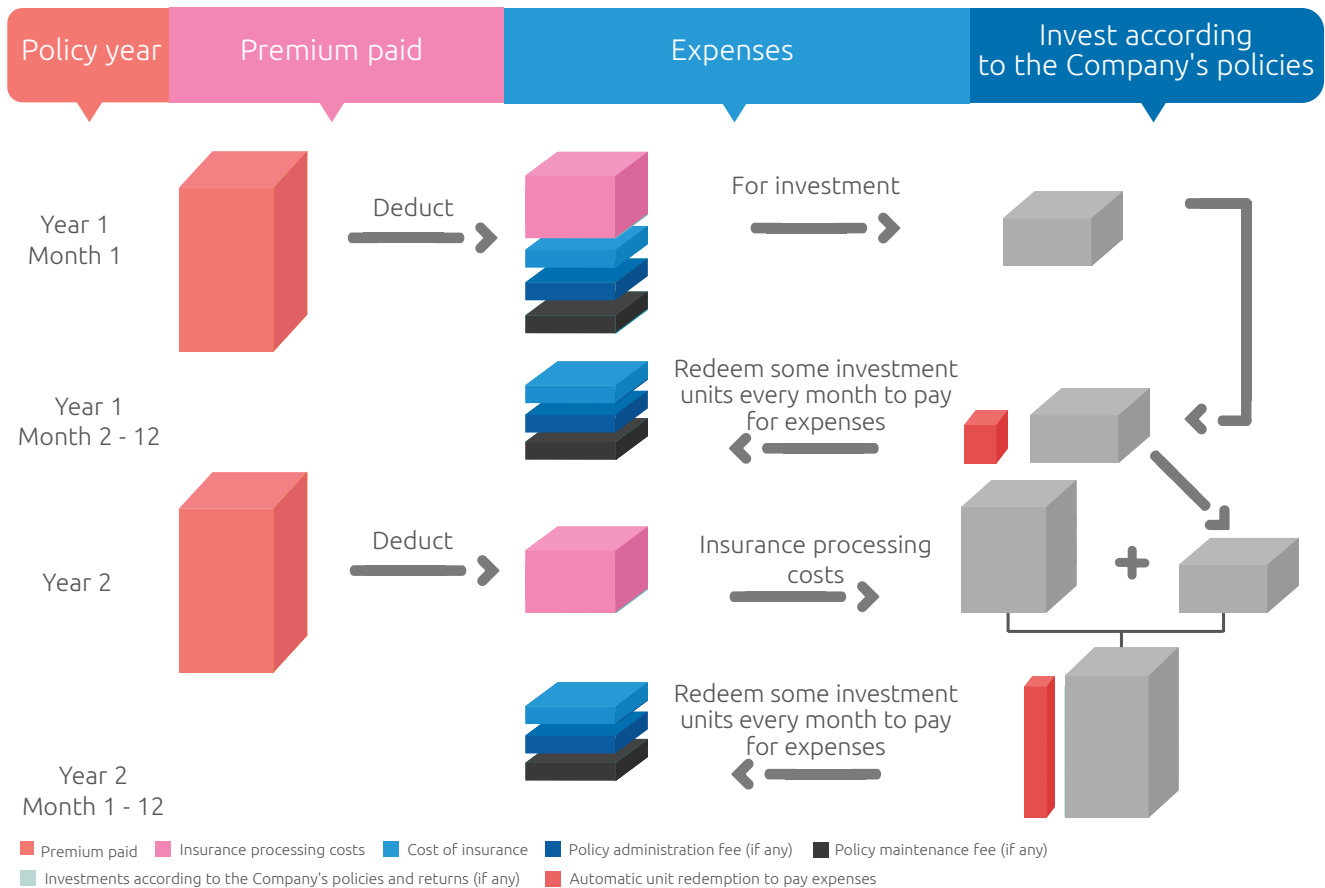
**Remarks:**

- Investment value is only assumption. Moreover, partial withdrawal might reduce investment value, and fees stated in the insurance policy might be incurred.
- <sup>(1)</sup> Investment value from the above example is calculated based on assumption of investment return rate of 3.5% per year. Actual investment return rate might be changed in each period as specified by the Company which might be higher or lower than this assumption; however, it shall not be lower than the annual minimum return rate specified by the Company.
- <sup>(2)</sup> Death benefit is calculated from total of sum insured and investment value.

