



# Phuea Khumkhrong Talot Chip 99/1 (No Cash Bonus) Option to Pass on Security from Generation...to Generation

มบล | Family





## Why should we plan for inheritance with life insurance?



### **Create legacy plan immediately**

Provide high life coverage from the first day the policy is approved. Life insurance can take effect on the day you are gone.



### **Deliver assets according to your will wishes**

You can specify the beneficiary's names and benefit proportion in the policy, helping to reduce potential conflicts among heirs.



### **Benefits are quickly delivered to the beneficiary**

After the insured's death, benefits will be promptly given to the beneficiary without the need for a complicated legal process.



### **Tax-free benefits**

Life insurance benefits are exempt from personal income tax and inheritance tax.



### **Help plan inheritance tax**

Help ease the burden of inheritance tax payments (in case of inheriting assets valued at more than 100 million Baht) and also contribute to increasing the inheritance fund.

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.



When life is uncertain, being prepared is crucial.

Plan your inheritance to pass on wealth  
to your loved ones with life insurance,  
**Phuea Khumkhong Talot Chip 99/1**

# Why Phuea Khumkhong Talot Chip 99/1 (No Cash Bonus)?



High life coverage  
from the policy  
approval date



Tax-free  
benefits



Tax deductible<sup>(1)</sup>  
up to 100,000 Baht  
per year



Single premium  
payment,  
not long-term burden



Able to purchase  
health rider  
to attach to<sup>(2)</sup>



Entry age:  
30 days - 80 years

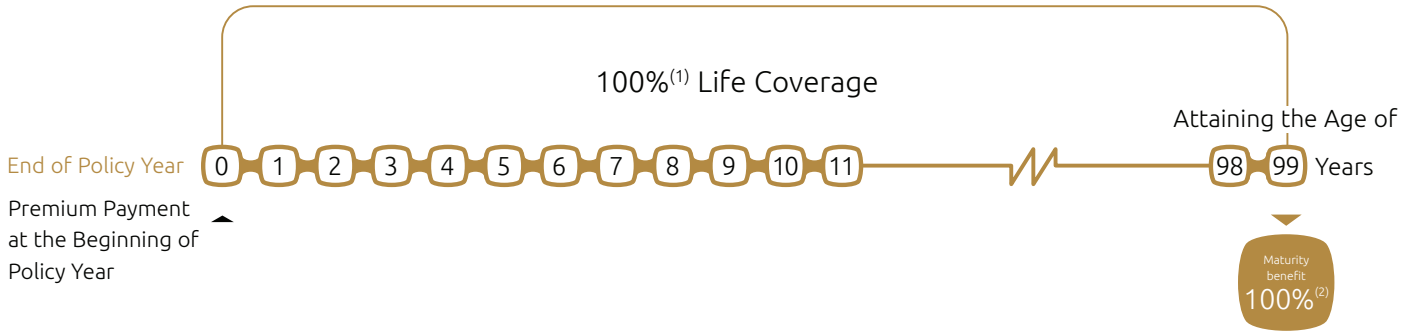
Remarks:

(1) Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.

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

# Benefits and Coverage

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



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).



# Phuea Khumkhong Talot Chip 99/1 (No Cash Bonus)

## How does it help plan your inheritance?



### Legacy Planning

Establish big security for your loved ones.  
Pass on wealth through generations.



### Business Continuity

Plan to pass on the business to a suitable ones  
seamlessly, ensuring that the business continues  
smoothly even on the day you have to leave.



