LH BANK

A member of CTBC BANK 中國信託銀行

LHB RETURN 75/7

Happy Retirement Plan at Age 75:

Receive a lump sum to keep life moving forward

Short pay, long-term protection
Pay premiums for only 7 years
Long-term coverage up to age 75

Easy to apply
No medical check-up and no health questionnaire required

Receive cash bonus up to 11%*
From policy year 15 - Age 74

Note: *For the insured aged 30 days - 59 years only. In the case where the insured is 60 years old, receive an annual cash bonus of 9% of the sum assured from policy year 1 to policy year 7, and an annual cash bonus of 10% of the sum assured from policy year 8 to the end of the policy year at age 74.

ธนาคารแลนด์ แอนด์ เฮ้าส์
LAND AND HOUSES BANK

Assured by
เมืองไทยประกันชีวิต
MUANG THAI LIFE ASSURANCE

LHB Return 75/7 — Why Choose This Plan?

Short pay, long-term protection

Pay premiums for only 7 years, with long-term coverage up to age 75

Life coverage up to 707%(1)

From policy year 7 – age 75

Receive cash bonus up to 11%(2)

From policy year 15 - age 74

Maturity benefit lump sum 711%(3)

At age 75

Easy to apply

No medical check-up and no health questionnaire required

Remarks :

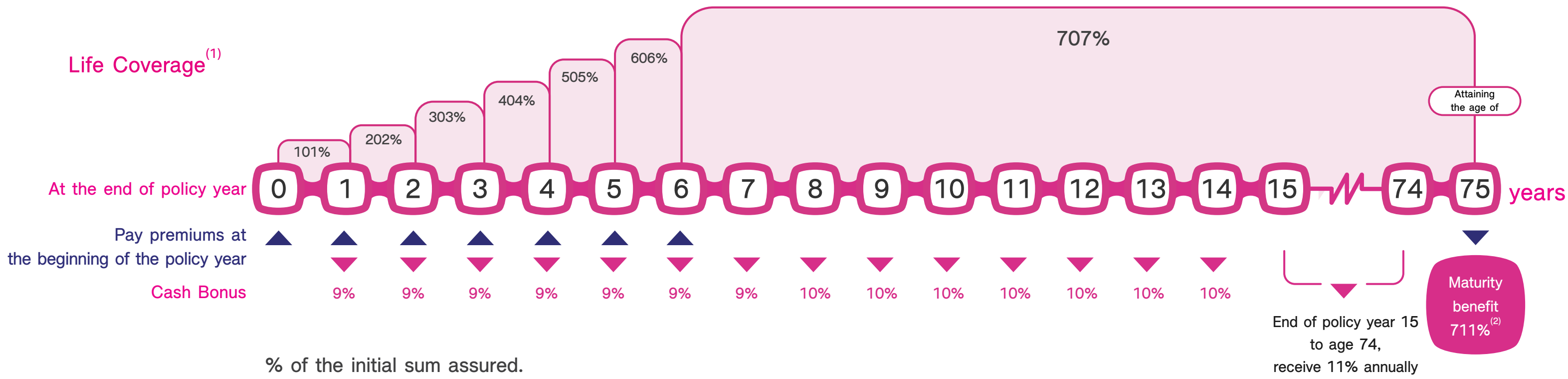
(1) Life coverage is in % of the initial sum assured or cash surrender value at that time or 101% of paid premium (whichever is higher).

(2) For the insured aged 30 days - 59 years only. In the case where the insured is 60 years old, receive an annual cash bonus of 9% of the sum assured from policy year 1 to policy year 7, and an annual cash bonus of 10% of the sum assured from policy year 8 to the end of the policy year at age 74.

(3) It is in % of the initial sum assured or 101% of paid premium (whichever is higher).

- % of the initial sum assured.

Benefits and Coverage*



Note: *Cash bonus benefits are for the insured aged 30 days - 59 years only. In the case where the insured is 60 years old, receive cash bonus as follows:

- Policy year 1 to policy year 7, receive an annual cash bonus of 9%
- Policy year 8 to the end of the policy year at age 74, receive an annual cash bonus of 10%

Underwriting Conditions

Insuable age:
30 days - 60 years old

Purchase of riders:
Riders cannot be attached to this policy.

Premium payment modes:
annual, semi-annual, quarterly, and monthly

Medical Examination
No medical check-up and No health questionnaire required

Minimum sum insured:
50,000 Baht

Premium Payment via Credit Card
Available

Notes :

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

(2) It is in % of the initial sum assured or 101% of paid premium (whichever is higher).

Benefit Illustration

The insured: male, age 40, sum insured of 1,000,000 Baht.

End of policy year	Annual premium[1] (at the beginning of policy year)	Accumulated premium (at the beginning of policy year)	Benefits while the insured is alive (at the end of the policy year)			Death coverage[3] (during policy year)	
			%	Amount (Baht)	Accumulated amount (Baht)	%	Amount (Baht)
1	993,000	993,000.00	9%	90,000.00	90,000.00	101%	1,010,000
2	993,000	1,986,000.00	9%	90,000.00	180,000.00	202%	2,020,000
3	993,000	2,979,000.00	9%	90,000.00	270,000.00	303%	3,030,000
4	993,000	3,972,000.00	9%	90,000.00	360,000.00	404%	4,040,000
5	993,000	4,965,000.00	9%	90,000.00	450,000.00	505%	5,050,000
6	993,000	5,958,000.00	9%	90,000.00	540,000.00	606%	6,060,000
7	993,000	6,951,000.00	9%	90,000.00	630,000.00	707%	7,070,000
8	-	6,951,000.00	10%	100,000.00	730,000.00	707%	7,070,000
9	-	6,951,000.00	10%	100,000.00	830,000.00	707%	7,070,000
10	-	6,951,000.00	10%	100,000.00	930,000.00	707%	7,070,000
11	-	6,951,000.00	10%	100,000.00	1,030,000.00	707%	7,070,000
12	-	6,951,000.00	10%	100,000.00	1,130,000.00	707%	7,070,000
13	-	6,951,000.00	10%	100,000.00	1,230,000.00	707%	7,070,000
14	-	6,951,000.00	10%	100,000.00	1,330,000.00	707%	7,070,000
15 to age 74	-	6,951,000.00	11% annually, total 220%	2,200,000.00	3,530,000.00	707%	7,070,000
Attaining the age of 75	-	6,951,000.00	711%[2]	7,110,000.00	10,640,000.00	707%	7,070,000
Total	6,951,000.00		1064% (depending on the insured's age)	10,640,000.00			

Total benefits throughout the policy term until attaining the age of 75	10,640,000.00 Baht
Less total 7-year contract premiums	6,951,000.00 Baht
Net benefits after premium deduction	**3,689,000.00 Baht**

Notes:

(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 711% of the initial sum assured, or 101% of the paid premium, whichever is higher.

(3) Life coverage is in % of the initial sum assured according to the table above or cash surrender value at that time or 101% of paid premium, whichever is higher.

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 of the details of coverage, conditions, and risks before making a decision to purchase insurance every time.

Notes :

- LHB Return 75/7 is the marketing name for Muang Thai Happy Return 75/7 Guarantee Insurance Plan.
- Land and Houses Bank Public Company Limited, as a life insurance broker, presents life insurance products and facilitates payment of premiums only Muang Thai Life Assurance Public Company Limited is responsible for the coverage conditions and entitled benefits according to the conditions specified in the insurance policy.
- 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

MUANG THAI LIFE ASSURANCE

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SCAN NOW!

For more information, please contact our branches. 1327

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