Unit-linked life insurance

Secure life coverage... to care for your loved ones
with the opportunity to grow toward the future you trust

mDesign

UNIT-LINKED

(99/99)

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.

Because life's stability...
is the foundation of happiness

We are ready to care for every step of life
so you can feel at ease every day with your loved ones
and offer opportunities for investment growth
toward a confident future, unfolding the way you choose

mDesign

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(99/99)

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

— Let every step of life unfold the way you intend —

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.

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

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Providing the answer that you trust for every step of life

Secure Your Legacy
Pay cost-effectively,
receive coverage
that meets every stage of life

Adjustable Life Coverage
Increase, decrease, or adjust life coverage
according to your life circumstances
throughout the policy term

Maximize Your Investment Opportunities
You can Top-up your investment
Clear, non-duplicated expenses and fees, increasing
the opportunity to invest more

Flexible Life Insurance
that lets you adjust more

Adjustable Premiums
Take a premium holiday or make partial investment withdrawals*
while your life coverage remains in force**

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

Add Health Coverage
You can attach health,
critical illness, and accident riders for more comprehensive coverage

* Premium holiday and partial withdrawal may result in a reduction of benefits and coverage.
** As long as the investment value is sufficient to pay the policy's various expenses

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Policy Details and Conditions

mDesign (premium payment until age 99)	
Insurable Age	30 days – 70 years
Coverage Period	Attaining the age of 99 (as long as the investment value is sufficient to cover the policy expenses)
Premium Payment Period	Until age 99 years
Regular Premium	Minimum Annual: 20,000 Baht Semi-annual: 10,000 Baht Quarterly: 6,000 Baht Monthly: 2,000 Baht Maximum: Unlimited
Top-up Premium	Starting at 5,000 Baht per time, not exceeding the regular premium paid in each policy year
Sum Assured	Minimum (Times of regular premium) 30 days - 40 years: 15 times 41 - 50 years: 10 times 51 - 60 years: 7.5 times 61 years and above: 5 times Maximum : Unlimited
Death Benefit	The greater of: 1. Sum assured 2. Redemption value + 3 times of regular premium
Maturity Benefit	Redemption value on the policy maturity date
Rider	Able to attach riders, subject to the Company's rules.

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

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



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.



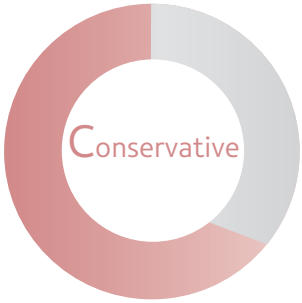
High Risk Investment Policy

- 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 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 Infomation
Scan

mDesign

UNIT-LINKED
(99/99)

Pay premiums until age **99 years**
with coverage up to age **99 years**
Minimum sum assured 5 - 15 times of regular premium

"Plan a Financial Safety Net for Your Family – Be Prepared for Life's Uncertainties"

