

# Whole Life 99/1 (No Cash Bonus)

(Khumkhong Talot Chip 99/1 (No Cash Bonus))

Pass on Security to Your Loved Ones



# How good is Whole Life 99/1 (No Cash Bonus)?



**High life coverage**  
from the policy  
approval date



**Single premium payment**  
without long-term burden



Tax deductible up to<sup>(1)</sup>  
**100,000 Baht**  
per year



Able to purchase  
**health rider**  
to attach to<sup>(2)</sup>



Entry age is  
**30 days - 80 years<sup>(3)</sup>**

Remarks:

(1) The premium is eligible for personal income tax deduction. Conditions are subject to the Revenue Department's rules.

(2) Underwriting is subject to the Company's rules.

(3) An insurance applicant can purchase more than 1 Whole Life 99/1 (No Cash Bonus) insurance plan. However, the total sum insured and net amount at risk of all policies in HNW group from all channels must follow this condition.

- For an applicant aged 30 days - 80 years, it must not exceed 100,000,000 Baht.

# How can Whole Life 99/1 (No Cash Bonus) help with inheritance planning ?

## Passing on assets from generation to generation

Build securities for your loved ones  
by transferring wealth through generations.



## Business Succession

Plan the succession of your business to suitable persons,  
ensuring its continuity even after you are gone.



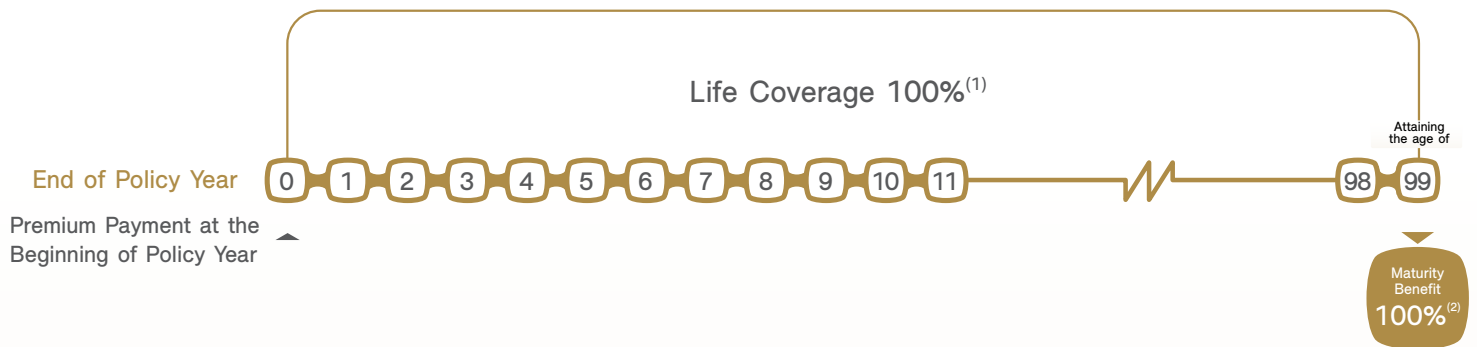
## Inheritance Tax Planning

Manage inheritance taxes  
to pass on assets effectively.



# Benefits and Coverage

**Coverage Period :** Attaining the age of 99  
**Premium Payment Period :** Single premium



Remark :

- (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) Is in % of the initial sum insured or 101% of paid premium (whichever is higher).

## Underwriting Criteria

<b>Insurable Age</b>	Entry age is 30 days – 80 years
<b>Coverage Period</b>	Attaining the age of 99
<b>Premium Payment Period</b>	Single premium
<b>Minimum Sum Insured</b>	10 million Baht
<b>Other Conditions</b>	The insured must have total assets with value of not less than 10 million Baht.*

\*The insured's total assets must be able to be verified through documents, or their value must be confirmed.

# How much money is needed to build an inheritance of 10 million Baht?

Example of single premium for sum insured of 10 million Baht

Unit : Baht

Age (years old)	Male	Female
30	2,663,200	2,148,600
35	3,079,000	2,528,800
40	3,570,800	2,994,500
45	4,066,100	3,460,700
50	4,718,600	4,094,700
55	5,369,100	4,828,700
60	6,163,200	5,542,800
65	6,912,200	6,226,700
70	7,704,900	6,969,000

Remarks :

- The premium of this insurance contract is eligible for personal income tax deduction.

Conditions are subject to the Revenue Department's rules.

- Premiums in the schedule in for the standard case. The Company may consider to charge extra premium due to health or occupational risks.

### 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.

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

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.

Assured by



MUANG THAI LIFE  
ASSURANCE

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