

Designable Happiness in Every Stage of Life
Unit-Linked Life Insurance

mDesign
UNIT-LINKED





mDesign

UNIT-LINKED

Designable Happiness in Every Stage of Life

Perfect life is everyone's wish. We all know lives will face unexpected situations which you want to protect your beloved family wholeheartedly. At the same time, we have other financial goals such as child's education, housing loan, retirement savings, budget for your dreams or legacy for your loved ones.



WE

understand your needs...

So, we design **mDesign** UNIT-LINKED life insurance that is suitable for you.

mDesign UNIT-LINKED allows you to design coverage that matches your life goals

It is flexible for you to set premium amount and coverage (sum insured).

At the same time, you can fully manage policy benefits as well as enhancing opportunities to receive higher return from investment in order to achieve your financial goals as well as your family's goals.

It's time...to choose life insurance

that you can plan as you wish.

Life insurance that meets all needs in one policy.



How does **mDesign** UNIT-LINKED meet your needs?



Flexible premium which you can set premium amount starting from 20,000 Baht per year.



Flexible coverage which you can set sum insured amount; coverage starts from 5 times to 15 times of regular premium. However, this is subject to the insured's age. Maximum sum insured is unlimited.



Flexible premium payment which you can have premium holiday, while still having coverage and opportunities to receive investment return as long as investment value remains in the insurance policy.



Flexible investment options which you can choose investment by yourself as to receive expected return based on your risk appetite through quality mutual funds managed by leading asset management companies. There are several and flexible investment options which allow you to switch funds for free unlimitedly.



Enhance savings for investment when you have higher Income. You can make top-up premium payment for investment starting from 5,000 Baht per time, but must not exceed paid regular premium per policy year to build opportunity to receive higher return.



High flexibility that you can make partial investment withdrawal or surrender the insurance policy to meet needs in each stage of life.



Feel more secured with rider You can have "health and critical illness rider" with fixed premium throughout the contract to have benefits of medical expenses, daily compensation upon injury or illness, coverage of total and permanent disability or critical illness.

This is subject to conditions stated in the insurance policy and the Company's rules.

We are ready to help you achieve your life goals as you wish.

MTL Portfolio Management Service

The first life insurance company! to provide portfolio management service for Muang Thai unit-linked customers



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

Carefree
Investment under
clear policies

MTL Portfolio Management Service Choose this portfolio management service provided by professional fund managers. The service includes mutual fund selection, effective and suitable investment allocation, performance tracking, and automatic fund rebalancing based on current situations for effective long-term financial planning.

What the customers get



Investment portfolio
management
by **professional experts**



At ease with investment portfolio
tracking, review, and **automatic
rebalancing** in line with all situations



Various investment policies allowing
the customers to select the suitable
investment portfolio of their choice



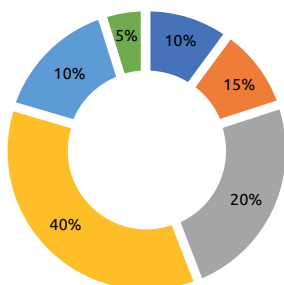
Flexible investment policies
with allocation in quality funds
from various asset management companies



Convenience, one-time registration
for portfolio rebalancing based on
current situations

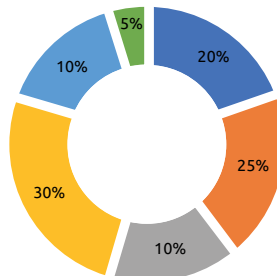
MTL Portfolio Management

Extremely High Risk Investment Policy (Aggressive)



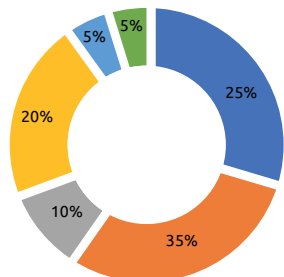
Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds ranging from 0% to 100% with investments in fixed-income funds of not over 50%.

High Risk Investment Policy (Advanced)



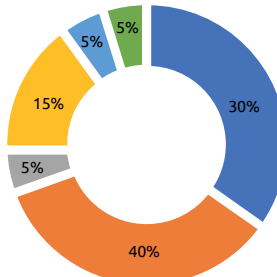
Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 80% with investments in fixed-income funds of not over 60%.

Medium-to-High Risk Investment Policy (Balanced)



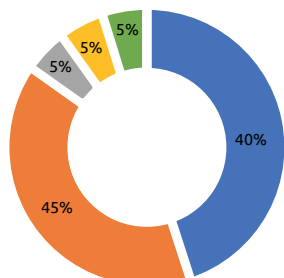
Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 60% with investments in fixed-income funds of not over 70%.

Medium-to-Low Risk Investment Policy (Conservative)



Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 40% with investments in fixed-income funds of not over 90%.

