เมืองไทย ประกันชีวิต

Toward the success of every goal with unit-linked life insurance

mGrow 615

UNIT-LINKED

mtl | Investment



Remark: mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.

Prepare for every goal with

mGrow 615

UNIT-LINKED

Meeting every life goal

Life coverage during the important moments...
Children's education, loan protection
Saving toward goals over the next 15 years....
Travel around the world, renovate a new home
Have a lump sum for retirement...
Not becoming a burden to those around you

Adjustable life insurance When life must change

Increase or decrease life coverage(1)...
to align with your present life
Save via DCA through Top-up...
an opportunity to generate greater returns
Partially withdraw invested funds,
or take a premium holiday(2)....
when facing a necessary situation

Life coverage for your loved ones...

or extend coverage up to age 99(2)
Covering debt obligations,
children's education costs... so you can live life to the fullest Covering health,
critical illness, and accidents(1)....
Peace of mind to spend life with your loved ones

Make your life goals even more special



Receive a special bonus 2%(3)

of the regular premium paid from policy years 1 to 6



Continuous life coverage for 15 years

Non – Lapse Guaranteed(4) - Guaranteed life coverage in the amount of 3 times the annual regular premium even if the policy value equals or falls below zero

(1) Subject to the insurance policy's conditions and the Company's rules.
(2) Premium holiday and partial withdrawal may result in a reduction of benefits and coverage.
(3) The insured must pay regular premium continuously from policy years 1 to 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.
(4) The insured must continuously and completely pay regular premium according to premium payment due and never make withdrawal from the insurance policy by deducting from the regular premium account and never decrease regular premium amount. In this regard, expenses/ fees which have not been completely paid (if any) incurring while the investment value is equivalent to or less than zero are considered as outstanding debts and/or liabilities.

Remarks:
- mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.
- Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.
- This is a form of saving through life insurance.

mGrow 615

UNIT-LINKED



*Subject to the terms and conditions specified in the insurance policy
Remarks: mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.

Options designed for you

MTL Portfolio Management Service is the automated investment portfolio management service. Managed by professional fund managers with expertise and experience in investment, who will oversee the selection of mutual funds.

No idea which fund to choose
Confident with investment portfolio designed by fund managers

No time
Portfolio monitoring and rebalancing by fund managers according to situations

Concerned
Feel at ease with investment under clear policies

Example of Investment Portfolio Management
MTL Portfolio Management Service



Extremely High Risk Investment Policy

- Invest in equity funds, alternative investment funds, and other risky asset funds from 0% to 100%.
- Invest no more than 50% in fixed income funds.



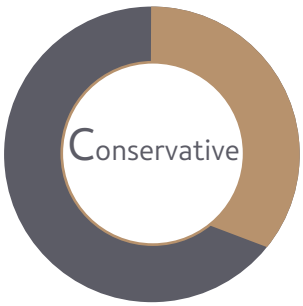
High Risk Investment Policy

- Invest no more than 80% in equity funds, alternative investment funds, and other risky asset funds.
- Invest no more than 60% in fixed income funds.



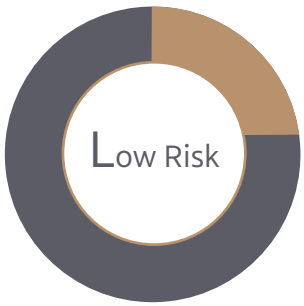
Medium-to-High Risk Investment Policy

- Invest no more than 60% in equity funds, alternative investment funds, and other risky asset funds.
- Invest no more than 70% in fixed income funds.



Medium-to-Low Risk Investment Policy

- Invest no more than 40% in equity funds, alternative investment funds, and other risky asset funds.
- Invest no more than 90% in fixed income funds.



Low Risk Investment Policy

- Invest no less than 30% in equity funds, alternative investment funds, and other risky asset funds.
- Invest no more than 60% in fixed income funds.

