What are the benefits of LHB SAVING 15/3 ?

Life coverage throughout the contract
Receive progressively increased life coverage of up to 300%(1)

Guaranteed benefits
- Guaranteed cash bonus: receive a cash bonus every 2 years at 3% per year(2), starting from the end of Policy Year 2, with total benefits of 21%(2).
- Guaranteed return of premiums paid: upon policy maturity, receive a lump-sum payment of 310%(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 S&P Multi-Asset Global Macro ESG Index

Remarks :
(1) Death coverage is up to 300% 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 310% 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 LHB SAVING 15/3 suitable for?

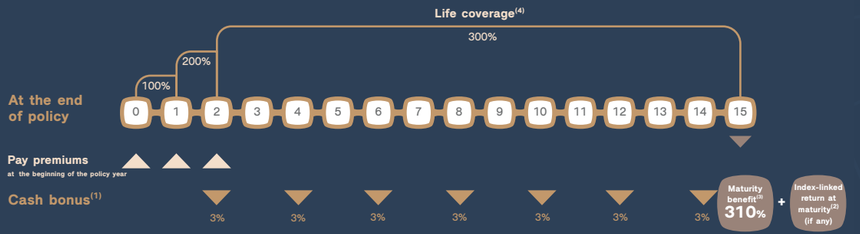
- **Individuals looking for an investment option that offers attractive returns** and guarantees that premiums paid will not lost upon policy maturity.
- **Individuals who want to start investing but do not have time to monitor market conditions,** lack expertise in market timing, and therefore prefer a professionally managed, low-risk investment with capital preservation.
- **Individuals who wish to claim personal income tax deductions.**

Underwriting Conditions

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.)

Benefits and Coverage

Coverage period : 15 years
Premium payment period : 3 years



Example for the insured: 40-year-old male with good health and sum insured of 1,000,000 Baht

From policy years 1 - 3
- Annual premium: 997,000 Baht
- Policy Year 2: Cash bonus of 30,000 Baht
- Death benefit(4):
  Policy Year 1: 1,006,970 Baht
  Policy Year 2: 2,013,940 Baht
  Policy Year 3: 3,020,910 Baht

From policy years 4 - 14
- Policy Years 4, 6, 8, 10, 12, and 14: Receive a cash bonus of 30,000 Baht
- Death benefit(4): 3,020,910 Baht

From policy year 15
- Upon policy maturity: Receive a maturity benefit of 3,100,000 Baht(3), with the opportunity to receive index-linked return (if any)(2).
- Death benefit(4): 3,020,910 Baht

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 index-linked return shall be paid to the insured who is alive upon contract maturity only. However, the Company does not guarantee amount of index-linked return upon contract maturity.
(3) Upon the contract maturity, the insured will receive a benefit of 310% 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.

Example: Index-Linked Return It is calculated based on the formula of index-linked return upon contract maturity. (Amount of index-linked return depends on the return on investment.)		Total Benefit While the Insured Is Alive (at the end of policy year) + Index-Linked Return (if any)
Example 1) The average return on investment of the index is -1.00% per year and a PR 85%.(5)	0	3,310,000.00
Example 2) The average return on investment of the index is 3.00% per year a PR 85%.(5)	1,413,032.61	4,723,032.61
Example 3) The average return on investment of the index is 5.00% per year a PR 85%.(5)	2,729,719.57	6,039,719.57

Remark: (5) Upon policy maturity at the end of policy year 15, the insured may be entitled to receive maturity dividends calculated in accordance with the formula shown on the following page.
- For this insurance policy, the PR (Participation Rate) used to calculate dividends at policy maturity is 85%.

Formula of Index-Linked Return Upon Contract Maturity and Example:

Example: The average return on investment of the index is 3.00% per year.

$$\text{Initial Sum insured} \times 300\% \times \frac{\text{Exchange rate on the final index valuation date}}{\text{Exchange rate on the initial index valuation date}} \times \text{PR} \times \text{Max}\left(0, \frac{\text{Index level on the final index valuation date}}{\text{Index level on the initial index valuation date}} - 100\%\right)$$

Example $\longrightarrow$ $1{,}000{,}000 \times 300\% \times \frac{34}{34} \times 85\% \times \text{Max}\left(0, \frac{357.45}{230.00} - 100\%\right) = 1{,}413{,}032.61$

- PR (Participation rate) is the rate of participation in the return generated by the change of index at the beginning and ending of the contract, equivalent to 85%.
- Max(0, Index level on the final valuation date/index level on the initial valuation date – 100%) is change in index level between the final valuation date and the initial valuation date. The change between both days will not be less than zero.
- Example Index level on the initial valuation date = 230.00
- Example Index level on the final valuation date (based on the assumption that average investment returns are -1.00%, 3.00%, 5.00% per year)
  -1.00% = 197.98 3.00% = 357.45 5.00% = 476.21
- Example Currency exchange rate on the initial index valuation date = 34 THB/ 1 USD
- Example Currency exchange rate on the final index valuation date = 34 THB/ 1 USD