### Inheritance Tax Planning

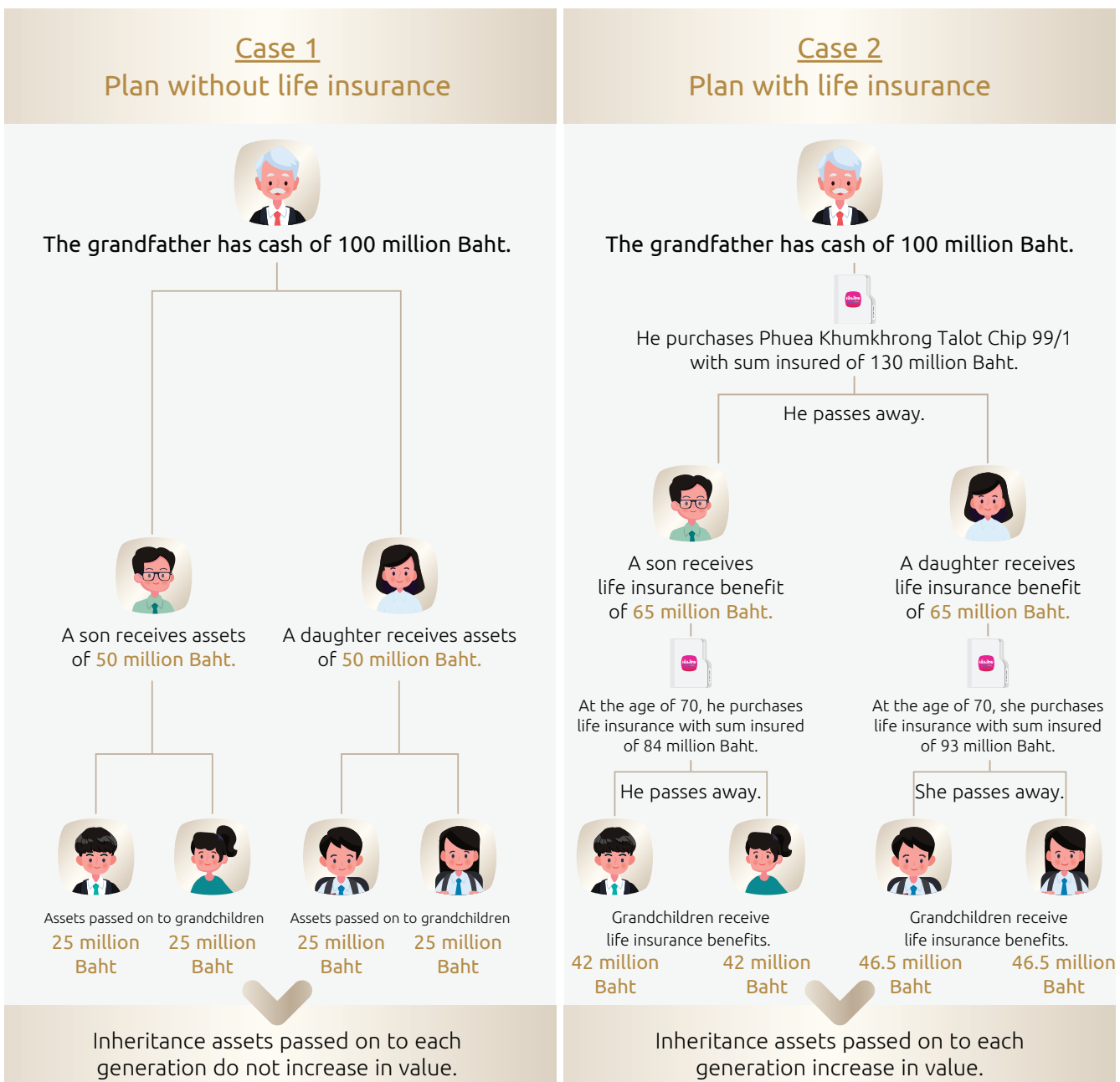
Inheritance tax management to efficiently  
pass on assets



## Legacy Planning

Establish big security for your loved ones.  
Pass on wealth through generations.

