



Happiness in Every Stage of Life—Designed by You
Unit-Linked Life Insurance

mDesign
UNIT-LINKED

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.

One of **life's greatest joys** is living freely—without **worry.**

Life may be unpredictable, but you can secure your loved ones' future, ensuring they can live comfortably without undue burdens. At the same time, you can live life on your terms, pursue your dreams, and stay flexible with the freedom to adjust whenever you need.

Because true happiness lasts when worries disappear.



mDesign
UNIT-LINKED

Introducing the next-level life insurance with investment—giving you the coverage you need, the flexibility to choose your premium payment period, and greater opportunities to maximize your policy benefits.

Plan your life with ultimate flexibility.
Adjust anytime, at every stage of life,
and enjoy peace of mind for worry-free happiness.

The Right Choice for Every Stage of Life



Flexible Premium Payment Options

- ✓ Pay premiums for 3, 5, or 10 years—or up to age 99
- ✓ Annual premiums start from just 20,000 baht⁽¹⁾



Tailor Your Life Coverage to Your Needs

Flexible, adjustable protection for your loved ones

- ✓ Coverage starts at a minimum of 3 times the annual regular premium⁽¹⁾, giving you more potential to invest
- ✓ No maximum life coverage limit—peace of mind in every stage of life



Non - Lapse Guaranteed

Life coverage is assured during the regular premium payment period, even if the policy value equivalent to or lower than zero⁽²⁾



Secure Your Legacy

Worry less about inheritance planning with life coverage that grows with your investment



Maximize Your Investment Opportunities

Clear policy fees and charges, with no duplication, allowing more of your money to go into investments

All benefits are subject to the policy conditions and the Company's guidelines.

Live happily, live worry-free.

(1) Depends on the chosen insurance plan

(2) For Muang Thai Unit-Linked 99/3, Muang Thai Unit-Linked 99/5, and Muang Thai Unit-Linked 99/10 when the insured pays the regular premium continuously and in full as scheduled, never withdraws partial investment amount from the regular premium account, and never reduces the regular premium.

The Right Choice for Every Stage of Life

Life Coverage

Increase, decrease, or adjust your coverage to fit your life situation throughout the entire policy term

Premium Flexibility

Adjust your premiums as needed.

Increase top-up premium or use premium holiday* while life insurance coverage remains inforce

Flexible Life Insurance

Giving you more freedom to make changes whenever you need

Diverse Investment Options

Choose your own investments, unlimited fund switching without any charges

Sign up for free! MTL Portfolio Management

Invest with confidence through 5 recommended portfolios, select according to your acceptable risk, and increase your chances of achieving your investment goals.

All benefits are subject to the policy conditions and the Company's guidelines.

Live happily, live worry-free.

*Premium holiday and partial investment withdrawal might lower entitled benefits and coverage.

It's Time... to Choose Life Insurance

A policy you can plan exactly the way you need, meeting all your needs in a single policy.



Pay premiums for **3 Years** – coverage up to age **99**
Minimum sum assured of 3 times*



Pay premiums for **5 Years** – coverage up to age **99**
Minimum sum assured of 5 times*



Pay premiums for **10 Years** – coverage up to age **99**
Minimum sum assured of 3 - 10 times*



Pay premiums until age **99** – coverage up to age **99**
Minimum sum assured of 5 - 15 times*

*times of the regular premium

Warnings:

- Please study the details of coverage, conditions and risks before making a decision to purchase insurance.
- Coverage up to age 99 is guaranteed as long as the investment value is sufficient to cover the policy expenses.

