



Get ready for critical illness at every stage

CI Perfect Care Rider (UDR)

for Investment-Linked Insurance Plan⁽¹⁾

mtl | Investment



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



CI Perfect Care
Rider (UDR)
Fixed Premium
Payment*

Comprehensive Care Covering All Stages of Critical Illness



Coverage for up to 36 critical illnesses from the early stage, with a total coverage of up to **100%**.⁽¹⁾



Additional benefits:

- Having diabetes complications, receive **10%**⁽¹⁾ coverage.
- Undergoing angioplasty, receive **10%**⁽¹⁾ coverage.



Receive total death coverage of up to **100%**.⁽¹⁾



Entry age from **30 days – 65 years** (renewable up to age **85 years**).⁽²⁾

Underwriting Criteria:

- Insurance premium payment: Deduction from the investment value at the beginning of policy month.⁽³⁾
- Sum insured: A minimum of 100,000 Baht but not exceeding 10,000,000 Baht and not exceeding 20,000,000 Baht per insured. This includes the total sum insured for all critical illness coverage which is still in force.
- Underwriting and health checkup: Subject to the Company's rules.

Remarks:

- (1) In % of the initial sum insured.
- (2) The coverage period must not exceed the coverage period of the life insurance policy that this rider is attached to, and as long as the investment value is sufficient to cover the insurance cost of the rider.
- (3) Deducted from the investment value for universal life insurance policy and unit-linked insurance policy.

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

Coverage Schedule for the Sum Insured of 1,000,000 Baht

| Coverage | Benefit (Baht) |
|---|----------------|
| 1. In case the insured passes away* | 1,000,000 |
| 2. In case the insured is diagnosed with a critical illness or undergoes surgery according to the critical illness coverage | |
| 2.1 Coverage for the critical illness in the early stage | 250,000 |
| 2.2 Coverage for the critical illness in the intermediate stage** | 500,000 |
| 2.3 Coverage for the critical illness in the severe stage* | 1,000,000 |
| 3. Additional benefits in case the insured undergoes angioplasty*** | 100,000 |
| 4. Additional benefits in case the insured is diagnosed with diabetes complications*** | 100,000 |

The Company shall pay benefits for the coverage item 1 and/or coverage item 2 totaling up to 100% of the rider's sum insured throughout the rider period, and this rider shall end.

* The Company shall pay the benefit with a deduction of benefits that the insured has already received for the coverage item 2.1 and/or item 2.2 of any critical illnesses (if any), and this rider shall end.

** The Company shall pay the benefit with a deduction of benefits that the insured has already received for the coverage item 2.1 of the same critical illness (if any).

*** The Company shall pay the benefits for item 3 and item 4 only once throughout the rider period.

Example of CI Perfect Care Rider (UDR) benefits

An insured female, aged 30, in excellent health, purchased CI Perfect Care Rider (UDR) with the sum insured of 1,000,000 Baht, attached to mDesign.



Insured

Receives additional benefits

1. If undergoing angioplasty, receive 10% = 100,000 Baht.
2. If having diabetes complications, receive 10% = 100,000 Baht.

Afterwards diagnosed with the following critical illnesses

3. Loss of hearing – Having cochlear implant surgery, receive 50% = 500,000 Baht.
4. Chronic kidney failure, intermediate stage, receive 50% = 500,000 Baht.

Total benefits throughout the contract up to 120% = 1,200,000 Baht

Example of benefit payment of CI Perfect Care Rider (UDR) in each scenario

| | Additional Benefit | Early Stage | Intermediate Stage | Severe Stage | Total benefits received |
|------------|---|---|---|---|-------------------------|
| Scenario 1 | 1. Angioplasty: Receive 10% 2. Diabetes complications: Receive 10% | | 3. Loss of hearing – Cochlear implant surgery: Receive 50% 4. Chronic kidney failure, intermediate stage: Receive 50% | | 120% |
| Scenario 2 | | 1. Non-invasive cancer: Receive 25% 2. Cardiomyopathy – Pericardiectomy: Receive 25% 3. Liver failure – Partial liver surgery: Receive 25% 4. Major stroke – Cerebral shunt insertion: Receive 25% | | | 100% |
| Scenario 3 | | 1. Chronic kidney failure – Surgical removal of one kidney: Receive 25% | 2. Chronic kidney failure, intermediate stage: Receive 50% - 25% = 25% due to already receiving benefits for the same illness in the first instance | 3. Chronic kidney failure, severe stage: Receive 100% - 25% - 25% = 50% due to already receiving benefits in the first and second instances | 100% |
| Scenario 4 | | 1. Acute heart attack – Cardiac pacemaker implantation: Receive 25% | 2. Loss of hearing – Cochlear implant surgery: Receive 50% | 3. End-stage liver disease: Receive 100% - 25% - 25% = 25% due to already receiving benefits in the first and second instances | 100% |

Exclusions of CI Perfect Care Rider (UDR) include 2 main categories, with a total of 17 clauses, for example:

• In case the insured is diagnosed with a critical illness, with a total of 6 clauses, for example: The rider shall not cover illness due to critical illnesses, except total and permanent disability which is directly or indirectly, wholly or partly caused by the following events.

1. Suicide or self-inflicted injury or attempts of that sort
2. The insured refuses medical treatments, physician's suggestions or guidance, 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:

- mDesign campaign is a marketing name of Muang Thai Unit-Linked 1 Insurance Plan (regular premium). Insurance cost of this rider is eligible for partial personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 315.
- Applying for insurance, changing, or canceling a base-plan or a rider may impact premium amount or premium amount (excluding investments) eligible for annual personal income tax deduction.

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



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

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

Tel.1766, Available 24/7

muangthai.co.th

Scan QR code to enter the website.



MTL_2-02-04-0445_01/10/2568