mOnePlus

UNIT-LINKED

Unit-Linked Insurance +Plus Future Security for You and Your Family

mtl | Investment



Remarks: mOnePlus is a marketing name of Muang Thai Unit-Linked 2 Insurance Plan (Single Premium)

Pay Once, Get Peace of Mind...

Choose life insurance that helps you plan better

mOnePlus

UNIT-LINKED

Plus remarkable life planning

Fulfilling all your needs
Protecting loved ones, passing on financial security,
accumulating long-term financial wealth,
or building health insurance,
with rider attachment for health, critical illness, and accident coverage.
The first and only plan with a single premium payment
to receive coverage up to the age of 99*.

+Plus life coverage +Plus the opportunity for returns to meet all your needs

*as long as the investment value is sufficient for payment of policy expenses

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mOnePlus

UNIT-LINKED

Plus greater opportunities
to achieve the life goals you desire

▶ + Plus savings for investment
Make top-up premium starting at
1,000 Baht per time
for an opportunity to receive higher return.

▶ + Plus comfort
Pay single premium starting
at 50,000 Baht for lifelong coverage
(until the age of 99)*



▶ + Plus flexibility
Able to make partial withdrawal from the insurance policy to meet needs in each stage of life**.

▶ + Plus options
Choose flexible life coverage as you need, starting from 1.5 times the single premium without limit on the sum insured.

▶ + Plus confidence
Provide MTL Portfolio Management service for automated portfolio management with 5 recommended investment portfolios. Sign up for free! at

mtl Click

▶ + Plus coverage
Able to attach rider for health, critical illness and accident coverage for more comprehensive protection.

*as long as the investment value is sufficient for payment of policy expenses
** Premium holiday and partial withdrawal may result in a reduction of benefits and coverage. This is in accordance with conditions specified in the insurance policy and the Company's rules.

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Warnings: Buyers should understand detalls of coverage, conditions and risks before making a decision to purchase Insurance every time.

Details and Underwriting Criteria

Insurable Age	30 days - 80 years
Coverage Period	Attaining the age of 99 (as long as the investment value is sufficient for payment of policy expenses
Premium Payment Period	Single premium payment
Minimum Regular Premium	50,000 Baht
Minimum Top-Up Premium	1,000 Baht per time
Sum Insured	Starting at 1.5 times the regular premium without limit on the sum insured
Death Benefit	The greater value between 1. Sum insured deducted by the redemption value of the partially withdrawn investment units (if any) 2. Redemption value of investment units plus 50% of the regular premium
Maturity Benefit	Redemption value of investment units upon the contract maturity date
Rider	Able to attach riders, subject to the Company's rules.

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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 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.



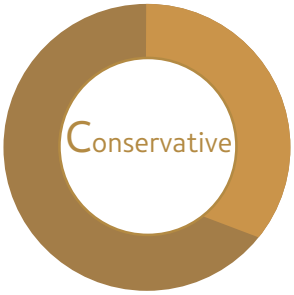
High Risk Investment Policy

- 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 more 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 fund, 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

