

LHB RETIREMENT 90/5 (D55)

Short premium payment,
long annuity return
with tax deduction of up to

300,000 Baht*



Short premium payment,
long annuity payout

Pay premiums for only 5 years
Receive pension from age 55 to age 90

Total annuity received
over the contract term

Up to 582%⁽¹⁾

Underwriting conditions



Entry age
20-50 years



Coverage up to age
99 years

Coverage



Life coverage
before the annuity
payment period⁽²⁾



Life coverage
during the annuity
payment period⁽³⁾

(1) Benefits are in % of the initial sum insured.

(2) In case the insured passes away before annuity payment period (before policy anniversary date that the insured attains the age of 55), the Company shall pay 105% of the accumulated paid premium or cash surrender value at that time, whichever is higher, to the beneficiary.

(3) In case the insured passes away during annuity payment period (since policy anniversary date that the insured attains the age of 55), the Company shall pay the benefit which is equivalent to the accumulated paid premium deducted by the received annuity to the beneficiary.

*General life and annuity insurance premiums qualify for a maximum total tax deduction of 300,000 THB, subject to actual payments.

- General life insurance: Actual amount paid, not exceeding 100,000 THB.

- Annuity life insurance: 15% of the assessable income subject to tax each year, not exceeding 200,000 THB.

- Total limit: The combined tax deduction is based on actual payments, up to a maximum of 300,000 THB. (Subject to the rules and conditions specified by the Revenue Department.)

- LHB RETIREMENT 90/5 (D55) is the marketing name of the Flexi Retire 90/5 D55 (Tax-Deductible Annuity) insurance plan.

- Underwriting is subject to the criteria of Muang Thai Life Assurance PCL.

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

Insured by



LHB RETIREMENT 90/5 (D55)

Annual premium payment mode ● Male ● Female

Annual insurance premium

Insurance plan: Flexi Retire 90/5 D55 (Tax-Deductible Annuity)

Age	Plan 100,000 Baht		Plan 200,000 Baht		Plan 300,000 Baht		Plan 500,000 Baht	
20	34,422.00	38,897.00	68,844.00	77,794.00	103,266.00	116,691.00	172,110.00	194,485.00
21	35,235.00	39,760.00	70,470.00	79,520.00	105,705.00	119,280.00	176,175.00	198,800.00
22	36,069.00	40,644.00	72,138.00	81,288.00	108,207.00	121,932.00	180,345.00	203,220.00
23	36,936.00	41,550.00	73,872.00	83,100.00	110,808.00	124,650.00	184,680.00	207,750.00
24	37,825.00	42,487.00	75,650.00	84,974.00	113,475.00	127,461.00	189,125.00	212,435.00
25	38,743.00	43,446.00	77,486.00	86,892.00	116,229.00	130,338.00	193,715.00	217,230.00
26	39,695.00	44,429.00	79,390.00	88,858.00	119,085.00	133,287.00	198,475.00	222,145.00
27	40,673.00	45,448.00	81,346.00	90,896.00	122,019.00	136,344.00	203,365.00	227,240.00
28	41,682.00	46,493.00	83,364.00	92,986.00	125,046.00	139,479.00	208,410.00	232,465.00
29	42,733.00	47,567.00	85,466.00	95,134.00	128,199.00	142,701.00	213,665.00	237,835.00
30	43,814.00	48,681.00	87,628.00	97,362.00	131,442.00	146,043.00	219,070.00	243,405.00
31	44,935.00	49,825.00	89,870.00	99,650.00	134,805.00	149,475.00	224,675.00	249,125.00
32	46,100.00	51,007.00	92,200.00	102,014.00	138,300.00	153,021.00	230,500.00	255,035.00
33	47,299.00	52,231.00	94,598.00	104,462.00	141,897.00	156,693.00	236,495.00	261,155.00
34	48,558.00	53,489.00	97,116.00	106,978.00	145,674.00	160,467.00	242,790.00	267,445.00
35	49,857.00	54,802.00	99,714.00	109,604.00	149,571.00	164,406.00	249,285.00	274,010.00
36	51,214.00	56,153.00	102,428.00	112,306.00	153,642.00	168,459.00	256,070.00	280,765.00
37	52,628.00	57,552.00	105,256.00	115,104.00	157,884.00	172,656.00	263,140.00	287,760.00
38	54,104.00	59,008.00	108,208.00	118,016.00	162,312.00	177,024.00	270,520.00	295,040.00
39	55,651.00	60,507.00	111,302.00	121,014.00	166,953.00	181,521.00	278,255.00	302,535.00
40	57,254.00	62,084.00	114,508.00	124,168.00	171,762.00	186,252.00	286,270.00	310,420.00
41	58,953.00	63,709.00	117,906.00	127,418.00	176,859.00	191,127.00	294,765.00	318,545.00
42	60,713.00	65,416.00	121,426.00	130,832.00	182,139.00	196,248.00	303,565.00	327,080.00
43	62,593.00	67,188.00	125,186.00	134,376.00	187,779.00	201,564.00	312,965.00	335,940.00
44	64,552.00	69,053.00	129,104.00	138,106.00	193,656.00	207,159.00	322,760.00	345,265.00
45	66,646.00	70,998.00	133,292.00	141,996.00	199,938.00	212,994.00	333,230.00	354,990.00
46	68,860.00	73,062.00	137,720.00	146,124.00	206,580.00	219,186.00	344,300.00	365,310.00
47	71,208.00	75,211.00	142,416.00	150,422.00	213,624.00	225,633.00	356,040.00	376,055.00
48	73,756.00	77,505.00	147,512.00	155,010.00	221,268.00	232,515.00	368,780.00	387,525.00
49	76,458.00	79,904.00	152,916.00	159,808.00	229,374.00	239,712.00	382,290.00	399,520.00
50	79,376.00	82,492.00	158,752.00	164,984.00	238,128.00	247,476.00	396,880.00	412,460.00

Insured by



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- Underwriting is subject to the criteria of Muang Thai Life Assurance PCL.
- Land and Houses Bank PCL, acting as a life insurance broker, only introduces customers to the insurance and provides promotional space.
Muang Thai Life Assurance PCL is responsible for the coverage conditions and the benefits under the conditions specified in the insurance policy.
- For more information, please call 1766, 24 hours a day, or contact any Land and Houses Bank branch.
Warning: Buyers should have understanding in the details of coverage and conditions before making a decision to purchase insurance every time.