



Investment linked product



# The perfect life as you designed

## iLink

Opportunity to create stability in your life and achieve returns with freedom, as designed through adaptability, protection and investment. So you can plan your life on your own terms

**Know You Can**

**Ins. 1159**  
[www.krungthai-axa.co.th](http://www.krungthai-axa.co.th)

# The perfect life as you designed

The only one that allows you to perfectly  
design life stability for your loved ones and yourself.

Because your life's story and rhythm are not the only ones. iLink is designed to help you create high coverage for your loved ones. There is freedom to design and modify protection, offering an opportunity to establish stability in your life and achieve success in investments. So you can plan your life on your own terms.



# iLink

## What makes the difference?



### Design life the way you want it

The lifetime coverage limit can be adjusted to 8 - 280 times the premium paid.



### More flexibility in life management.

Add or withdraw the account value.  
Or stop paying the premium if you need to.



### Choose to create your own returns.

Generate returns of your choice through mutual funds selected by experts.



### Opportunity to add on the protection as you wish

Easily plan for long-term health and pay level premiums with UDR  
There is coverage to choose from, including medical expenses.  
Income Compensation Critical illnesses and total permanent disability.



# iLink allows you to design life stability the way you want.

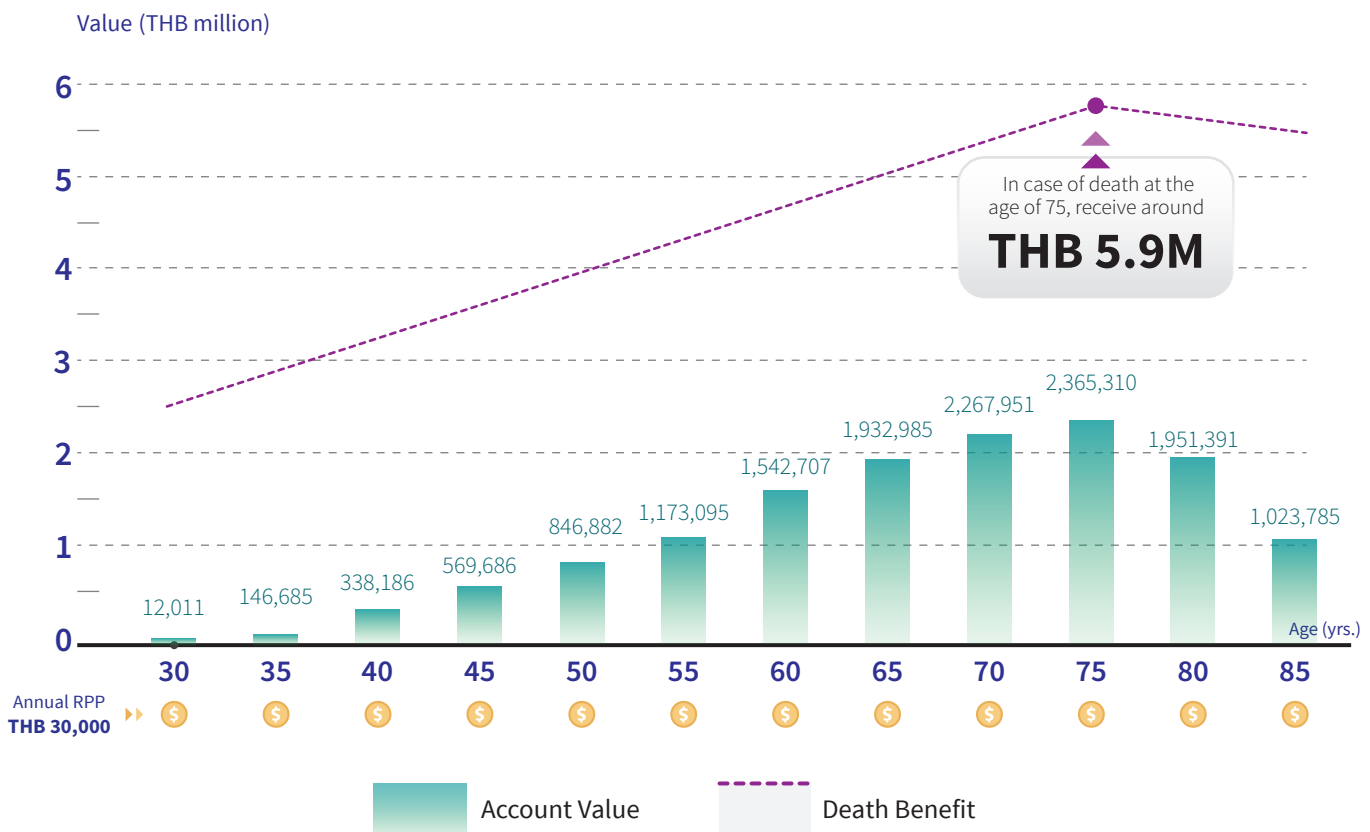
Example: MS. Cee, age 30, has started planning stability for her life with the iLink product, which will be a tool that will help MS. Cee. Plan their goals in life easily. Coverage can be adjusted to suit the needs of each stage of life.



