

# LHB Retirement 90/5

## D55|D60|D65



## Underwriting Criteria

<b>Insurable age</b>	LHB Retirement 90/5 (D55): from 20 – 50 years LHB Retirement 90/5 (D60): from 20 – 55 years LHB Retirement 90/5 (D65): from 20 – 55 years
<b>Minimum sum insured</b>	150,000 Baht
<b>Premium payment</b>	Annual mode only
<b>Other Conditions</b>	Premiums can be paid by Credit Card Processing (CCP)
<b>Purchase of rider</b>	Able to attach riders - In case of a purchase of riders - Full application form - Combined sum insured with health checkup : 100% of the initial sum insured  - In case of <u>no purchase</u> of riders - Application form without health questions - Applicants can purchase more than one contract of LHB Retirement 90/5 D55, LHB Retirement 90/5 D60, LHB Retirement 90/5 D65. However, the total sum insured amount, when combined with all other insurance policies under the company's risk-limited product group sold through all channels, must not exceed 50 million Baht per applicant.
<b>Underwriting</b>	No rider: No health checkup required With a rider: Subject to the Company's underwriting criteria

## Why LHB Retirement 90/5?



**Short-term premium payment for only 5 years**  
**Annuity payment period until the age of 90 years**



**Inflation Protection** Receive higher annuity as you age, **up to 24% per year<sup>(1)</sup>**



**Adjustable to suit different needs**

- Able to change the age for starting annuity payment as you wish<sup>(2)</sup>  
(The insureds must notify the Company at least 30 days before the annuity payment start date, and premiums must have been paid for 5 years.)
- Opt for annual or monthly annuity payments<sup>(2)</sup>
- Able to choose to have monthly annuity directly paid to partner nursing home<sup>(2)</sup>



**Plus additional coverage as needed for health,**  
critical illness and accident, as well as other coverage by purchasing riders  
(Health checkup is subject to the Company's underwriting rules.)



**Available policy loan,** with an insurance policy as collateral (before receiving annuity)



**Tax deduction up to 300,000 Baht<sup>(3)</sup>**

Remark : (1) It is in % of the initial sum insured.

(2) Conditions are as specified by the Company.

(3) For tax deduction with annuity insurance, the eligible amount is up to 300,000 Baht based on actual life insurance premium paid.

- For premium of ordinary life insurance, it is based on actual paid amount of up to 100,000 Baht.

- For premium of annuity insurance, personal income tax exemption is up to 15% of assessable income and must not exceed 200,000 Baht. In this regard, total eligible amount based on actual payment must not exceed 300,000 Baht.

## Who should purchase LHB Retirement 90/5?



### First Jobber

Require security and guaranteed returns,  
make a quick decision to buy,  
prefer low premium payment



### Tax Planner

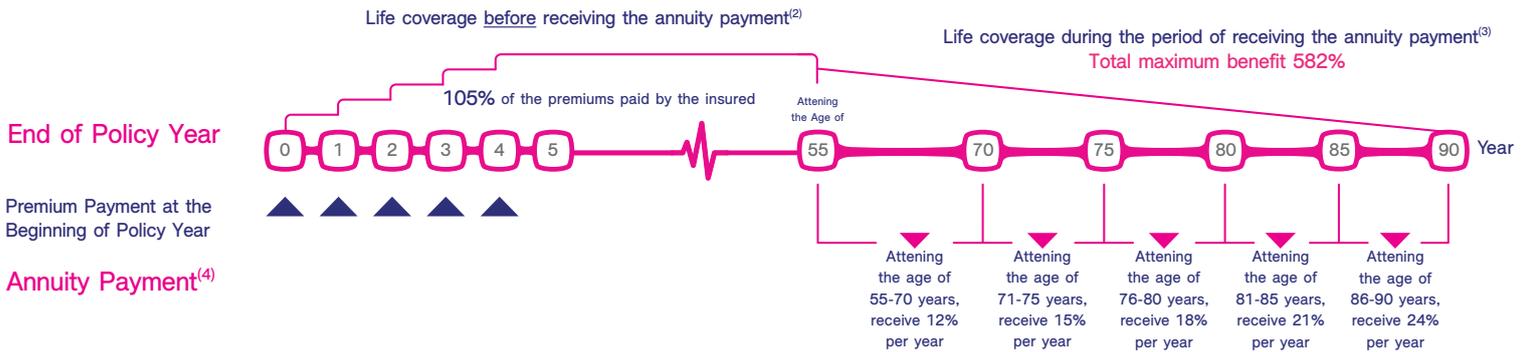
Plan to exercise tax deduction up to  
300,000 Baht per year<sup>(1)</sup>