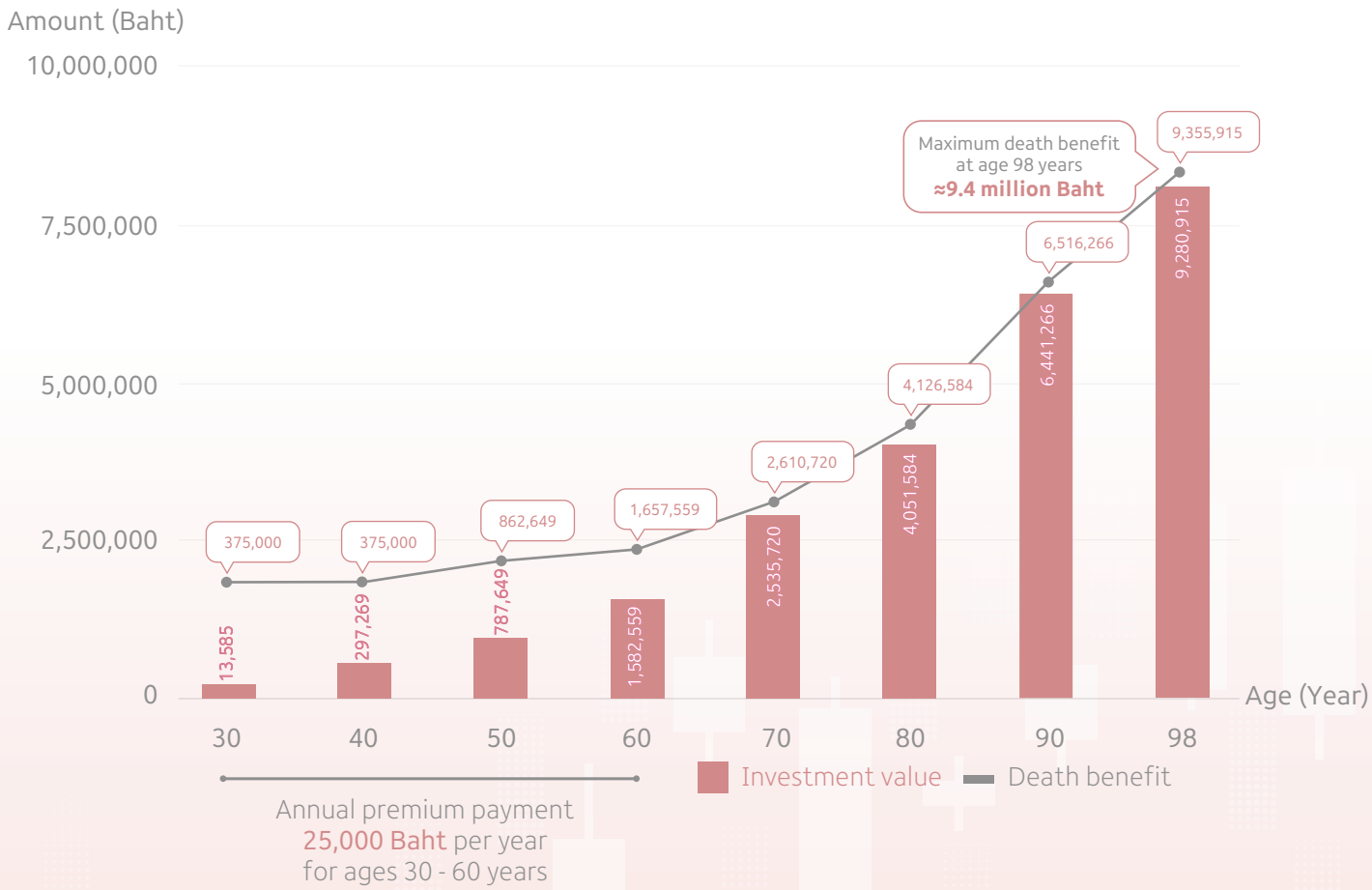
Example A 30-year-old office worker wants to secure his family's future with a solid life protection plan. He chooses mDesign, a life insurance with investment opportunities—designed to meet every need with flexibility. He can pay premiums conveniently in installments, set his own payment period, and enjoy coverage up to age 99 years.

Sum Assured:
Starting at **375,000 Baht**

Annual premium **25,000 Baht**
Premium payment period
until age **60 years**
Total premium paid
775,000 Baht

MTL Portfolio
Management Services
High risks (Advanced)

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



Notes:
- 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.
- Paying premiums until age 60 constitutes exercising the premium holiday from age 61 onward
- Premium holiday and partial withdrawal may result in a reduction of benefits and coverage.
- 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 until age 99

