

Unpredictable Risks...

Act now and ensure peace of mind for tomorrow.

TPD Rider (UDR) for Investment-Linked Insurance Plan⁽¹⁾



⁽¹⁾ A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy.



TPD Rider (UDR)

Fixed Premium
Payment ⁽¹⁾

Prepare yourself

For unforeseen risks in the future.



Long-term coverage period
until the age of 75 years ⁽²⁾



Coverage of
up to 10 million Baht ⁽³⁾



Help ease financial burdens
When you're unable to work.

Remarks:

- ⁽¹⁾ A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy.
- ⁽²⁾ As long as the investment value is sufficient to cover the insurance cost of the rider. The coverage period must not exceed the coverage period of the life insurance policy that this rider is attached to.
- ⁽³⁾ For choosing TPD Rider (UDR) with a sum insured of 10,000,000 Baht.

Have you ever thought about this?

One day, if an unexpected event occurs, leaving you disabled and unable to work, who will bear your responsibilities? Disability doesn't just affect you, it also impacts your family and your assets due to the inability to work or earn an income as before, especially with medical expenses piling up. Start preparing yourself today with "TPD Rider (UDR)" a protection that provides peace of mind for you and your loved ones when you face unexpected situations.

Coverage of TPD Rider (UDR)

| Total Permanent Disability | Loss of Organs |
|---|--|
| The insured has total and permanent disability due to injury or illness which causes a permanent inability to perform at least 3 daily living activities or an inability to carry out any work or career to earn income or make profits. The insured must have this disability for at least 180 consecutive days unless the insured dies before the specified period or as a direct consequence of the critical illness mentioned in this item or if there is a clearly proven loss or if the insured is medically indicated as a totally and permanently disabled. | <ul style="list-style-type: none">• Loss of sight in both eyes• Loss of both hands or both feet or one hand and one foot;• Loss of sight in one eye and one hand, or loss of sight in one eye and one foot |

The Company shall pay 100% of the sum insured to the insured.

Underwriting Criteria

| Health Coverage | Insurable Age | Coverage Period | Sum Insured |
|-----------------|------------------------|---|---|
| TPD Rider (UDR) | 30 days – 65 years old | Until the age of 75 or as long as the investment value is sufficient to cover the insurance cost of the rider. ⁽¹⁾ | A minimum of 100,000 Baht but not exceeding five times the sum insured and not exceeding 10,000,000 Baht per insured. This includes the total sum insured under the TPD Rider (UDR) and all total permanent disability insurance policies which are still in force. |

Underwriting and health checkup are subject to the Company's rules.

Exclusions of TPD Rider (UDR) with a total of 6 clauses, for example:

- 1) Self-inflicted injury or an attempt to inflict self-injury, either by oneself or by a consent to allow others to commit such act and either under a state of insanity or not
- 2) Pregnancy
- 3) War (whether declared or undeclared), invasion, act of foreign enemy, civil war, revolution, rebellion, insurrection, riot, strike, etc.

Cost of Rider Adjustment

The Company shall adjust the cost of rider in policy year according to age range and/ or changing occupation of the insured and/ or overall claim payment experience of the portfolio of this rider based on the rate approved by the Registrar. In case cost of rider is adjusted, the Company shall notify the insured in writing for at least 30 days in advance.

Remarks:

- (1) Must not exceed the coverage period of the life insurance policy that this rider is attached to.
- (2) Premium of this rider is eligible for personal income tax deduction. Conditions are as specified by the Revenue Department.

Warning: Buyers should understand details of coverage and conditions before making a decision to purchase insurance



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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.



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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.

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- 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.



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

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you can receive our following services.

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



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Sales representative ID LINE

Phone number Sales presentation date

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