Remark: Since S&P Multi-Asset Global Macro ESG Index is calculated in USD currency, the Company shall convert the performance to THB currency according to the currency exchange rate on the initial and final index valuation dates. The exchange rate for payment transaction of this policy is based on selling rate of USD currency for the exchange rate on the initial index valuation date, and buying rate of USD currency for the final index valuation date, upon date and time executed by the Company. The Company selects the best rate among 3 Commercial banks. The lowest selling rate shall be applied for the exchange rate on the initial index valuation date, and the highest buying rate shall be applied for the exchange rate on the final index valuation date.

The Company does not guarantee maturity index-linked return amount. The dividends that theinsured may receive depend on the future performance of the underlying index.

What is ESG?

ESG stands for Environmental, Social, and Governance. It is a set of criteria that investors use to evaluate companies or businesses before making investment decisions. Investors consider not only profits or returns, but also whether a company operates in a responsible and sustainable manner.

Why is ESG important for investment?

Investors are increasingly interested in ESG because companies that emphasize ESG tend to reduce long-term risks and enhance business sustainability, for example:

- Reduced risk related to environmental regulations
- Reduced risk of reputational damage or lack of social acceptance
- Greater potential to generate strong long-term returns due to effective management

In summary, ESG helps investors choose companies that not only aim to generate profits, but also conduct business responsibly and sustainably.

Why S&P Multi-Asset Global Macro ESG Index?

- **Developed by S&P Global, a global leader in financial data, analytics, and indices,**
  and one of the world's leading financial information service providers with a wide range of products and a large global client base.
- **Exclusive access to global investment opportunities:**
  retail investors have the opportunity to access world-class global indices, similar to institutional investors.
- **Access to investments across multiple regions worldwide,**
  such as the United States, Europe, and Japan, enhancing the potential to generate higher returns.
- **Diversified across multiple asset classes,**
  including fixed income, equities, and foreign exchange, and may also include futures contracts, with a focus on maintaining stability and long-term return potential.
- **Features a monthly asset allocation rebalancing mechanism,**
  adjusting exposure across asset classes based on economic indicators used as benchmarks, together with price trend analysis of equities and fixed income, resulting in an optimal allocation aimed at achieving maximum returns within a defined risk level.

Index Disclaimer

The " S&P Multi-Asset Global Macro ESG 6% Risk Control 0.5% Decrement Index (USD) ER (or briefly called as "S&P Multi-Asset Global Macro ESG Index") " is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Muang Thai Life Assurance PCL. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Muang Thai Life Assurance PCL.

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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 Index-linked return is derived from derivatives investments that pay a return based on the index level which is S&P Multi-Asset Global Macro ESG Index with the following risks.
  1. Fluctuation of the index level risk (market risk) - Thus, the Company does not guarantee maturity Index-linked return 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 a full amount of conditional cash bonus once reaching contract maturity as the conditional cash bonus has no market risk and exchange rate risk.

- S&P Multi-Asset Global Macro ESG Index has access to investment in many countries around the world including the United States, Europe, and Japan. Moreover, there is risk diversification through many assets such as fixed income instruments, equity instruments, and exchange rates, or derivatives, etc., aiming to maintain stability and the potential to generate long-term returns.
- The Company reserves the right to change the underlying index or its components for the benefit of policyholders without prior notice in the following cases:

1. In case of a disruption event, such as the cancellation or suspension of index calculation by the index calculator, changes in laws or regulations that significantly impact investments, disruptions in hedging transactions that cannot be solved within a reasonable timeframe, or force majeure that may impact index operations, etc
2. In case that the Company determines that if there is a change in the original index components, or there is an alternative index that, when replacing the original index, would provide a better return potential.

In this regard, the index that the Company will replace according to the no. 1 or no. 2 must have investment characteristics and policies that demonstrate stability and the potential to generate long-term returns, which are still within the investment policy framework as agreed or have similar policies.

The Company will not change the index if it will significantly and negatively impact the interests of policyholders. In case of failure of replacement, the Company shall assess the value of the Call Option(1) contract at its actual value at that time and terminate the contract early. Afterward, the Company shall make refund in cash as soon as possible.

In case of an event that affects the credibility of the counterparty, or the index provider, or the index calculator, the obligation to pay benefits according to the conditions specified in the insurance policy remains with the insurance policy issuer, and the policyholder bears no risk from such event.

Note:
(1) Call Option is a financial derivative instrument that gives the contract holder the right to purchase the underlying asset at a specified price, quantity, and timeframe from the seller.

Remark: LHB Saving 15/3 is the marketing name of Muang Thai Smart Index 15/3 (Global) with Index-Linked Return
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

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LHB SAVING 15/3

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



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