LH BANK

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LHB Life Protect 99/99

Long-lasting protection, confidence at every step of life

ธนาคารแลนด์ แอนด์ เฮ้าส์
LAND AND HOUSES BANK

Assured by

เมืองไทย ประกันชีวิต
MUANG THAI LIFE ASSURANCE

LHB Life Protect 99/99

Building security for your children and grandchildren in the days ahead

Build a "large protection sum"

with a "small premium"

Receive 100% life coverage[1]

with protection lasting up to age 99

The benefit proceeds received

are not included in tax calculation

The premiums paid

are eligible for tax deduction[2]

Eligible to apply from age **30 days – 90 years**

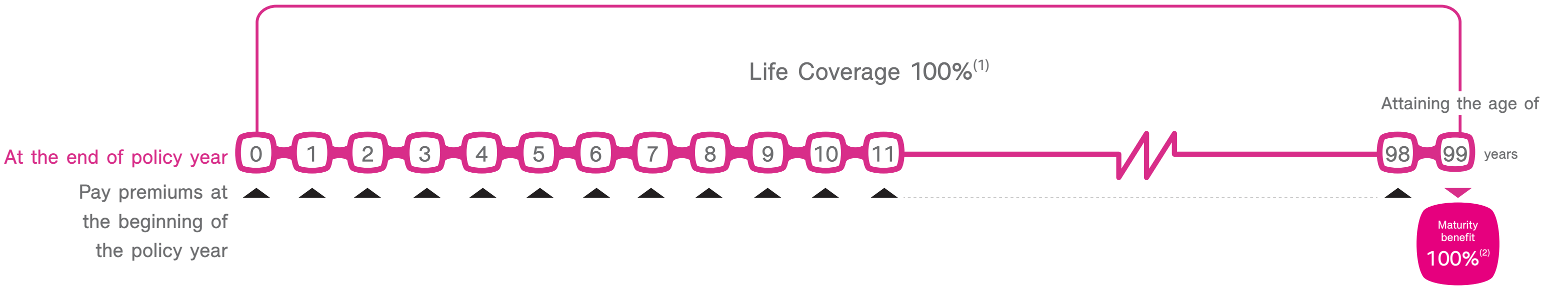
Remarks:

(1) Life coverage is a % of the initial sum insured or cash surrender value at that time or 101% of paid premium (whichever is higher).

(2) The premium of this insurance policy is eligible for personal income tax deduction, subject to the criteria prescribed by the Revenue Department.

Benefits and Coverage

Coverage period: Until attaining the age of 99
Premium payment period: Until attaining the age of age 99

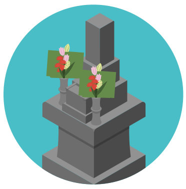


Remarks: (1) Life coverage is a % of the initial sum insured or cash surrender value at that time or 101% of paid premium (whichever is higher).
(2) In case the insured is alive upon contract maturity, receive maturity benefit at 100% of the initial sum insured or 101% of paid premium (whichever is higher).

Example of Benefits: LHB Life Protect 99/99

A male insured, age 40, in good health, purchases the **LHB Life Protect 99/99** insurance plan, with a sum insured of 1,000,000 Baht, paying an annual premium of 20,540 Baht per year.

At age 40, purchases the LHB Life Protect 99/99 insurance plan



At age 60, passes away from an unexpected event

The life insurance benefit is passed on to the family, allowing them to carry on

Premiums paid over 21 years, totaling 431,340 Baht

Receives a death benefit of 1,000,000 Baht a benefit exceeding the premiums paid by 568,660 Baht

Underwriting is subject to the criteria of Muang Thai Life Assurance Public Company Limited.
Warning: Buyers should study the details of coverage and conditions before making a decision to purchase insurance.

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.

Important Information

1. The insured has the right to cancel the insurance policy (Free look period) within 15 days from the date of receiving the policy from the Company, and will receive a premium refund after deduction of the insurance company's expenses of 500 Baht per policy and the actual health checkup fees incurred (if any).
2. After the Free look period has elapsed, and where premiums have been paid up to the time the policy has a surrender value and the policy remains in force, the insured may exercise the right to surrender the policy, in which case the amount received may be less than the total premiums paid.
3. This insurance plan is life insurance, not a deposit product. For the benefit of the applicant, premiums should be paid for the entire premium payment period and the policy should be held until maturity. If the policy coverage is terminated before maturity, the insured may receive a partial refund.
4. The premium of this insurance plan is eligible for personal income tax deduction, subject to the criteria prescribed by the Revenue Department.
5. 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, subject to the criteria prescribed by the Revenue Department.

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

Remarks :

- LHB Life Protect 99/99 is the marketing name of the Muang Thai Smart Protection 99/99 insurance plan.
- Land and Houses Bank Public Company Limited, as a life insurance broker, presents life insurance products 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

เมืองไทย ประกันชีวิต

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SCAN NOW!

For more information, please contact our branches. 1327

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