Remark: The portfolio does not guarantee performance or returns, and there is no assurance that investors will achieve the expected returns as indicated. Additionally, past performance of each portfolio risk level does not guarantee future performance. Investors should study key information of the funds, especially investment policies, risks, and returns. Furthermore, investors may be exposed to exchange rate risks as hedging depends on the discretion of fund managers with foreign investments.

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

More Infomation
Scan

Policy Details and Conditions

<table>
<tr><td>Insurable Age</td><td>30 days – 70 years</td></tr>
<tr><td>Coverage Period</td><td>15 years</td></tr>
<tr><td>Premium Payment Period</td><td>6 years</td></tr>
<tr><td>Regular Premium</td><td>Starting at Annual: 20,000 Baht
Semi-annual: 10,000 Baht
Quarterly: 6,000 Baht
Monthly: 2,000 Baht</td></tr>
<tr><td>Top-up Premium</td><td>Starting at 1,000 Baht per time, up to 20 times of regular premium paid in such policy year</td></tr>
<tr><td>Sum Insured</td><td>
<table>
<tr><th>Age</th><th>Minimum
(Number of Times of Annual Regular Premium)</th><th>Maximum</th></tr>
<tr><td>0 - 40 years
41 - 50 years
51- 60 years
61 years and above</td><td>10
8
4
3</td><td>Unlimited</td></tr>
</table>
</td></tr>
<tr><td>Death Benefit</td><td>Sum insured + Redemption value</td></tr>
<tr><td>Maturity Benefit</td><td>Redemption value on the policy maturity date</td></tr>
<tr><td>Non - Lapse Guaranteed</td><td>Within 15 years from the effective date, the insured shall receive life coverage worth 3 times of annual regular premium.(1)</td></tr>
<tr><td>Loyalty Bonus</td><td>2% of regular premium paid from policy years 1 to 6, at the beginning of policy year 7(2)</td></tr>
<tr><td>Rider</td><td>Able to attach riders, subject to the Company's rules.</td></tr>
</table>

Remarks:
(1) The insured must continuously and completely pay regular premium according to premium payment due and never make withdrawal from the insurance policy by deducting from the regular premium account and never decrease regular premium amount. In this regard, expenses/fees which have not been completely paid (if any) incurring while the investment value is equivalent to or less than zero are considered as outstanding debts and/or liabilities.
(2) The insured must pay regular premium continuously from policy years 1 to 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.

