



Unit-linked life insurance

Coverage you can design...
for lasting security

mDesign

UNIT-LINKED

99/3 | 99/5 | 99/10



mtl | Investment

Note: mDesign is the marketing name for Muang Thai Unit-Linked 1 (Regular Premium), Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10.

99/3 | 99/5 | 99/10

Unit-linked life insurance
providing high life coverage with
the opportunity to generate returns

One of life's greatest joys
is living freely—without worry.

Even though life is full of uncertainty,
we can build security for those we love,
to ensure everyone can continue living smoothly,
without bearing too heavy a burden in the long run,
while letting us live life the way we intend,
with flexibility that can always be adjusted.

Choose to pay premiums over 3, 5, or 10 years
so you can plan your life flexibly,
adjusting with confidence at every stage of life

Note: mDesign is the marketing name for Muang Thai Unit-Linked 1 (Regular Premium), Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10.

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

mDesign

UNIT-LINKED

99/3 | 99/5 | 99/10

The Right Choice for Every Stage of Life



Secure Your Legacy
Worry less about inheritance planning with life coverage that grows with your investment



Adjustable Life Coverage
Begin building life security for those you love
Choose unlimited high life coverage or reduce it to increase investment opportunities



Maximize Your Investment Opportunities
You can Top-up your investment without limit.
Clear disclosure of policy expenses and fees non-duplicated, increasing the opportunity to invest more



Choose Your Premium Payment
✓ Pay premiums over 3, 5, or 10 years
✓ Premiums starting at just 20,000 Baht per year⁽¹⁾



Peace of Mind About Investing
MTL Portfolio Management Service
The investment portfolio management services with 5 recommended portfolios
Sign up for free! via



Continuous Life Coverage⁽²⁾
(Non - Lapse Guaranteed)
Entitled to guaranteed life coverage during the regular premium payment period, even if the policy value equals or falls below zero

⁽¹⁾ Depends on the chosen insurance plan

⁽²⁾ Guaranteed life coverage in the amount of 3 times the regular premium 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

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Policy Details and Conditions

mDesign (premium payment over 3, 5, 10 years)

	3 Years	5 Years	10 Years
Insurable Age	30 days – 75 years		
Coverage Period	Attaining the age of 99 (as as long as the investment value is sufficient to cover the policy expenses)		
Premium Payment Period	3 years	5 years	10 years
Regular Premium	Minimum Annual: 50,000 Baht Semi-annual: 25,000 Baht Quarterly: 12,500 Baht Monthly: 4,500 Baht		Minimum Annual: 20,000 Baht Semi-annual: 10,000 Baht Quarterly: 6,000 Baht Monthly: 2,000 Baht
Top-up Premium	Starting at 1,000 Baht per time For regular premium payment period: Not greater than regular premium For paid up period of regular premium : Unlimited		
Sum Assured	Minimum (Times of regular premium)		
	3 times	5 times	Age 30 days - 40 years: 10 times 41 - 50 years: 8 times 51 - 60 years: 4 times 61 years and above: 3 times
	Maximum : Unlimited		
Death Benefit	Sum assured + Redemption value		
Maturity Benefit	Redemption value on the policy maturity date		
Non - Lapse Guaranteed*	Life coverage equals to 3 times of annual regular premium during the regular premium payment period, even if the investment value is equivalent to or lower than zero, subject to conditions		
Rider	Able to attach riders, subject to the Company's rules.		

* 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. In this regard, expenses which have not been completely paid (if any) incurring while the investment value is equal to or less than zero are considered outstanding debts.

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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



Aggressive

Extremely High Risk Investment Policy

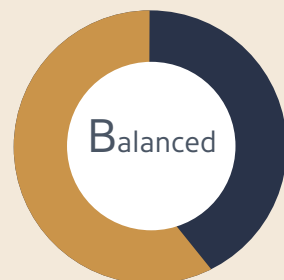
- Invest in equity funds, alternative investment funds, and other risky asset funds from 0% to 100%.
- Invest no more than 50% in fixed income funds.



Advanced

High Risk Investment Policy

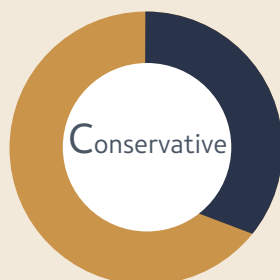
- Invest no more than 80% in equity funds, alternative investment funds, and other risky asset funds.
- Invest no more than 60% in fixed income funds.



Balanced

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.



