

# mGrow 615

Build life portfolio with unit-linked life insurance



Pay premium for 6 consecutive years, then receive the loyalty bonus\* with opportunities to receive investment return

\*Subject to the conditions and the provisions stated in the insurance policy

Remark: mGrow 615 is a marketing name of Muang Thai Unit-linked 615 insurance plan.



### Clear

Pay regular premium for only 6 years  
Receive long-term coverage of 15 years



### Confident with 15-year life coverage

Even policy value is equivalent to or less than zero,  
you still receive life coverage worth 3 times of annual regular premium\*



### Receive special bonus

At the beginning of policy year 7, receive special bonus at 2%  
of regular premium which is paid from year 1 until year 6\*\*



### Extendable

Able to request to extend the coverage until attaining the age of 99\*\*\*



### Grow

With flexible investment supplies which you can reach quality mutual funds  
from leading asset management companies, or choose investment portfolios  
recommended by the Company's fund managers



### Feel at ease

With health and critical illness rider\*\*\*



### Flexible

Able to choose coverage at least 3 - 10 times of regular premium  
based on the insured's age with unlimited maximum coverage

#### Remarks

\* The insured must continuously and completely pay regular premium according to premium payment due and never make withdrawal from the policy by deducting from the regular premium account and never decrease regular premium amount. In this regards, fees which have not been completely paid (if any) incurring while the account value is equivalent to or less than zero are considered as outstanding debts.

\*\*The insured must pay regular premium continuously from year 1 to year 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.

\*\*\* In this regard, the conditions and criteria are specified by the Company.



# MTL Portfolio Management Service

**The first life insurance provider! to provide  
Portfolio management service  
for Muang Thai unit-linked customers**



**No idea  
which fund to choose**

**Confident**  
with investment portfolio  
designed by fund managers

**No time**

**Portfolio monitoring**  
and rebalancing by fund managers  
according to situations

**Concerned**

**Carefree**  
Investment under  
clear policies

**MTL Portfolio Management Service**, choose this portfolio management service provided by professional fund managers. The service includes mutual fund selection, effective and suitable investment allocation, performance tracking, and automatic fund rebalancing based on current situations for effective long-term financial planning.

## What the customers get



Investment portfolio  
management  
by **professional experts**



At ease with **investment portfolio tracking**, review, and automatic rebalancing in line with all situations



Various **investment policies** allowing the customers to select the suitable investment portfolio of their choice



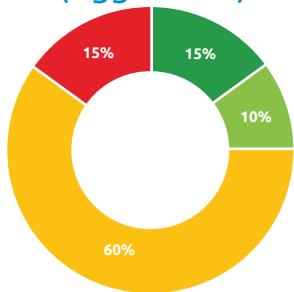
**Flexible investment policies**  
with allocation in quality funds  
from various asset management companies



**Convenience, one-time registration**  
for portfolio rebalancing based on  
current situations

# MTL Portfolio Management

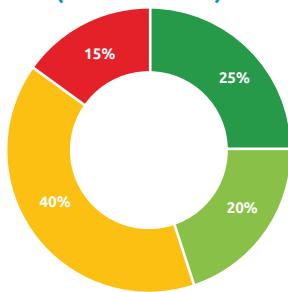
## Extremely High Risk Investment Policy (Aggressive)



Investment policy: Diversification of investments across various assets.

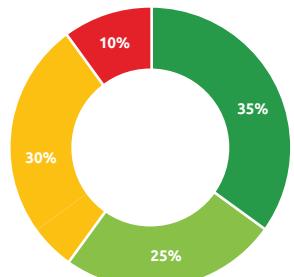
This includes investing in equity funds, alternative asset funds, and other risky asset funds ranging from 0% to 100% with investments in fixed-income funds of not over 50%.

## High Risk Investment Policy (Advanced)



Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 80% with investments in fixed-income funds of not over 60%.

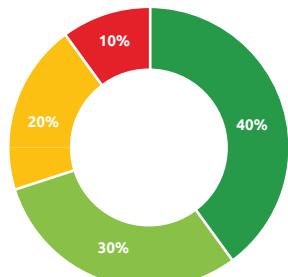
## Medium-to-High Risk Investment Policy (Balanced)



Investment policy: Diversification of investments across various assets.

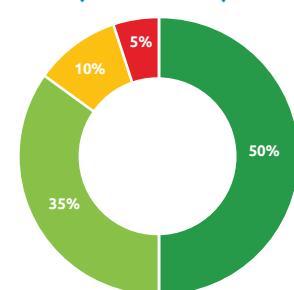
This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 60% with investments in fixed-income funds of not over 70%.

## Medium-to-Low Risk Investment Policy (Conservative)



Investment policy: Diversification of investments across various assets. This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 40% with investments in fixed-income funds of not over 90%.

