

MRTA

Protect your family from financial risk with coverage that decreases in line with the outstanding loan balance throughout the policy term



Highlights

- ✓ **Single premium payment** for death or total permanent disability coverage
- ✓ **Peace of mind — coverage for your outstanding debt, so your loved ones won't be burdened.**
- ✓ **Tax deductible up to 100,000 Baht***

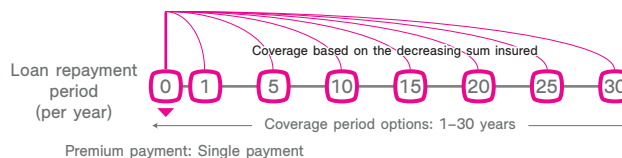
*The premium is eligible for personal income tax deduction according to the Revenue Department's regulations for policies with a coverage period of 10 years or more.

Benefits and Coverage

Coverage period: 1–30 years

Premium payment period: Single payment

Loan repayment period
= Coverage period



The above coverage illustration is based on the assumption that the insured has a regular loan repayment history in accordance with the bank's loan agreement.

Who is the MRTA suitable for?

- ✓ **Those who have taken out a home loan** and need protection against the risk of death or total permanent disability, with coverage that decreases according to the sum insured.

Underwriting Criteria

- Insurable age: **20 – 65 years old**, however, the insured's age at the end of the coverage period must not exceed 70 years.
- Premium payment mode: **Single payment**
- Coverage period: **1 – 30 years**
- Minimum sum insured: **50,000 Baht**
- Premium payment method: **Cash, cheque, or policy loan**
- Underwriting is subject to the rules of Muang Thai Life Assurance PCL.

Example of Benefits and Coverage

Example: Total premium rate per sum insured of 1,000,000 Baht

Male (Unit: Baht)				Female (Unit: Baht)			
Age (years)	Coverage period (years)			Age (years)	Coverage period (years)		
	5	10	15		5	10	15
20	6,960	14,120	22,800	20	2,260	4,650	7,630
30	8,490	18,090	31,250	30	2,920	6,260	11,130
40	14,040	31,080	55,830	40	5,340	12,260	22,800
50	27,840	62,550	114,610	50	11,930	28,270	55,270
60	62,810	145,560	-	60	32,720	80,850	-
65	102,900	-	-	65	59,490	-	-

Assured by



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

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Remark: 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.

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