<table>
<tr><th>Expenses and Fees</th><th>Calculation Method</th><th>Expense Rate</th></tr>
<tr><td rowspan="2">1. Allocation Charge</td><td>For regular premium
- Deducted from paid premium before invested</td><td>
<table>
<tr><th colspan="4">Number of times of regular premium payment</th><th rowspan="2">Percentage of regular premium</th></tr>
<tr><th>Annual</th><th>Semi-Annual</th><th>Quarterly</th><th>Monthly</th></tr>
<tr><td>1</td><td>1 - 2</td><td>1 - 4</td><td>1 - 12</td><td>40</td></tr>
<tr><td>2</td><td>3 - 4</td><td>5 - 8</td><td>13 - 24</td><td>27</td></tr>
<tr><td>3</td><td>5 - 6</td><td>9 - 12</td><td>25 - 36</td><td>19</td></tr>
<tr><td>4 - 10</td><td>7 - 20</td><td>13 - 40</td><td>37 - 120</td><td>4</td></tr>
<tr><td>11 onwards</td><td>21 onwards</td><td>41 onwards</td><td>121 onwards</td><td>0</td></tr>
</table>
Allocation charge discount for regular premium of policy year 1 only
<table>
<tr><th>Annual regular premium (Baht)</th><th>% of allocation charge discount for regular premium</th></tr>
<tr><td>20,000 – 49,999</td><td>-</td></tr>
<tr><td>50,000 – 99,999</td><td>1.50</td></tr>
<tr><td>100,000 – 199,999</td><td>2.50</td></tr>
<tr><td>From 200,000</td><td>3.00</td></tr>
</table>
</td></tr>
<tr><td>For top-up premium,
- Deducted from paid premium before invested</td><td>
<table>
<tr><th>Top-up premium per time (Baht)</th><th>Percentage of top-up premium</th></tr>
<tr><td>Not over 199,999</td><td>5.00</td></tr>
<tr><td>200,000 – 499,999</td><td>4.75</td></tr>
<tr><td>500,000 – 999,999</td><td>4.50</td></tr>
<tr><td>From 1,000,000</td><td>4.25</td></tr>
</table>
</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>The rate as approved by the registrar, in accordance with the Company's criteria.</td></tr>
<tr><td>3. Policy maintenance fee[1]</td><td>Deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.</td><td>The rate as specified in the expense table which is changed by up to 150 Baht/month in a calendar year.</td></tr>
<tr><td>4. Partial withdrawal fee</td><td colspan="2">Deducted from the partial withdrawn amount at 200 Baht/time</td></tr>
<tr><td>5. Surrender fee</td><td>Fees are charged from investment units of regular premium only. There is no surrender fee charged for top-up premium.</td><td>
<table>
<tr><th colspan="4">Number of times of regular premium payment</th><th>Regular premium</th><th>Top up premium</th></tr>
<tr><th>Annual</th><th>Semi-Annual</th><th>Quarterly</th><th>Monthly</th><th colspan="2">(Percentage of annual regular premium)</th></tr>
<tr><td>1</td><td>1 - 2</td><td>1 - 4</td><td>1 - 12</td><td>50</td><td rowspan="11">None</td></tr>
<tr><td>2</td><td>3 - 4</td><td>5 - 8</td><td>13 - 24</td><td>40</td></tr>
<tr><td>3</td><td>5 - 6</td><td>9 - 12</td><td>25 - 36</td><td>35</td></tr>
<tr><td>4</td><td>7 - 8</td><td>13 - 16</td><td>37 - 48</td><td>30</td></tr>
<tr><td>5</td><td>9 - 10</td><td>17 - 20</td><td>49 - 60</td><td>25</td></tr>
<tr><td>6</td><td>11 - 12</td><td>21 - 24</td><td>61 - 72</td><td>20</td></tr>
<tr><td>7</td><td>13 - 14</td><td>25 - 28</td><td>73 - 84</td><td>15</td></tr>
<tr><td>8</td><td>15 - 16</td><td>29 - 32</td><td>85 - 96</td><td>10</td></tr>
<tr><td>9</td><td>17 - 18</td><td>33 - 36</td><td>97 - 108</td><td>5</td></tr>
<tr><td>10 onwards</td><td>19 onwards</td><td>37 onwards</td><td>109 onwards</td><td>0</td></tr>
</table>
</td></tr>
</table>

Policy Expenses and Fees Table (Cont.)

Expenses and Fees	Calculation Method	Expense Rate
6. Fund switching fee	None	
7. Policy renewal fee	200 Baht/time	
8. 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.	

Remarks:
(1) The calculation of cost of insurance and policy maintenance 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 minus the fund 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 and fees, subject to approval from the registrar and notification must be made at least 30 days in advance.
- Buyers should understand 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.

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Remarks:

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- 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's assets to settle its own debts.
- Mutual funds 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.

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 .....

Scan QR code to enter the website.

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

Tel.1766, Available 24/7

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