Policy Details and Conditions

mDesign*				
	3 Pay / 5 Pay / 10 Pay			Up to age 99 years
Insurable Age	30 days – 75 years			30 days – 70 years
Coverage Period	Up to age 99 years (Coverage continues as long as the investment value is sufficient to cover the policy expenses)			
Premium Payment Period	3 years	5 years	10 years	Until age 99 years
Regular Premium	Annual: Minimum Semi-Annual: Quarterly: Monthly:	50,000 baht 25,000 baht 12,500 baht 4,500 baht	Annual: Minimum Semi-Annual: Quarterly: Monthly:	20,000 baht 10,000 baht 6,000 baht 2,000 baht
Top-up Premium	Starting from 1,000 baht per time For premium payment period: Not greater than regular premium paid each year For paid up period: Unlimited			Starting from 5,000 baht per time, not exceeding the regular premium paid in each policy year
Sum Assured	Minimum (Times of annual regular premium)			
	3 times	5 times	Age 30 days-40 years: 10 times 41 - 50 years: 8 times 51 - 60 years: 4 times 61 and above: 3 times	Age 30 days - 40 years: 15 times 41 - 50 years: 10 times 51 - 60 years: 7.5 times 61 and above: 5 times
	Maximum : Unlimited			
Death Benefit	Sum assured + Redemption value			The greater of: 1.Sum assured minus the partial withdrawal of the unit fund (if any) 2.Redemption value + 3 times of annual regular premium
Maturity Benefit	Redemption value on the policy maturity date			
Non - Lapse Guaranteed**	Coverage equal to 3 times of annual regular premium during the regular premium payment period, even if the investment value is equivalent to or lower than zero, subject to conditions			None
Rider	Attachable as required, in accordance with the Company's guidelines			

Notes: Buyers should study the details of coverage, conditions and risks before making a decision to purchase insurance.

*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.

**When the insured pays the regular premium continuously and in full as scheduled, never withdraws partial investment amount from the regular premium account, and never reduces the regular premium amount.





Muang Thai Unit-Linked Customers
Invest with peace of mind

MTL Portfolio Management Service

Automated Portfolio Management



Not sure which fund to choose?

Rest easy—our professional fund managers design your investment portfolio for you



No time?

Our fund managers monitor and adjust your portfolio according to market



Worried?

Invest confidently under a clear investment policy

MTL Portfolio Management

A portfolio management service led by professional fund managers with expertise and experience in investment, who will take care of selecting suitable mutual funds, determining appropriate asset allocation, continuously monitoring portfolio performance, and adjusting investments according to market conditions. This service is ideal for customers who do not have time to manage their own investment portfolios but require regular monitoring of their unit-linked investment portfolios.

What Customers Will Receive



Portfolio Management by Professional Experts



Peace of mind with continuous monitoring and automatic portfolio adjustments to keep up with every market situation.



Investment policies aligned with your risk tolerance, allowing you to choose a portfolio that fits your needs.



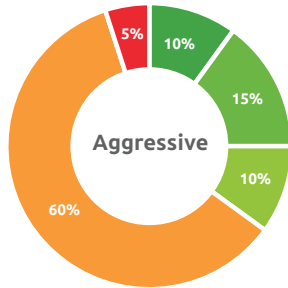
Flexible investment policies with diversified asset allocation, carefully selecting quality funds from leading asset management companies.



Convenient—sign up just once to have your portfolio adjusted automatically according to market conditions.

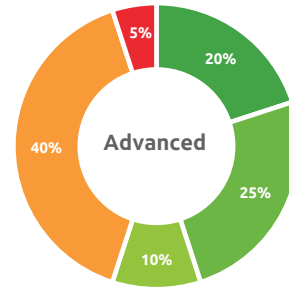
MTL Portfolio Management

Extremely High Risk Investment Policy



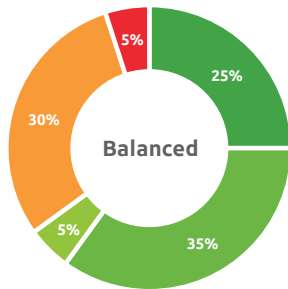
Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds ranging from 0% to 100% with investments in fixed-income funds of not over 50%.

