



Muang Thai Happy Retire 60

Freedom of Your Choice upon Retirement



mtl | Retirement



Muang Thai Happy Retire 60

Happy and Wealthy Before and After Retirement



Before retirement...

Receive cash bonus up to **12%**⁽²⁾
(subject to the entry age)



Make sure that your loved ones will be fine. Life coverage up to **400%**⁽¹⁾



After retirement...

Receive annuity every year increasing with age



Tax deductible⁽³⁾



Receive benefits throughout the contract

Up to 1,237%⁽²⁾
(subject to the entry age)

Remarks:

(1) Life coverage is 100% of the initial sum insured or cash surrender value at that time or 101% of paid premium (whichever is higher).

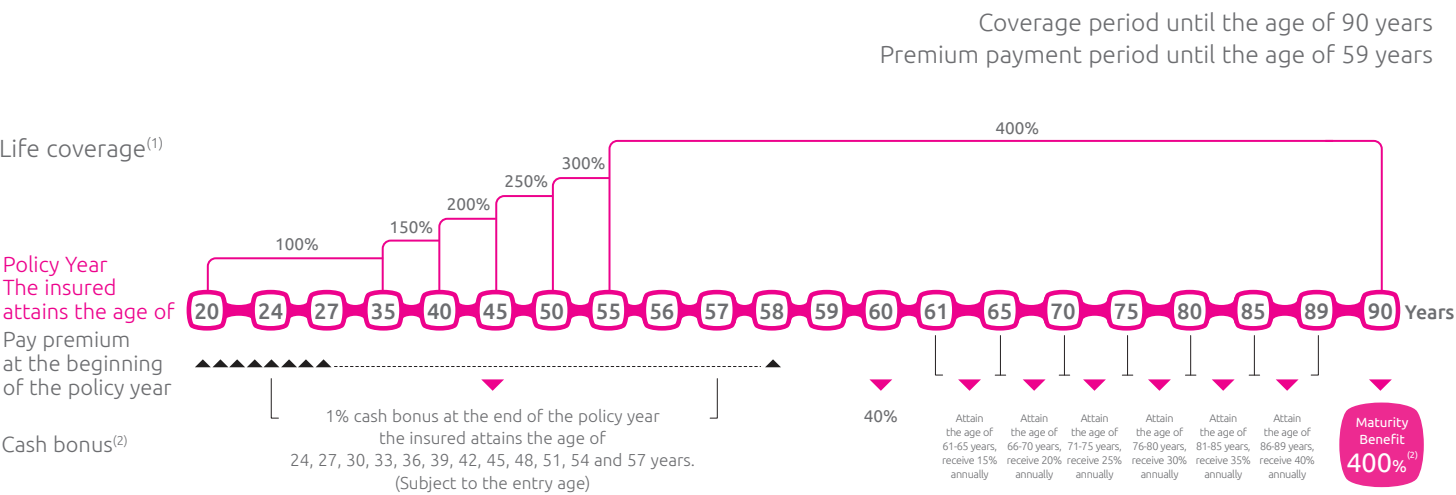
(2) % of the initial sum insured

(3) The premium of this insurance contract **is eligible** for personal income tax deduction. The rules are as specified by the Revenue Department.

- Underwriting is subject to the Company's rules.

