

Muangthai
UL Plus+



A new type of life insurance
for happiness in every aspect of life

mtl | Investment



**Tax deduction up to
100,000 Baht***

*Subject to the Revenue Department.

Remark: Muangthai UL Plus is a marketing name of Muangthai Universal Life 1 Insurance Plan.

Muangthai
UL Plus+

Muangthai UL Plus+

For happiness in every aspect of life

Life insurance that you can design your own target

For life coverage | For savings | For health protection

As life changes, life insurance must be flexible⁽¹⁾

Increase – decrease sum insured, manage premium

(decrease premiums – take premium holiday) and make partial withdrawal⁽²⁾

Perfect for those who like to save,
ideal for those who want to invest

Guaranteed minimum return on investment

4% per year in the first policy year and 1% per year from the second
policy year onwards Additional savings through top-up premium payment

More worthwhile for taxpayers

Tax deduction up to 100,000 Baht⁽³⁾



(1) Subject to conditions of the insurance plan.

(2) Premium holiday and partial withdrawal may result in a reduction of benefits and coverage.

(3) Subject to the Revenue Department.

Life insurance that offers more opportunities through professional investment management



Guarantee minimum return rate for investment value (4% per year in the first policy year, and 1% per year the second policy year onwards).



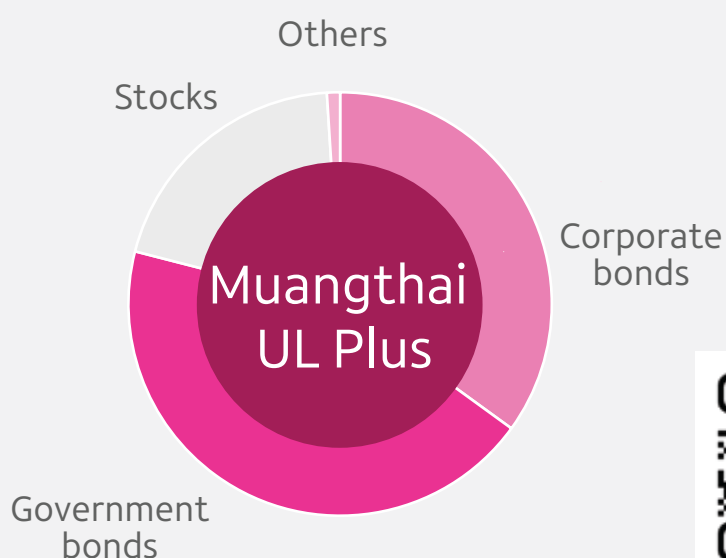
Manage low-risk assets investment portfolio to ensure return as well as having opportunities to receive higher return based on the market conditions.



Invest in government and corporate bonds that have credit ratings.



Example of Investment Allocation



"Investment allocation in stocks and investment units that invest in equities shall not exceed 20% of the net asset value of the investments."



For more information
SCAN

Underwriting Criteria	Muangthai UL Plus		
Insurable Age	30 days old - 75 years old		
Coverage Period	Attaining the age of 99 or as long as the investment value is sufficient for payment of policy expenses		
Premium Payment Period	Attaining the age of 99		
Sum Insured	Age (years)	Minimum (Number of times of annual regular premium)	Maximum
	0 - 49	8	Unlimited
	50 - 70	5	
	71 - 75	2	
Minimum Premium	Regular Premium	Annual: 10,000 Baht Semi-Annual: 5,000 Baht Quarterly: 3,000 Baht Monthly: 1,000 Baht	
	Top Up Premium	1,000 Baht per time However, it must not exceed regular premium paid in such policy year.	
Rider	Subject to the Company's rules.		
Death Benefit	Sum Insured + Investment Value		

• Underwriting is subject to the Company's rules.

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.

Exclusions

1. In case the insured voluntarily commits suicide within one year from the effective date or the latest renewal date of the insurance policy 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.

Warnings:

- Buyers should understand the details of coverage, conditions and risks before making a decision to purchase insurance every time.
- Applying for insurance, changing, or canceling a base plan or a rider may impact the premium amount eligible for annual personal income tax deduction.

A new way of savings, perfect for wage earners with **Muangthai UL Plus**

A 30-year-old employee wants to save money with life insurance that is flexible and adaptable... as life changes.