High Risk Investment Policy



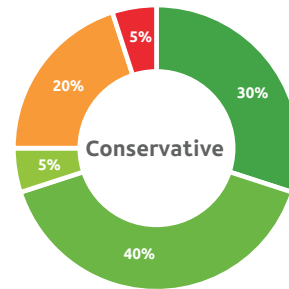
Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 80% with investments in fixed-income funds of not over 60%.

Medium-to-High Risk Investment Policy



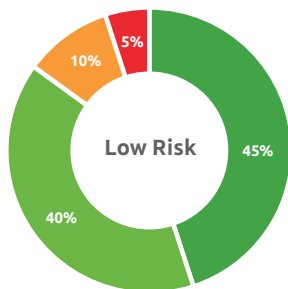
Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 60% with investments in fixed-income funds of not over 70%.

Medium-to-Low Risk Investment Policy



Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 40% with investments in fixed-income funds of not over 90%.

Low Risk Investment Policy



Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 30% with investments in fixed-income funds of at least 60%.

Mutual Funds Classified by Asset Type

- Money Market
- Fixed Income
- Foreign Fixed Income
- Balance
- Equity
- Foreign Equity
- Sector
- Alternative Investment



More Information

Scan

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 fund, especially investment policies, risks, and potential 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.

Pay premiums for **3 years** with coverage up to age **99 years**
Minimum sum assured 3 times of annual regular premium

“Run Your Business Worry-Free with a 10 Million Baht Life Cover, 3-Year Premium Payment”

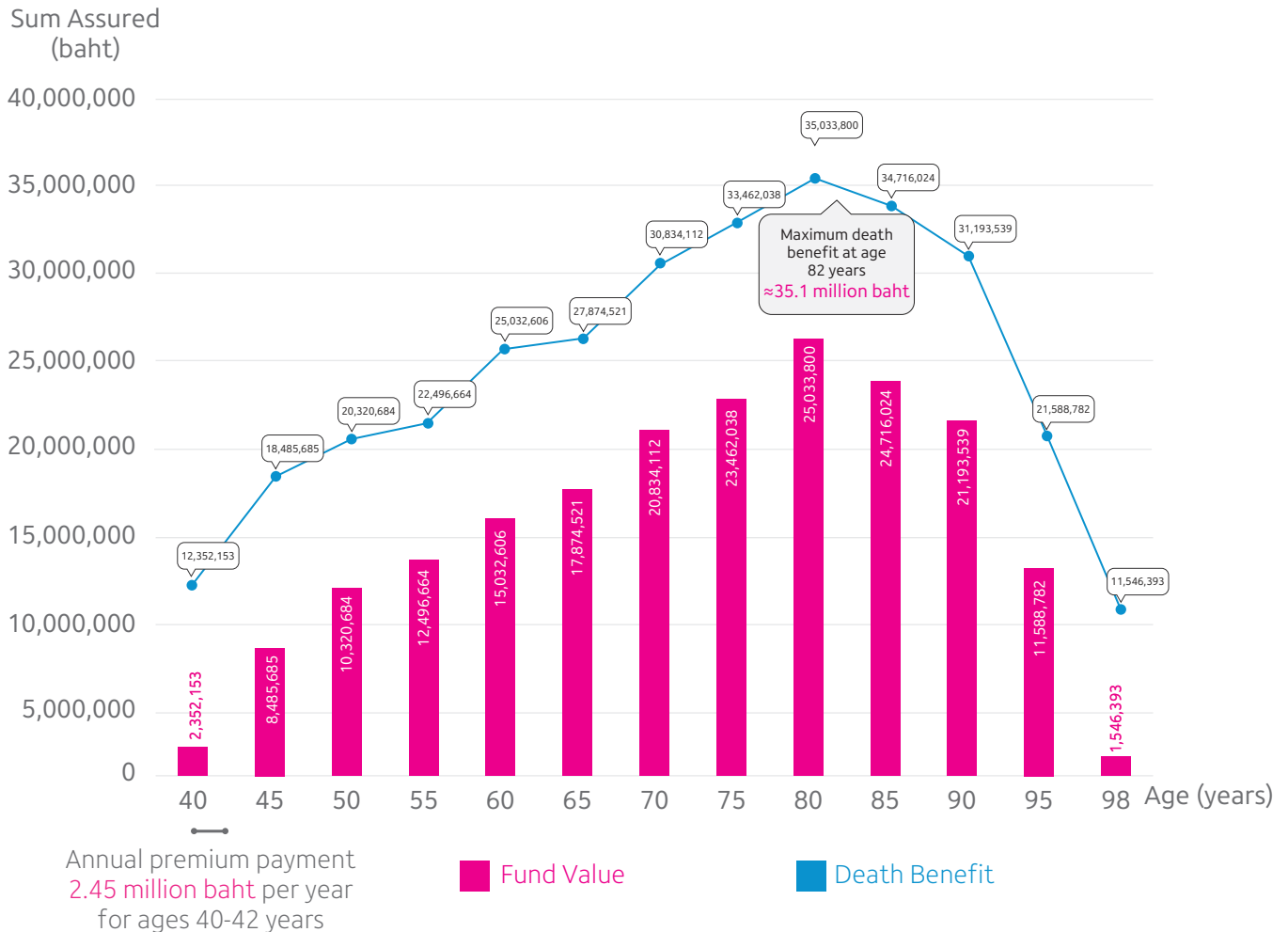
Example A 40-year-old businessman inherits a family business worth 10 million baht. Even though the business is growing steadily, he worries about unexpected emergencies that could disrupt operations. He plans for life coverage with **mDesign Unit-Linked**, paying premiums for 3 years with coverage up to age 99. This life insurance, combined with potential investment returns, ensures he can pass on the business smoothly in the future.