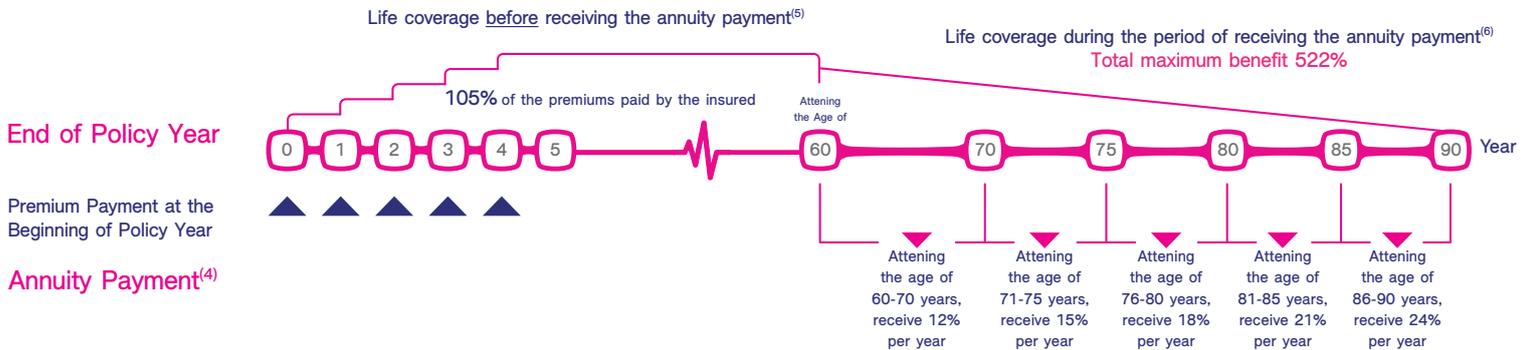
### Retirement Planner

Plan for a worry-free retirement

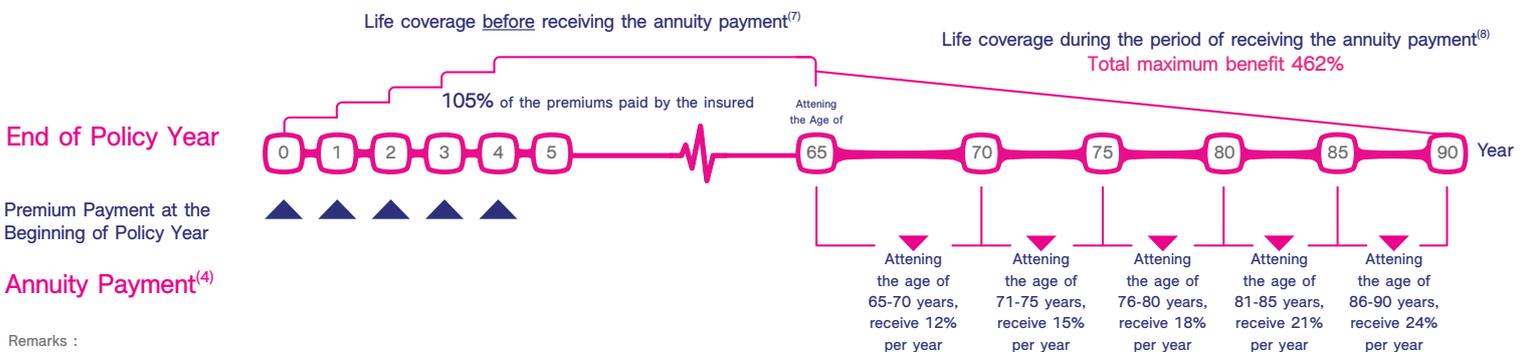
## Benefit and Coverage of LHB Retirement 90/5 (D55)



