

# LHB Legacy 99/1 (Lite)

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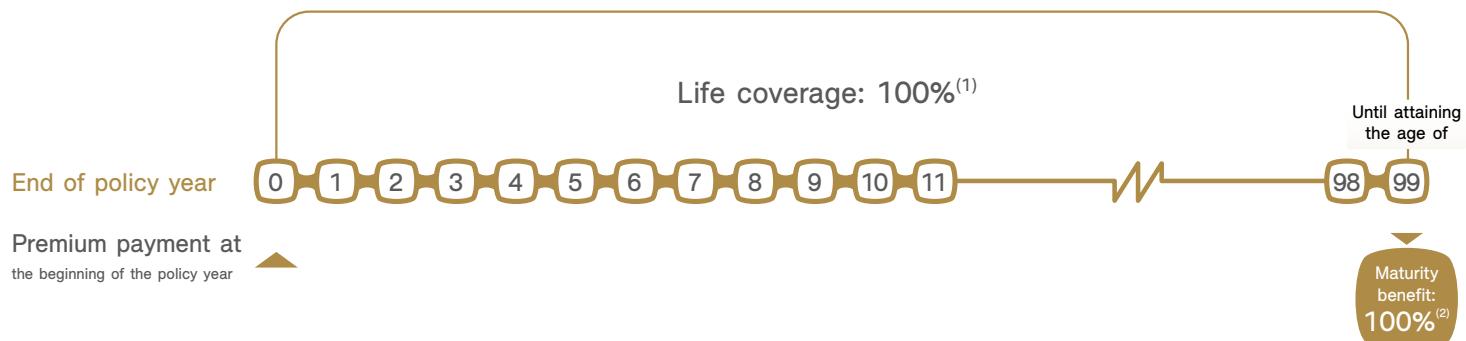
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# Benefits and Coverage

Coverage period: until attaining the age of 99

Premium payment period: single premium



## Highlights of LHB Legacy 99/1 (Lite)



**Single premium payment**  
with coverage up to age 99



**Eligible for  
ages 30 days - 80 years**



**Premiums are eligible for  
personal income  
tax deduction**  
of up to 100,000 Baht<sup>(3)</sup>



**Substantial financial guarantee**  
with 100% life coverage<sup>(1)</sup>



**Lower premium**  
while maintaining the same level  
of life coverage

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).

(3) The premium is eligible for personal income tax deduction. Conditions are subject to the Revenue Department's rules.

# Example of Benefits and Coverage

Male insured, age 40, in good health, with a sum insured of **50,000,000 Baht**

Age (years)	Policy year	Annual premium <sup>(1)</sup> (at the beginning of the policy year) (Baht)	Living benefits (at the end of the policy year)		Life coverage <sup>(3)</sup> (during the policy year)		Surrender value <sup>(4)</sup> (at the end of the policy year) (Baht)
			%	Amount (Baht)	%	Amount (Baht)	
41	1	16,083,000	-	-	100%	50,000,000	13,100,000
42	2	-	-	-	100%	50,000,000	13,100,000
43	3	-	-	-	100%	50,000,000	13,100,000
44	4	-	-	-	100%	50,000,000	13,100,000
45	5	-	-	-	100%	50,000,000	13,100,000
46	6	-	-	-	100%	50,000,000	13,100,000
47	7	-	-	-	100%	50,000,000	13,100,000
48	8	-	-	-	100%	50,000,000	13,100,000
49	9	-	-	-	100%	50,000,000	13,100,000
50	10	-	-	-	100%	50,000,000	13,100,000
51	11	-	-	-	100%	50,000,000	13,100,000
52	12	-	-	-	100%	50,000,000	13,100,000
53	13	-	-	-	100%	50,000,000	13,100,000
54	14	-	-	-	100%	50,000,000	13,100,000
55	15	-	-	-	100%	50,000,000	13,100,000
56	16	-	-	-	100%	50,000,000	13,100,000
57	17	-	-	-	100%	50,000,000	13,100,000
58	18	-	-	-	100%	50,000,000	13,100,000
59	19	-	-	-	100%	50,000,000	13,100,000
60	20	-	-	-	100%	50,000,000	13,100,000
61 - <small>until attaining the age of 98 years</small>	21 - 58	-	-	-	100%	50,000,000	13,100,000
<small>Until attaining the age of 99 years</small>	59	-	100% <sup>(2)</sup>	50,000,000	100%	50,000,000	13,100,000
<b>Total</b>		<b>16,083,000</b>	<b>100%</b>	<b>50,000,000</b>			

Total benefits throughout the policy term until attaining the age of 99 50,000,000 บาท

Deduction of total premiums paid throughout the policy term (single premium) 16,083,000 บาท

**Benefits exceeding the total premium paid (if the insured survives to maturity)** **33,917,000 บาท**

## Remarks:

(1) Annual premium is calculated based on the standard premium rate and premium according to occupational risk. For the substandard case due to health condition, the Company reserves the right to charge additional premium later (if any).

(2) The Company shall pay the benefit which is equivalent to the initial sum insured, or 101% of the paid premium, whichever is higher.

(3) The Company shall pay the benefit which is equivalent to the initial sum insured, or cash surrender value at that time, or 101% of the paid premium to the beneficiary, whichever is higher.

(4) Cash surrender value stated in the schedule is figures before deducting any outstanding debts under the policy (if any).

## 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.

## Notes for your attention

1. The insured has the right to cancel the insurance policy during Free Look period which is within 15 days after receiving the policy from the Company. The insured will receive premium refund, deducting with the Company's expense at 500 Baht per policy book and actual health checkup expense (if any).
2. After Free Look period and premium payment has been made until cash surrender value exists and the policy is still effective, the insured has the right to surrender the insurance policy. The receivable amount might be less than the paid premium.
3. This insurance plan is life insurance which is not savings deposit. For the applicant's benefit, premium payment should be made until completing the premium payment period and the insured should hold the insurance policy upon the contract maturity. If the insurance policy is ended before the contract maturity, the insured may not receive full refund.
4. Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.

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

### Remark :

LHB Legacy 99/1 (Lite) is the marketing name of the Muang Thai Premier Legacy 99/1 Insurance Plan (Fixed Surrender Value). Land and Houses Bank Public Company Limited as a life insurance broker presents life insurance and facilitates payment of premium only. Muang Thai Life Assurance Public Company Limited is responsible for the coverage conditions, and entitled benefits according to the insurance policy conditions.

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.

## Assured by



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