Low Risk Investment Policy (Low Risk)



Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 30% with investments in fixed-income funds of at least 60%.



More Information

Scan



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 potential returns. Furthermore, investors may be exposed to exchange rate risks as hedging depends on the discretion of fund managers with foreign investments.

Details and Underwriting Criteria

Insurable Age	30 days – 70 years
Coverage Period	Attaining the age of 99 (as long as the investment value is sufficient for payment of policy expenses)
Premium Payment Period	Until the age of 99
Minimum Regular Premium	Annual: 20,000 Baht Semi-annual: 10,000 Baht Quarterly: 6,000 Baht Monthly: 2,000 Baht
Top-Up Premium	Starting at 5,000 Baht per time and must not exceed paid regular premium per policy year
Sum Insured	

Age	Minimum (Number of times of annual regular premium)	Maximum
0 – 40	15	Unlimited
41 – 50	10	
51 – 60	7.5	
61 and above	5	

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 to 3 times the regular premium
Maturity Benefit	Redemption value of investment units upon the maturity date
Rider	Able to attach the rider. Conditions are according to the Company's criteria

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

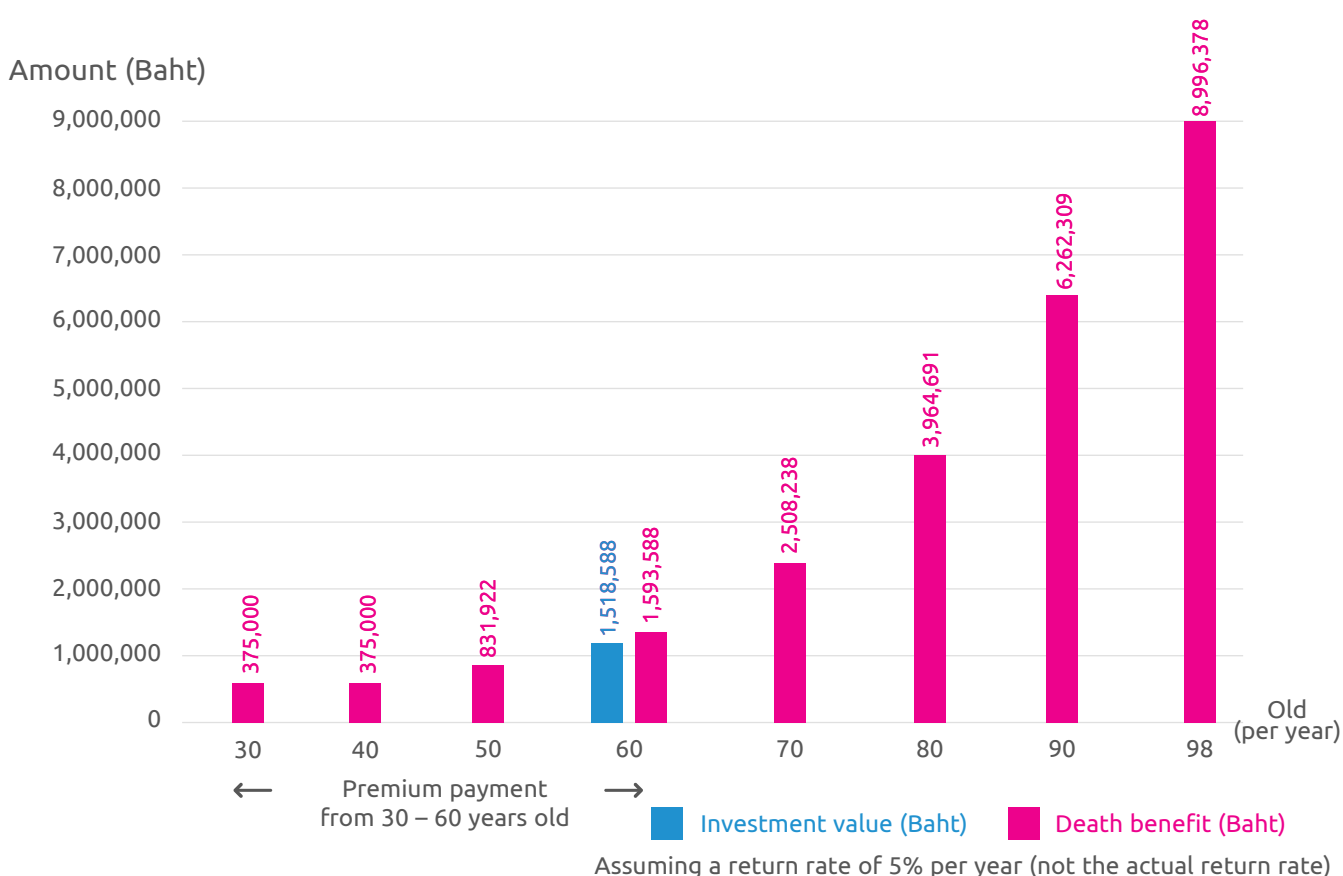
Example A 30-year-old male insured wants to plan to establish a foundation for his family to cope with uncertain situations that may arise. He has the ability to pay annual premiums until retirement.