Conservative

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

Low Risk Investment Policy

- Invest no more than 30% in equity funds, alternative investment funds, and other risky asset funds.
- Invest no less 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 Information
Scan

Pay premiums for **3 years** with coverage up to age **99 years**
Minimum sum assured 3 times of regular premium

“Run Your Business Worry-Free with a 10 Million Baht Life Coverage, 3-Year Premium Payment”

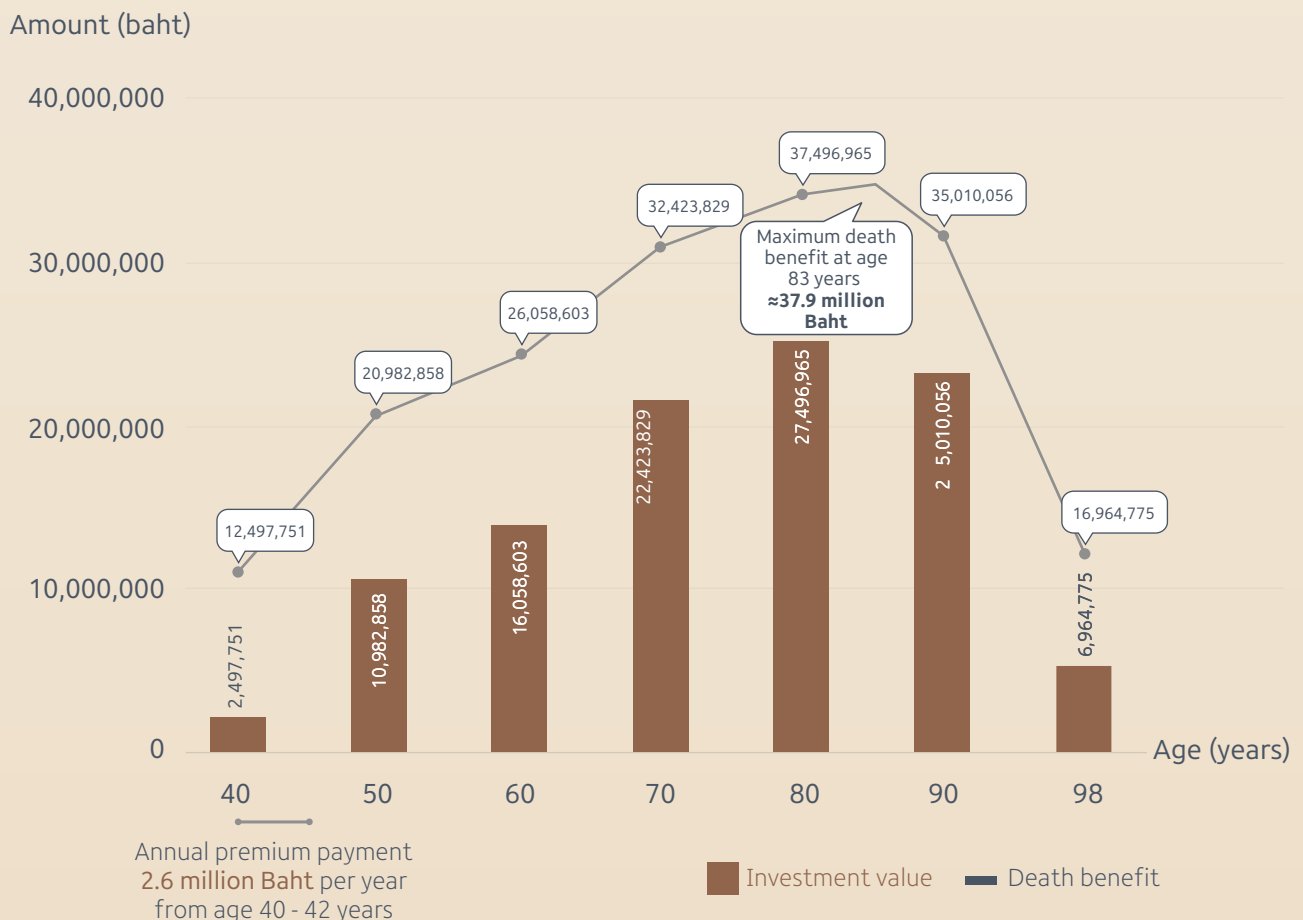
Example A 40-year-old businessman inherits a family business worth 10 million Baht. Even though the business is growing steadily, he worries about unexpected emergencies that could disrupt operations. He plans for life coverage with mDesign Unit-Linked, paying premiums for 3 years with coverage up to age 99. This life insurance, combined with potential investment returns, ensures he can pass on the business smoothly in the future.