## Low Risk Investment Policy (Low Risk)



Investment policy: Diversification of investments across various assets.

This includes investing in equity funds, alternative asset funds, and other risky asset funds not exceeding 30% with investments in fixed-income funds of at least 60%.



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### Remark:

The portfolio does not guarantee performance or returns, and there is no assurance that investors will achieve the expected returns as indicated. Additionally, past performance of each portfolio risk level does not guarantee future performance. Investors should study key information of the fund, especially investment policies, risks, and potential returns. Furthermore, investors may be exposed to exchange rate risks as hedging depends on the discretion of fund managers with foreign investments.



## Conditions

Insurable Age	30 days - 70 years														
Coverage Period	15 years														
Premium Payment Period	6 years														
Regular Premium	Minimum Annual: 20,000 Baht Semi-annual: 10,000 Baht Quarterly: 6,000 Baht Monthly: 2,000 Baht														
Top-up Premium	Minimum: 1,000 Baht/time, up to 20 times of regular premium paid in such policy year														
Sum Insured	<table border="1"> <thead> <tr> <th>Age</th> <th>Minimum (Number of Times of Annual Regular Premium)</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>0 - 40 years</td> <td>10</td> <td rowspan="4">Unlimited</td> </tr> <tr> <td>41 - 50 years</td> <td>8</td> </tr> <tr> <td>51 - 60 years</td> <td>4</td> </tr> <tr> <td>61 years and above</td> <td>3</td> </tr> </tbody> </table>			Age	Minimum (Number of Times of Annual Regular Premium)	Maximum	0 - 40 years	10	Unlimited	41 - 50 years	8	51 - 60 years	4	61 years and above	3
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0 - 40 years	10	Unlimited													
41 - 50 years	8														
51 - 60 years	4														
61 years and above	3														
Death Benefit	Sum insured + redemption value														
Maturity Benefit	Redemption value on maturity date														
Non-lapse Guarantee	Within 15 years from the effective date, the insured shall receive life coverage worth 3 times of annual regular premium. <sup>(1)</sup>														
Loyalty Bonus	At the beginning of policy year 7, the insured shall receive special bonus at 2% of regular premium which is paid from policy year 1 until policy year 6. <sup>(2)</sup>														
Rider	Available, subject to the Company's rules														

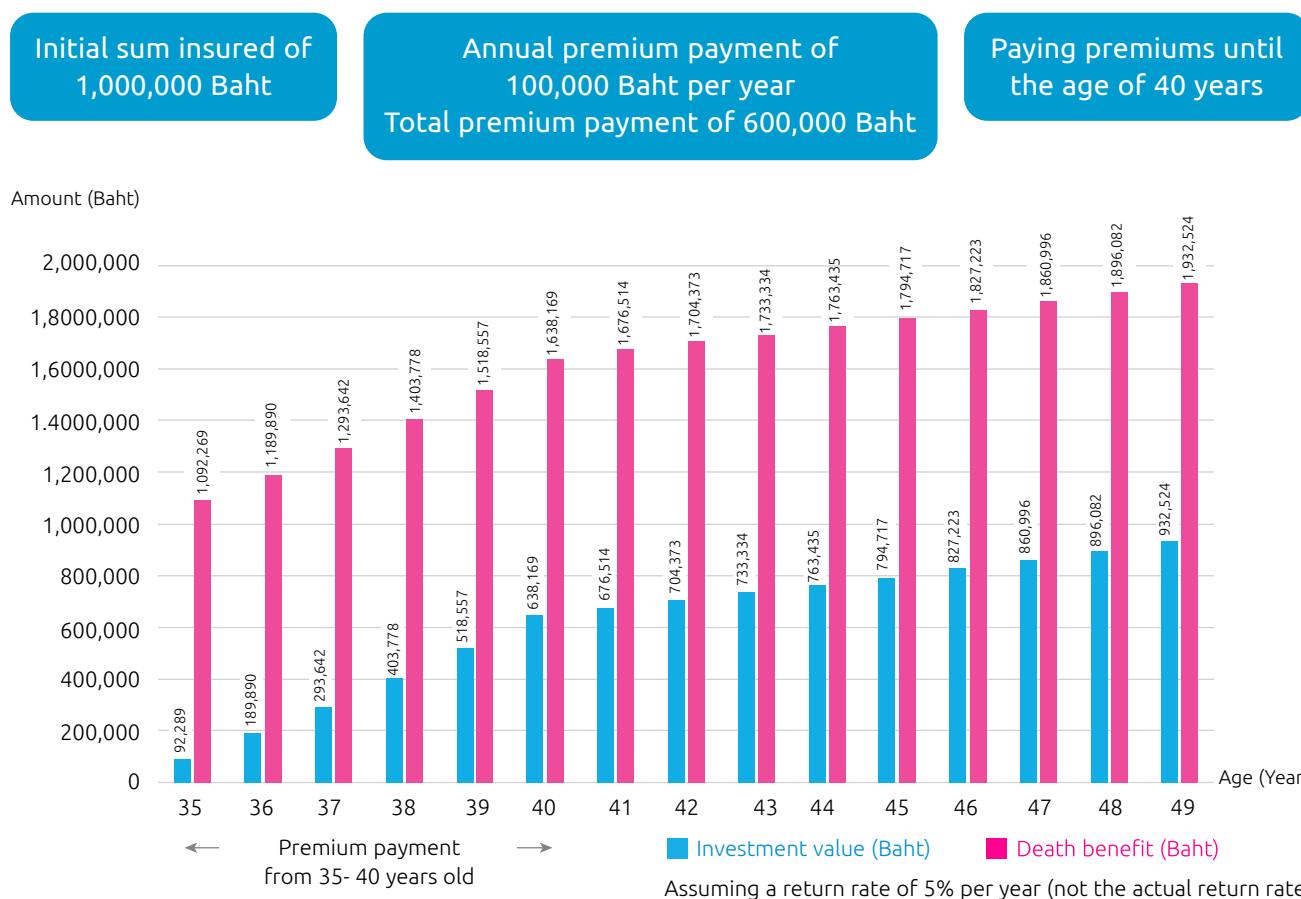
### Remarks:

