

What are the benefits of Happy Saving 15/3 (Participating)?



Life coverage throughout the contract

Receive progressively increased life coverage of up to 330%⁽¹⁾



Guaranteed benefits

- Guaranteed cash bonnus during the contract by receiving cash bonus of 1% per year⁽²⁾ for a total of 14%.⁽²⁾
- Guaranteed premiums paid will not be lost. Upon the contract maturity, you will receive a lump sum of 300%.⁽³⁾



Simplify investment

No need to manage your own portfolio. Beginners can invest through life insurance.



Tax deduction

Tax deduction is based on actual premiums paid, up to 100,000 Baht.⁽⁴⁾



No health checkup or no health questions required⁽⁵⁾



Increase investment opportunities at the international level to generate higher returns

This is new life insurance plan that does not have a fixed rate of return like traditional life insurance plans, but offers the opportunity to earn upside gains through the GS Momentum Builder® Multi-Asset 5S ER Index.

Remarks :
(1) Death coverage is up to 330% of the initial sum insured, or the surrender value at that time, or 101% of paid premium, whichever is higher.
(2) % of the initial sum insured.
(3) If the insured is alive until the contract maturity date, the insured will receive the benefit which is equivalent to 300% of the initial sum insured, or 101% of paid premium, whichever is higher.
(4) Subject to the Revenue Department's regulations.
(5) The underwriting is subject to the Company's consideration.

Who is Happy Saving 15/3 (Participating) suitable for?

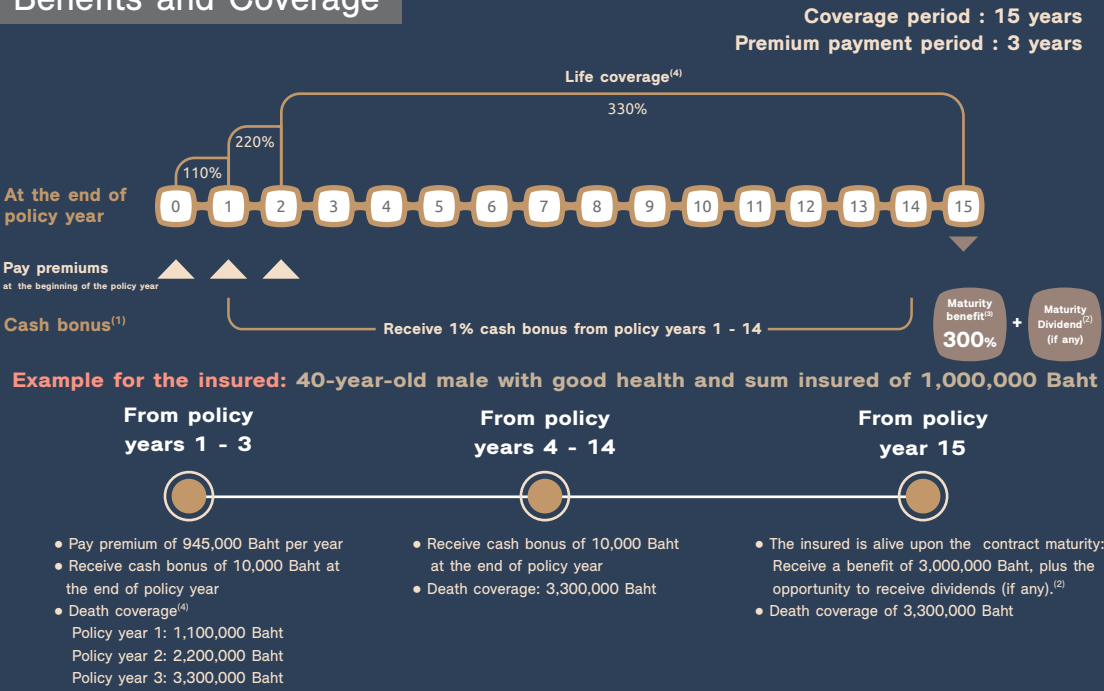
- Those who want to start investing and can accept low risk, but still have a guarantee that their investment will not be lost.
- Those who do not have much time to monitor market conditions or are not yet skilled at timing their investments and need investment management assistance.
- Those who want tax deduction. The premium is eligible for tax deduction of up to 100,000 Baht.*
*Conditions are subject to Revenue Department's regulations.