**Example :** A grandfather aged 70 years has cash of 100 million Baht, and wishes to pass on this wealth to his heirs.



**Remarks :**

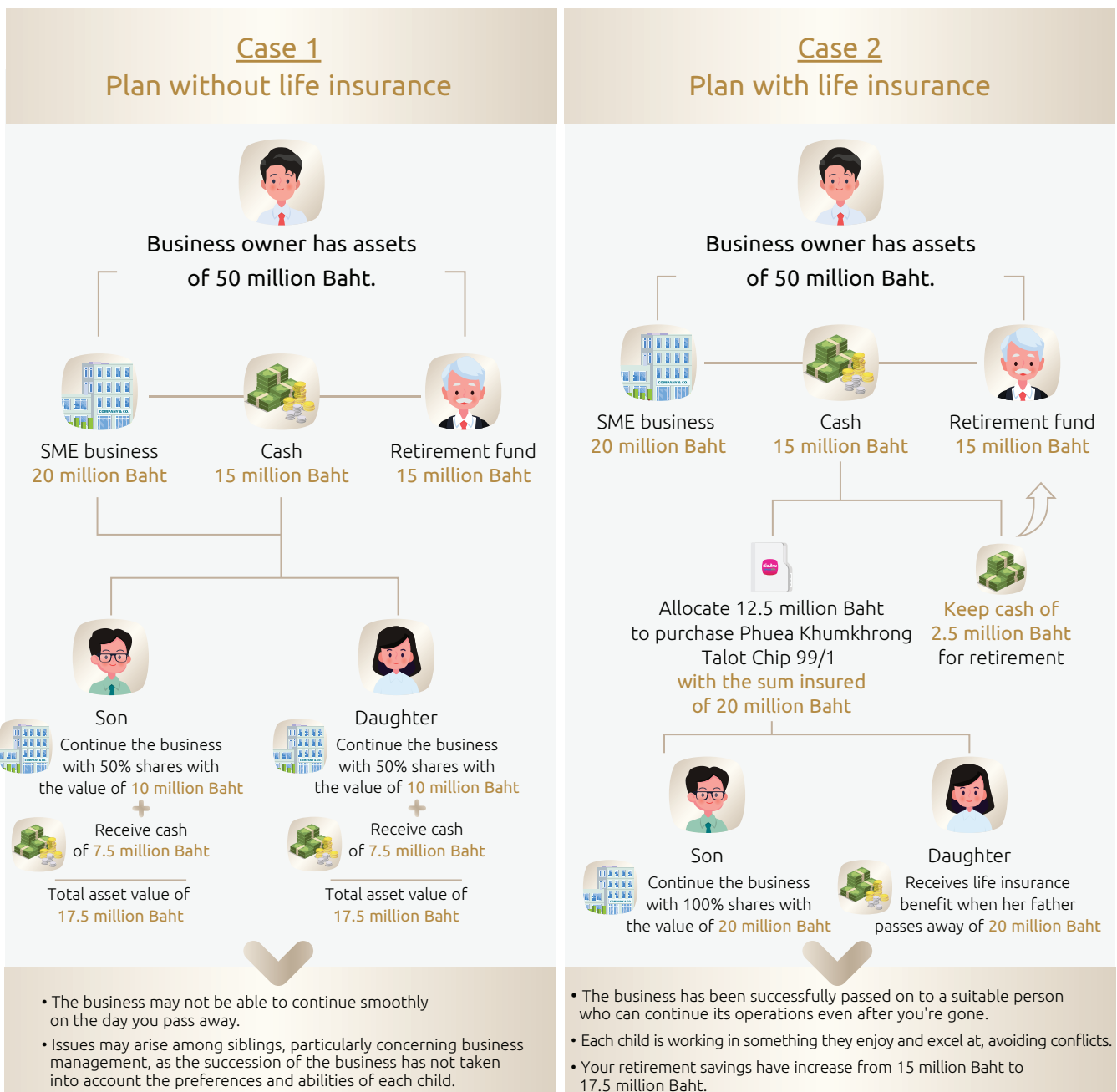
- Numerical data provided is approximate for ease of understanding.
- The example assumes that the insured has designated life insurance benefits in equal proportions to each heir.



## Business Continuity

Plan to pass on the business to a suitable ones seamlessly, ensuring that the business continues smoothly even on the day you have to leave.

**Example :** A 60-year-old SME owner wants to plan the succession of the business while he is still alive to prevent issues related to inheritance and the transfer of the business that may arise in the future. He has 2 children. The elder son is skilled in management and has been assisting with the business since his teenage years. On the other hand, the younger daughter has a preference for work in other areas and is not inclined towards business management.



Remarks :

- Numerical data provided is approximate for ease of understanding.
- The example assumes that the insured has designated life insurance benefits in equal proportions to each heir.