## Benefit and Coverage of LHB Retirement 90/5 (D60)



## Benefit and Coverage of LHB Retirement 90/5 (D65)



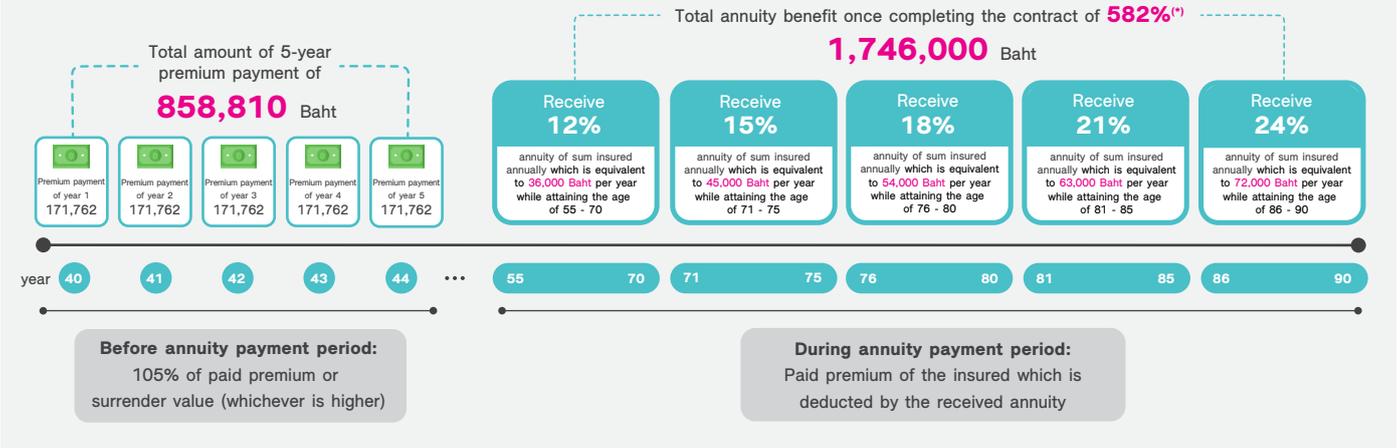
Remarks :

- (1) Conditions are subject to the Revenue Department's rules.
- (2) In case the insured passes away before receiving the annuity payment (before the policy anniversary date that the insured attains the age of 55 years), the Company shall pay the benefit to the beneficiary at 105% of the accumulated premiums paid by the insured or the surrender value at that time, whichever is higher.
- (3) In case the insured passes away during the period of receiving the annuity payment (from the policy anniversary date that the insured attains the age of 55 years), the Company shall pay the benefits to the beneficiary equivalent to the accumulated premiums paid by the insured after deducting the accumulated payment that the insured already received.
- (4) The benefit is in % of the initial sum insured amount.
- (5) In case the insured passes away before receiving the annuity payment (before the policy anniversary date that the insured attains the age of 60 years), the Company shall pay the benefit to the beneficiary at 105% of the accumulated premiums paid by the insured or the surrender value at that time, whichever is higher.
- (6) In case the insured passes away during the period of receiving the annuity payment (from the policy anniversary date that the insured attains the age of 60 years), the Company shall pay the benefits to the beneficiary equivalent to the accumulated premiums paid by the insured after deducting the accumulated payment that the insured already received.
- (7) In case the insured passes away before receiving the annuity payment (before the policy anniversary date that the insured attains the age of 65 years), the Company shall pay the benefit to the beneficiary at 105% of the accumulated premiums paid by the insured or the surrender value at that time, whichever is higher.
- (8) In case the insured passes away during the period of receiving the annuity payment (from the policy anniversary date that the insured attains the age of 65 years), the Company shall pay the benefits to the beneficiary equivalent to the accumulated premiums paid by the insured after deducting the accumulated payment that the insured already received.