Warning : Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

Benefits

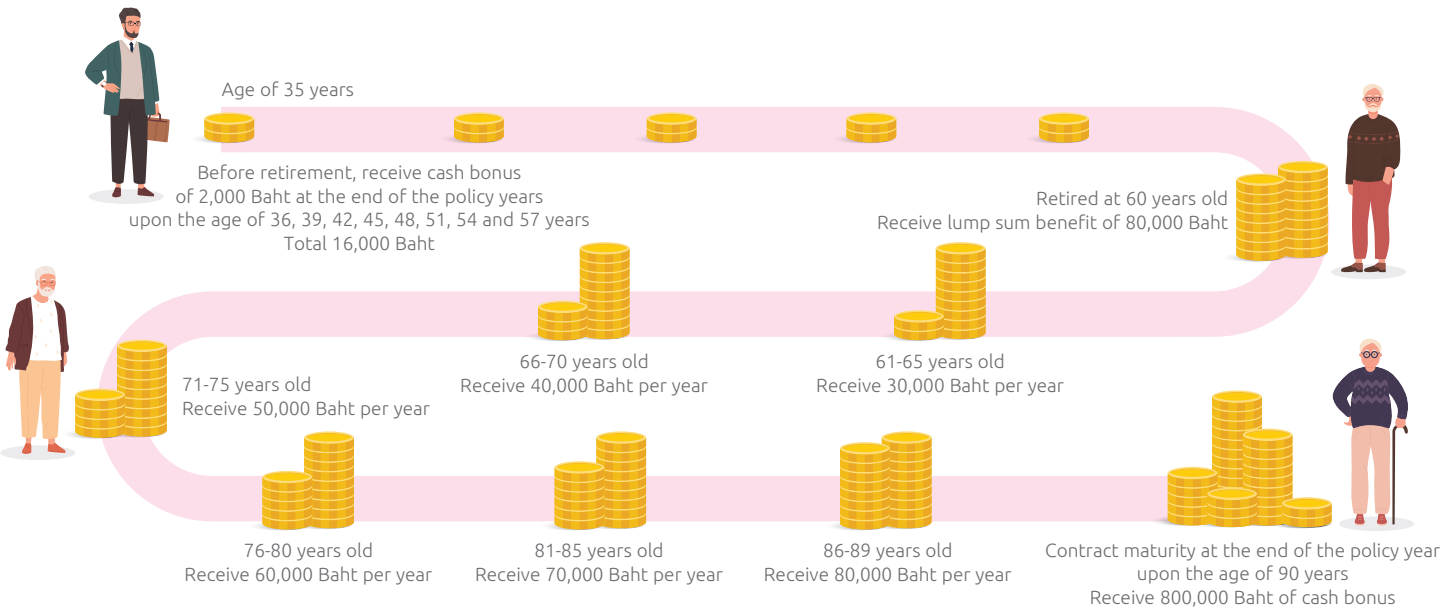


Remarks:

- (1) Life coverage is 100% of the initial sum insured or cash surrender value at that time or 101% of paid premium (whichever is higher).
- (2) % of the initial sum insured

Benefit Example of Muang Thai Happy Retire 60 Insurance Plan

Male insured at the age of 35 years starts planning for retirement by buying Muang Thai Happy Retire 60 Insurance Plan with the sum insured of 200,000 Baht with premium payment of 42,764 Baht per year.



- Receive total benefit of 2,466,000 Baht throughout the contract period
- Total premium paid is 1,026,336 Baht
- Receive more benefit than the premium paid by 1,439,664 Baht

Validity of insurance contra

In case that 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 one 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.

Remarks:

- Underwriting is subject to the Company's rules.
- The premium of this insurance contract is eligible for personal income tax deduction. The rules are as specified by the Revenue Department.

Warning: Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

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.



MUANG THAI LIFE
ASSURANCE

Happier and More Special with Privileges for Our Important Customers



Muang Thai Smile Club members enjoy a variety of activities and privileges for all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



MTL
HEALTH
BUDDY

Comprehensive Health Care Privileges for MTL Customers

Health privileges for our valued customers to consult MTL Health Buddy by calling Tel. 0 2290 2424, press 3, for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted Therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



MTL Click Application

All-in-One Services from MTL to make it easy for you, convenient anywhere and anytime

No concern about your policy. Wherever you are, you can receive our following services.

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



Download

Sales representative ID LINE

Phone number Sales presentation date

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250 Rachadaphisek Rd., Huaykwang, Bangkok 10310

Tel. **1766** Available **24/7**

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