Sum Assured
10 million Baht

Premium of 2.6 million Baht per year
Pay premiums for 3 years
Total regular premium paid
7.8 million Baht

MTL Portfolio Management Services
High risks (Advanced)

Assume a 5% annual return rate (not the actual return)



Example showing calculations as of May 2026 is an assumption for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns from the 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 example, it may impact certain 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 example.

- mDesign is the marketing name for Muang Thai Unit-Linked 1 (Regular Premium), Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10.

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

Pay premiums for **5 years** with coverage up to age **99 years**
Minimum sum assured 5 times of regular premium

“Build Life Protection for Your Family, Live Worry-Free.”

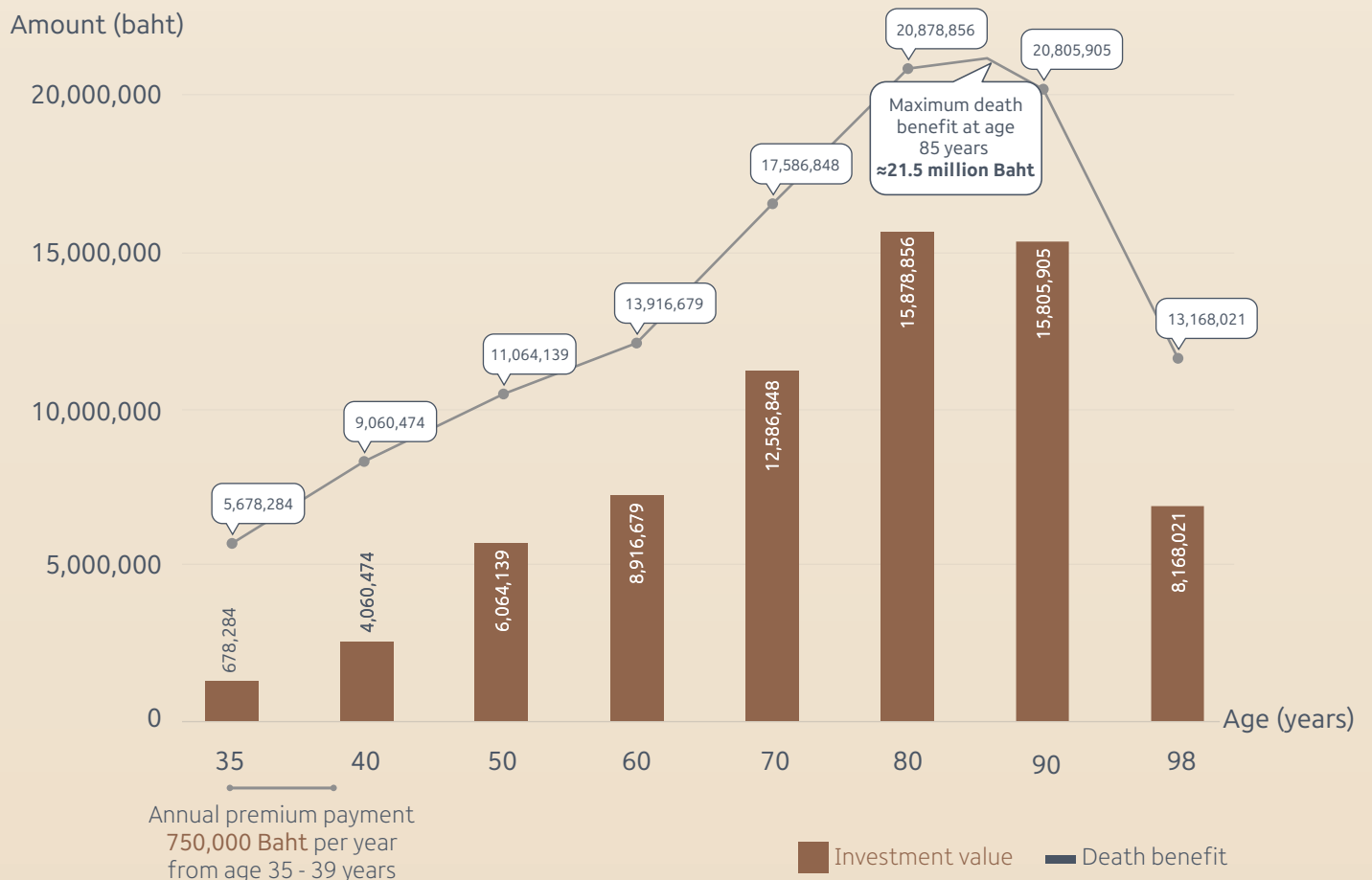
Example A 35-year-old startup founder and father of a 5-year-old child begins to worry about his child’s future—especially the costs of education and daily living expenses in case of unexpected events. He looks for a solid life protection plan and chooses mDesign, paying premiums for 5 years with coverage up to age 99. With the added opportunity to earn investment returns, he gains greater protection potential without the burden of long-term premium payments.