1. The insured must pay regular premium continuously and completely according to premium payment due, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never decrease regular premium amount. Expenses which have not been completely paid (if any) and incurred while the investment value is equivalent to or less than zero are considered as outstanding debts and/or liabilities.
2. The insured must pay regular premium continuously from year 1 to year 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.

**Warning:** Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.

**Example:** A private company executive, female, 35 years old, head of a household taking care of retired parents, wants to plan to cover a debt burden of 1 million Baht in case of unforeseen events so that the parents do not have to bear that debt. She needs a coverage period of about 15 years to cover the debt period.

The life insurance agent, therefore, presents mGrow 615, an insurance plan that can meet the planning needs, has high flexibility, a premium payment period of 6 years, provides coverage period of 15 years, and has a special bonus of 2% at the beginning of policy year 7.



## Protect your loved ones with mGrow 615

### Expected benefits:

1. Immediate life protection of 1,000,000 Baht and a potential increase of up to 1.9 million Baht at the age of 49
2. In the unfortunate event at the age of 42, the family will receive a death benefit of 1.7 million Baht, more than the existing debt burden.
3. If you are still alive at the age of 49 years, you can surrender the policy with a chance to receive the surrender value amounting to 900,000 Baht.
4. Receive a special bonus at the beginning of policy year 7, amounting to 12,000 Baht.
5. Guaranteed life coverage for 15 years in all investment conditions, amounting to 300,000 Baht.

### Remarks:

- Example showing calculations as of September 2023 is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns that will be received from the policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer be lower than those shown in the table, it may impact certain policy features such as the partial withdrawal of the investment, and the policy may be terminated before reaching the age of 49, affecting the value of benefits and coverage as indicated in the table.
- For the special bonus payment, the insured must pay regular premium continuously from year 1 to year 6, and never decrease regular premium, and never make withdrawal from the insurance policy by deducting from the regular premium account, and never exercise the right for premium holiday.

**Warning:** Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.



# Policy Expense and Fee Table

Expense and Fee	Calculation	Expense Rate				
1. Insurance operating expense	<b>For regular premium</b> - Deducted from paid premium before invested	Number of times of regular premium Payment				% of regular premium
		Annual	Semi-Annual	Quarterly	Monthly	
		1	1-2	1-4	1-12	8
		2	3-4	5-8	13-24	6
		3	5-6	9-12	25-36	4
		4-6	7-12	13-24	37-72	2
	<b>For top-up premium</b> - Deducted from paid premium before invested	1.5% of top-up premium				
2. Cost of insurance <sup>(1)</sup>	Calculate from mortality rate <sup>(2)</sup> and net amount at risk <sup>(3)</sup> , deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.	The rate as approved by the registrar, in accordance with the Company's criteria.				
3. Policy maintenance fee <sup>(1)</sup>	Deducted monthly from automatic redemption by using the unit redemption price proportionate to the held fund.	Fund Value (Baht)		Annual Policy Maintenance Fee (% of Fund Value)		
		Less than 1,000,000		0.70		
		1,000,000 - 3,000,000		0.60		
		from 3,000,000		0.50		
4. Surrender fee and partial withdrawal fee	Fees are charged from investment units of regular premium only.  There is no surrender fee and partial withdrawal fee charged for top-up premium.	Number of times of regular premium Payment				% of redemption value of the withdrawn regular premium
		Annual	Semi-Annual	Quarterly	Monthly	
		1	1 - 2	1 - 4	1 - 12	30
		2	3 - 4	5 - 8	13 - 24	20
		3	5 - 6	9 - 12	25 - 36	10
		4 - 6	7 - 12	13 - 24	37 - 72	5
		7 onwards	13 onwards	25 onwards	73 onwards	None
5. Fund switching fee	None					
6. Policy renewal fee	None					
7. Financial position report delivery fee	The Company shall deliver the financial position report at least once a month with no fee charged; however, after that the fee shall be charged at 50 Baht per report.					
8. Policy Coverage Period Extension Fee (Guaranteed Insurability)	None					