Life coverage
400,000 Baht



Premium payment
period
20 years

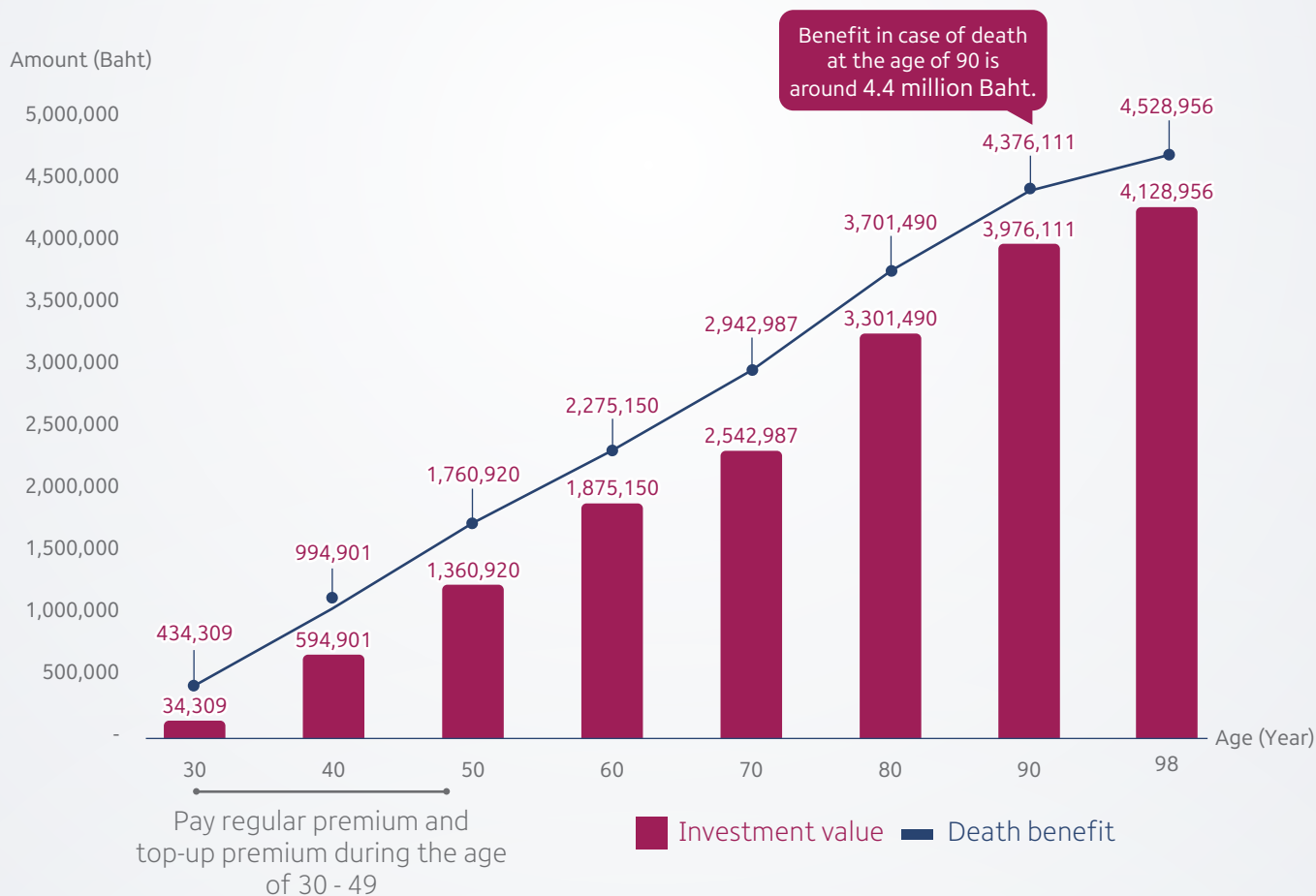


Total premiums
50,000 Baht per year
including regular premium
of **25,000 Baht** and top-up
premium of **25,000 Baht**



The young employee can choose to receive investment value by making partial withdrawal when the savings goal is reached. For example:

At age 60, he can choose to receive approximately 1.9 million Baht of investment value to pay off house mortgage; or
At age 70, he can choose to receive approximately 2.5 million baht of investment value to use during retirement.



Remarks

- 20-year premium payment is regarded as exercising the right of premium holiday from policy year 21 onwards.
- Premium holiday and partial withdrawal may result in a reduction of benefits and coverage.
- For example, the calculation assumes a return on investment of 3.5% per year, the actual return on investment may vary over time as determined by the Company, and may be higher or lower than this assumption, but it must not be lower than the minimum annual return set by the Company.