Sum Assured
5 million Baht

Premium
of 750,000 Baht per year
Total regular premium paid
3.75 million Baht

MTL Portfolio
Management Services
High risks (Advanced)

Assume a 5% annual return rate (not the actual return)



Notes:

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- mDesign is the marketing name for Muang Thai Unit-Linked 1 (Regular Premium), Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10.

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

Pay premiums for **10 years** with coverage up to age **99 years**
Minimum sum assured 3 - 10 times of regular premium

"Plan Your Retirement, Live Worry-Free Today."

Example A 45-year-old café owner, a successful single woman, is already planning for her retirement and preparing to hand over her café to her younger sister. To secure her future, she chooses mDesign, a life insurance plan with investment opportunities—providing life protection and retirement funds in one. By paying premiums for just 10 years, she receives coverage up to age 99, without the long-term burden of premium payments.

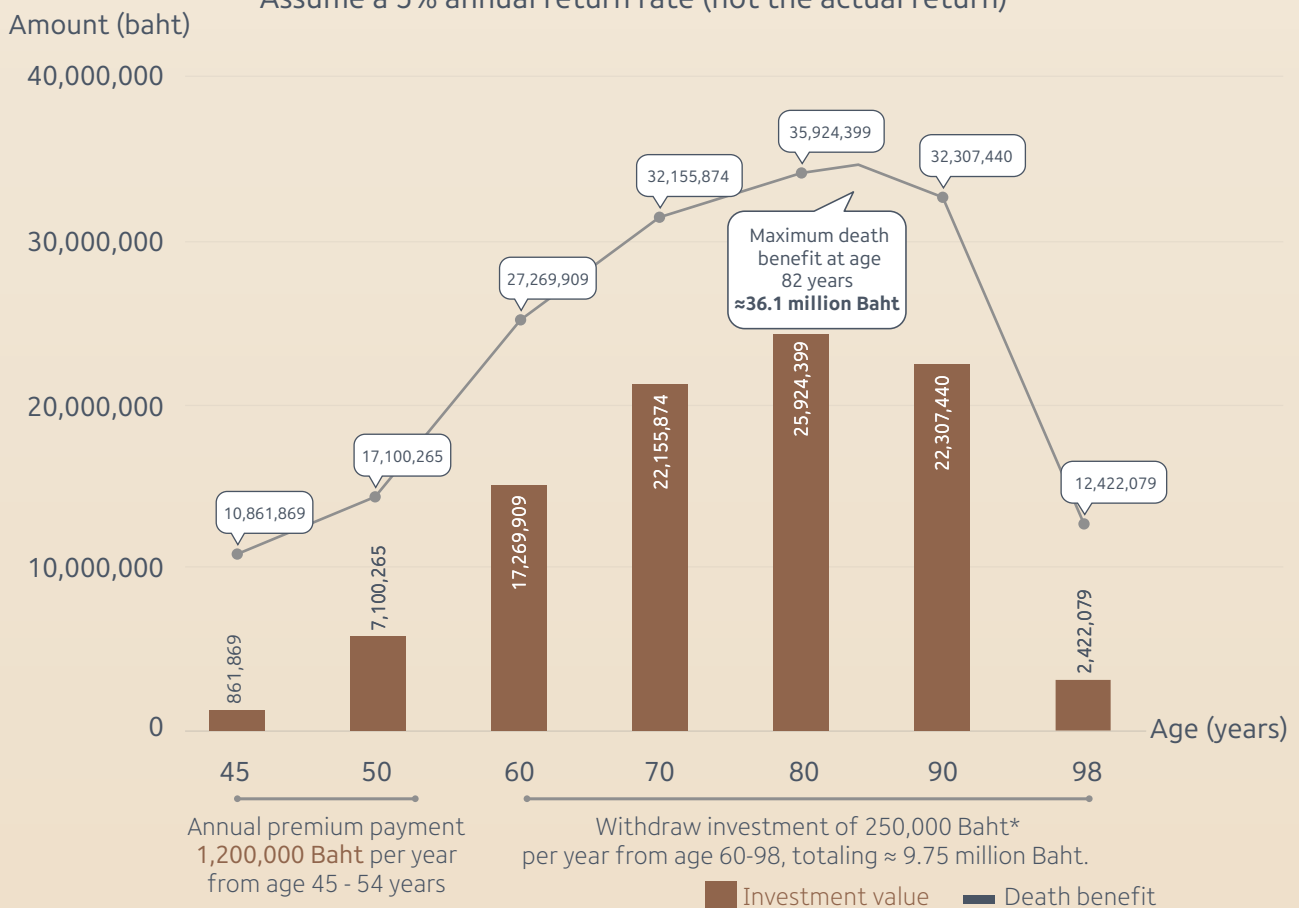
Sum Assured
10 million Baht

MTL Portfolio
Management Services
High risks (Advanced)

Premium
of **1,200,000 Baht** per year
Total regular premium paid
12,000,000 Baht

Withdraw retirement funds*
of 250,000 Baht annually
from age 60 to 98 Totaling
Totaling **≈9.75 million Baht**

Assume a 5% annual return rate (not the actual return)



*Partial investment withdrawal may result in a reduction of might lower entitled benefits and coverage.

Notes:

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- mDesign is the marketing name for Muang Thai Unit-Linked 1 (Regular Premium), Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10.

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

Policy Expenses and Fees Table

Premium payment for 3, 5, or 10 years

Expenses and Fees	Calculation Method	Expense Rate						
1. Allocation charge	For regular premium - Deducted from paid premium before invested	Number of times of regular premium payment				% of regular premium		
		Annual	Semi-Annual	Quarterly	Monthly	Premium payment		
						3 Pay	5 Pay	10 Pay
		1	1 - 2	1 - 4	1 - 12	7	12	30
		2	3 - 4	5 - 8	13 - 24	5	10	25
		3	5 - 6	9 - 12	25 - 36	3	6	15
		4	7 - 8	13 - 16	37 - 48	-	5	10
	5	9 - 10	17 - 20	49 - 60	-	3	-	
	6 onwards	11 onwards	21 onwards	61 onwards	-	-	-	
	For top-up premium, - Deducted from paid premium before invested	2% of each top-up premium						
2. Cost of insurance ⁽¹⁾	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.	Depends on gender, age and sum assured ⁽⁴⁾ The COI increases with age						
3. Policy administration fee ⁽¹⁾	Deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.	Redemption value (Baht)				% of redemption value (per year) ⁽⁵⁾		
		Less than 1,000,000				0.7		
		From 1,000,000 and less than 3,000,000				0.6		
		From 3,000,000				0.5		