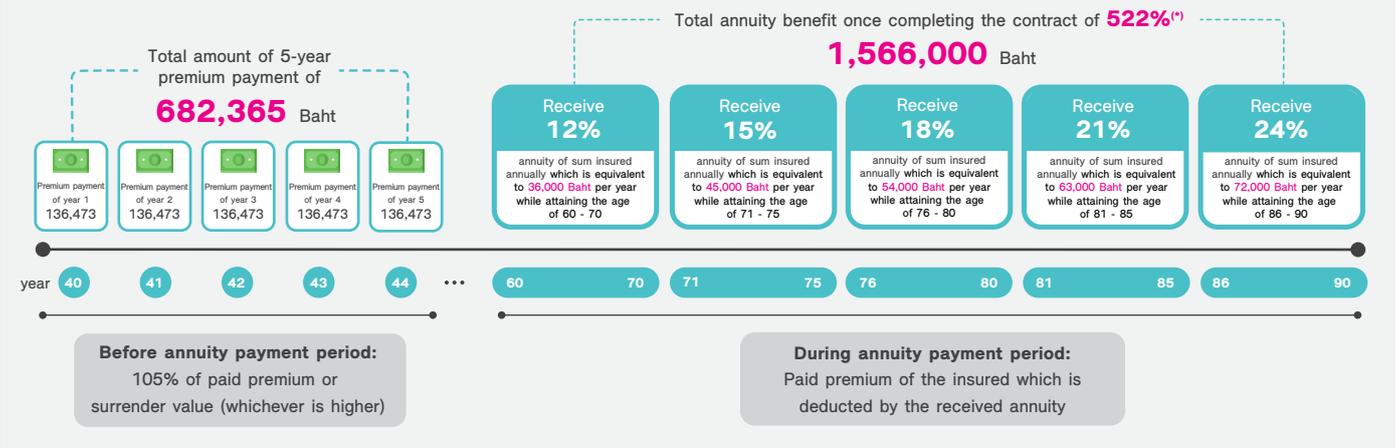
## Example

40-year-old male insured with sum insured of 300,000 Baht

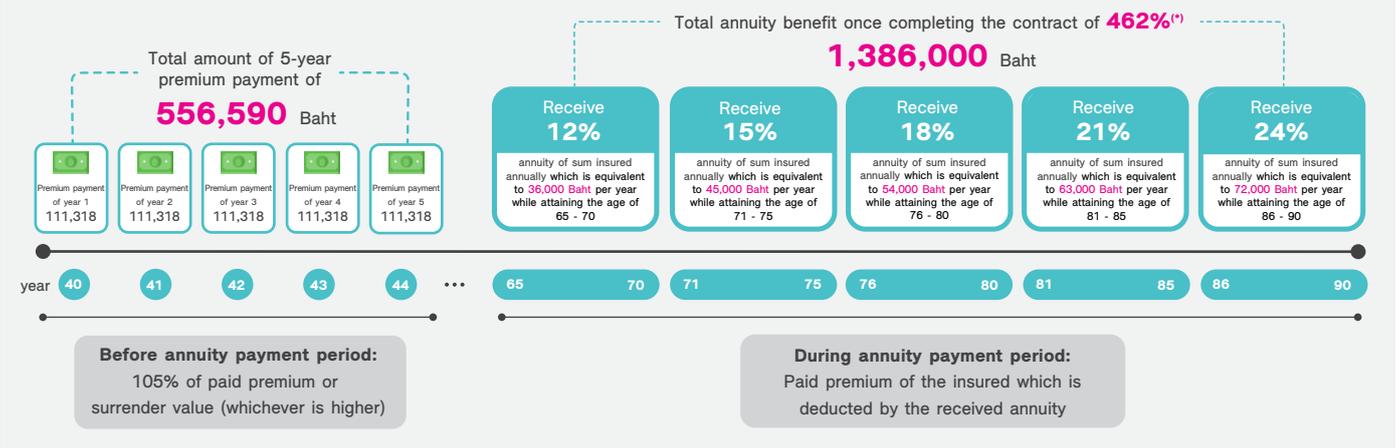
### LHB Retirement 90/5 (D55)



### LHB Retirement 90/5 (D60)



### LHB Retirement 90/5 (D65)



Remark :

(\*) The benefit is in % of the initial sum insured amount.

# LHB Retirement 90/5

Able to **change the age for starting annuity payment** as you wish once the premiums have already been paid for 5 years

(The insureds must notify the Company at least 30 days before the annuity payment start date.)

## Buy LHB Retirement 90/5 (D65)

and receive the first annuity payment once attaining the age of 65

currently at 35 years old



Plan to not change job and to retire at the age of 65, so buying LHB Retirement 90/5 (D65).

## Change job

and plan to retire at the age of 55  
(Retirement age of the previous job is 65 years old.)

46 years old



Choose to change the age for starting annuity payment to 55 years old, by notifying Muang Thai Life Assurance PCL.

## Start to receive the first annuity payment

55 years old



Receive annuity sooner at the retirement age of 55, no worry regardless of no salary.



## Why is it good to change the age for starting annuity payment?

You do not have to be concerned about earlier or later retirement. Once completing 5-year premium payment, you can change the age for starting annuity payment, while premium is the same. This is flexible for you to plan savings for retirement since being a first jobber.

## Terms and conditions of the change of the age for starting annuity payment

1. Able to change after completing 5-year premium payment only.
2. Must submit documents to the Company to notify the request of change before the start of annuity payment of at least 30 days in advance.
3. No need to pay additional premium.
4. No underwriting.
5. No impact on death benefit (death benefit is calculated based on paid premium).

## Schedule of the change of the age for starting annuity payment

For the change of the age for starting annuity payment, the Company shall change sum insured. Amount of annuity benefit is varied based on the changing sum insured.

Insurance Plan	Age for Starting Annuity Payment based on the Initial Coverage	Result After Changing the Age to		
		55 years old	60 years old	65 years old
Sum Insured and Annuity Amount				
LHB Retirement 90/5 (D55)	55 years old	Do not change the age	Higher	Higher
LHB Retirement 90/5 (D60)	60 years old	Lower <small>(cannot change if buying the insurance at the age of 51 - 55)</small>	Do not change the age	Higher
LHB Retirement 90/5 (D65)	65 years old	Lower <small>(cannot change if buying the insurance at the age of 51 - 55)</small>	Lower	Do not change the age

Warning : The insured should check details of annual personal income tax deduction before making the change every time.

## 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

## 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**

Remark :

LHB Retirement 90/5 (D55,D60,D65) is the marketing name of Flexi Retire 90/5 D55, D60, D65 (Barnarn Baab Lodyon Dai) 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.

Assured by



MUANG THAI LIFE  
ASSURANCE

Muang Thai Life Assurance PCL  
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