Sum Assured
10 million baht

Annual regular premium
2.45 million baht
Total regular premium
7.35 million baht

MTL Portfolio
Management Services
Advanced

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



Notes:

- Example showing calculations as of September 2025 is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns that will be received from the policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer be lower than those shown in the example, it may impact certain policy features such as the partial withdrawal of the investment, and the policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage as indicated in the example.

- 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 study the details of coverage, conditions and risks before making a decision to purchase insurance.

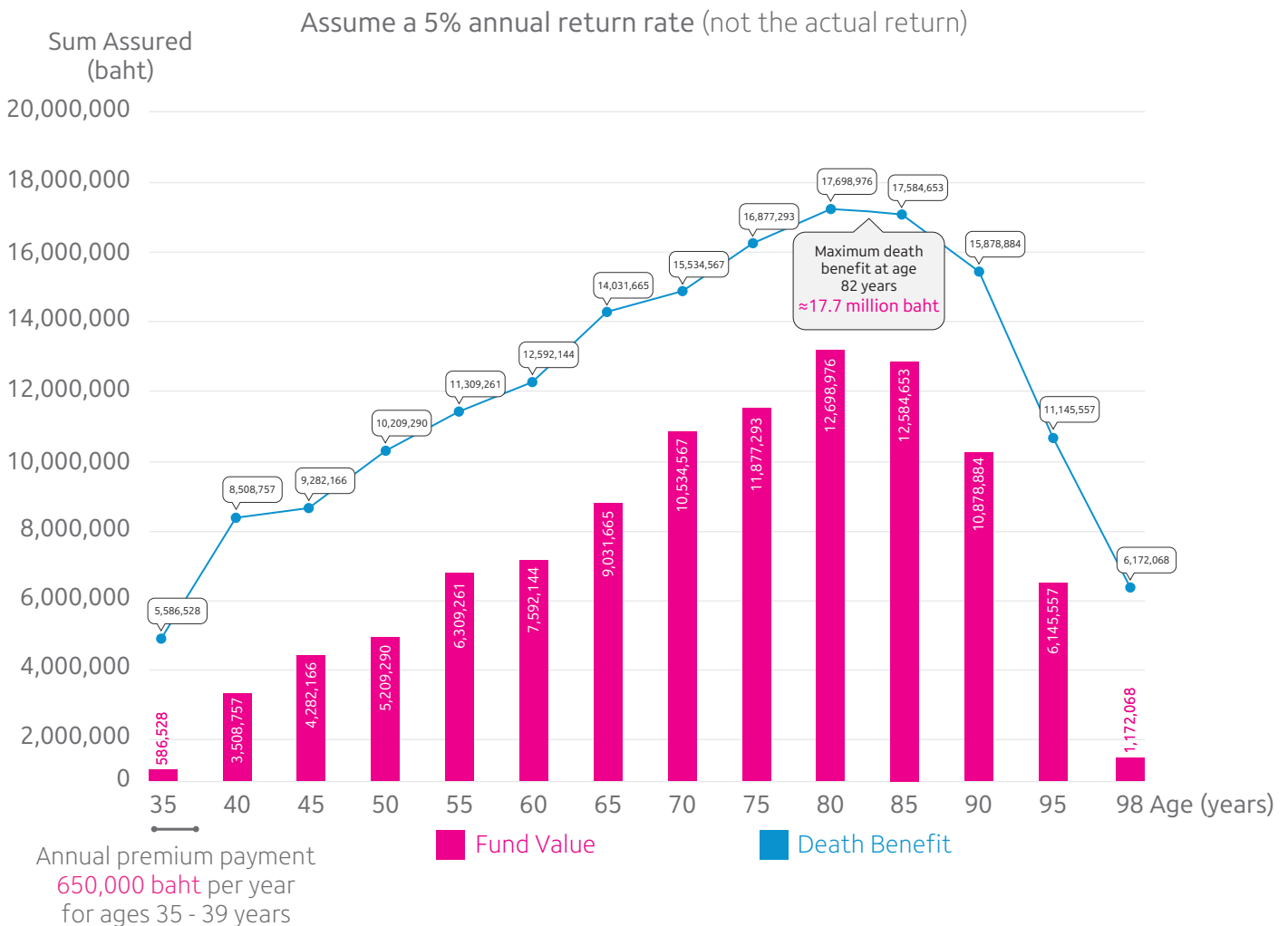
“Build Life Protection for Your Family, Live Worry-Free.”

Example A 35-year-old startup founder and father of a 5-year-old child begins to worry about his child’s future—especially the costs of education and daily living expenses in case of unexpected events. He looks for a solid life protection plan and chooses **mDesign, paying premiums for 5 years with coverage up to age 99**. With the added opportunity to earn investment returns, he gains greater protection potential without the burden of long-term premium payments.

Sum Assured
5 million baht

Annual regular premium
650,000 baht
Total regular premium
3.25 million baht

MTL Portfolio
Management Services
Advanced



Notes:

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- 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.

Warnings:

- Buyers should study the details of coverage, conditions and risks before making a decision to purchase insurance.