4. Surrender fee and partial withdrawal fee	Fees are charged from investment units of the regular premium only. There is no surrender fees for top-up premium.	Number of times of regular premium payments				Regular premium	Top up premium	
		Annual	Semi-Annual	Quarterly	Monthly	(% of redemption value)		
		1	1 - 2	1 - 4	1 - 12	50	None	
		2	3 - 4	5 - 8	13 - 24	50		
3 onwards	5 onwards	9 onwards	25 onwards	None				
5. Fund switching fee		None						
6. Policy renewal fee		None						
7. Financial position report delivery fee		One report will be delivered monthly free of charge. A fee of 50 Baht will be applied for each additional copy.						

Notes:

- (1) The calculation of cost of insurance and policy administration fee in the first month will be deducted from the paid premiums before allocating funds. For subsequent months, the Company will deduct it from the automatic unit redemption, using the unit redemption price, proportionate to the held fund.
- (2) Mortality rate is based on the Thai Mortality Ordinary Table, as declared and subject to change by the registrar.
- (3) Net amount at risk is the sum assured
- (4) The insured can increase/decrease the sum assured to manage COI according to the Company's conditions.
- (5) The monthly policy administration fee is calculated by dividing the annual policy administration fee by 12.

Warnings

- The Company reserves the right to change expenses and fees, subject to approval from the registrar and notification must be made at least 30 days in advance.
- 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.

The Insured's Rights

1. The right to cancel the insurance policy within 15 days after receiving the policy insurance policy. The Company shall return unit redemption value and previously charged 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 or 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).

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 or policy maintenance fee, collected expenses and fee, 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 assured 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 cost of insurance rate limit according to the normal business practice of the Company.

Remarks:

- **mDesign** is the marketing name for Muang Thai Unit-Linked 1 (Regular Premium), Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10.
- Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount (excluding the investment portion) 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 lower 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 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.

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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



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Sales representative ID LINE

Phone number Sales presentation date

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