



Smile and Relax Upon Retirement

Muang Thai 8560 G15 (Tax-Deductible Annuity)

mtl | Retirement





Muang Thai
8560 G15
(Tax-Deductible
Annuity)

Why do you have to plan your retirement life with us?



Before retirement,
life coverage up to **250%**⁽¹⁾



Guaranteed annuity
payments up to **15 years**⁽²⁾



After retirement at the age of
60 years, Receive **12%** annuity⁽¹⁾
annually until the age of 85 years,
total up to **312%**⁽¹⁾



Entry age: **20-55 years**

Remarks: Underwriting is subject to the Company's rules.

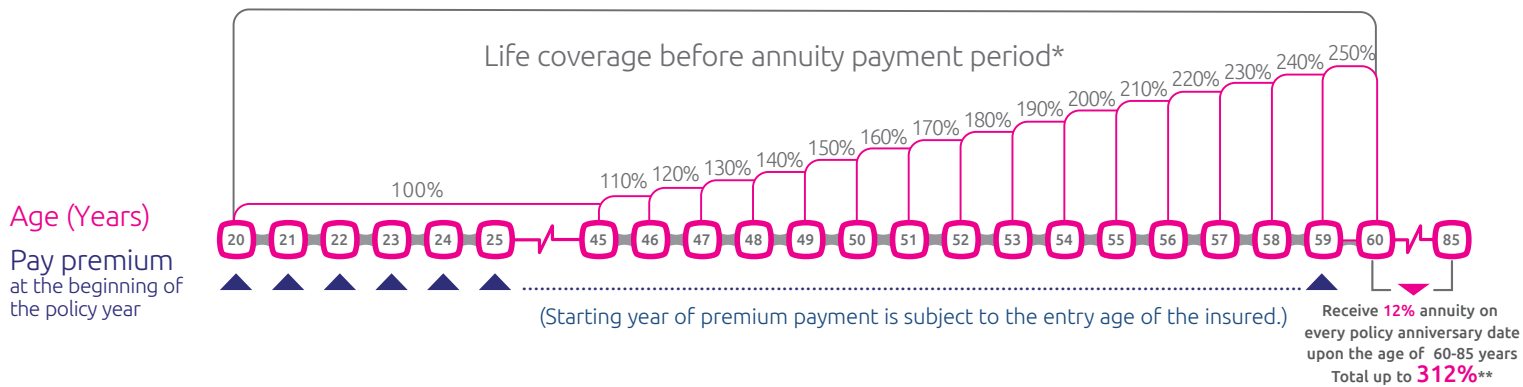
(1) % of the initial sum insured

(2) If the insured passes away before receiving the complete 15-year annuity, the Company shall guarantee to pay a lump sum amount which is equivalent to the present value of unpaid annuity of such 15-year (according to the calculation method specified in the policy).

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

Benefits

Coverage period until the age of 85 years
Premium payment period until the age of 60 years



* Life coverage before annuity payment period is % of the initial sum insured or surrender value, whichever is higher. The coverage is as follows:

- Before the policy anniversary date upon the age of 45 years: The benefit is 100% of the initial sum insured or the surrender value at that time (whichever is higher).
- From the policy anniversary date upon the age of 45 years until before the policy anniversary date upon the age of 60 years: The benefit is 100% of the initial sum insured with an annual increase of 10% of the initial sum insured from the policy anniversary date upon the age of 45 years onwards or the surrender value at that time (whichever is higher).
- ** Life coverage during the annuity payment period: If the insured passes away before receiving the complete 15-year annuity, the Company shall guarantee to pay a lump sum amount which is equivalent to the present value of unpaid annuity of such 15-year (according to the present value schedule of an annuity).

Benefit Example of Muang Thai 8560 G15 Insurance Plan (Tax-Deductible Annuity)

Healthy male insured at the age of 35 years buys Muang Thai 8560 G15 Insurance Plan (Tax-Deductible Annuity) with the sum insured of 500,000 Baht in annual premium payment of 32,905 Baht per year.

- In case the insured is alive until the maturity date

Total premium to be paid
25 years = 822,625 Baht



Receives annuity of 12%⁽¹⁾ every year,
60,000 Baht per year
since the insured attains the age of 60 - 85 years
312%⁽¹⁾ in total = 1,560,000 Baht

The insured

- The insured passes away before the policy anniversary date upon the age of 70 years



The insured

Receives annuity of 12%⁽¹⁾ every year
since the insured attains the age of 60 years
until the insured passed away at the age of 70 years

The insured receives benefits equivalent to
 $60,000 \times 10 \text{ years} = 600,000 \text{ Baht}$



The beneficiary

Receives benefits equivalent to the present value of unpaid annuity of 5 years.
The present value is 566.05 per the sum insured of 1,000 Baht.

The beneficiary receives benefits equal to
 $\frac{566.05 \times 500,000}{1,000} = 283,025 \text{ Baht}$

Remarks: • Underwriting is subject to the Company's rules.

(1) % of the initial sum insured

(2) If the insured passes away before receiving the complete 15-year annuity, the Company shall guarantee to pay a lump sum amount which is equivalent to the present value of unpaid annuity of such 15-year (according to the calculation method specified in the policy).

The premium of this insurance contract is eligible for personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 194.

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

Validity of insurance contract

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 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.

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



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Sales representative ID LINE

Phone number Sales presentation date

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