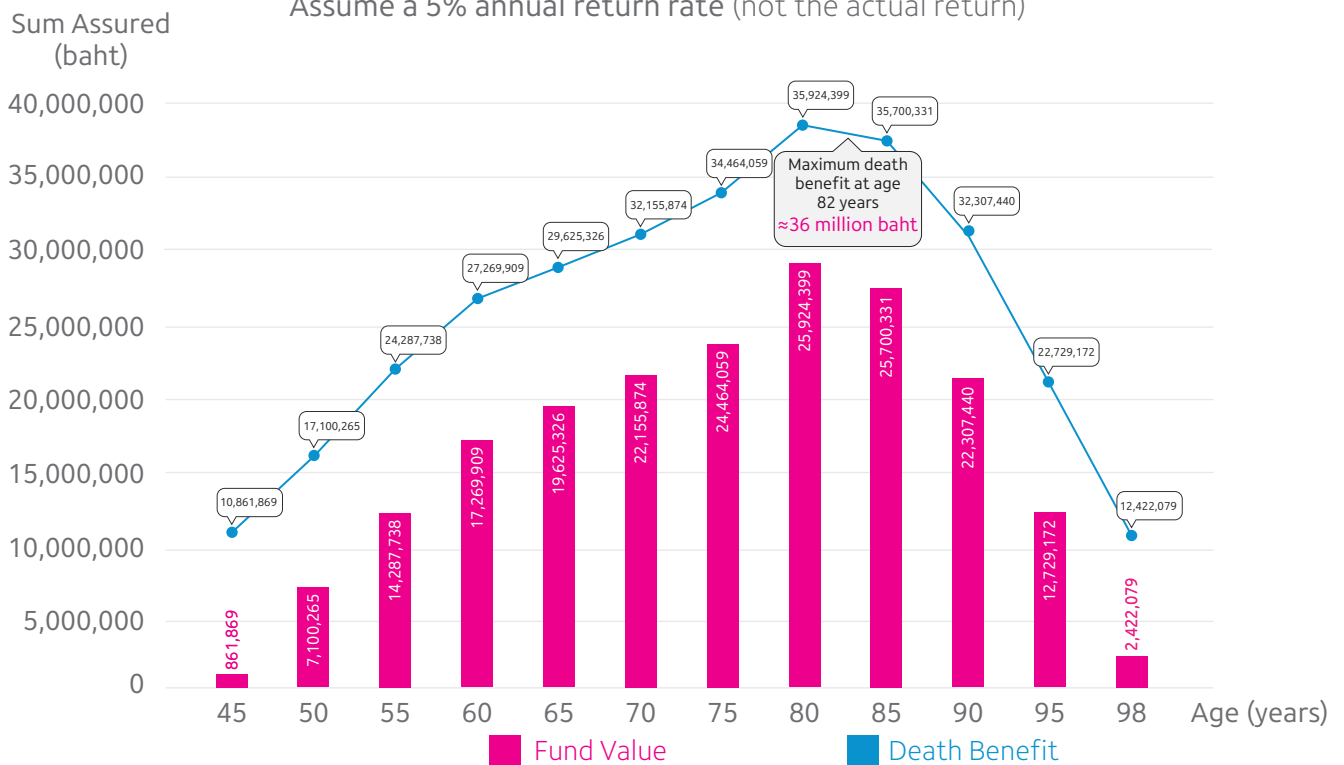
“Plan Your Retirement, Live Worry-Free Today.”

Example A 45-year-old café owner, a successful single woman, is already planning for her retirement and preparing to hand over her café to her younger sister. To secure her future, she chooses **mDesign**, a life insurance plan with investment opportunities—providing life protection and retirement funds in one.

By paying premiums for just 10 years, she receives coverage up to age 99, without the long-term burden of premium payments.

<p>Sum Assured 10 million baht</p>	<p>MTL Portfolio Management Services Advanced</p>
<p>Annual regular premium 1,200,000 baht Total regular premium 12,000,000 baht</p>	<p>Withdraw retirement funds* of 250,000 baht annually from age 60 to 98 Totaling ≈9.7 million baht</p>

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



Annual premium payment **1,200,000 baht** per year for ages 45 - 54 years

Withdraw investment of **250,000 baht*** per year from age 60-98, total **≈ 9.7 million baht.**

*Partial investment withdrawal might lower entitled benefits and coverage.

Notes:

- Example showing calculations as of September 2025 is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns that will be received from the policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer be lower than those shown in the example, it may impact certain policy features such as the partial withdrawal of the investment, and the policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage as indicated in the example.
- 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.

Warnings:

- Buyers should study the details of coverage, conditions and risks before making a decision to purchase insurance.

