

99/9 LHB Happy Return

Life Insurance Plan

Secure the Future of Your Loved Ones



Why 99/9 LHB Happy Return?



**Guarantee cash bonus every year,
9%⁽¹⁾ per year**

from the end of the policy year 1 until the age of 98 years

**Upon maturity, earn 999%⁽²⁾
maturity benefit**

at the end of the policy year upon the age of 99 years



**Ensure that people you left behind
are provided with security.**

- In case of death not caused by an accident, receive up to 900%⁽³⁾ coverage.
- In case of accidental death, receive up to 1800%⁽³⁾ coverage.



Tax deductible

Up to 100,000 Baht per year⁽⁴⁾

(Only for life coverage premiums, subject to the criteria specified by the Revenue Department)



Remarks :




(1) % of the initial sum insured




(2) % of the initial sum insured or 101% of paid premium (whichever is higher)

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

(4) Premium of this insurance contract is partially eligible for personal income tax deduction. Conditions are as specified by the Revenue Department.

Underwriting Criteria

 Insurable age	From 30 days - 80 years
 Minimum sum insured	100,000 Baht
 Maximum sum insured	Occupation class 1-2: 10,000,000 Baht Occupation class 3: 4,000,000 Baht*

 Premium payment	Annual, semi-annual quarterly, and monthly
 Payment by credit card	Available
 Purchase of rider	Rider attachment is available according to the conditions specified by the Company.

* Remark: Applicants can purchase more than one contract of 99/9 LHB Happy Return. However, the total sum insured amount, when combined with all other insurance policies of Muang Thai Happy Return 99/9 Insurance Plan sold through all channels must not exceed the following limit.

- 10,000,000 Baht (for occupation class 1-2)
- 4,000,000 Baht (for occupation class 3 or those without an occupation or income**)

**Individuals without an occupation or income include homemakers, the unemployed, students, master's degree students, young children, minors, monks, nuns, pensioners, and retirees.

How good is 99/9 LHB Happy Return?



Plan for your children's education

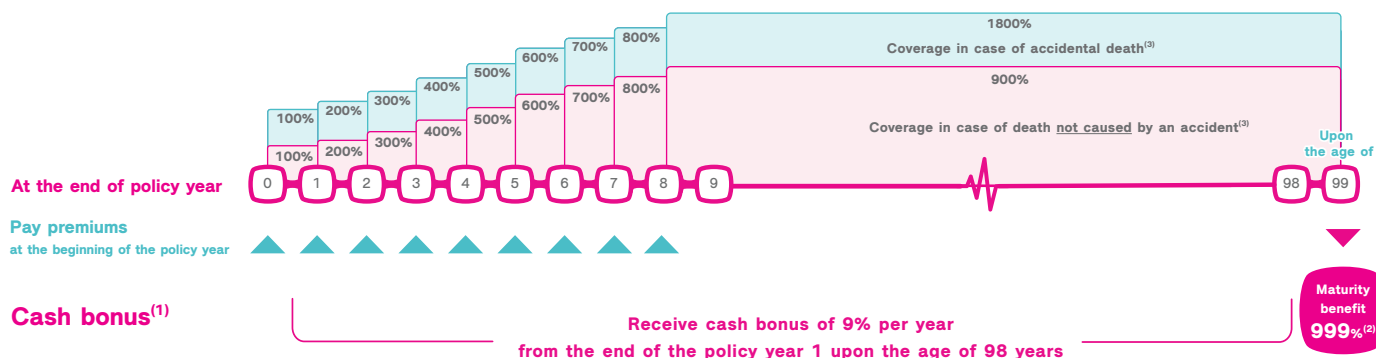


Plan for retirement



Build security for your family

Benefits and Coverage



In case the insured is alive

At the end of the policy year	Receive cash bonus
1 until the age of 98 years	9% ⁽¹⁾ per year
Attaining the age of 99 years	999% ⁽²⁾