Sum Assured  
**THB3,500,000**



Regular Payment Premium (RPP)  
**THB 30,000**  
Annual payment premium



For example, if the insured pays premiums regularly every year and does not exercise any rights in the policy, the estimated average rate of return of 5% per annum at the end of the policy year is shown as a hypothetical sample to understand the calculation only, which in the actual situation may receive more or less return. Depending on market circumstances and investment in mutual funds, the company does not guarantee the value of returns.

## iLink How can iLink help you prepare for life's stage needs?

**Increase**

### Life stability

Increase life protection or add extra investment for savings.

**Stop**

### Premium Holiday

for the time required and resume payment when you're ready

**Decrease**

### Reduced coverage

When burdens or worries at each stage of life change.

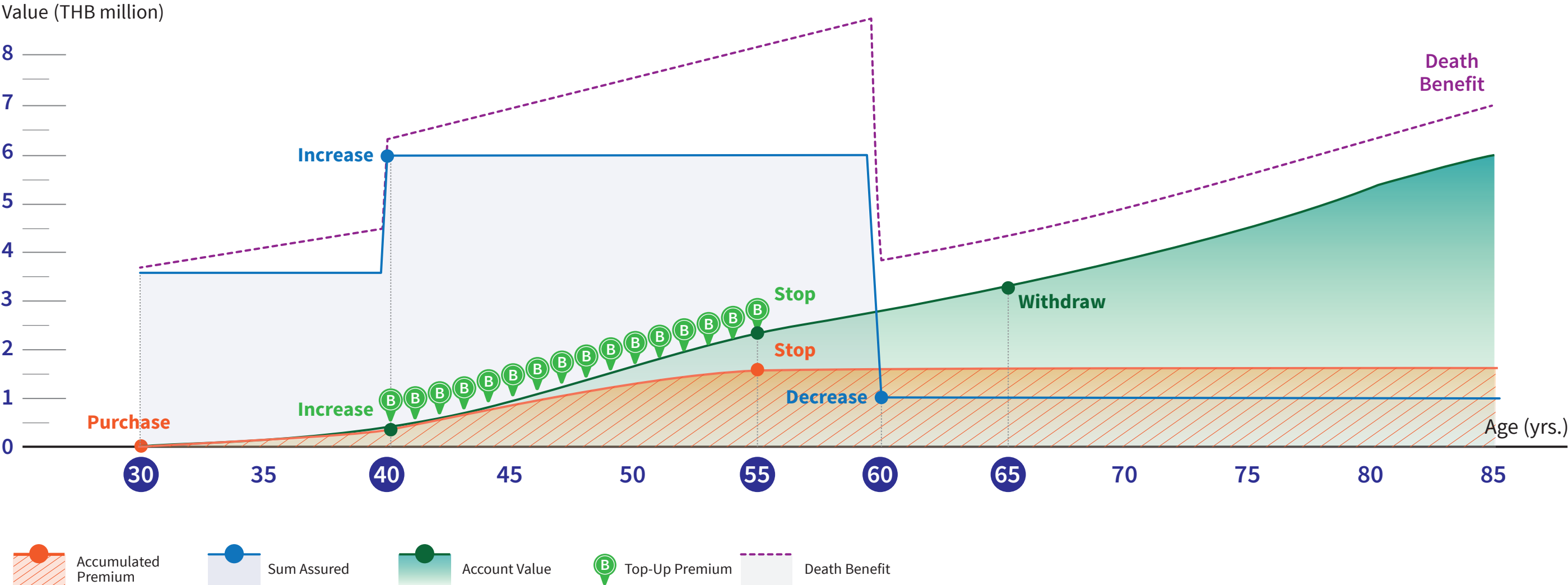
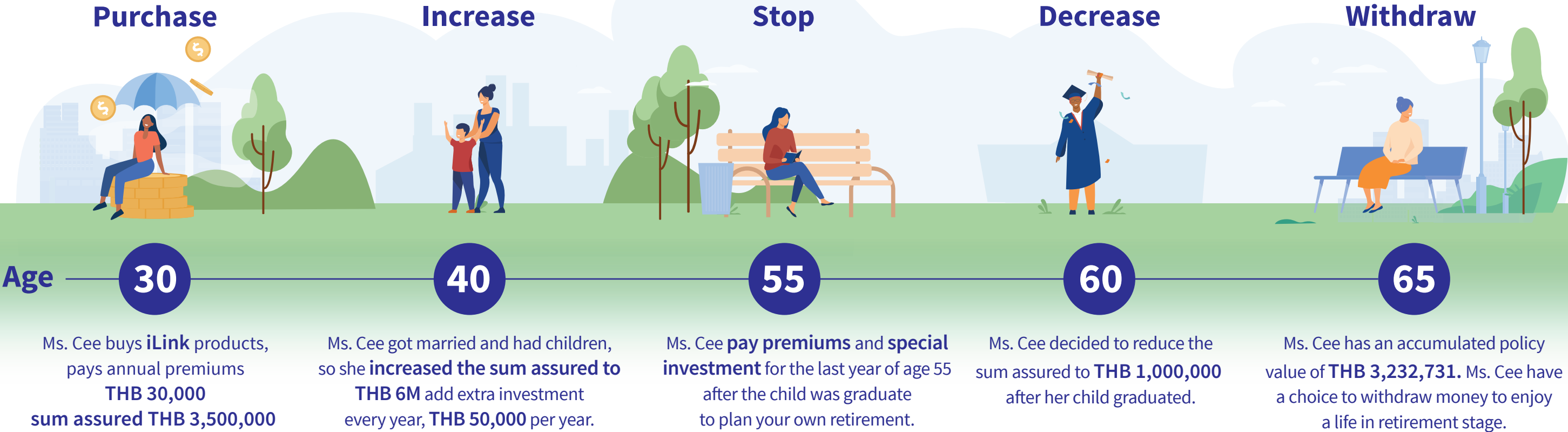
**Withdraw**