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

Perfect for...freelancers & influencers

Live life to the fullest, build security for your loved ones

A 30-year-old influencer wants to start building financial security for her loved ones, that can increase life insurance coverage in the future. So, she chooses **Muangthai UL Plus**.



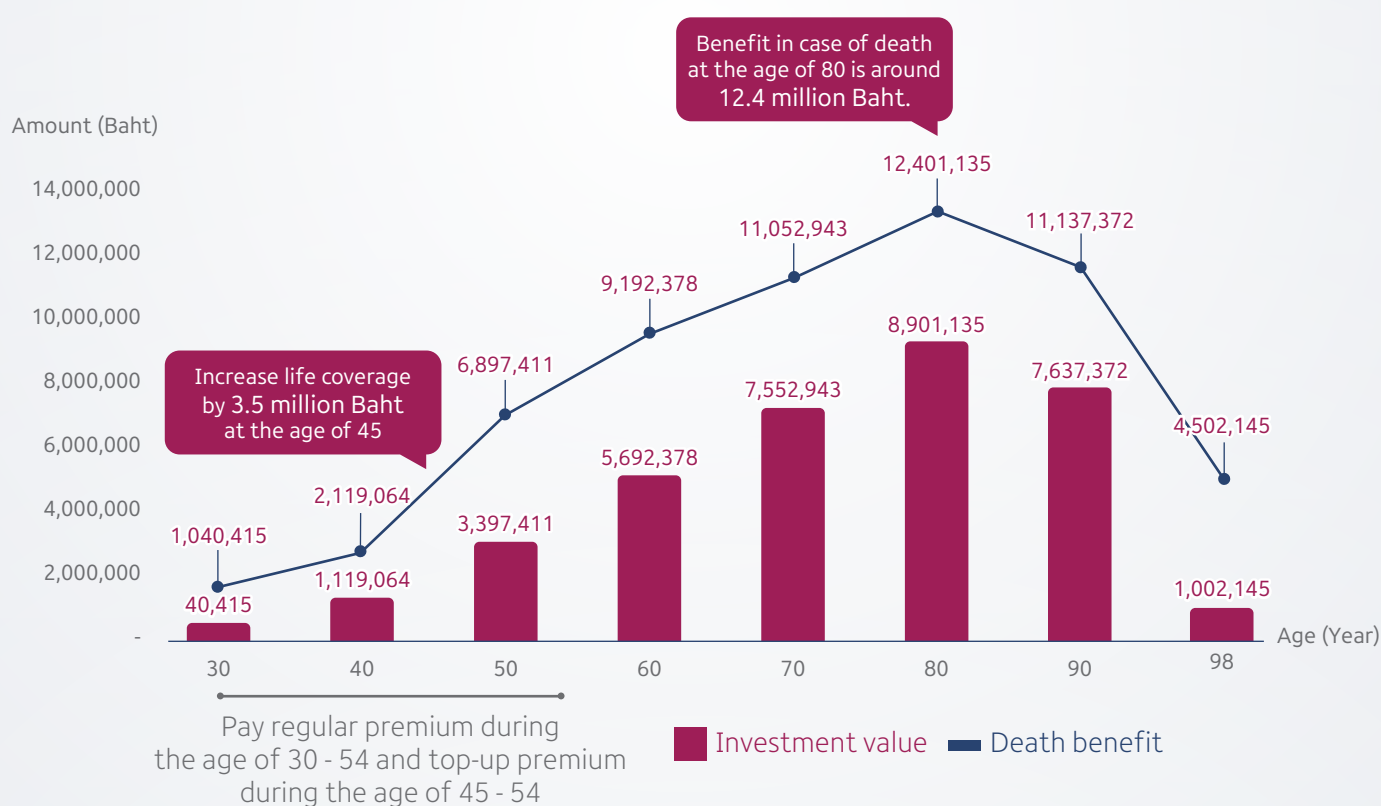
Life coverage
1 million Baht
and increase life
coverage to
3.5 million Baht
from the age of 45



Premium payment
period
25 years



Pay regular premium
100,000 Baht per year
and pay top-up premium
100,000 Baht per year
during the age of 45 - 54



Remarks

- 25-year premium payment is regarded as exercising the right of premium holiday from policy year 26 onwards.
- Premium holiday and partial withdrawal may result in a reduction of benefits and coverage.
- For example, the calculation assumes a return on investment of 3.5% per year, the actual return on investment may vary over time as determined by the Company, and may be higher or lower than this assumption, but it must not be lower than the minimum annual return set by the Company.

