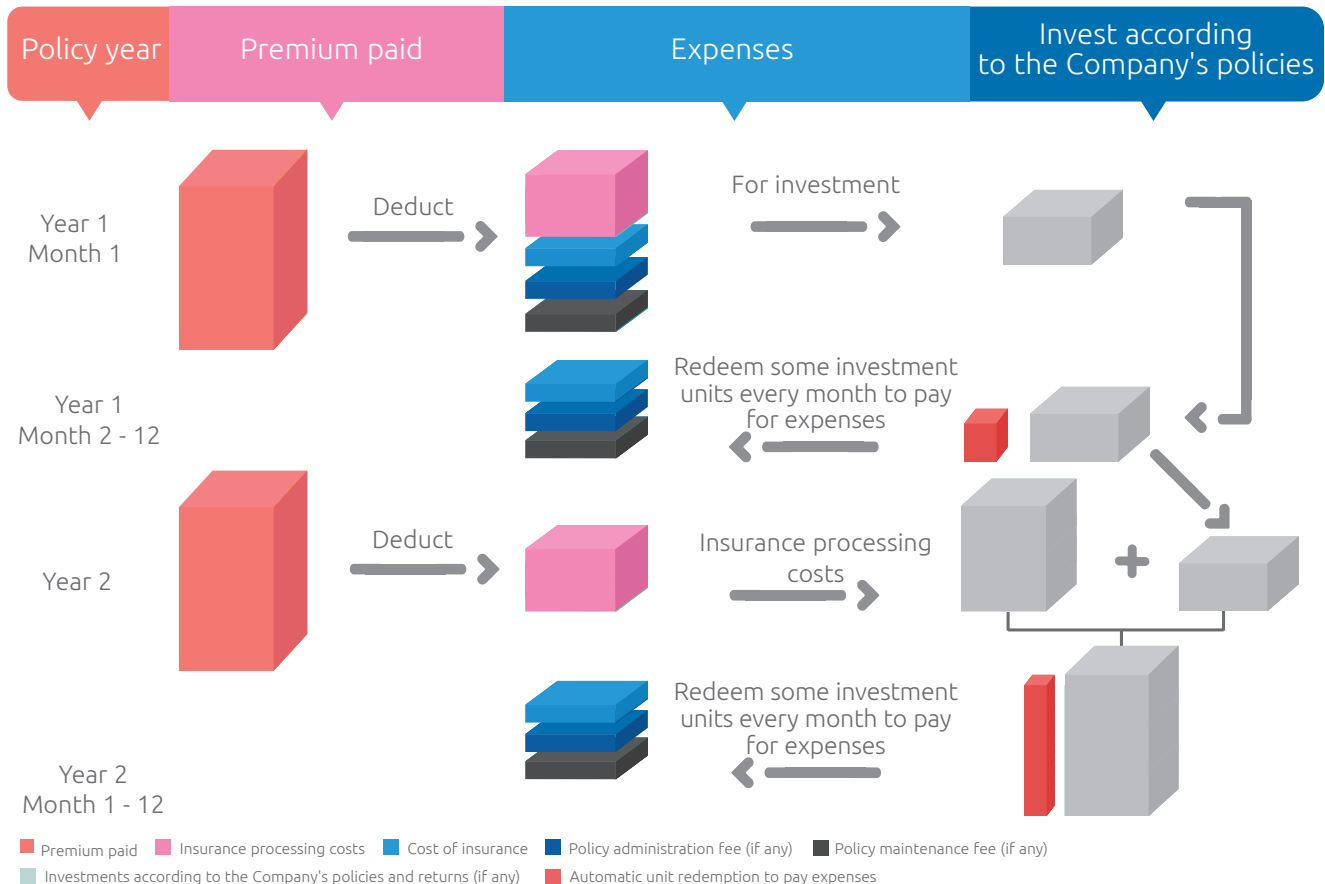


## Muangthai UL Plus (Regular Premium Universal Life Insurance)

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 on the Company's website [www.muangthai.co.th](http://www.muangthai.co.th) or call 1766.
  - The insured can monitor on MTL Click Application.
- When investments may not be enough to cover the Company's expenses: A notification will be sent when the investment value is insufficient to pay policy expenses and fees or less than the criteria set by the Company. A notification letter will be also sent when the policy lapses.



## Main Policy Expenses

Expense items	Expense rate				
1. Top-up fee	3% Of Top-up Premium				
2. 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
3. Cost of insurance (COI) 	Subject to sex, age and the sum insured* COI increases with age.				
4. Policy administration fee 	None				
5. 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					
Table for Surrender and Partial Withdrawal Fees					
Number of times of regular premium payment				% of regular premium	% of investment value of 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	
Expense items				Expense rate	
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).	

## What the insured should know

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|--|--|
| 1. It is life insurance,<br>not deposit<br>not a fund with a bundle of insurance<br>not insurance with a bundle of fund. | 2. The sum insured affects expenses.<br>For high sum insured, the cost of insurance will be high as well.<br>It shall increase with the insured's age. |
|--|--|
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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.
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4. Money can be withdrawn from the policy while a fee required. Please see details in the table for surrender and partial withdrawal fee of investment.
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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 top up to maintain the policy.
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6. Applying for insurance, changing, or canceling a base plan or a rider may impact the premium amount eligible for annual personal income tax deduction.
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7. Guarantee the minimum rate of return as specified by the Company.
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## 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.

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

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.