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

“Plan a Financial Safety Net for Your Family – Be Prepared for Life’s Uncertainties”

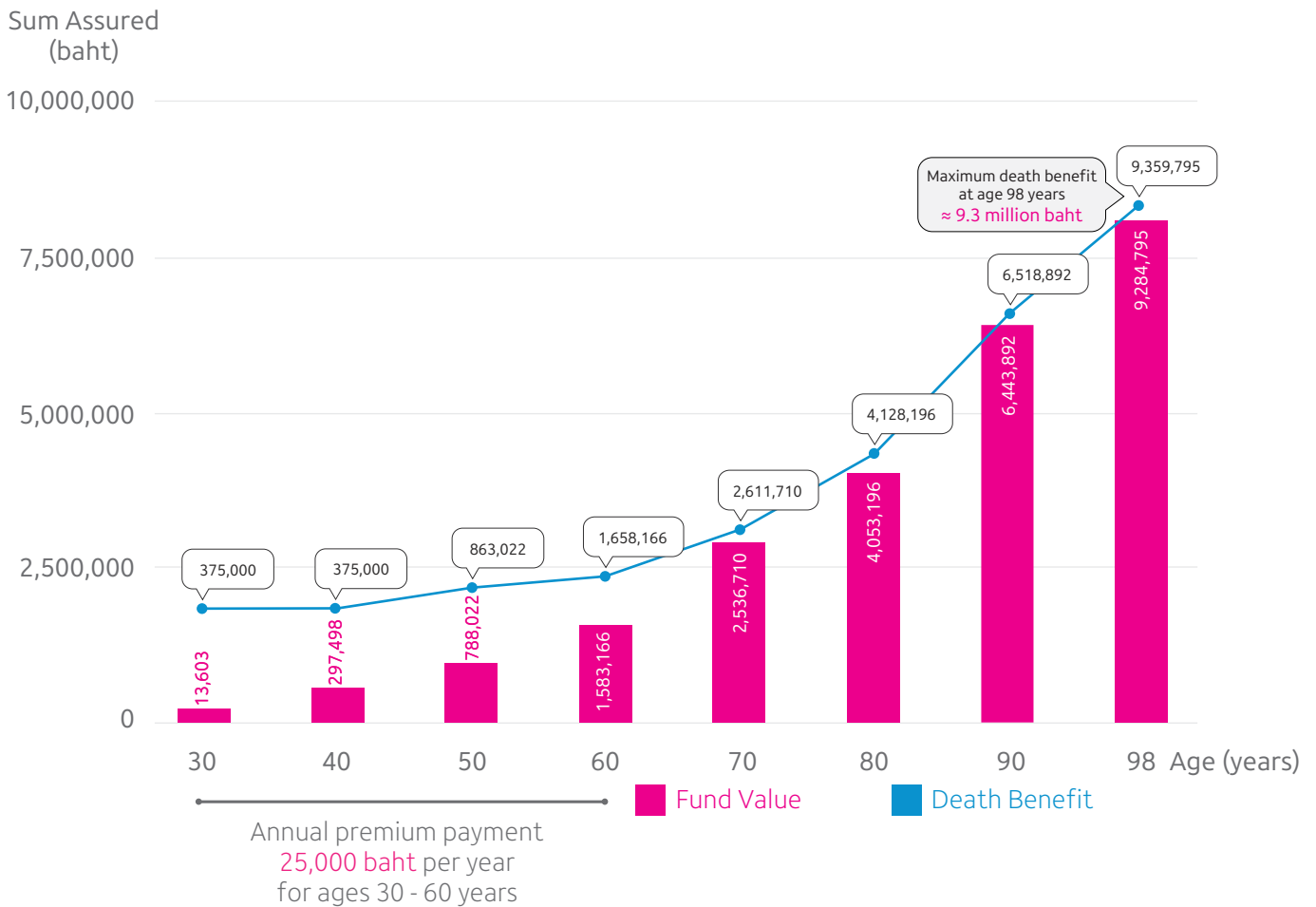
Example A 30-year-old office worker wants to secure his family’s future with a solid life protection plan. He chooses **mDesign**, a life insurance with investment opportunities—designed to meet every need with flexibility. He can pay premiums conveniently in installments, set his own payment period,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

Sum Assured: Starting from **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 **Advanced**

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



Notes:

- Example showing calculations as of October 2025 is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns that will be received from the policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer be lower than those shown in the example, it may impact certain policy features such as the partial withdrawal of the investment, and the policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage as indicated in the example.
- 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.