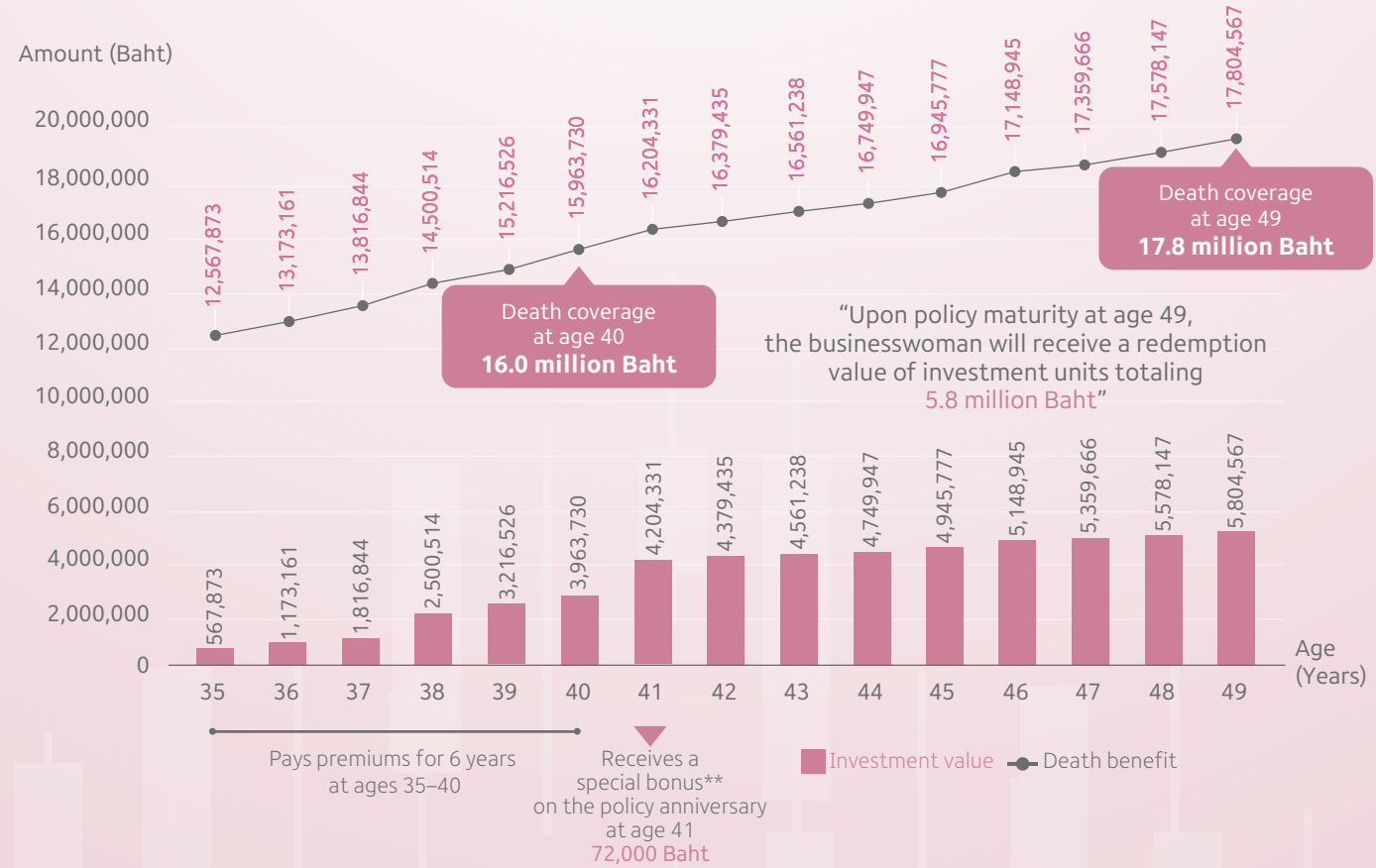
Warning: Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance every time.

When you have a child to care for Life security is an important thing to plan for



Example A 35-year-old businesswoman with a school-aged daughter of 9 Building education security for her child over the next 15 years from now Should the unexpected occur, her child will have funds for education and a secure future life, so she chose

- mGrow 615 unit-linked life insurance Life coverage of 12 million Baht
- Pays premiums of 6 million Baht per year
- With entitlement to continuous life coverage for 15 years (Non - Lapse Guaranteed*)



*Guaranteed life coverage in the amount of 3 times the annual regular premium, even if the policy value equals or falls below zero according to Non-Lapse Guaranteed conditions.

• Pay the regular premium continuously and in full as scheduled • Never withdraw investment from the regular premium account • Never reduce the regular premium amount

**The insured must pay regular premium continuously from policy years 1 to 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.

Remark:

- Example showing calculations as of March 2026 using a projected rate of return of 5% is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns from the insurance policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer are lower than those shown in the table, it may impact certain insurance policy features such as the customer might not be able to make partial withdrawal, and the insurance policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage to be different from those indicated in the table.
- mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.