### Withdraw reward

for goals at each desired stage of life.



# iLink The perfect life as you designed



# Example of “iLink” Benefit

The insured: female, 30 years, Sum Assured = THB 2,000,000  
Annual RPP = THB 50,000

Year	Age	Premium Payment (per Year)	Premium (Accumulated)	Insurance Policy Fees	Expected Rate of return* <b>5%</b>		Death Benefit	Account Value at Year End	
					Year-ended Account Value	Year-ended Account Value incl. Bonus		Expected Rate of Return Assumption* <b>-1%</b>	Expected Rate of Return Assumption* <b>2%</b>
1 Month 1	30	30,000	30,000	16,676	13,324	13,378	3,514,047	13,313	13,346
1 Month 2	30	-	30,000	176	13,202	13,256	3,513,919	13,126	13,192
1 Month 12	30	-	30,000	175	11,962	12,011	3,512,612	11,271	11,641
2	31	30,000	60,000	14,279	27,732	29,172	3,530,630	26,721	27,935
3	32	30,000	90,000	8,491	50,681	53,272	3,555,936	47,760	50,468
4	33	30,000	120,000	5,762	77,510	81,611	3,585,692	71,456	76,402
5	34	30,000	150,000	4,551	107,060	112,706	3,618,342	96,196	104,166
6	35	30,000	180,000	3,356	139,350	146,685	3,654,019	121,965	133,789
7	36	30,000	210,000	3,741	172,944	182,037	3,691,138	147,200	163,704
8	37	30,000	240,000	4,133	207,903	218,825	3,729,766	171,908	193,918
9	38	30,000	270,000	4,570	244,255	257,080	3,769,934	196,061	255,150
10	39	30,000	300,000	5,016	282,063	296,867	3,811,710	219,667	286,105
15	44	30,000	450,000	7,923	494,000	519,906	4,045,901	328,448	411,743
20	49	30,000	600,000	11,886	748,286	787,524	4,326,900	420,084	570,673
25	54	30,000	750,000	17,834	1,048,994	1,104,028	4,659,230	489,840	725,785
30	59	30,000	900,000	27,678	1,392,806	1,465,974	5,039,273	525,789	862,303
35	64	30,000	1,050,000	44,509	1,762,803	1,855,636	5,448,418	505,566	952,056
40	69	30,000	1,200,000	78,417	2,101,157	2,212,418	5,823,039	375,726	929,493
45	74	30,000	1,350,000	144,844	2,256,211	2,377,140	5,995,997	17,649	648,918
50	79	30,000	1,500,000	247,078	1,981,041	2,090,102	5,694,607	-	-
55 Month 1	84	30,000	1,650,000	32,184	1,316,659	1,322,023	4,888,124	-	-
55 Month 12	84	-	1,650,000	31,902	1,017,266	1,023,756	4,574,943	-	-
Account Value at maturity date (85 Years old)						<b>1,023,756 Baht</b>		-	-