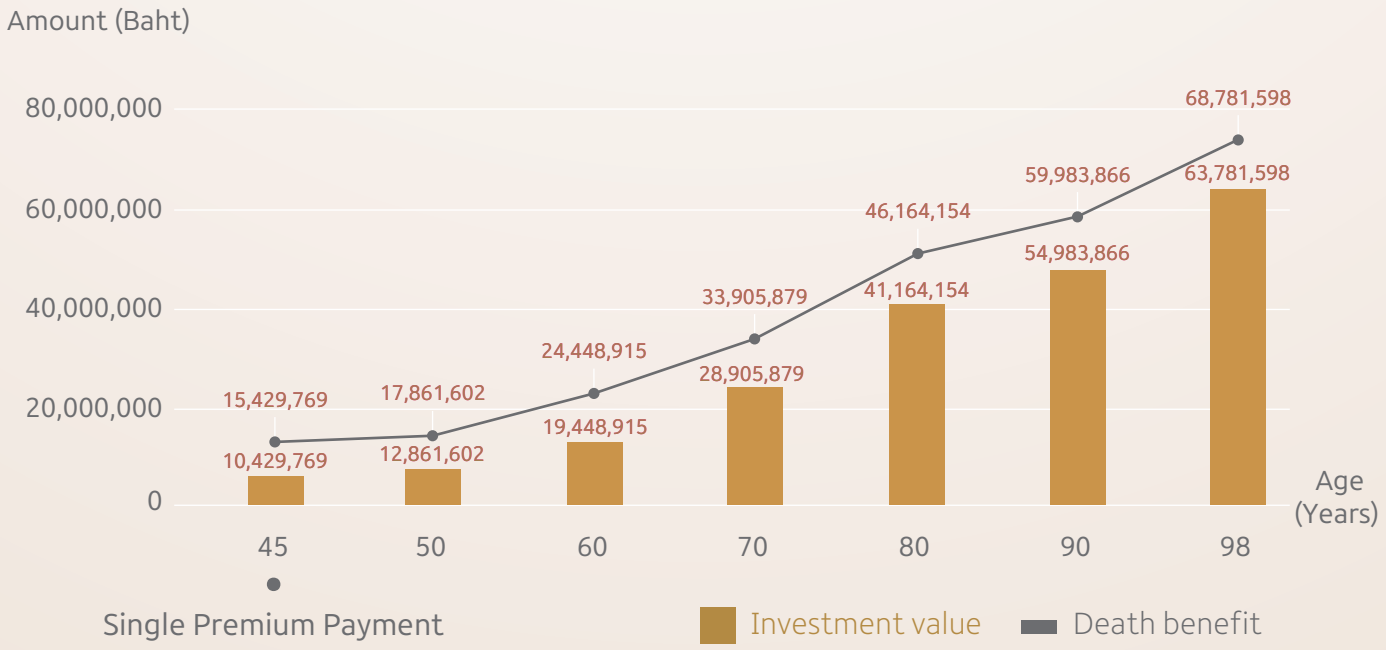
Example A 45-year-old male business owner, who is the head of a family taking care of his wife and daughter, wants to make plans for unexpected events so that his wife and daughter can continue living comfortably as before.

The life insurance agent offers mOnePlus UNIT-LINKED, an insurance plan that addresses risk management needs with only single premium payment for long-term coverage until the age of 99. (as long as the investment value is sufficient for payment of policy expenses).

Sum insured amount starting at 15,000,000 Baht

Single premium amount at 10,000,000 Baht

Assuming a return rate of 5% per year (not the actual return rate)



Protect your loved ones with mOnePlus UNIT-LINKED

Expected benefits:

1. Immediate life protection of 15,000,000 Baht and a potential increase of up to 68.7 million Baht at the age of 99
2. If you have a financial need at the age of 60, you can surrender the insurance policy with a chance to receive the surrender value of around 19.4 million Baht.
3. In case of the unfortunate event at the age of 80, the family will receive a death benefit of 46.2 million Baht.

Remark: Example showing calculations as of March 2026 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.

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

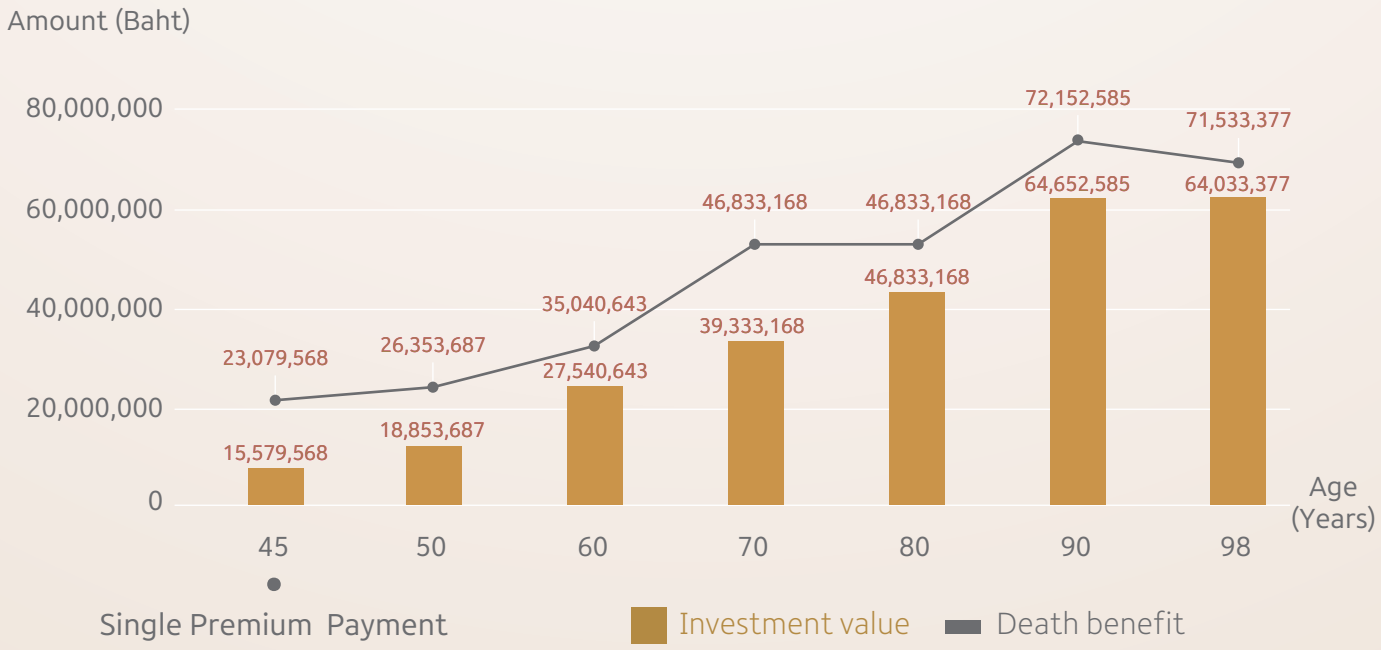
Example A 45-year-old female business owner lives with her retired mother. She is health-conscious and exercises regularly, but is concerned about high medical expenses if she ever needs hospital care. She wants to plan for both life and health insurance coverage simultaneously to ensure her family's stability and to have medical benefits in case of critical illness or hospitalization.