In case the insured passes away

Policy Year	Coverage in case of death <u>not caused</u> by an accident ⁽³⁾	Coverage in case of accidental death ⁽³⁾
1	100%	200%
2	200%	400%
3	300%	600%
4	400%	800%
5	500%	1000%
6	600%	1200%
7	700%	1400%
8	800%	1600%
9 until the age of 99 years	900%	1800%

Remarks:

(1) % of the initial sum insured

(2) % of the initial sum insured or 101% of paid premium (whichever is higher)

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

Benefit Example

Healthy male insured at the age of 40 years with the sum insured of 1,000,000 Baht.

Policy Year	Premium per year ⁽¹⁾ (at the beginning of the policy year)	Benefit while the insured is alive (at the beginning of the policy year)		Coverage in case of death not caused by accident ⁽³⁾ (during the policy year)		Coverage in case of accidental ⁽³⁾ (during the policy year)		Cash surrender value ⁽⁴⁾ (at the end of policy year)
		%	Amount (Baht)	%	Amount (Baht)	%	Amount (Baht)	
1	678,700	9%	90,000	100%	1,000,000	200%	2,000,000	125,000
2	678,700	9%	90,000	200%	2,000,000	400%	4,000,000	432,000
3	678,700	9%	90,000	300%	3,000,000	600%	6,000,000	1,054,000
4	678,700	9%	90,000	400%	4,000,000	800%	8,000,000	1,622,000
5	678,700	9%	90,000	500%	5,000,000	1000%	10,000,000	2,303,000
6	678,700	9%	90,000	600%	6,000,000	1200%	12,000,000	2,830,000
7	678,700	9%	90,000	700%	7,000,000	1400%	14,000,000	3,376,000
8	678,700	9%	90,000	800%	8,000,000	1600%	16,000,000	3,942,000
9	678,700	9%	90,000	900%	9,000,000	1800%	18,000,000	4,530,000
10	-	9%	90,000	900%	9,000,000	1800%	18,000,000	4,610,000
11	-	9%	90,000	900%	9,000,000	1800%	18,000,000	4,693,000
12	-	9%	90,000	900%	9,000,000	1800%	18,000,000	4,777,000
13	-	9%	90,000	900%	9,000,000	1800%	18,000,000	4,864,000
14	-	9%	90,000	900%	9,000,000	1800%	18,000,000	4,954,000
15	-	9%	90,000	900%	9,000,000	1800%	18,000,000	5,045,000
16	-	9%	90,000	900%	9,000,000	1800%	18,000,000	5,139,000
17	-	9%	90,000	900%	9,000,000	1800%	18,000,000	5,235,000
18	-	9%	90,000	900%	9,000,000	1800%	18,000,000	5,333,000
19	-	9%	90,000	900%	9,000,000	1800%	18,000,000	5,433,000
20 until attaining the age of 98 years	- -	9% per year	90,000 per year	900%	9,000,000	1800%	18,000,000	5,535,000 - 9,380,000 <small>(see more details in the policy value schedule)</small>
Attaining the age of 99 years	-	999% ⁽²⁾	9,990,000	900%	9,000,000	1800%	18,000,000	9,990,000
Total	6,108,300	1521% <small>(subject to the age of the insured)</small>	15,210,000					

Remarks: Coverage is in % of the initial sum insured.

(1) The annual premium is calculated based on standard premium rate, and includes risk-based premium based on occupation classes. For the sub-standard case due to health condition, the Company reserves the right to charge additional premium later (if any).

(2) Benefit is equivalent to 999% of the initial sum insured, or 101% of the paid premium, whichever is higher.

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

(4) Cash surrender value stated in the schedule is figures before deducting any outstanding debt and/or liability under the policy (if any).

- The premium of this insurance contract **is partially eligible** for personal income tax deduction. Conditions are as specified by the Revenue Department.

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 :

99/9 LHB Happy Return is the marketing name of Muangthai Happy Return 99/9 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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