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

Save money for retirement
Start with mGrow 615
UNIT-LINKED

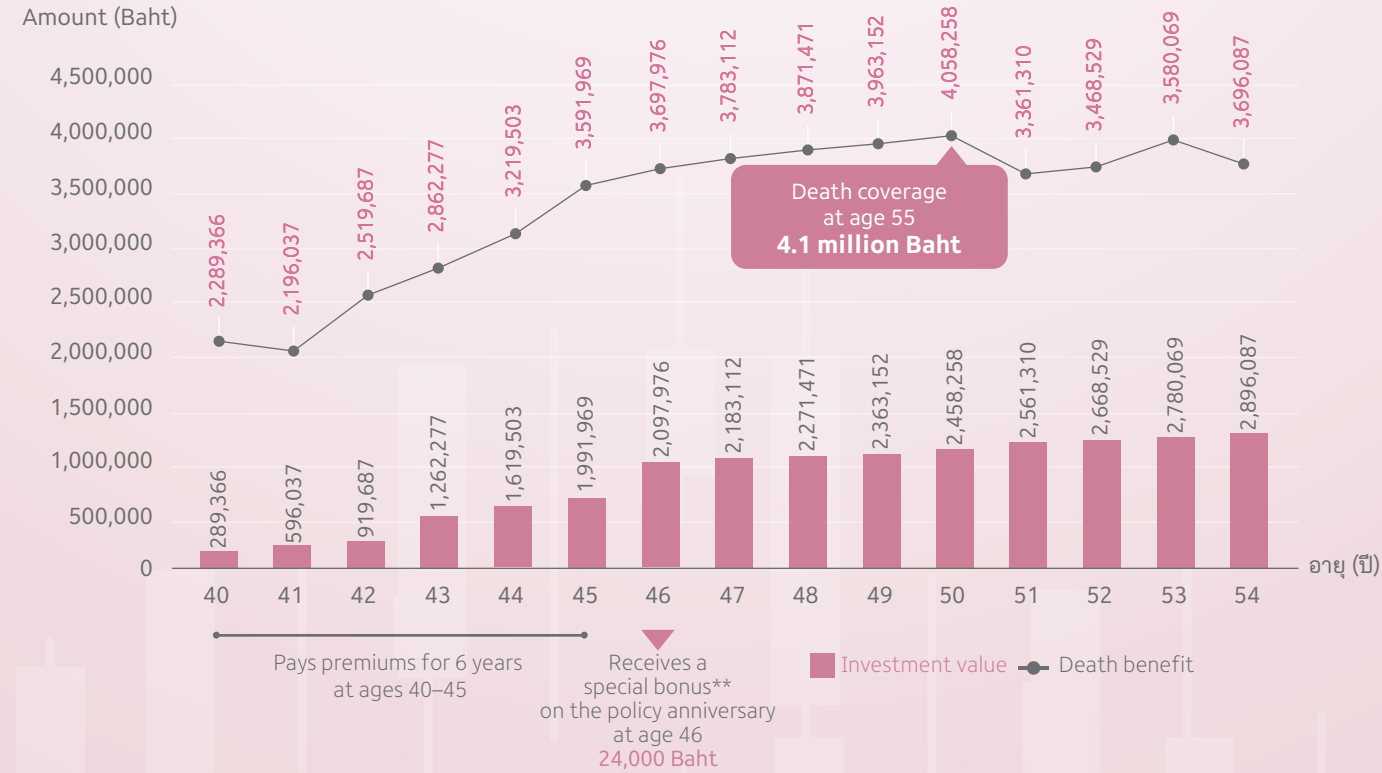


Example A single 40-year-old male executive who has worked for many years and wishes to add to his life security to plan for retirement at age 55 with unit-linked life insurance

Life coverage of 2 million Baht
Along with a plan to reduce coverage to the minimum at each age range

Pays total premiums of 300,000 Baht per year
- Regular premium 200,000 Baht
- Top-up premium 100,000 Baht

With entitlement to continuous life coverage for 15 years
(Non – Lapse Guaranteed*)



*Guaranteed life coverage in the amount of 3 times the annual regular premium, even if the policy value equals or falls below zero according to Non-Lapse Guaranteed conditions.
• Pay the regular premium continuously and in full as scheduled • Never withdraw investment from the regular premium account • Never reduce the regular premium amount
**The insured must pay regular premium continuously from policy years 1 to 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.

