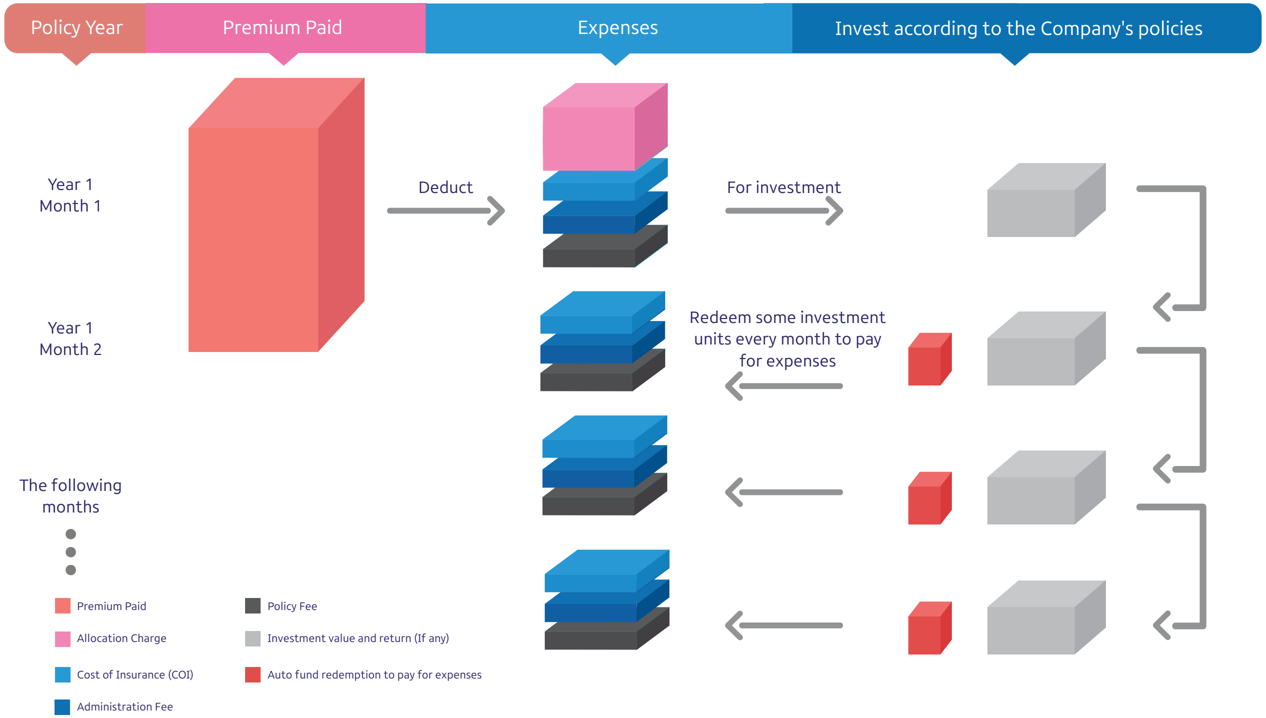
mOne Plus (Single Premium Unit-Linked) – Sales Sheet

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 Single 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 insured allocation
- How to monitor investment value
  1) The Company shall send 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.

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.

Main Policy Charges

Charge Item	Charge Rates	
1. Allocation Charge	None	
2. Cost of Insurance (COI)	Depends on gender, age, and the sum assured.*	
3. Administration Fee	Redemption Value (Baht)	Percentage of the Redemption Value (per year)**
	Less than 1,000,000	0.7
	From 1,000,000 and 3,000,000	0.6
	From 3,000,000	0.5
4. Policy Fee	None	

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

Example of Cost of Insurance (COI)

In the case of a male policyholder aged 40, with a premium payment of 1,000,000 Baht and a sum assured of 3 times the premium (3,000,000 Baht).

Age	Cost of Insurance		Accumulated Cost of Insurance
40	422.57 Baht/Month	5,026.45 Baht/Year	5,026.45 Baht
50	643.40 Baht/Month	7,593.41 Baht/Year	68,540.69 Baht
60	807.29 Baht/Month	9,264.67 Baht/Year	156,135.26 Baht
70	1,308.70 Baht/Month	15,704.45 Baht/Year	263,715.63 Baht
80	3,745.39 Baht/Month	44,944.65 Baht/Year	562,792.78 Baht
99	16,316.36 Baht/Month	195,796.35 Baht/Year	2,493,699.38 Baht

Note: 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.

Transaction-Based Charges

Charge Item	Charge Rates		
1. Top Up Fee	2% of the Top Up Premium		
2. Fund Switching Fee	None		
3. Policy Surrender Charge and Partial Withdrawal Fee	Policy Year	Regular Premium	Top Up Premium
		Percentage of the Redemption Value	
	1	5	None
	2	4	
	3	3	
	4	2	
	5	1	
	6 onwards	None	
4. Reinstatement Fee	None		
5. Required Financial Report Fee	Free once per month; thereafter 50 Baht per transaction.		
6. 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).		

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Single Premium Payment Coverage up to age 99	- Suitable for individuals who have a lump sum and wish to obtain protection while planning their finances: - Do not require the lump sum for long-term use - Have financial dependents or loved ones to care for - Understand investment risks and are able to accept such risks	Minimum sum assured : 1.5 times of the regular premium	- Top Up Additional investment contributions are allowed, subject to applicable charges. - Switching: Funds may be selected and switched according to market conditions - The sum assured may be adjusted as appropriate.

Benefit

- In the event of death: The higher of the following:
  1. The sum assured or
  2. The redemption value + 50% of the regular premium.
- In the event the insured survives to age 99 and the policy remains in force:
  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).

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. Withdrawals are allowed.
   Fees apply; please refer to the table of surrender charge and partial withdrawal fee for details.
4. Investment value is deducted monthly to pay policy charges.
   From the second month onward, policy charges will be paid through the auto fund redemption.
   If the investment value is insufficient to cover the charges, the policy will lapse. Therefore, the policyholder must monitor and manage the investment to ensure sufficient growth; otherwise, a Top Up premium may be required to keep the policy in force.
5. Partial tax deductibility. Only the portion relating to policy charges is eligible for personal income tax deduction. The investment portion is not tax-deductible.
6. Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount (excluding investments) eligible for annual personal income tax deduction.
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