Warnings :

- Buyers should study the details of coverage, conditions and risks before making a decision to purchase insurance.

Table of Policy Expenses and Fees Premium payment for 3, 5, or 10 years

Expenses and Fees	Calculation Method	Expense Rate						
		Number of times of regular premium payments				Percentage of regular premium		
		Annual	Semi-annual	Quarterly	Monthly	Premium payment 3 Pay / 5 Pay / 10 Pay		
1. Allocation Charge	For regular premium - Deducted from the paid premium before allocation to investment	1	1 - 2	1 - 4	1 - 12	7	12	30
		2	3 - 4	5 - 8	13 - 24	5	10	25
		3	5 - 6	9 - 12	25 - 36	3	6	15
		4	7 - 8	13 - 16	37 - 48	-	5	10
		5	9 - 10	17 - 20	49 - 60	-	3	-
		6 onwards	11 onwards	21 onwards	61 onwards	-	-	-
	For top-up premium - Deducted from the paid premium before allocation to investment	2% of each top-up premium						
2. Cost of Insurance ⁽¹⁾	Calculated based on the mortality rate ⁽²⁾ and the net amount at risk ⁽³⁾ , which deducted monthly through automatic redemption of investment units at the unit redemption price proportionate to the held funds.	Depends on gender, age and sum assured The COI increases with age ⁽⁴⁾						
3. Policy Administration Fee ⁽¹⁾	Deducted monthly through automatic redemption of investment unit at the unit redemption price proportionate to the held funds.	Redemption value (Baht)		Percentage of redemption value (per year) ⁽⁵⁾				
		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. Surrender and Partial Withdrawal Fees	Fees are charged only on the investment units of the regular premium. There are no surrender and partial withdrawal fees on the top-up premium	Number of times of regular premium payments				Regular premium	Top-up premium	
		Annual	Semi-annual	Quarterly	Monthly	(Percentage of redemption value)		
		1	1 - 2	1 - 4	1 - 12	50		
		2	3 - 4	5 - 8	13 - 24	50		
		3 onwards	5 onwards	9 onwards	25 onwards	None		
5. Fund Switching Fee		None						
6. Policy Renewal Fee		None						
7. Financial position report delivery fee		One statement will be delivered monthly free of charge. A fee of 50 Baht will be applied for each additional copy.						

Notes:

- (1) The calculation of cost of insurance and policy administration 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
- (4) The insured can increase/decrease the sum assured to manage COI according to the Company's conditions.
- (5) The monthly policy administration fee is calculated by dividing the annual policy administration fee by 12.

Warnings

- The Company reserves the right to change expenses and fees, subject to approval from the registrar and notification at least 30 days in advance.
- Buyers should study the details of coverage, conditions and risks before making a decision to purchase insurance.

Table of Policy Expenses and Fees Premium payment until age 99

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

Table of Policy Expenses and Fees (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 statement 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 at least 30 days in advance.
- Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.



The Insured's Rights

1. The right to cancel the insurance policy within 15 days after receiving the policy; the Company shall return unit redemption value and previously charged expenses and fees deduct 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 rights 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 rights of unitholders under the policy without disclosing the names of the unitholders (omnibus account) that may differ from regular unitholders who purchase investment units directly through fund 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 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.

Remarks:

- 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.
- 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 low return or might receive a loss in some cases, meaning that investment amount to be received may not be in full. Moreover, this policy does not guarantee the investment amount.
- This 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' assets to settle its own debts.
- Mutual fund performance is not subject to financial status or performance of life insurance company and asset management company.
- The insured can study the information regarding fees and expenses of other funds than stated in this policy from the prospectus.
- Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.



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.



MTL HEALTH BUDDY

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

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

Tel. 1766, Available 24/7

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