

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 90/90 is the marketing name of Muang Thai Smart Protection 90/90 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

Muang Thai Life Assurance PCL
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For more information,
please contact our branches.

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LHB Life Protect 90/90

(Muang Thai Smart Protection 90/90 Insurance Plan)

Senior Care Happy Life



An option for seniors who wish for health protection.



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LHB Life Protect 90/90

(Muang Thai Smart Protection 90/90 Insurance Plan)

Highlights

- Life coverage of **100%**⁽¹⁾ up to age 90, with the option to purchase additional protections.
- Seniors aged 71–80 are also eligible to apply.⁽²⁾
- Pay an affordable premium for coverage worth a million.⁽³⁾
- Premiums are tax-deductible up to 100,000 Baht per year.⁽⁴⁾

Remarks:

- (1) % of the initial sum insured or cash surrender value at that time or 101% of paid premium (whichever is higher).
- (2) Subject to the Company's underwriting conditions.
- (3) Receive maturity benefit of 100% of the initial sum insured, or 101% of paid premium, whichever is higher.
- (4) 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 Life Protect 90/90 suitable for?

- **Parents/Heads of households** to build lasting financial security for the loved ones left behind.
- **Seniors** — to provide financial security for their families while enhancing their own health protection.

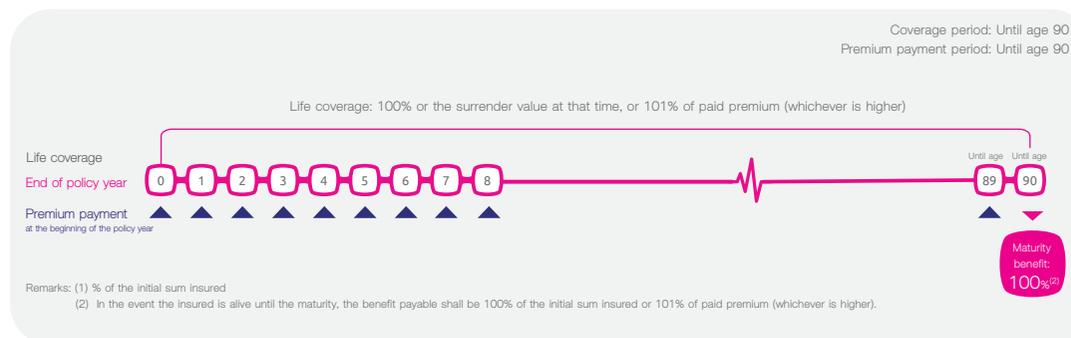
Underwriting criteria

- Insurable age: 30 days - 80 years.
- Coverage and premium payment period: up to age 90.
- Minimum sum insured: 200,000 Baht.
- Premium payment modes: monthly, quarterly, semi-annual, or annual (credit card payment available).
- Underwriting and health check-up are subject to the terms and conditions of Muang Thai Life Assurance PCL.

Warning: Buyers should study the details of coverage and conditions before making a decision to purchase insurance.

Example of Benefits and Coverage

For a male insured, aged 50, purchasing the LHB Life Protect 90/90 insurance plan with a sum insured of 500,000 Baht (in the case that the insured is in good health and alive until maturity), the insured will receive the following benefits and life coverage:



Policy year	Annual premium (excluding riders), at the beginning of the policy year	Benefits while the insured is alive (at the end of the policy year)		Life coverage (during the policy year)	
		%	Amount (Baht)	%	Amount (Baht)
1	15,335	-	-	100% of the sum insured or the surrender value, or 101% of paid premium	500,000
2	15,335	-	-		500,000
3	15,335	-	-		500,000
4	15,335	-	-		500,000
5	15,335	-	-		500,000
6	15,335	-	-		500,000
7	15,335	-	-		500,000
8 - Until age 89	15,335 per year Total 490,720	-	-		500,000 - 604,046
Until age 90	15,335	101% of paid premium	619,534		619,534
Total	613,400	101% of paid premium	619,534		

Total benefits throughout the policy term (in case the insured is alive until maturity) **619,534 Baht**

Deduct total life insurance premiums paid throughout the policy term **613,400 Baht**

Net benefits throughout the policy term **6,134 Baht**

Remarks: Benefits and coverage are % of the initial sum insured.