

# LHB Life Protect

# 99/5 | 99/20

## Hybrid

Comprehensive Life and Health Protection  
in One Policy





#### Flexible coverage

Convert life coverage into medical coverage when you retire



#### Retirement-ready

Medical expense benefits available from age 65, covering both IPD and OPD



#### Short-term payment, long-term coverage

Receive the coverage until the age of 99 while paying premium for only 5 or 20 years



#### Tax benefit

Enjoy up to 100,000 Baht in annual tax deductions



#### Fixed premium

No premium increases with age

# Why should I choose LHB Life Protect 99/5 | 99/20 Hybrid?

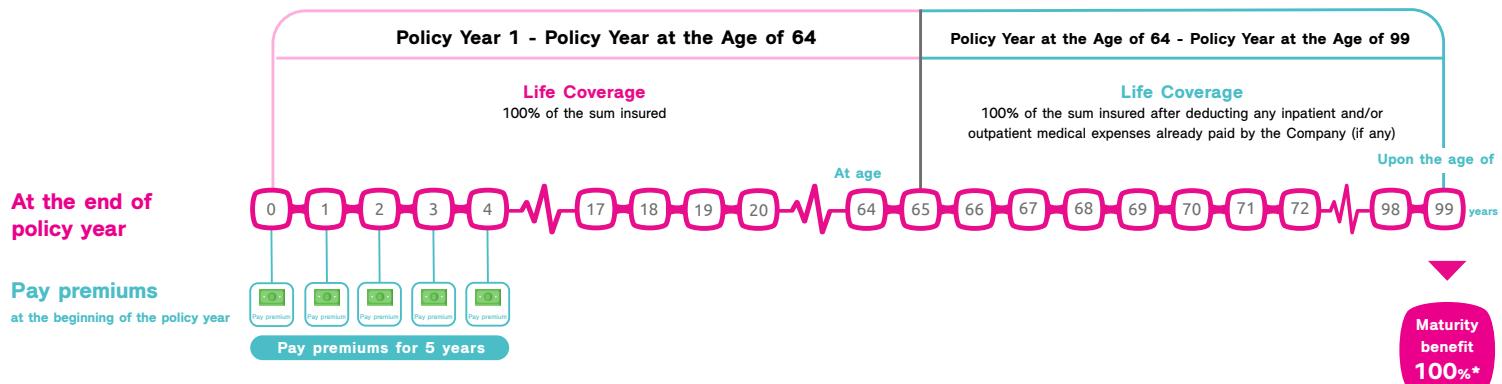
# Underwriting Criteria

	LHB Life Protect 99/5 Hybrid	LHB Life Protect 99/20 Hybrid
 <b>Insurable age</b>	From 30 days - 55 years	From 30 days - 45 years
 <b>Premium Payment</b>	Annual, semi-annual, quarterly, and monthly	
 <b>Minimum sum insurance</b>	500,000 Baht	
 <b>Maximum sum insured</b>	10,000,000 Baht*	
 <b>Rider purchases</b>	able to purchase riders to attach to the insurance policy	
 <b>Health check-up</b>	subject to the Company's rules	
 <b>Premium payment by credit card</b>	premium payment can be made by credit card.	

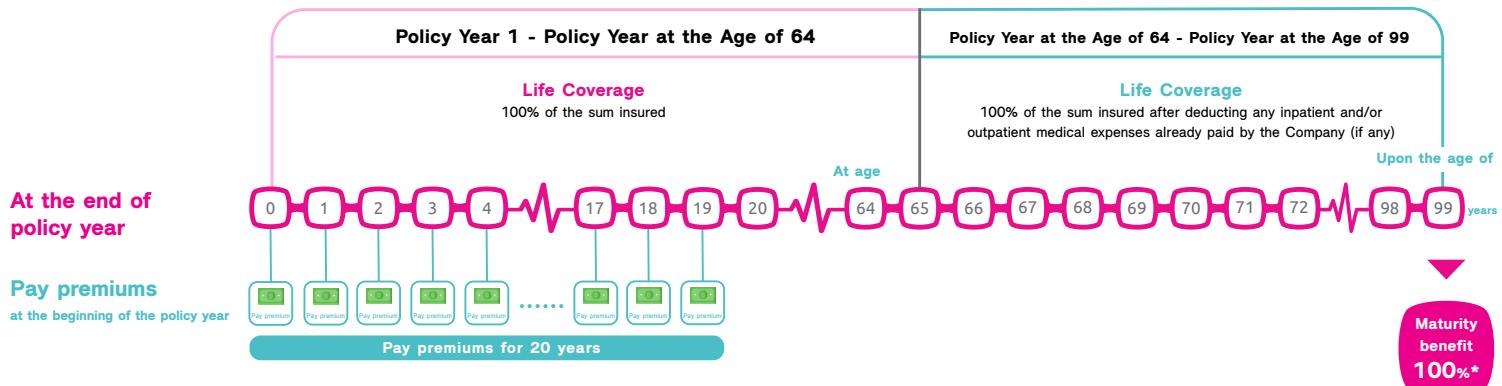
\* Applicants can purchase more than one policy of LHB Life Protect 99/5 Hybrid & LHB Life Protect 99/20 Hybrid. However, the total sum insured amount, when combined with all other insurance policies of LHB Life Protect 99/5 Hybrid & LHB Life Protect 99/20 Hybrid Insurance Plan sold through all channels per applicant must not exceed 10,000,000 Baht.

