

MLTA

Protect your loved ones from financial risk with coverage that protects your family by keeping your outstanding home loan balance covered at a fixed level throughout the policy term.



Highlights

- ✓ **Single premium payment** for death or total permanent disability coverage
- ✓ **Peace of mind with fixed-sum coverage in the event of an unexpected incident**
 - Pay off the remaining outstanding home loan balance to the bank
 - Pay any remaining proceeds after the home loan has been settled to the beneficiary(ies) designated by the insured

✓ Tax deductible up to 100,000 Baht*

*The premium is eligible for personal income tax deduction according to the Revenue Department's regulations for policies with a coverage period of 10 years or more.

Who is the MLTA suitable for?

- ✓ **Those who have taken out a home loan** and need protection against the risk of death or total permanent disability, with fixed coverage throughout the policy term, ensuring that their families will not have to bear the financial burden — and the beloved home remains in the family.

Underwriting Criteria

- Insurable age: **20 – 65 years old**, however, the insured's age at the end of the coverage period must not exceed 70 years.
- Premium payment mode: **Single payment**
- Coverage period: **1 – 30 years**
- Minimum sum insured: **50,000 Baht**
- **Maximum sum insured: Equal to the approved loan amount**
- Premium payment method: **Cash, cheque, or policy loan**
- Underwriting is subject to the rules of Muang Thai Life Assurance PCL.

Assured by



Warning: Buyers should study the details of coverage and conditions before making a decision to purchase insurance.

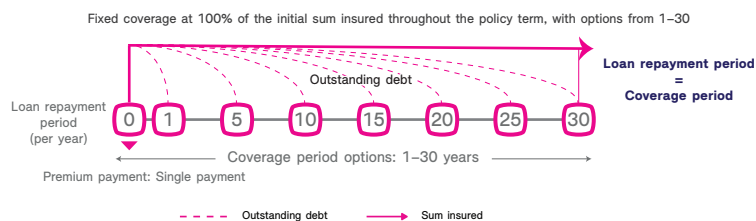
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Remark: Land and Houses Bank Public Company Limited as a life insurance broker presents life insurance and facilitates payment of premium only. Muang Thai Life Assurance Public Company Limited is responsible for the coverage conditions, and entitled 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.

Benefits and Coverage


Coverage period: 1–30 years
Premium payment period: Single payment



The above coverage illustration is based on the assumption that the insured has a regular loan repayment history in accordance with the bank's loan agreement.

Example of Benefits and Coverage


Example: Total premium rate per sum insured of 1,000,000 Baht



Male

(Unit: Baht)

Age (years)	Coverage period (years)		
	5	10	15
20	12,310	22,540	33,880
30	13,530	25,730	40,840
40	20,240	41,240	69,280
50	43,910	92,470	160,400
60	96,180	210,970	-
65	154,970	-	-



Female

(Unit: Baht)

Age (years)	Coverage period (years)		
	5	10	15
20	4,010	7,510	11,450
30	4,620	8,840	14,330
40	7,250	15,620	27,470
50	18,550	41,610	77,920
60	49,280	116,740	-
65	87,380	-	-

For more information, please contact our branches.

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