Remark:
- Example showing calculations as of March 2026 using a projected rate of return of 5% is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns from the insurance policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer are lower than those shown in the table, it may impact certain insurance policy features such as the customer might not be able to make partial withdrawal, and the insurance policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage to be different from those indicated in the table.
- mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.

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

Policy Expenses and Fees Table

<table>
<tr><th>Expense and Fee</th><th>Calculation Method</th><th colspan="5">Expense Rate</th></tr>
<tr><td rowspan="6">1. Insurance operating expense</td><td rowspan="5">For regular premium
- Deducted from paid premium before invested</td><td colspan="4">Number of times of regular premium payment</td><td rowspan="2">% of regular premium</td></tr>
<tr><td>Annual</td><td>Semi-Annual</td><td>Quarterly</td><td>Monthly</td></tr>
<tr><td>1</td><td>1-2</td><td>1-4</td><td>1-12</td><td>8</td></tr>
<tr><td>2</td><td>3-4</td><td>5-8</td><td>13-24</td><td>6</td></tr>
<tr><td>3</td><td>5-6</td><td>9-12</td><td>25-36</td><td>4</td></tr>
<tr><td>4-6</td><td>7-12</td><td>13-24</td><td>37-72</td><td>2</td></tr>
<tr><td>For top-up premium,
- Deducted from paid premium before invested</td><td colspan="5">1.5% of each top-up premium</td></tr>
<tr><td>2. Cost of insurance[1]</td><td>Calculate from mortality rate[2] and net amount at risks[3] deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.</td><td colspan="5">The rate as approved by the registrar, in accordance with the Company's criteria.</td></tr>
<tr><td rowspan="4">3. Policy administration fee[1]</td><td rowspan="4">Deducted monthly through automatic redemption of investment unit at unit redemption price proportionate to the held funds.</td><td colspan="3">Investment value (Baht)</td><td colspan="2">Annual policy administration fee (% of investment value)</td></tr>
<tr><td colspan="3">Less than 1,000,000</td><td colspan="2">0.70</td></tr>
<tr><td colspan="3">From 1,000,000 and less than 3,000,000</td><td colspan="2">0.60</td></tr>
<tr><td colspan="3">From 3,000,000 onwards</td><td colspan="2">0.50</td></tr>
<tr><td rowspan="8">4. Surrender fee and partial investment withdrawal fee</td><td rowspan="8">Fees are charged from investment units of regular premium only.
There is no surrender fee and partial investment withdrawal fee charged for top-up premium.</td><td colspan="4">Number of times of regular premium payment</td><td rowspan="2">% of regular premium</td></tr>
<tr><td>Annual</td><td>Semi-Annual</td><td>Quarterly</td><td>Monthly</td></tr>
<tr><td>1</td><td>1 - 2</td><td>1 - 4</td><td>1 - 12</td><td>30</td></tr>
<tr><td>2</td><td>3 - 4</td><td>5 - 8</td><td>13 - 24</td><td>20</td></tr>
<tr><td>3</td><td>5 - 6</td><td>9 - 12</td><td>25 - 36</td><td>10</td></tr>
<tr><td>4 - 6</td><td>7 - 12</td><td>13 - 24</td><td>37 - 72</td><td>5</td></tr>
<tr><td>7 onwards</td><td>13 onwards</td><td>25 onwards</td><td>73 onwards</td><td>None</td></tr>
<tr><td>5. Fund switching fee</td><td colspan="5">None</td></tr>
<tr><td>6. Policy renewal fee</td><td colspan="5">None</td></tr>
<tr><td>7. Financial position report delivery fee</td><td colspan="5">One report will be delivered monthly free of charge. A fee of 50 Baht will be applied for each additional copy.</td></tr>
<tr><td>8. Policy coverage period extension fee (Guaranteed Insurability)</td><td colspan="5">None</td></tr>
</table>

Remarks:
(1) The calculation of cost of insurance and policy administration fee in the first month will be deducted from the paid insurance premiums before investment for subsequent months. The Company will deduct it from the automatic redemption, using the redemption price, proportionate to the held fund.
(2) Mortality rate is based on the Thai ordinary mortality table, as declared and subject to change by the registrar.
(3) Net amount at risk is the sum insured.