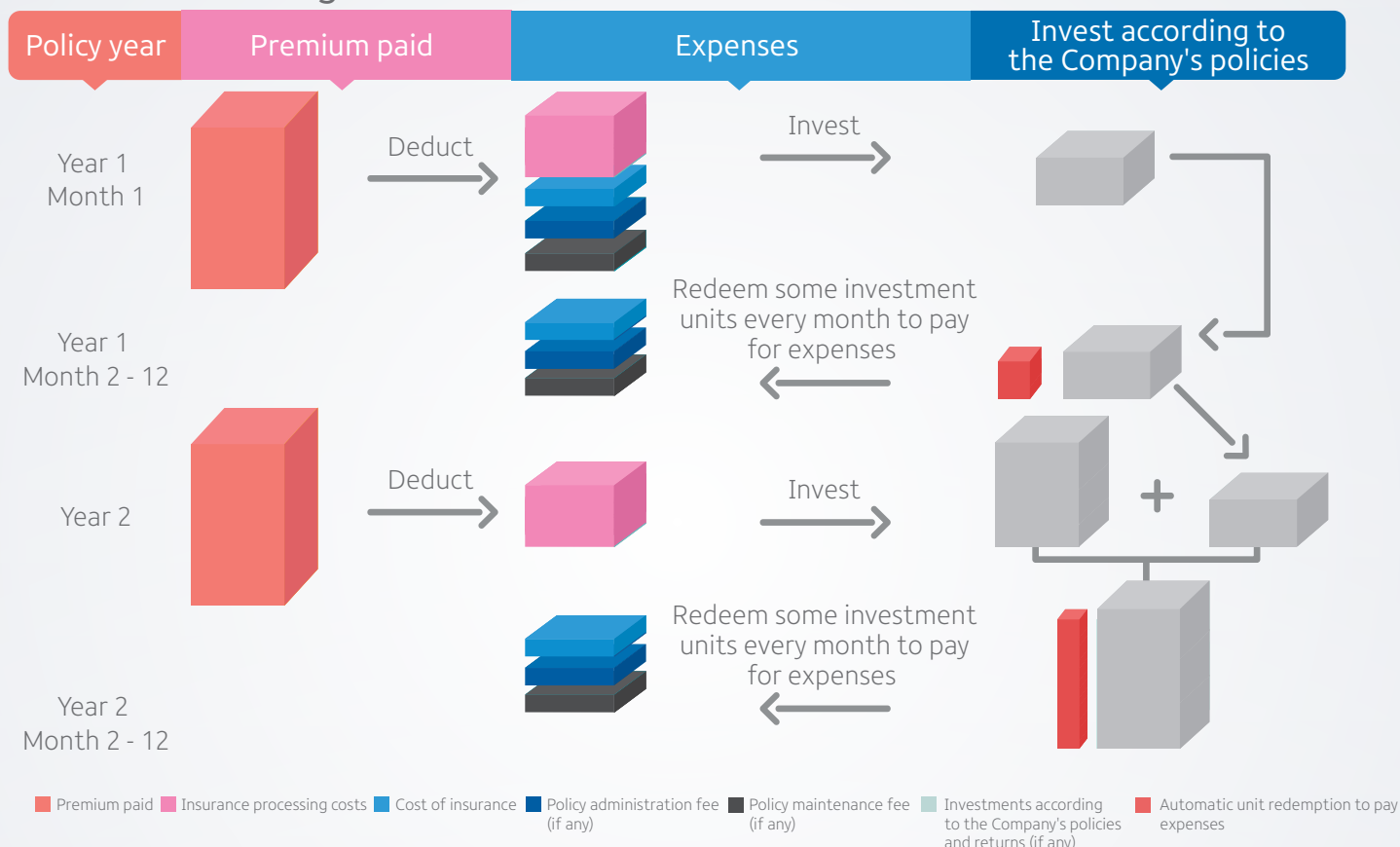
Warning: Buyers should understand the details of coverage, conditions and risks before making a decision to purchase insurance every time.

Muangthai UL Plus

(Regular Premium Universal Life Insurance)

is a life insurance product, and the premiums paid after deducting policy expenses shall be invested according to the Company's policies. Throughout the policy period, there will be automatic redemption of investment units in order to pay for the policy expenses every month. Therefore, policy expenses in subsequent installments shall be collected from the investment and investment returns (if any). If it is insufficient, the policy shall be terminated unless there is a top-up premium payment.

