

Example of Benefits and Coverage

Example: For a male insured, age 1, with a sum insured of 5,000,000 Baht, paying annual premiums. The insured is in good health and is alive until the end of the policy term.

Policy year	Annual premium (excluding riders), payable at the beginning of the policy year	Living benefits (at the end of each policy year)		Life coverage (during each policy year)	
		%	Amount (Baht)	%	Amount (Baht)
1	462,400			100%	5,000,000
2	462,400			100%	5,000,000
3	462,400			100%	5,000,000
4	462,400			100%	5,000,000
5	462,400			100%	5,000,000
6	462,400			100%	5,000,000
7	462,400			100%	5,000,000
8 - Until age 98		1% per year, totaling 97%	50,000 per year, totaling 4,850,000		100% 5,000,000
Until age 99				100%	5,000,000
Total	3,236,800	197%	9,850,000		

Total benefits throughout the policy term (in case the insured is alive until maturity) 9,850,000 Baht

Deduct total life insurance premiums paid throughout the policy term 3,236,800 Baht

Net benefits throughout the policy term 6,613,200 Baht

Remarks: Benefits and coverage are % of the initial sum insured. In the event that the stated benefit or coverage amount is incorrect, the percentage specified shall prevail.

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 Return 99/7 is the marketing name of Muang Thai Happy Return 99/7 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.

LHB Return 99/7

(Muang Thai Happy Return 99/7 Insurance plan)

Pass on your love from generation to generation



Build lasting financial security and receive cash bonus

Assured by



Muang Thai Life Assurance PCL
250, Ratchadaphisek Road, Huai Khwang, Bangkok 10310

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LHB Return 99/7

(Muang Thai Happy Return 99/7 Insurance plan)

Highlights

- Lifetime protection with continuous cash bonus throughout the policy term
- Short premium payment period of **only 7 years**, with coverage lasting **up to age 99**
- Life coverage of **100%⁽¹⁾** from the first day the policy is approved
- Premiums are eligible for personal income tax deduction of up to **100,000 Baht.⁽²⁾**

Remarks:

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

(2) The premium of this insurance policy (excluding premiums of riders) is eligible for personal income tax deduction in accordance with the Director-General of the Revenue Department's Notification on Income Tax No. 172.

Who is LHB Return 99/7 suitable for?

- Parents/heads of households:** To build lasting financial security for the loved ones left behind.
- Children or family members:** To secure a stable source of income, no worries even when market interest rates decline.

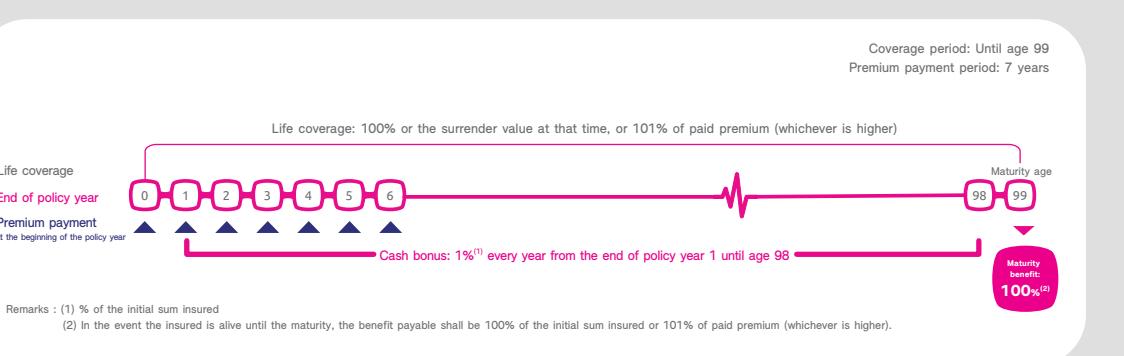
Why is LHB Return 99/7 a Great Choice?

- Plan for your family's or children's future** by passing on your care and love through a lump-sum benefit, ensuring that every dream of your loved ones can come true.
- Provide peace of mind for both you and your loved ones**, knowing that those you leave behind will not have to face financial hardship.
- Receive full, tax-free returns** — whether from cash bonus during the policy term or maturity benefit, no withholding tax will be deducted.
- Eligible for tax deduction** — premiums paid can be used for personal income tax deduction in accordance with the Revenue Department's regulations.

Underwriting criteria

- Insurable age: 30 days – 70 years
- Coverage period: Until age 99
- Minimum sum insured: 300,000 Baht
- Premium payment modes: Monthly, quarterly, semiannual, and annual
- Able to choose to receive additional health coverage from health and critical illness riders.
- Underwriting and health check-up are subject to the Company's rules.

Benefits and Coverage



Example of Benefit

Example: For a male insured, age 1, with a sum insured of 5,000,000 Baht, paying annual premiums. The insured is in good health and is alive until the end of the policy term.