## Muangthai UL Plus (Regular Premium Universal Life Insurance)

is a life insurance product, and the premiums paid after deducting policy expenses shall be invested according to the Company's policies. Throughout the policy period, there will be automatic redemption of investment units in order to pay for the policy expenses every month. Therefore, policy expenses in subsequent installments shall be collected from the investment and investment returns (if any). If it is insufficient, the policy shall be terminated unless there is a top-up premium payment.

### Mechanics for Regular Premium Universal Life



### Investments

- How to monitor investment value
  - 1) The Company shall send a report on the financial status of the insurance policy to the insured at least once a year.
  - 2) The insured can monitor on the Company's website [www.muangthai.co.th](http://www.muangthai.co.th) or call 1766.
  - 3) The insured can monitor on MTL Click Application.
- When investments may not be enough to cover the Company's expenses: A notification will be sent when the investment value is insufficient to pay policy expenses and fees or less than the criteria set by the Company. A notification letter will be also sent when the policy lapses.



## Main Policy Expenses

Expense items	Expense rate				
1. Top-up fee	3% Of Top-up Premium				
2. Insurance processing fee	Number of times of regular premium payment				% of regular premium
	Annual	Semi-Annual	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	30
	4	7 - 8	13 - 16	37 - 48	20
	5	9 - 10	17 - 20	49 - 60	10
6 onwards	11 onwards	21 onwards	61 onwards	0	
3. Cost of insurance (COI)	Subject to sex, age and the sum insured* COI increases with age.				
4. Policy administration fee	None				
5. Policy maintenance fee	55 Baht/month				

\*The insured can increase/decrease the sum insured to manage COI according to the Company's conditions.

## Incurring Expenses

Expense items	Expense rate																																																																											
1. Top-up fee	3% Of Top-up Premium																																																																											
2. Policy surrender and withdrawal fee	<table border="1"> <thead> <tr> <th colspan="5">Table for Surrender and Partial Withdrawal Fees</th> </tr> <tr> <th colspan="4">Number of times of regular premium payment</th> <th rowspan="2">% of regular premium</th> <th rowspan="2">% of investment value of top-up premium</th> </tr> <tr> <th>Annual</th> <th>Semi-Annual</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr><td>1</td><td>1 - 2</td><td>1 - 4</td><td>1 - 12</td><td>80</td><td rowspan="11">None</td></tr> <tr><td>2</td><td>3 - 4</td><td>5 - 8</td><td>13 - 24</td><td>60</td></tr> <tr><td>3</td><td>5 - 6</td><td>9 - 12</td><td>25 - 36</td><td>50</td></tr> <tr><td>4</td><td>7 - 8</td><td>13 - 16</td><td>37 - 48</td><td>40</td></tr> <tr><td>5</td><td>9 - 10</td><td>17 - 20</td><td>49 - 60</td><td>35</td></tr> <tr><td>6</td><td>11 - 12</td><td>21 - 24</td><td>61 - 72</td><td>30</td></tr> <tr><td>7</td><td>13 - 14</td><td>25 - 28</td><td>73 - 84</td><td>20</td></tr> <tr><td>8</td><td>15 - 16</td><td>29 - 32</td><td>85 - 96</td><td>15</td></tr> <tr><td>9</td><td>17 - 18</td><td>33 - 36</td><td>97 - 108</td><td>10</td></tr> <tr><td>10</td><td>19 - 20</td><td>37 - 40</td><td>109 - 120</td><td>5</td></tr> <tr><td>11 onwards</td><td>21 onwards</td><td>41 onwards</td><td>121 onwards</td><td>0</td></tr> </tbody> </table>					Table for Surrender and Partial Withdrawal Fees					Number of times of regular premium payment				% of regular premium	% of investment value of top-up premium	Annual	Semi-Annual	Quarterly	Monthly	1	1 - 2	1 - 4	1 - 12	80	None	2	3 - 4	5 - 8	13 - 24	60	3	5 - 6	9 - 12	25 - 36	50	4	7 - 8	13 - 16	37 - 48	40	5	9 - 10	17 - 20	49 - 60	35	6	11 - 12	21 - 24	61 - 72	30	7	13 - 14	25 - 28	73 - 84	20	8	15 - 16	29 - 32	85 - 96	15	9	17 - 18	33 - 36	97 - 108	10	10	19 - 20	37 - 40	109 - 120	5	11 onwards	21 onwards	41 onwards	121 onwards	0
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3. Policy renewal fee	None																																																																											
4. Free look	Policy cancellation within 15 days from the policy receipt date with a fee of 500 Baht and the deduction of actual health checkup fee (if any).																																																																											