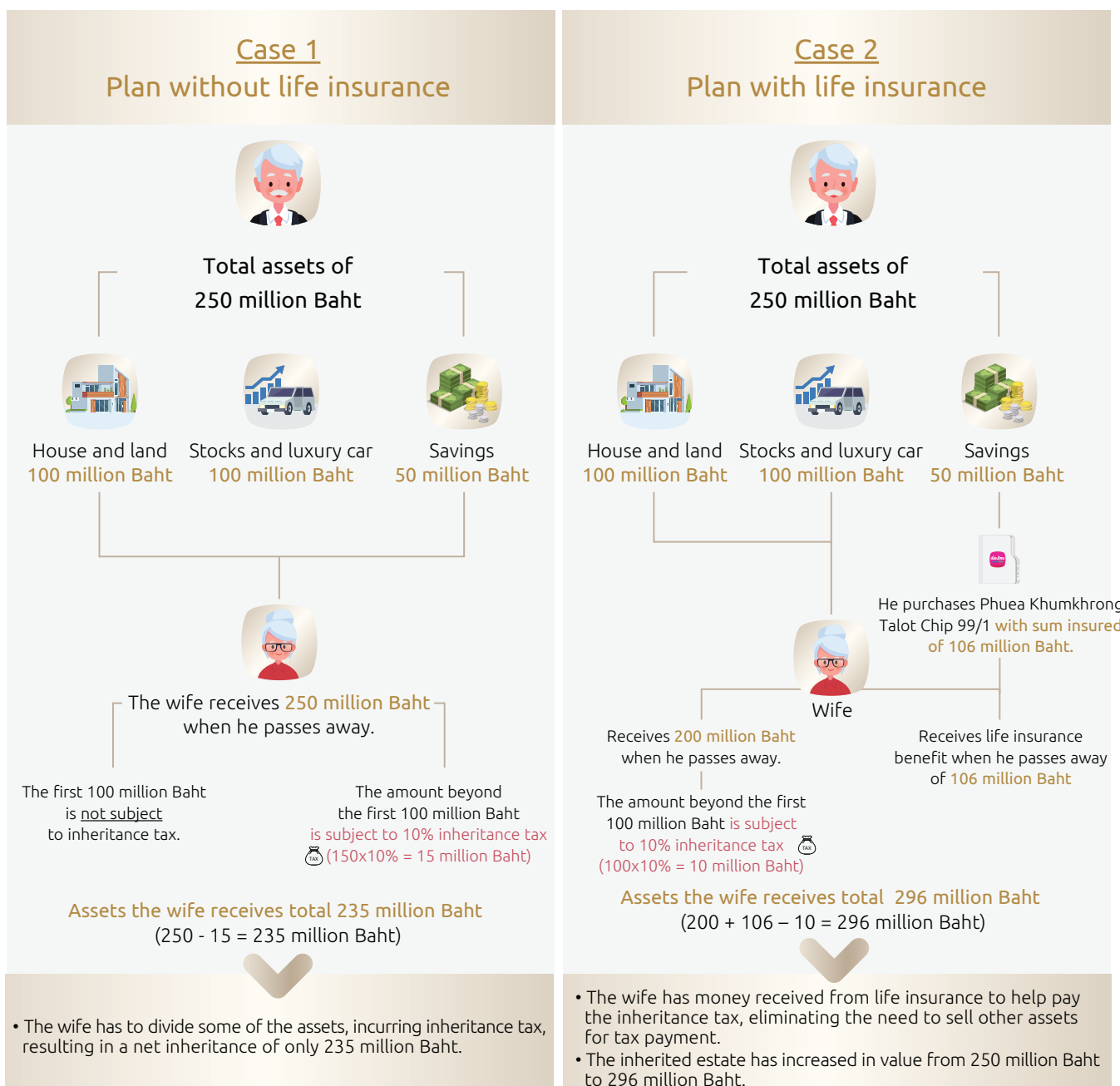




## Inheritance Tax Planning

Inheritance tax management to efficiently pass on assets

**Example :** A 50-year-old wealthy man has total assets of 250 million Baht. He is married with his wife without marriage registration, and does not have children. He has prepared a will to pass on all of the assets to his wife when he passes away.



Remarks :

- Numerical data provided is approximate for ease of understanding.
- The example assumes that the insured has designated life insurance benefits in equal proportions to each heir.

# How much money I need to create a legacy of 10 million Baht?

Example: Single premium per sum insured  
of 10 million Baht

Unit : Baht

Age (Years)	Male	Female
30	2,663,200	2,148,600
35	3,079,000	2,528,800
40	3,570,800	2,994,500
45	4,066,100	3,460,700
50	4,718,600	4,094,700
55	5,369,100	4,828,700
60	6,163,200	5,542,800
65	6,912,200	6,226,700
70	7,704,900	6,969,000

Remarks:

- The premium of this insurance contract is eligible for personal income tax deduction. Conditions are subject to the Revenue Department's rules.
- Premiums in the schedule in for the standard case. The Company may consider to charge extra premium due to health or occupational risks

## Underwriting Criteria

Insurable Age	The entry age is 30 days - 80 years.
Coverage Period	Until the age of 99 years
Premium Payment Period	Single premium
Minimum Sum Insured	10 Million Baht
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 one year from the effective date 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.

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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