Underwriting Conditions

AGE	Insurable age	30 days to 80 years old*	Minimum sum insured	50,000 Baht
	Premium payment	Annual payment only	Rider	No rider can be purchased for attachment.
	Credit card payment	Available	Health checkup	No health checkup or no health questions are required. (Underwriting is subject to the Company's consideration.)

Remarks: *
- Applicants aged 30 days to 70 years old can purchase more than one Happy Saving (Participating) contract. However, when combined with other insurance policies** as determined by the Company, the total sum insured must not exceed 25,000,000 Baht per applicant.
- Applicants aged 71 - 80 years old can purchase more than one Happy Saving (Participating) contract. However, when combined with other insurance policies** as determined by the Company, the total sum insured must not exceed 2,000,000 Baht per applicant.
** Limited-risk products sold by the bank include Happy Saving 15/3 (Participating), Speed Return 5/3, Sap Phoem Phun 888, and Happy Life 99/99.
Sum insured of these products will be combined with other limited-risk insurance plans sold through all MTL sales channels, such as Agency and other bancassurance channels.

Benefits and Coverage



Remarks:
(1) Benefits and coverage are in % of the initial sum insured. In case the benefit amount and coverage are stated incorrectly, the specified % shall prevail.
(2) The dividend shall be paid to the insured who is alive upon contract maturity only. However, the Company does not guarantee maturity dividend amount.
(3) Upon the contract maturity, the insured will receive a benefit of 300% of the initial sum insured or 101% of the paid premium, whichever is higher.
(4) Life coverage is equivalent to % of the initial sum insured or the cash surrender value at that time or 101% of the paid premium, whichever is higher.

Why do we choose GS MOMENTUM BUILDER® MULTI-ASSET 5S ER Index?

- Developed and managed by Goldman Sachs
It is one of the largest and most trustworthy financial institutions in the United States and in the world with experience of over 150 years.
- Opportunities to invest in various countries
Such as the United States, European countries, Japan and developing countries for better returns
- Investment in various instruments
Including fixed-income, equity, alternative assets and commodities such as gold and oil for volatility reduction and diversification
- Rebalancing mechanism
For each invested assets on a daily basis based on the market situation to gain the highest returns under acceptable risk

Suitable for long-term investment considering from past performance which was consistent and had low volatility when compared with global equities

Performance of GS Momentum Builder® Multi-Asset 5S ER compared with US bonds and global equities during 29 August 2008 – 2 January 2023⁽³⁾

	GS Momentum Builder® Multi-Asset 5S ER Index	US bonds ⁽¹⁾	Global equities ⁽²⁾
Average annual return	3.24%	2.50%	6.53%
Average volatility	5.30%	5.33%	21.98%
Return per risk unit	0.61	0.47	0.29

Past performance

“GS Momentum Builder® Multi-Asset 5S ER Index is an index suitable for those with long-term investment goals. A strategy to diversify investments in a variety of assets results in the consistent performance at 3.24% per annum. Even it gives lesser returns than global equities, but with lower volatility than global equities, yields are better than the US bonds, but there is a slightly higher volatility.⁽⁴⁾”

Remarks:
(1) US bonds means iShares Core U.S. Aggregate Bond ETF (AGG US Equity).
(2) Global equities mean iShares MSCI ACWI ETF (ACWI US Equity).
(3) The performance of the index was based on backtesting during 29 August 2008 and 15 May 2016 and actual performance during 16 May 2016 to 1 January 2023. In this regard, the past performance does not indicate future performance.
(4) U.S. bonds experienced higher-than-normal volatility in 2022 due to the Federal Reserve's tightening monetary policy. As a result, U.S. bond volatility slightly exceeded the GS MoBu 5S index. However, U.S. bond volatility is expected to gradually return to normal levels.

For more details, please visit:
https://www.solactive.com/downloads/GSMBMA5S_Factsheet.pdf
or scan this QR code.

Index Disclaimer

GS Momentum Builder®Multi-Asset 5S ER Index (the “Index”)

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Goldman Sachs does not offer you Happy Saving 15/3 (Participating) and is not obliged to any liability regarding the product offering. Moreover, Goldman Sachs does not have contractual relationship with you (a policyholder). The Company (which is not Goldman Sachs) takes risks under the insurance policy and has contractual duties to you directly. Marketing documents are prepared by the Company according to index related information received from Goldman Sachs. Goldman Sachs and representatives, directors, staff and employees of Goldman Sachs do not make any express or implied representation or warranty of validity or correctness of the information. Furthermore, they are not obliged to any liability or not required to take responsibility for mistakes, negligence, misinformation and/or false information presented in this document, or non-compliance of the Company with the local laws to disclose information.

