

Khumkhrong Talot Chip 99/99 (Premier) Build “High Protection” with “Small Money”

mtl | Family



On the day you need to leave...
Your accomplishments will endure,
If you prepare to pass on to your loved
ones thoughtfully.



Pass on stability with
Khumkhong Talot Chip 99/99 (Premier)

Why Khumkhong Talot Chip 99/99 (Premier)?



Build
“high protection”
with “small money”



High life coverage
from the policy
approval date



Tax-free
benefits



Tax deductible⁽¹⁾
up to
100,000 Baht
per year



Able to purchase
health rider to
attach to⁽²⁾



Entry age:
30 days - 75 years

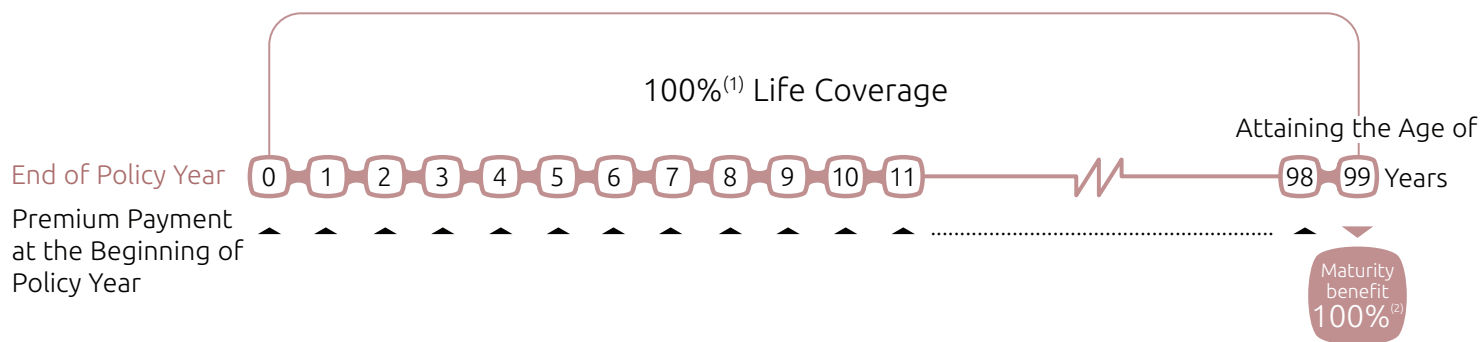
Remarks:

(1) The premium of this insurance contract is eligible for personal income tax deduction. Conditions are subject to the Revenue Department's rules.

(2) Underwriting is subject to the Company's rules.

Benefits and Coverage

Coverage Period Attaining the Age of 99
Premium Payment Period Attaining the Age of 99



Remarks:

- (1) Life coverage is 100% of the initial sum insured or cash surrender value at that time or 101% of paid premium (whichever is higher).
- (2) Is in % of the initial sum insured or 101% of paid premium (whichever is higher).



Build a Legacy of 10 Million

from less than 200,000 a year*



At the age of **30**, pay **134,900** Baht per year

At the age of **40**, pay **157,700** Baht per year

At the age of **50**, pay **189,900** Baht per year

**Pay premiums of hundred thousand
for coverage of 10 million Baht
from the policy approval date.**

*For insured aged less than 51 years

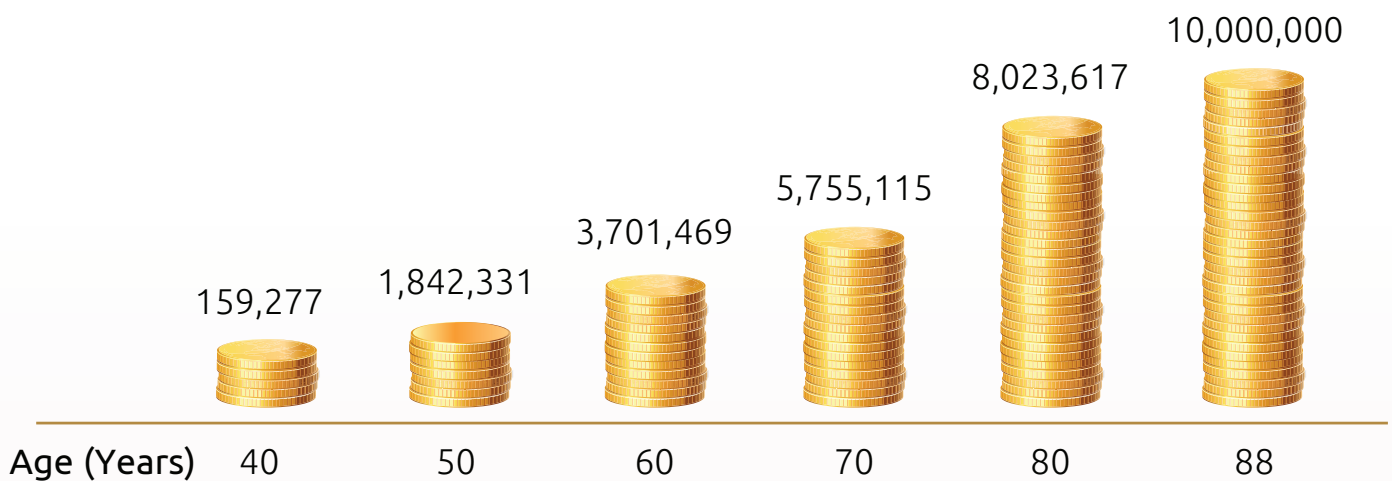
Remark: It is legacy management through life insurance. In case the beneficiary is not specified in the policy, or specified but the beneficiary passes away before or at the same time with the insured, the Company shall pay the policy benefits to the insured's estate.

