

LHB SAVING 15/6 (Sure)

(Endowment 615 Guarantee Insurance Plan)

Get coverage with cash bonus



Highlights

- ✓ Life coverage of up to **600%**⁽¹⁾
- ✓ **6%**⁽¹⁾ cash bonus from the end of policy years 1-14
- ✓ The insurance premiums are not forfeited and will be returned upon survival to policy maturity.
- ✓ No medical examination and no health questions required⁽²⁾

Eligible for a tax deduction of
up to 100,000 Baht per year⁽³⁾

Remarks :

⁽¹⁾ Benefit and coverage are % of the initial sum insured.

⁽²⁾ Underwriting is subject to the Company's rules.

⁽³⁾ Criteria are as prescribed by the Revenue Department.

Who is LHB SAVING 15/6 (Sure) suitable for?



Those who wish to plan their estate*

A tool for tax planning

For efficient wealth transfer



**Those who want financial protection
for their family**

In the event of unforeseen circumstances

*In case the beneficiary is not specified in the policy, or specified but the beneficiary passes away before or at the same time with the insured, the Company shall pay the policy benefits to the insured's estate.

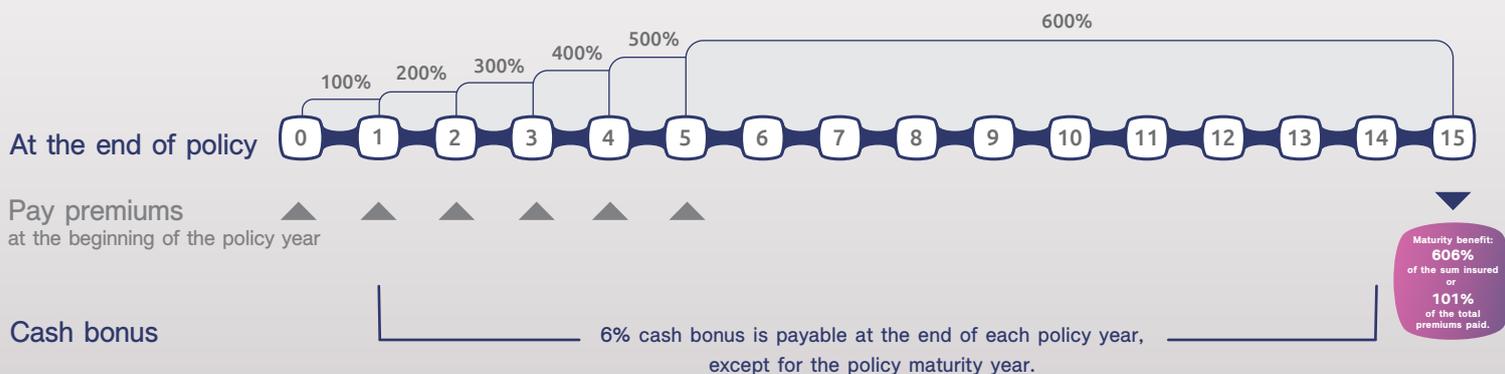
Warning : Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

Underwriting Terms and Conditions

Details	
Policy Plan	LHB SAVING 15/6 (Sure)
Minimum Sum Insured	50,000 Baht
Maximum Sum Insured	25,000,000 Baht*
Coverage Period	15 years
Premium Payment Period	6 years
Insurable Age	30 days - 80 years
Premium Payment Modes	Annual, semi-annual, quarterly, and monthly
Premium Payment Method	Premiums can be paid by credit card
Riders	No riders can be purchased

Benefits and Coverage

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



Remark: Benefit and coverage are % of the initial sum insured.

*An applicant may purchase more than one LHB Saving 15/6 (Sure) policy, provided that the total sum insured, when combined with other plans as specified by the Company, does not exceed the limits below:

- Ages 30 days – 70 years: Not exceeding 25 million Baht per applicant, inclusive of the total sum insured of all policies classified under the limited-risk product group, across all sales channels.
- Ages 71 – 80 years: Not exceeding 15 million Baht per applicant, inclusive of the total sum insured of all policies classified under the limited-risk product group, across all sales channels.

Premium Rates

Sum Insured: 100,000 Baht

(Unit : Baht)

Premium rate per 100,000 Baht of sum insured				
Age (years)	Male and Female			
	Annual	semi-annual	quarterly	monthly
0 - 40	96,800	49,368	25,168	8,518.40
41 - 60	98,800	50,388	25,688	8,694.40
61 - 70	99,700	50,847	25,922	8,773.60
71 - 80	100,000	51,000	26,000	8,800

Sum Insured: 200,000 Baht

(Unit : Baht)

Premium rate per 200,000 Baht of sum insured				
Age (years)	Male and Female			
	Annual	semi-annual	quarterly	monthly
0 - 40	193,600	98,736	50,336	17,036.80
41 - 60	197,600	100,776	51,376	17,388.80
61 - 70	199,400	101,694	51,844	17,547.20
71 - 80	200,000	102,000	52,000	17,600

Sum Insured: 1,000,000 Baht

(Unit : Baht)

Premium rate per 1,000,000 Baht of sum insured				
Age (years)	Male and Female			
	Annual	semi-annual	quarterly	monthly
0 - 40	968,000	493,680	251,680	85,184
41 - 60	988,000	503,880	256,880	86,944
61 - 70	997,000	508,470	259,220	87,736
71 - 80	1,000,000	510,000	260,000	88,000

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 Saving 15/6 (Sure) is the marketing name of the Endowment 615 Guarantee Insurance Plan.

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



MUANG THAI LIFE
ASSURANCE

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For more information,
please contact our branches.

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