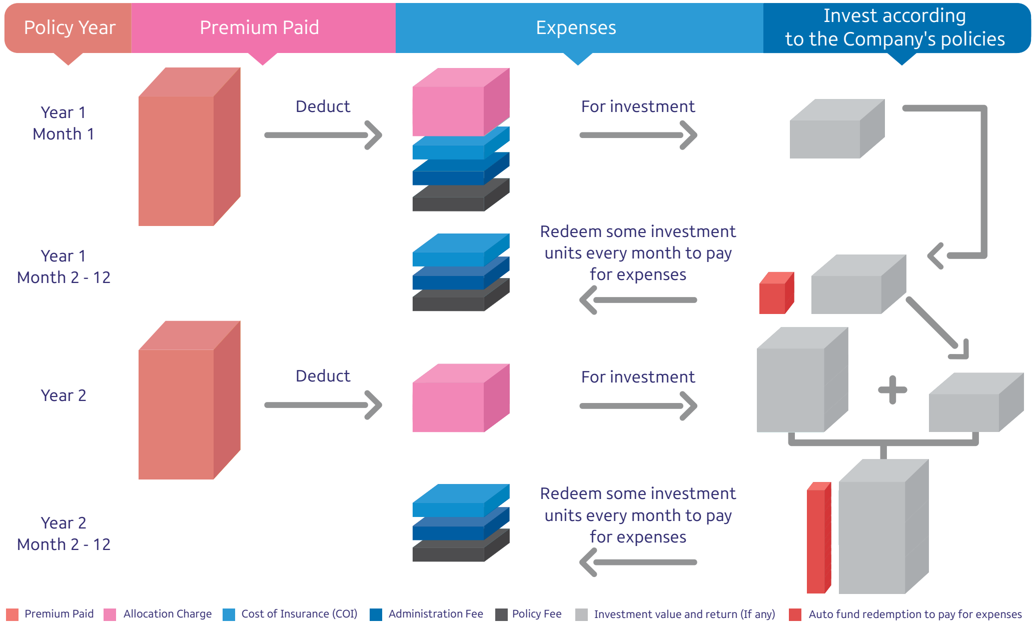
mDesign (Regular Premium Unit-Linked 99/10) - Sales Sheet

This is a life insurance product. After deducting policy charges, the premium paid will be invested in mutual funds selected by the policyholder. Throughout the policy period, investment units will be automatically redeemed to pay the monthly policy charges. Therefore, policy charges in subsequent periods will be deducted from the investment value and any investment returns (if any). If the investment value is insufficient, the policy will lapse, unless a top-up premium is paid.

Mechanics for Regular Premium Unit-Linked



Investments

- Investment Method: Portfolio-based investment is recommended. The insured may select to invest in funds listed by the Company and determine the investment allocation
- How to monitor investment value
  1) The Company shall send a a financial report of the insurance policy to the insured at least once a month.
  2) The insured can monitor on the Company's website www.muangthai.co.th or call 1766.
  3) The insured can monitor on MTL Click Application.
- Notification when investment value may be insufficient to cover charges: The Company will send a written notice when the investment value is insufficient to cover the policy charges and fees, or falls below the minimum level specified by the Company, and will also send a notice when the policy lapses.

Example of Cost of Insurance (COI)

For a male insured aged 35 who pays an annual premium of 720,000 Baht (total premiums throughout the policy term amounting to 7,200,000 Baht), with a sum assured of 10,000,000 Baht.

Age (Years)	Cost of Insurance (Baht)		Accumulated Cost of Insurance (Baht)
	Per Month	Per Year	
35	1,608.92	19,307.04	19,307.04
50	4,172.92	50,075.04	503,723.04
60	9,281.75	111,381.00	1,288,445.04
70	26,174.08	314,088.96	3,317,941.92
80	74,907.75	898,893.00	9,299,484.96
99	326,327.25	3,915,927.00	47,917,617.12

Remark: The cost of insurance shown in the table is calculated based on an assumed rate of return of 5%. The actual cost of insurance will depend on the actual rate of return achieved.

Main Policy Charges

Charge Item	Charge Rates				
	Regular Premium Payment Installment No.				Percentage of Regular Premium
	Annually	Semi-Annually	Quarterty	Monthly	
1. Allocation Charge	1	1 - 2	1 - 4	1 - 12	30
	2	3 - 4	5 - 8	13 - 24	25
	3	5 - 6	9 - 12	25 - 36	15
	4	7 - 8	13 - 16	37 - 48	10
	5 onwards	9 onwards	17 onwards	49 onwards	0
2. Cost of Insurance (COI)	Depends on gender, age, and the sum assured.* The COI increases with age.				
	Redemption Value (Baht)				Percentage of the Redemption Value (per year)**
3. Administration Fee	Less than 1,000,000				0.7
	From 1,000,000 and less than 3,000,000				0.6
	From 3,000,000				0.5
4. Policy Fee	None				

*The policyholder may increase or decrease the sum assured to manage the COI, subject to the Company's terms and conditions.
** Monthly policy administration fee is calculated by dividing the annual policy administration fee by 12.