The life insurance agent proposes mDesign, a flexible insurance plan that can meet planning needs. It offers high flexibility, allowing the insured to choose the premium payment period according to his needs, and coverage until the age of 99.

Annual premium payment
of 25,000 Baht
Totaling 775,000 Baht

Premium payment
until the age of 60

Minimum sum insured
amount at 375,000 Baht



Protect your loved ones with mDesign

Expected benefits:

1. Immediate life protection of 375,000 Baht and a potential increase of up to 8.9 million Baht at the age of 99
2. If you have a financial need at the age of 60, you can surrender the policy with a chance to receive the surrender value amounting to 1.5 million Baht.
3. In the unfortunate event at the age of 80, the family will receive a death benefit of 3.9 million Baht.

Remark:

• Example showing calculations as of September 2023 is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns that will be received from the policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer be lower than those shown in the table, it may impact certain policy features such as the partial withdrawal of the investment, and the policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage as indicated in the table.

Warning: - Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.
- Premium holiday and partial withdrawal may result in reduced benefits and coverage.

Policy Expense and Fee Table

Expense and Fee	Calculation	Expense Rate				
1. Insurance operating expense	Deducted For regular premium • Deducted from paid premium before invested	Number of times of regular premium payment				% of regular premium
		Annual	Semi-Annual	Quarterly	Monthly	
		1	1 – 2	1 – 4	1 – 12	40
		2	3 – 4	5 – 8	13 – 24	27
		3	5 – 6	9 – 12	25 – 36	19
		4 - 10	7 – 20	13 – 40	37 – 120	4
		11 onwards	21 onwards	41 onwards	121 onwards	0
		Operating expense discount for regular premium of policy year 1 only				
		Regular premium/year (Baht)		% of operating expense discount		
		20,000 – 49,999		–		
	50,000 – 99,999		1.50			
	100,000 – 199,999		2.50			
	From 200,000		3.00			
	For top-up premium, • deducted from paid premium before invested	Top-up premium/time (Baht)		% of top-up premium		
Not over 199,999		5.00				
200,000 – 499,999		4.75				
500,000 – 999,999		4.50				
From 1,000,000		4.25				
2. Cost of insurance ⁽¹⁾	Calculate from mortality rate ⁽²⁾ and net amount at risk ⁽³⁾ , deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.	The rate as approved by the registrar, in accordance with the Company’s criteria.				
3. policy maintenance fee ⁽¹⁾	Deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.	The rate as specified in the expense table which is changed by up to 150 Baht/month in a calendar year.				
4. Partial withdrawal fee	200 Baht/time					

Policy Expense and Fee Table (Cont.)

Expense and Fee	Calculation	Expense Rate				
5. Surrender fee	The charge is for regular premiums only. However, it is not charged for top-up premium.	Number of times of regular premium payment				Surrender fee (% of the regular premium per year at that time, per installment).
		Annual	Semi-Annual	Quarterly	Monthly	
		1	1 – 2	1 – 4	1 – 12	
		2	3 – 4	5 – 8	13 – 24	
		3	5 – 6	9 – 12	25 – 36	
		4	7 – 8	13 – 16	37 – 48	
		5	9 – 10	17 – 20	49 – 60	
		6	11 – 12	21 – 24	61 – 72	
		7	13 – 14	25 – 28	73 – 84	
		8	15 – 16	29 – 32	85 – 96	
		9	17 – 18	33 – 36	97 – 108	
		10 onwards	19 onwards	31 onwards	109 onwards	
6. Fund switching fee	None					
7. Policy renewal fee	200 Baht/time					
8. Financial position report delivery fee	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.					

Remarks:

- (1) The calculation of cost of insurance and policy maintenance fee in the first month will be deducted from the paid insurance premiums before allocating funds for subsequent months. The Company will deduct it from the automatic unit investment 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 specified in the benefit payment terms, whichever is higher.

Warning:

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

The Insured's Rights

1. The right to cancel the insurance policy within 15 days after receiving the policy the Company shall return mutual fund 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 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 rights 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 rights of unitholders under the policy without disclosing the names of the unitholders (omnibus account) that may differ from regular unitholders who purchase investment units directly through fund 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 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, collected expenses and fees 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:

- **mDesign** is a marketing name of Muang Thai Unit-Linked 1 Insurance Plan (Regular Premium).
- Applying for insurance, changing, or canceling a base 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 policy does not guarantee the investment amount.
- This 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 policy from the prospectus.
- Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.



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

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