Warning:
- The Company reserves the right to change expenses, fees, and cost of insurance rates, subject to approval from the registrar and notification must be made at least 30 days in advance.
- Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance every time.

The Insured's Rights

1. The right to cancel the insurance policy within 15 days after receiving the insurance policy. The Company shall return unit redemption value plus remaining expenses and fees deducted by the Company's expense of 500 Baht and actual health checkup fee (if any).
2. The right to acknowledge the allocation of insurance premiums invested in funds.
3. The right to request prospectus regarding project details from life insurance agents/ brokers.
4. The right to be informed of the list of all asset management companies that manage mutual funds offered by the Company.
5. The right to receive information about the name and address of the Company, as well as the name of life insurance agents/ brokers.
6. The right to receive information about the risks associated with the recommended investment units, as well as to receive warnings and explanations regarding the investment risks involved in investing in those units.
7. The right to be informed of facts that may impact the insured's benefits or investment decisions, such as the sale of mutual fund units during the process of fund consolidation or mergers.
8. The right to receive information about conflicts of interest, including purchasing or redeeming investment units.
9. The right of unitholders under the insurance policy without disclosing the names of the unitholders (omnibus account) that may differ from regular unitholders who purchase investment units directly through asset management companies. For example,
   - For unit-linked life insurance, the insured will not receive investment units or the value of investments in mutual funds on the day of processing due to the Company's underwriting process. The Company will purchase investment units after the insurance policy has been approved.
   - It may take longer time for the insured to receive fund documents than purchasing investment units directly from the asset management companies as the Company will proceed to deliver the documents to the customers upon receiving them from the asset management companies.
   - The Company will deduct cost of insurance, expenses and fees monthly from the automatic unit redemption as specified in the Policy Expense and Fee Table (refer to Policy Expense and Fee Table).


mGrow 615
UNIT-LINKED

mGrow 615

UNIT-LINKED

Build life portfolio with unit-linked life insurance

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. The Company's liability will be limited to returning unit redemption value, allocation charge for premium, policy administration fee, collected expenses and fees, and cost of insurance without interest.

Exclusions

1. In case the insured voluntarily commits suicide within 1 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.

Remarks:

- mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.
- Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount (excluding investments) eligible for annual personal income tax deduction.

Warnings:

- Investments are risky. The insured may receive more or less money than the premium value that is allocated to mutual funds. If a mutual fund performance has profit, the insured will receive high return. However, if mutual fund's performance has dropped, the insured will receive low return or might receive a loss in some cases, meaning that investment amount to be received may not be in full. Moreover, this insurance policy does not guarantee the investment amount.
- This insurance policy is suitable for long-term savings. As there is surrender and partial withdrawal fee, the partial withdrawal amount or cash surrender value may be less than redemption value. The insured should study details from the expense table and the surrender fee table.
- The insured should study the details related to risk from mutual fund investment in the prospectus.
- Mutual funds are juristic persons independent from the life insurance company and asset management company. As such, the life insurance company and asset management company are not obligated to compensate for losses sustained by the mutual funds and are prohibited from using the mutual funds' assets to settle its own debts.
- Mutual fund performance is not subject to financial status or performance of the life insurance company and asset management company.
- The insured can study the information regarding fees and expenses of other funds than stated in this insurance policy from the prospectus.
- Buyers should understand 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

Sales representative ..... ID LINE .....

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

Scan QR code to enter the website.

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

Tel.1766, Available 24/7

muangthai.co.th Muang Thai Life

MTL_2-02-04-0467_08/09/2569