

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 Life Protect 99/20 is the marketing name of Muang Thai Smart Protection 99/20 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.

Assured by



MUANG THAI LIFE
ASSURANCE

Muang Thai Life Assurance PCL
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For more information,
please contact our branches.

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LHB Life Protect 99/20

(Muang Thai Smart Protection 99/20 Insurance Plan)

Providing lifelong protection... by your side every step of the way



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MUANG THAI LIFE
ASSURANCE



LHB Life Protect 99/20

(Muang Thai Smart Protection 99/20 Insurance Plan)

Key Features



Life coverage up to **100%**⁽¹⁾



Receive total benefits up to **100%**⁽²⁾



The premiums for this insurance plan are eligible for personal income tax deductions according to the Notification of the Director-General of the Revenue Department on Income Tax No. 172.

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Underwriting Criteria



Insurable age **30 days - 70 years**



Minimum sum insured **200,000 Baht**



Flexible premium payment options: Monthly, quarterly, semi-annually, or annually (Credit card payment accepted)



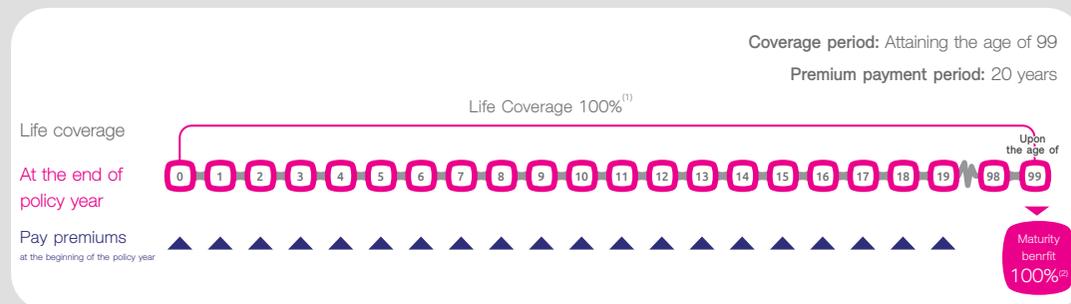
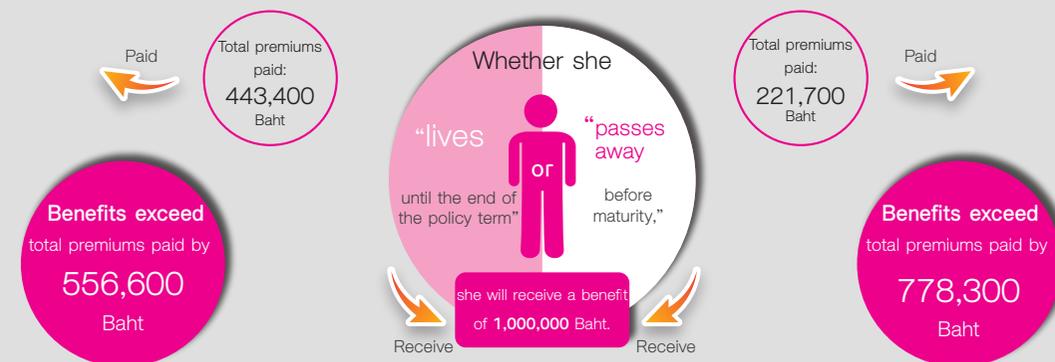
Underwriting and health check requirements are subject to the Company's terms and conditions.

Example of Benefits and Coverage

For a female insured, age 35, who purchases the LHB Life Protect 99/20 insurance plan with a sum insured of 1,000,000 Baht and pays an annual premium of 22,170 Baht. If she lives until the end of the 10-year policy term or passes away before then, she will receive the following benefits and life coverage

• If she is alive at the end of the policy term:

• If she passes away in policy year 10:



Remarks : (1) % of te initial sum insured or cash surrender value at that time or 101% of paid premium (which ever is higher)

(2) % of te initial sum insured