LH BANK

A member of CTBC BANK 中國信託銀行

LHB SAVING 12/4

A Short-Term Savings Plan with Long Coverage of 12 Years

ธนาคารแลนด์ แอนด์ เฮ้าส์
LAND AND HOUSES BANK

Assured by

MUANG THAI LIFE ASSURANCE

Why LHB Saving 12/4 ?

Short Premium Payment, Long Coverage

Pay premiums for only 4 years and enjoy coverage for 12 years.

Step-Up Life Coverage

Death coverage increases from 100% in the first year up to a maximum of 400%[(1)].

Receive a Regular Cash Bonus of 4%[(2)]

Along the Way every 2 years, i.e., at the end of policy years 2, 4, 6, 8 and 10.

Receive a Maturity Benefit of up to 404%[(3)]

at the end of policy year 12.

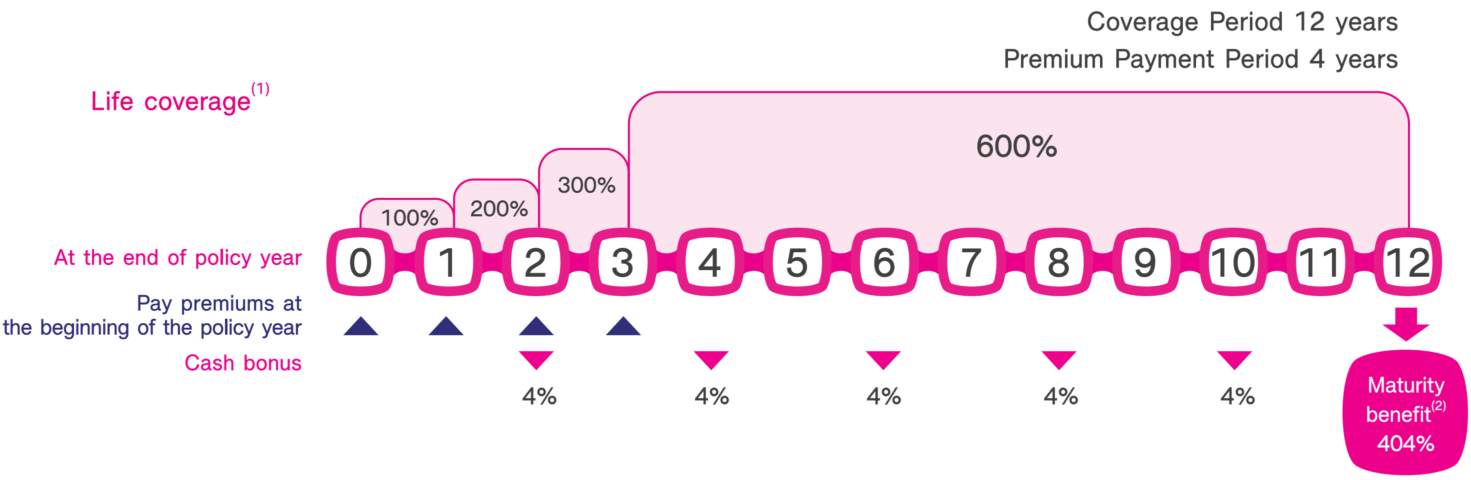
Easy to Apply

No health checkup and no health questions.

Remarks:

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

Benefits and Coverage



Remarks:

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

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

Underwriting Conditions

Insurable age:
30 days - 80 years old

Foreign customers can be insured,
subject to the Company's underwriting criteria for non-Thai nationals.

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

Maximum sum insured*
30 days - 15 years old: 25,000,000 Baht
16 - 70 years old: 50,000,000 Baht
71 - 80 years old: 15,000,000 Baht

Minimum sum insured:
100,000 Baht

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

No health checkup
and no health questions

Premium payment by credit card:
Premiums can be paid by credit card.

Remarks:

*The insured may purchase more than 1 policy of the LHB Saving 12/4 insurance plan per applicant; however, the total sum insured of all policies in the limited-risk product group sold through all channels must not exceed the amounts specified in the table below:

- Age 30 days – 15 years: maximum sum insured not exceeding 25,000,000 Baht per insured.
- Age 16 – 70 years: maximum sum insured not exceeding 50,000,000 Baht per insured.
- Age 71 – 80 years: maximum sum insured not exceeding 15,000,000 Baht per insured.

Benefit Illustration

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

Policy year	Annual premium[1] (excluding riders) at the beginning of the policy year	Accumulated premiums[1] (excluding riders) at the beginning of the policy year	Benefits while the insured is alive (at the end of the policy year)			Life coverage during the policy year[3]	
			%	Amount (Baht)	Accumulated amount (Baht)	%	Amount (Baht)
1	953,000.00	953,000.00	-	-		100%	1,000,000
2	953,000.00	1,906,000.00	4.00%	40,000.00	40,000.00	200%	2,000,000
3	953,000.00	2,859,000.00	-	-	40,000.00	300%	3,000,000
4	953,000.00	3,812,000.00	4.00%	40,000.00	80,000.00	400%	4,000,000
5		3,812,000.00	-	-	80,000.00	400%	4,000,000
6		3,812,000.00	4.00%	40,000.00	120,000.00	400%	4,000,000
7		3,812,000.00	-	-	120,000.00	400%	4,000,000
8		3,812,000.00	4.00%	40,000.00	160,000.00	400%	4,000,000
9		3,812,000.00	-	-	160,000.00	400%	4,000,000
10		3,812,000.00	4.00%	40,000.00	200,000.00	400%	4,000,000
11		3,812,000.00	-	-	200,000.00	400%	4,000,000
12		3,812,000.00	404.00%[2]	4,040,000.00	4,240,000.00	400%	4,000,000
Total		3,812,000.00		4,240,000.00			

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 will pay the insured an amount equal to 404% of the initial sum insured, or 101% of paid premium, whichever is higher.

(3) Life coverage is in % of the initial sum insured as shown in 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 in the details of coverage and conditions before making a decision to purchase insurance every time.

Remarks :

- LHB Saving 12/4 is the marketing name of the Happy Saving 12/4 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

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