Example of Legacy Planning for Your Loved Ones

If you are a breadwinner aged 40 years who wishes to plan a legacy of 10 million Baht for your family, which option would you choose?

Option 1 Plan your legacy through savings amounting to 157,700 Baht per year (1% interest rate per year)

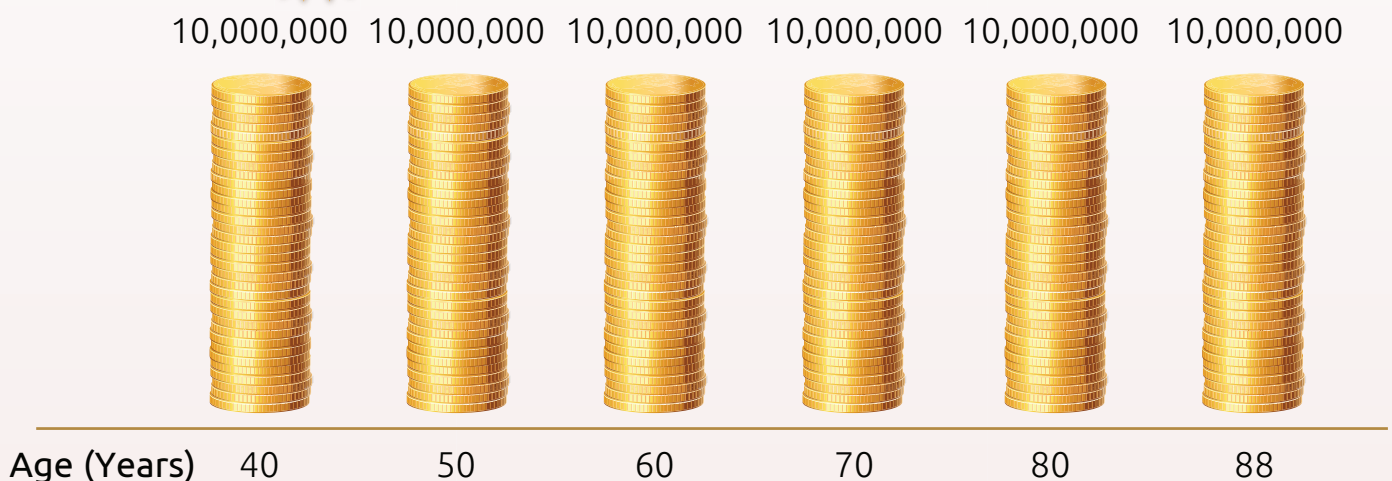
To build 10 million Baht, it takes 49 years (88 years old)



Option 2 Plan your legacy through Khumkhong Talot Chip 99/99 (Premier) Life Insurance Premium of 157,700 Baht per year



Build 10 million Baht from the policy approval date



Remark:

It is legacy management through life insurance. In case the beneficiary is not specified in the policy, or specified but the beneficiary passes away before or at the same time with the insured, the Company shall pay the policy benefits to the insured's estate.

Underwriting Criteria

Insurable Age	The entry age is 30 days - 75 years.
Coverage Period	Until the age of 99 years
Premium Payment Period	Until the age of 99 years
Minimum Sum Insured	10 Million Baht
Premium Payment	Annual, semi-annual, quarterly, and monthly
Other Conditions	The insured must have total assets with value of not less than 10 million Baht*

* The insured's total assets must be able to be verified through documents, or their value must be confirmed.

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 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 all premium paid to the Company.

Exclusions

1. In case the insured voluntarily commits suicide within 1 year from the effective date or the latest date of renewal or reinstatement 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 Company can prove that at the time of insurance contract formation, the actual age is outside the premium rate limit according to the normal business practice of the Company.

Remarks:

- Underwriting is subject to the Company's rules.
- The premium of this insurance contract is eligible for personal income tax deduction. Conditions are subject to the Revenue Department's rules.

Warning: Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

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.



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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
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BUDDY**

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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**

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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



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