Mechanics for Regular Premium Universal Life



Investments

- How to monitor investment value
 - The Company shall send a report on the financial status of the insurance policy to the insured at least once a year.
 - The insured can monitor it on the Company's website www.muangthai.co.th or call 1766.
 - The insured can monitor it on MTL Click Application.
- When investments may not be enough to cover the Company's expenses, a reminder letter will be sent when the investment value is insufficient to pay policy expenses and fees or less than the criteria set by the Company. And, a notification letter will be also sent when the policy lapses.



Main Policy Expenses

Expense items	Expense rate				
1. Insurance processing fee 	Number of times of regular premium payment				% of regular premium
	Annual	Semi-Annual	Quarterly	Monthly	
	1	1 - 2	1 - 4	1 - 12	60
	2	3 - 4	5 - 8	13 - 24	40
	3	5 - 6	9 - 12	25 - 36	30
	4	7 - 8	13 - 16	37 - 48	20
	5	9 - 10	17 - 20	49 - 60	10
	6 onwards	11 onwards	21 onwards	61 onwards	0
2. Cost of insurance (COI) 	Subject to gender, age and the sum insured* COI increases with age.				
3. Policy administration fee 	None				
4. Policy maintenance fee 	55 Baht/month				

*The insured can increase/decrease the sum insured to manage COI according to the Company's conditions.

Incurring Expenses

Expense items				Expense rate	
1. Top-up fee				3% Of Top-up Premium	
2. Policy surrender and withdrawal fee					
Number of times of regular premium payment				% of investment value of withdrawn regular premium	% of investment value of withdrawn top-up premium
Annual	Semi-Annual	Quarterly	Monthly		
1	1 - 2	1 - 4	1 - 12	80	None
2	3 - 4	5 - 8	13 - 24	60	
3	5 - 6	9 - 12	25 - 36	50	
4	7 - 8	13 - 16	37 - 48	40	
5	9 - 10	17 - 20	49 - 60	35	
6	11 - 12	21 - 24	61 - 72	30	
7	13 - 14	25 - 28	73 - 84	20	
8	15 - 16	29 - 32	85 - 96	15	
9	17 - 18	33 - 36	97 - 108	10	
10	19 - 20	37 - 40	109 - 120	5	
11 onwards	21 onwards	41 onwards	121 onwards	0	
3. Policy renewal fee				None	
4. Free look				Policy cancellation within 15 days from the policy receipt date with a fee of 500 Baht and the deduction of actual health checkup fee (if any).	

Things that insureds should know

- | | |
|--|---|
| 1. It is life insurance,
not deposit
not a fund with a bundle of insurance
not insurance with a bundle of fund. | 2. The sum insured affects expenses.
For high sum insured, the cost of insurance will be high as well. It shall increase with the insured's age. |
|--|---|
-
3. Expenses are not fixed even with fixed premiums. Some expenses vary with the age of the insured. Please see details in the expense table.
-
4. Money can be withdrawn from the policy while a fee is required. Please see details in the table for surrender and partial withdrawal fee of investment.
-
5. Investment funds are deducted to pay policy expenses every month. Expenses are deducted from the insurance premium paid and from the automatic redemption of investment units every month. If the insurance premiums and investments are not sufficient to cover the expenses, the policy shall lapse. Otherwise, you must pay top-up premium to maintain the policy.
-
6. Applying for insurance, changing, or canceling a base plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.
-
7. Guarantee the minimum rate of return as specified by the Company.
-

Precautions and practices

1. Consider the financial status for continuous premium payment before making a decision to purchase insurance as the product requires long-term financial commitment.
2. Please understand the coverage and terms and conditions of insurance and investment before making a decision to purchase insurance.
3. Although the information and figures in the sales documents are complicated, the insured must study, understand and reach out to an agent when in doubt.
4. Please fill out the insurance application form yourself, do not sign blank documents and must read the details in the insurance application form before signing.
5. Always request payment evidence from the agents and make sure it is a valid evidence of the Company.
6. Collaborate with the Company by answering questions after purchasing a policy.
7. Follow up and review the materials received from the Company to protect your rights.

Warning: 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.

Muangthai UL Plus+





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 Muang Thai Life

Scan QR code
to enter the website.



MTL_2-02-0464_08/09/2569