## Remarks:

- (1)The calculation of cost of insurance and policy maintenance fee in the first month will be deducted from the paid insurance premiums before allocating funds for subsequent months. The Company will deduct it from the automatic unit investment redemption, using the redemption price, proportionate to the held fund.
- (2)Mortality rate is based on the Thai ordinary mortality table, as declared and subject to change by the registrar.
- (3)Net amount at risk is the sum insured minus the investment value or the minimum net amount at risk which is equivalent to 50% of regular premium, whichever is higher.

## Warning

- The Company reserves the right to change expenses, fees, and cost of insurance rates, subject to approval from the registrar and notification at least 30 days in advance.
- Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.

## The Insured's Rights

1. The right to cancel the insurance policy within 15 days after receiving the policy the Company shall return mutual fund unit redemption value plus remaining expenses and fees deducted by the Company's expense of 500 Baht and actual health checkup fee (if any).
2. The right to acknowledge the allocation of insurance premiums invested in funds.
3. The right to request prospectus regarding project details from life insurance agents or brokers.
4. The right to be informed of the list of all asset management companies that manage mutual funds offered by the Company.
5. The right to receive information about the name and address of the Company, as well as the name of life insurance agents/brokers.
6. The right to receive information about the risks associated with the recommended investment units, as well as to receive warnings and explanations regarding the investment risks involved in investing in those units.
7. The rights to be informed of facts that may impact the insured's benefits or investment decisions, such as the sale of mutual fund units during the process of fund consolidation or mergers.
8. The right to receive information about conflicts of interest, including purchasing or redeeming investment units.
9. The rights of unitholders under the policy without disclosing the names of the unitholders (omnibus account) that may differ from regular unitholders who purchase investment units directly through fund management companies. For example,
  - For unit-linked life insurance, the insured will not receive investment units or the value of investments in mutual funds on the day of processing due to the Company's underwriting process. The Company will purchase investment units after the policy has been approved.
  - It may take longer time for the insured to receive fund documents than purchasing investment units directly from the asset management companies as the Company will proceed to deliver the documents to the customers upon receiving them from the asset management companies.
  - The Company will deduct cost of insurance, expenses and fees monthly from the automatic unit redemption as specified in the Policy Expense and Fee Table (refer to Policy Expense and Fee Table).



# mGrow 615

## Build life portfolio with unit-linked life insurance

### 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 cost of insurance 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 unit redemption value, allocation charge for premium, policy administration fee, collected expenses and fees without interest.

### Exclusions

1. In case the insured voluntarily commits suicide within 1 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 actual age is outside the premium rate limit according to the normal business practice of the Company.

### Remarks:

- **mGrow 615** is a marketing name of Muang Thai Unit-linked 615 insurance plan.
- Applying for insurance, changing, or canceling a base plan or a rider may impact the premium amount (excluding investments) **eligible** for annual personal income tax deduction.

### Warnings:

- Investments are risky. The insured may receive more or less money than the premium value that is allocated to mutual funds. If a mutual fund performance has profit, the insured will receive high return. However, if mutual fund's performance has dropped, the insured will receive low return or might receive a loss in some cases, meaning that investment amount to be received may not be in full. Moreover, this policy does not guarantee the investment amount.
- This policy is suitable for long-term savings. As there is surrender and partial withdrawal fee, the partial withdrawal amount or cash surrender value may be less than redemption value. The insured should study details from the expense table and the surrender fee table.
- The insured should study the details related to risk from mutual fund investment in the prospectus.
- Mutual funds are juristic persons independent from the life insurance company and asset management company. As such, the life insurance company and asset management company are not obligated to compensate for losses sustained by the mutual funds and are prohibited from using the mutual funds' assets to settle its own debts.
- Mutual fund performance is not subject to financial status or performance of life insurance company and asset management company.
- The insured can study the information regarding fees and expenses of other funds than stated in this policy from the prospectus.
- Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance.



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.



### 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	• Targeted therapy
• Find a specialist physician	• Receive advice and consult
• Find a specialized medical center	• a pharmacist by phone
• Make appointment for	• Receive many more benefits
hospitalization	

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 a transaction
• Make online claim	through video call service
• Pay premiums	• Redeem Smile Points
• Consult physician online	• Many more benefits



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