Transaction-Based Charges

Charge Item	Charge Rates					
1. Top Up Fee	2% of Top Up premium					
2. Fund Switching Fee	None					
3. Premium Redirection Charge	None					
4. Policy Surrender Charge and Partial Withdrawal Fee	Regular Premium Payment Installment No.				Regular Premium	Top Up Premium
	Annually	Semi-Annually	Quarterly	Monthly	(Percentage of the Redemption Value)	
	1	1 - 2	1 - 4	1 - 12	50	None
	2	3 - 4	5 - 8	13 - 24	50	
	3 onwards	5 onwards	9 onwards	25 onwards	None	
5. Reinstatement Fee	None					
6. Required Financial Report Fee	Free once per month; thereafter 50 Baht per transaction.					
7. Policy Cancellation Fee (Free-Look Period)	Policy cancellation within 15 days from the date of receipt of the policy document is subject to a 500 Baht administrative fee and deduction of the actual medical examination expenses incurred (if any).					

mDesign (Regular Premium Unit-Linked 99/10) - Sales Sheet

Premium payment term: 10 years
Coverage period: Until age 99

The minimum sum assured depends on the age of the insured (policy charges will increase in proportion to the sum assured):
Age 0 – 40: 10 times the regular premium
Age 41 – 50: 8 times the regular premium
Age 51 – 60: 4 times the regular premium
Age 61 and above: 3 times the regular premium

Non-Lapse Guaranteed
Life coverage is guaranteed for 10 years from the policy effective date even if the investment value becomes equal to or less than zero. During this period, the life coverage will remain at 3 times the regular premium.
Conditions:
- The regular premium must be paid continuously and in full as scheduled.
- No withdrawals have been made from the accumulated value derived from the regular premium.
- The regular premium has never been reduced.

- Top up: Additional investments can be made by paying a top-up premium, which is subject to a top-up charge.
- Switching: Policyholders may select and switch between investment funds according to market conditions.
- The regular premium can be reduced, and the sum assured can be adjusted as appropriate.
- Premium Holiday: Premium payments may be temporarily suspended; however, policy charges will continue to be deducted in accordance with the policy even during the premium holiday period.

Benefit

- In the event of death:
  The sum assured +The redemption value
- In the event the insured survives to the maturity date:
  The redemption value
- In the event of withdrawal or policy surrender prior to maturity
  The redemption value - the withdrawal fee or surrender charge (if any).

The insured must receive a detailed explanation from the salesperson regarding:

1. Policy Benefit Illustration Table
2. Suitability Test Result and Basic Asset Allocation
3. Factsheet of the selected mutual funds
4. Sample financial report issued by the Company to the insured, together with guidance on how to read and understand it.

What the insured 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 assured affects the charges.
   If a higher sum assured is selected, the Cost of Insurance (COI) will be higher and will increase further as the insured gets older.
3. Charges are not fixed even if the premium payment is fixed. Certain charges vary depending on the insured's age and the fund performance. Please refer to the table of charges and fees for details.
4. Partial withdrawals from the policy are allowed and are subject to fees. Please refer to the policy surrender charge and partial withdrawal fee schedule for details.
5. Investment value is deducted monthly to pay policy charges.
   Policy charges will be deducted from the premium paid and through automatic redemption of investment units each month. If the premium and investment value are insufficient to cover the charges, the policy will lapse. Therefore, the insured should monitor and manage the investment to sufficient ensure growth; otherwise, a top up premium may be required to keep the policy in force.
6. Partial tax deductibility. Only the portion relating to policy charges is eligible for personal income tax deduction. The investment portion is not tax-deductible.
7. No guaranteed investment returns. There is no guarantee of investment returns. The figures shown in the benefit illustration table are for illustrative purposes only.

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

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 read the details in the insurance application before signing.
5. Always request evidence of receipt 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.

Policy Cancellation (Free-Look Period)

The policyholder may cancel the policy within 15 days from the date of receipt of the policy document from the Company. The Company will refund an amount equal to the redemption value plus the policy allocation charge, cost of insurance (COI), policy administration fee and other charges, less a Company administrative fee of 500 Baht per policy, as well as actual medical examination expenses incurred (if any).

Rights of the Company

- The Company may decline an application if the applicant refuses to undertake the Suitability Test or fails to provide the required information in the insurance application form.
- The Company will not provide coverage if the insured commits suicide within one year from the policy issue date or is murdered by the beneficiary.
- The Company may rescind the contract if the insured knowingly makes a false statement or knowingly conceals any material fact from the Company.
- The Company reserves the right to decline an application if the applicant has health issues.

Complaint Channels

1. Call Center Tel. 1766
2. www.muangthai.co.th

If the matter is not resolved appropriately, you may contact:

1. The Securities and Exchange Commission (SEC), Tel. 1207
2. The Office of Insurance Commission (OIC), Tel. 1186