

# Whole Life 99/99 (Premier)

(Khumkhong Talot Chip 99/99 (Premier))

Build “high protection” with “small money”



# How good is Whole Life 99/99 (Premier)?



Build  
“high protection”  
with  
“small money”



High life coverage  
from the policy  
approval date



Tax-free  
benefits



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 – 75 years<sup>(3)</sup>**

Remark :

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

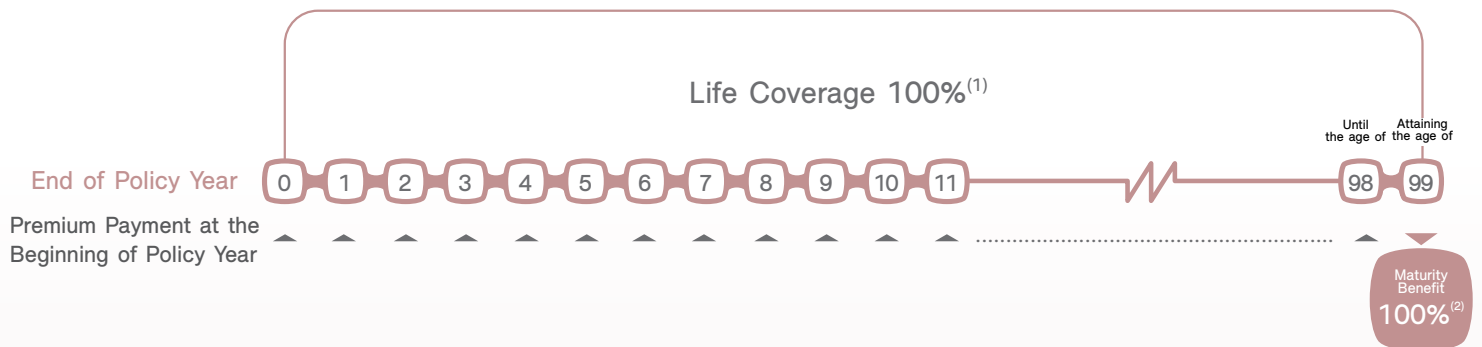
(2) Underwriting is subject to the Company's rules.

(3) An insurance applicant can purchase more than 1 Whole Life 99/99 (Premier) 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 - 75 years, it must not exceed 100,000,000 Baht.

# Benefits and Coverage

**Coverage Period** : Attaining the age of 99  
**Premium Payment Period** : Until the age of 99



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

Insurable Age	Entry age from 30 days – 75 years
Coverage Period	Attaining the age of 99
Premium Payment Period	Until the age of 99
Minimum Sum Insured	10 million Baht
Mode of Premium Payment	Monthly, quarterly, semi-annual, and annual
Other Conditions	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.

# Example of Legacy Planning for Your Loved Ones

If you are a breadwinner aged 40 years who wishes to plan a legacy of 10 million Baht for your family, which option would you choose?

## Option 1

Plan your legacy through savings amounting to 157,700 Baht per year (1% interest rate per year)

To build 10 million Baht, it takes 49 years (88 years old)



## Option 2

Plan your legacy through Whole Life 99/99 (Premier) Life Insurance with premium of 157,700 Baht per year



Build 10 million Baht from the policy approval date



Remark :

It is legacy management through life insurance. In case the beneficiary is not specified in the policy, or specified but the beneficiary passes away before or at the same time with the insured, the Company shall pay the policy benefits to the insured's estate.

## 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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