Back-testing disclaimer (based on factsheet)

The values of the individual asset class specific ETFs are total return (i.e., ETF dividends are reinvested). The total return versions are calculated by Solactive AG. Base Date: [July 31, 2015], values from [August 29, 2008 to May 15, 2016] for GS Momentum Builder® Multi-Asset 5S ER Index based on back-testing. Back-testing and other statistical analysis material that is provided in connection with the Index use simulated analysis and hypothetical circumstances to estimate how it may have performed prior to its actual existence. The performance is normalized such that the graph shows the percentage change in the individual asset class specific ETFs and the Index as compared to their respective closing levels on [August 29, 2008]. The results obtained from "back-testing" information should not be considered indicative of the actual results that might be obtained from an investment or participation in a financial instrument or transaction referencing the Index.

Neither Solactive AG nor Goldman Sachs provide assurance or guarantee that the products linked to the Index will operate or would have operated in the past in a manner consistent with these materials. The hypothetical historical levels presented herein have not been verified by an independent third party, and such hypothetical historical levels have inherent limitations. Alternative simulations, techniques, modeling or assumptions might produce significantly different results and prove to be more appropriate. Actual results will vary, perhaps materially, from the simulated returns presented in this document.

Remark:

- GS Momentum Builder® Multi-Asset 5S ER Index is structured by Goldman Sachs & Co. LLC. Goldman Sachs & Co. LLC is merely an index sponsor and shall have no liability in connection with sale of appy Saving 15/3 (Participating) Insurance Plan.

Validity of Insurance Contract

In case the insured knowingly makes false statement or knowingly omits to disclose any face to the Company for acknowledgement while applying for the insurance, where if the Company had know 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 applicants'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

- The insurance applicant is required to declare true information to the Company. If the information (such as health, occupation, premium payment, insurance with other insurers, decline/postponement of insurance/extra premium charged by other insurers, etc.) is false, the Company has the right to void the insurance contract and not to make any policy payment.
- Buyers should study details of coverage, conditions and risks before making a decision to apply for insurance.

Important Information of the Investment Instrument

●Maturity dividend is derived from derivatives investments that pay a return based on the GS Momentum Builder® Multi-Asset 5S ER Index with the following risks.

1. Fluctuation of the index level risk (market risk) - Thus, the Company does not guarantee maturity dividend amount.
2. Exchange rate risk - The index is in USD currency. Thus, a risk on exchange rate volatility of THB currency and USD currency may exist. However, the policyholder will still receive full amount of conditional cash bonus once reaching contract maturity as the conditional cash bonus

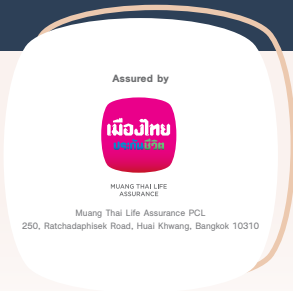
has no market risk and foreign exchange risk.

- GS Momentum Builder® Multi-Asset 5S ER Index has access to investment in many countries around the world including the United States, Europe, Japan, and emerging countries. Moreover, there is risk diversification through fixed income instruments, equity instruments, alternative assets and commodities such as gold and oil.
- In the event that an index calculation agent of GS Momentum Builder® Multi-Asset 5S ER Index cancels the index calculation, the Company reserves the rights to replace it with a new appropriate index. In case of failure of replacement, the Company shall make payment in cash as soon as possible.
- The Company has a policy to invest in instruments according to the reference index within 45 days after the date of policy issuance, and the final index valuation date shall be calculated within 45 days prior to maturity date of the insurance contract.

Remark:

Happy Saving 15/3 (Participating) Insurance Plan is a marketing name of Muang Thai Smart Linked 15/3 (Global) (Participating) 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.



For more information

LH Bank Call Center 1327 or all Land and House Bank branches

21.07.2025



A member of



HAPPY SAVING 15/3 (Participating) (version 2023)

Enhance your chances of earning higher returns with guaranteed benefits during the contract.
Give you confidence in all economic conditions.



Assured by



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