The life insurance agent offers mOnePlus UNIT-LINKED insurance, and Elite Health Plus rider (Plan 20 million Baht – Plan 1 worldwide coverage), with single premium payment for long-term coverage until the age of 99.

Sum insured amount starting at 22,500,000 Baht

Single premium amount at 15,000,000 Baht

Assuming a return rate of 5% per year (not the actual return rate)



Protect your loved ones with mOnePlus UNIT-LINKED

Expected benefits:

1. Immediate life protection of 22.5 million Baht and a potential increase of up to 71.5 million Baht at the age of 99
2. In case of the unfortunate event at the age of 60, the family will receive a death benefit of around 35 million Baht.
3. Receive health protection from Elite Health Plus rider (Plan 20 million Baht – worldwide coverage) until the age of 99.

Remark: Example showing calculations as of March 2026 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.

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

Policy Expense and Fee Table

<table>
<tr><th>Expense and Fee</th><th>Calculation</th><th colspan="2">Expense Rate</th></tr>
<tr><td rowspan="2">1. Insurance operating expense</td><td colspan="3">No fee for regular premium</td></tr>
<tr><td>For top-up premium
• deducted from paid premium before invested</td><td colspan="2">2% of 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="2">The rate as approved by the registrar, in accordance with the Company's criteria.</td></tr>
<tr><td>3. Policy administration fee(1)</td><td>Deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.</td><td>Redemption Value (Baht)
Less than 1,000,000
1,000,000 - 2,999,999
From 3,000,000</td><td>Annual Policy Administration Fee (% of redemption value)
0.70
0.60
0.50</td></tr>
<tr><td>4. Surrender fee and partial withdrawal fee</td><td>Fees are charged from investment units of regular premium only.

There is no surrender fee and partial withdrawal fee charged for top-up premium.</td><td>Policy Year
1
2
3
4
5
6 Onwards</td><td>For Regular Premium (% of redemption value)
5
4
3
2
1
None</td></tr>
<tr><td>5. Fund switching fee</td><td colspan="3">None</td></tr>
<tr><td>6. Policy renewal fee</td><td colspan="3">None</td></tr>
<tr><td>7. Financial position report delivery fee</td><td colspan="3">The Company shall deliver the financial position report at least once a month with no fee charged; however, after that the fee shall be charged at 50 Baht per report.</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 minus the investment value or the minimum net amount at risk as specified in the benefit payment term, whichever Is higher.

Warning:
- The Company reserves the right to change expenses, fees, and cost of insurance rates, subject to approval from theregistrar and notification must be made at least 30 days in advance.
- Buyers should understand detalls 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 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).



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+Plus Future Security for You and Your Family



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UNIT-LINKED

+ Plus life protection + Plus the opportunity for returns + to meet all your needs

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.

Remarks:

- mOnePlus is a marketing name of Muang Thai Unit-Linked 2 Insurance Plan (Single Premium).
- Applying for insurance, changing, or canceling a base-plan insurance plan 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.

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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 .....

Scan QR code to enter the website.

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