

Example benefit table of iLink (unit linked)

Insured male, 35 years old, Sum Assured THB 2,000,000

Regular Protection Premium (RPP): THB 50,000 with annual premium payment

Year	Age	Premium Payment (per Year)	Premium (Accumulated)	Total premium charge / Administration fee / Cost of insurance	Average Expected Investment Return* 2%		Death Benefit	Redemption Value Including Bonus at the End of Policy Year	
					Redemption Value after fee deduction	Redemption Value Including Bonus at the End of Policy Year		Average Expected Investment Return* -1%	Average Expected Investment Return* 5%
1 Month 1	35	50,000	50,000	27,860	22,140	22,177	2,023,286	22,122	22,230
1 Month 2	35	-	50,000	360	21,817	21,853	2,022,946	21,744	21,960
1 Month12	35	-	50,000	358	18,566	18,597	2,019,527	17,994	19,201
2	36	50,000	100,000	24,666	43,931	44,852	2,047,095	42,880	46,861
3	37	50,000	150,000	15,129	79,723	81,364	2,085,433	76,969	85,917
4	38	50,000	200,000	10,645	120,720	123,435	2,129,607	115,409	131,889
5	39	50,000	250,000	8,680	164,756	168,446	2,176,869	155,514	182,306
6	40	50,000	300,000	6,773	211,673	216,403	2,227,223	197,220	237,328
7	41	50,000	350,000	7,391	259,012	264,791	2,278,030	238,019	294,530
8	42	50,000	400,000	8,052	306,739	313,576	2,329,254	277,884	353,968
9	43	50,000	450,000	8,756	354,819	362,722	2,380,858	316,787	415,704
10	44	50,000	500,000	9,484	403,237	412,213	2,432,824	354,721	479,818
15	49	50,000	750,000	14,016	648,467	662,889	2,696,034	528,274	837,761
20	54	50,000	1,000,000	20,064	894,003	913,893	2,959,588	671,377	1,263,406
25	59	50,000	1,250,000	29,009	1,128,710	1,153,860	3,211,553	775,662	1,761,095
30	64	50,000	1,500,000	44,102	1,326,843	1,356,509	3,424,335	820,546	2,320,593
35	69	50,000	1,750,000	70,243	1,438,592	1,470,983	3,544,533	766,574	2,903,260
40	74	50,000	2,000,000	115,972	1,371,583	1,402,961	3,473,109	541,512	3,414,438
45	79	50,000	2,250,000	183,864	990,358	1,014,027	3,064,728	46,034	3,688,670
50	84	50,000	2,500,000	265,982	167,160	173,529	2,182,206	-	3,532,324
Redemption value at maturity date (85 Years old)						THB 173,529		-	3,532,324

* • Average return rates: -1%, 2%, 5% per year as at the end of policy year are only assumption values for the purpose of understanding calculation method. The actual rate of investment return could be higher or lower than the assumption values, depending on market situation and investment in mutual funds. The company does not certify or guarantee any return on investment

• The Redemption Value with bonus at the end of the year with sample average investment returns of -1 and 2% has a chance of being insufficient to pay for expenses, which may affect the decrease in coverage.

• The value in the above example depends on the assumptions of investment return, coverage amount, and issue age.

Remark: Terms and conditions applied shall follow insurance policy requirements. Investments in unit trusts differ from bank deposits and contain investment risks. Investors may earn returns that are greater or less than their initial investment. In the event of an abnormal situation (public holiday, fund holiday, non-working day, etc.), investors may not receive redemption payment within the specified period or be unable to offer unit trusts as per the specified order. Past performance, comparison results, or performance relating to capital market products do not guarantee returns that can be expected in the future.

• Policy applicant should study the sale proposal and carefully comprehend the prospectus, performance and risk factors before deciding to purchase the Investment-Linked Product. After receiving the insurance policy, please study the terms and conditions as stated in the policy.



Know You Can

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iLink (Unit Linked)

An investment linked product (ILP) focused on much more than just investment

This investment linked product, not only considers wealth management, but also promotes further peace of mind by offering the flexibility of an insurance plan that provides choice and coverage, based on your personal lifestyle.

The Unit Linked Product that provides

High protection, flexibility and accessibility, enabling financial planning for all lifestyles and life stages.



With higher protection
compared to traditional life insurance, the coverage is up to 280 times.*



Increase or decrease coverage
according to the needs of your life stage (depending on company criteria).



Continue to be protected even when premium payments are paused.**
Have peace of mind when having to pause the premium payment; the policy will still remain effective for both basic plan and riders.



Guaranteed coverage during the first five years even when the account value is inadequate.***
Even if the redemption value is inadequate, the basic plan and riders coverage remains in effect for the first five years.

Receive a bonus for holding the policy ****



Receive 0.2% of redemption value,
average 12 months prior and starting from the end of policy year 4 onwards.

Accumulate more happiness and peace of mind with top-up premiums.



Since day one, the financial value can be increased with top-up premiums.

As a valuable legacy for a sustainable gift to your loved one and can be used for tax deduction.



Clearly identify the beneficiaries. Benefits can be paid immediately upon death claims being approved.



Some of the policy fees are tax-deductible. This is in accordance with the RD's conditions.

- * The Sum assured will be calculated by the number of times the regular protection premium was paid as part of life coverage, and the maximum sum assured will depend on gender and age, which are according to the terms and conditions of this policy.
- ** The coverage continues to be effective as long as the redemption value is enough to pay the cost of insurance and administration fee.
- *** subject to the policy's terms and conditions, that the premium is paid as scheduled in each installment and that the insured never withdraws money and never reduces the premium during the guarantee period.
- **** The Premium Continuation Bonus will be determined in accordance with the terms of this policy.

More protection with riders (UDR)

Riders can be attached to meet most coverage requirements



The best protection in several areas is specifically designed for iLink.

- **CriticalLink** : Critical illness protection.
- **TPDLink** : Total permanent disability protection.
- **HealthLink** : Medical expenses protection.
- **CashLink** : Hospital benefit protection.

Why is Unit Linked Product suitable for financial planning?

Unit Linked Product is an insurance product that also engages in fund investment and provides the insured with the opportunity to access a higher return depending on the investment policy and the risk that the insured is willing to accept. When compared with the traditional insurance product, the company would define the investment strategy itself.

Good points of Life Insurance	Unit Linked
provides life protection, according to the selected policy.	provides life protection which can adjust the coverage flexibility.
benefits can be paid immediately upon death claims being approved.	benefits can be paid immediately upon death claims being approved.
Good points of Funds	
invest in funds based on the customer's needs.	invest through mutual funds, where buyers can choose from funds selected by experts.
the return depends on the fund's performance.	the return depends on the fund's performance which is selected by buyers from the funds selected by experts team.
Charge & Fee are transparent	Charge & Fee are transparent.