# Coverage

## LHB Life Protect 99/5 Hybrid



## LHB Life Protect 99/20 Hybrid



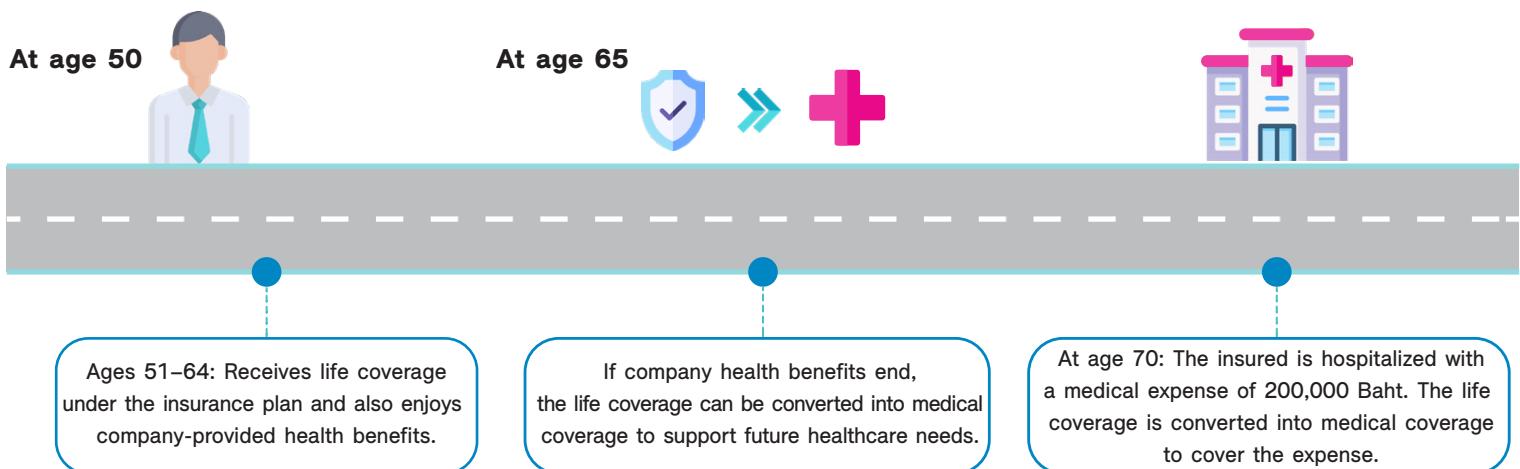
Remarks: \* If the insured is alive until the maturity date, receive 100% of the sum insured after deducting any inpatient and/or outpatient medical expenses already paid by the Company (if any).

- Benefits and coverage are in % of the initial sum insured.
- From age 65-98, the coverage is provided under 2 cases:
  1. Living benefit: If the insured has injury or illness that requires hospitalization, receive inpatient and/or outpatient medical expense benefit, up to 100%.
  2. Death benefit: The Company shall pay the benefit of 100% after deducting any inpatient and/or outpatient medical expenses already paid.

## Plan for Your Retirement with LHB Life Protect 99/5 Hybrid

**Example 1 :** A 50-year-old male office worker wants to plan for his loved ones' financial security.

He chooses LHB Life Protect 99/5 Hybrid Insurance Plan with a sum insured of 1,000,000 Baht, paying an annual premium of 161,920 Baht.



## Plan for Your Retirement with LHB Life Protect 99/5 Hybrid

**Example 2 :** A 50-year-old female executive wants to secure her health and begin planning for retirement.

She chooses LHB Life Protect 99/5 Hybrid Insurance Plan with a sum insured of 10,000,000 Baht, paying an annual premium of 1,403,300 Baht.

	Without life insurance	With LHB Life Protect 99/5 Hybrid
<b>At age 65: Hospitalized with a medical expense of 300,000 Baht</b>	Must pay medical expenses out of pocket or rely on family support	Life coverage can be converted into health coverage to cover medical expenses
<b>At age 99</b>	No additional benefits	Receives maturity benefits

## Premium Rate of LHB Life Protect 99/5 Hybrid

per sum insured of 1,000,000 Baht

Unit : Baht

Unit : Baht

Male					Female				
Age (year)	Annual	Semi-annual	Quarterly	Monthly	Age (year)	Annual	Semi-annual	Quarterly	Monthly
10	93,790	47,830	24,390	8,254	10	86,560	44,150	22,510	7,617
20	106,240	54,180	27,620	9,349	20	97,450	49,700	25,340	8,576
30	120,800	61,610	31,410	10,630	30	111,160	56,690	28,900	9,782
40	139,220	71,000	36,200	12,251	40	128,570	65,570	33,430	11,314