## What the insured should know

1. It is life insurance,  
not deposit  
not a fund with a bundle of insurance  
not insurance with a bundle of fund.

2. The sum insured affects expenses.  
For high sum insured, the cost of insurance will be high as well.  
It shall increase with the insured's age.

3. Expenses are not fixed even with fixed premiums. Some expenses vary with the age of the insured.  
Please see details in the [expense table](#).

4. Money can be withdrawn from the policy while a fee required. [Please see details in the table for surrender and partial withdrawal fee of investment](#).

5. Investment funds are deducted to pay policy expenses every month. Expenses are deducted from the insurance premium paid and from the automatic redemption of investment units every month. If the insurance premiums and investments are not sufficient to cover the expenses, the policy shall lapse. Otherwise, you must top up to maintain the policy.

6. Applying for insurance, changing, or canceling a base plan or a rider may impact the premium amount eligible for annual personal income tax deduction.

7. Guarantee the minimum rate of return as specified by the Company.

## Precautions and practices

1. Consider the financial status for continuous premium payment before making a decision to purchase insurance as the product requires long-term financial commitment.
2. Please understand the coverage and terms and conditions of insurance and investment before making a decision to purchase insurance
3. Although the information and figures in the sales documents are complicated, the insured must study, understand and reach out to an agent when in doubt.
4. Please fill out the insurance application form yourself, do not sign blank documents and read the details in the insurance application before signing.
5. Always request evidence of receipt from the agents and make sure it is a valid evidence of the Company.
6. Collaborate with the Company by answering questions after purchasing a policy.
7. Follow up and review the materials received from the Company to protect your rights.

Remark: Muangthai UL Plus is a marketing name of Muangthai Universal Life 1 Insurance Plan.

Warning: Buyers should understand the details of coverage, conditions and risks before making a decision to purchase insurance every time.

Disclaimer: This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.



MUANG THAI LIFE ASSURANCE

## Happier and More Special with Privileges for Our Important Customers



**Muang Thai Smile Club members** enjoy a variety of activities and privileges for all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



**MTL HEALTH BUDDY**

**Comprehensive Health Care Privileges for MTL Customers**

Health privileges for our valued customers to consult MTL Health Buddy by calling Tel. 0 2290 2424, press 3, for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted Therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



**MTL Click Application**

All-in-One Services from MTL to make it easy for you, convenient anywhere and anytime

**No concern about your policy. Wherever you are, you can receive our following services.**

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



Download

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Phone number ..... Sales presentation date .....

Muang Thai Life Assurance PCL  
250 Rachadaphisek Rd., Huaykwang, Bangkok 10310

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