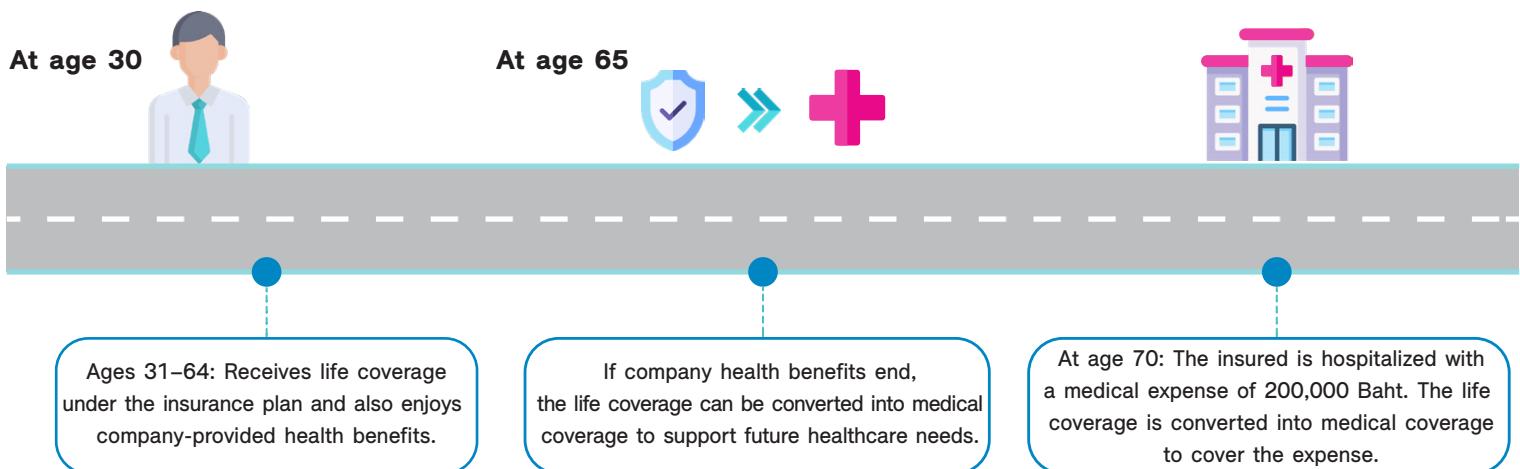
Remarks:

- Premium rates apply to insureds in occupation class 1 with good health. The Company may charge additional premiums based on occupational risk and health conditions.
- Premium of this insurance contract is eligible for personal income tax deduction according to the Notification of the Director-General of the Revenue Department No. 172.

## Plan for Your Retirement with LHB Life Protect 99/20 Hybrid

**Example 1 :** A 30-year-old male office worker wants to plan for his loved ones' financial security.

He chooses LHB Life Protect 99/20 Hybrid Insurance Plan with a sum insured of 1,000,000 Baht, paying an annual premium of 33,590 Baht.



## Plan for Your Retirement with LHB Life Protect 99/20 Hybrid

**Example 2 :** A 40-year-old female executive wants to secure her health and begin planning for retirement.

She chooses LHB Life Protect 99/20 Hybrid Insurance Plan with a sum insured of 10,000,000 Baht, paying an annual premium of 354,900 Baht.



	Without life insurance	With LHB Life Protect 99/20 Hybrid
<b>At age 65: Hospitalized with a medical expense of 300,000 Baht</b>	Must pay medical expenses out of pocket or rely on family support	Life coverage can be converted into health coverage to cover medical expenses
<b>At age 99</b>	No additional benefits	Receives maturity benefits

## Premium Rate of LHB Life Protect 99/20 Hybrid

per sum insured of 1,000,000 Baht

Unit : Baht

Unit : Baht

Male					Female				
Age (year)	Annual	Semi-annual	Quarterly	Monthly	Age (year)	Annual	Semi-annual	Quarterly	Monthly
10	25,840	13,180	6,720	2,274	10	24,220	12,350	6,300	2,131
20	28,610	14,590	7,440	2,518	20	26,710	13,620	6,940	2,350
30	33,590	17,130	8,730	2,956	30	31,450	16,040	8,180	2,768
40	37,590	19,170	9,770	3,308	40	35,490	18,100	9,230	3,123

Remarks:

- Premium rates apply to insureds in occupation class 1 with good health. The Company may charge additional premiums based on occupational risk and health conditions.
- Premium of this insurance contract is eligible for personal income tax deduction according to the Notification of the Director-General of the Revenue Department No. 172.

## 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 99/5 Hybrid is the marketing name of Muang Thai Flexi Protection 99/5 Insurance Plan.

LHB Life Protect 99/20 Hybrid is the marketing name of Muang Thai Flexi 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.

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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**SCAN NOW!**