\* 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 return could be higher or lower than the assumption values, depending on market situation and investment in mutual fund. The company does not certify or guarantee any return on investment

- The account value with bonus at the end of the year at example average investment return -1% and 2% has a chance that account value is inadequate for policy expenses which may affect the coverage depends on
- The value in example above depend on the assumption of investment return, coverage amount and issue age.

**Remark:**

- The insured should study and understand the sales proposal before applying for insurance. Once you receive the policy, please review the details, including the Policy Terms and Conditions.
- The terms and conditions of coverage are specified in the insurance policy issued to the policyholder.
- Unit-linked life insurance is not a savings account and involves risks. The insured should comprehend the product features, conditions of investment return, and specific risks. It is also important to study, read, and understand the sales proposal and prospectus of the fund before applying for insurance and investing in the fund. The insured may receive a refund of more or less than the allocated premium to the mutual fund. This policy does not guarantee the equity of the investment.
- The insured chooses to invest in a fund for their own investment objectives and assumes the risks associated with their own investments. So, the insured should have an understanding of the fund by accessing the information provided in the fund's prospectus about the risk level and the details.
- Historical performance and comparative results related to capital market products do not guarantee future performance.
- In the event that the company is unable to redeem the units within the specified period (e.g., fund holidays, public holidays, etc.), the investor may not receive the redemption payment within the specified period or may not be able to redeem the investment units.

# iLink

ILP product not focus only  
investment itself





# Applicant condition.

Issued Age	1 month - 70 Years
Coverage Period	Until age 85 or as long as the sufficient redemption value to pay monthly charge.)
Period Payment Period	Until age 85

Premium	
Regular Protection Premium (RPP)	Minimum : THB 18,000 Maximum : No Limited
Lump Sum Topup Premium (LSTU)	Minimum : THB 10,000 Maximum : No Limited
Payment Mode	Annually / Semi-Annually / Monthly

Sum Assure (multiplier of Life regular protection premium)				
Age				
	Male		Female	
	Minimum	Maximum	Minimum	Maximum
0 - 20	120	160	140	280
21 - 30	60	125	110	250
31 - 35	40	110	70	215
36 - 40	40	95	55	180
41 - 45	30	80	45	150
46 - 50	30	65	40	125
51 - 55	20	55	30	100
56 - 60	15	40	20	75
61 - 65	8	25	10	40
66+	8	15	8	20

# Policy Charges

## Regular Protection Premium Charge

Charge mechanic	Charge that deducted from regular protection premium payment		
Charge Rate	No. Time Regular Protection Premium Paid		
	Annually	Semiannually	Monthly
	1	1 – 2	1 – 12
	2	3 – 4	13 – 24
	3	5 – 6	25 – 36
	4	7 – 8	37 – 48
	5	9 – 10	49 – 60
	6 onwards	11 onwards	61 onwards
			Percentage of Regular Protection Premium
			55
			40
			20
			10
			5
			0

## Lump Sum Top-Up Premium Charge

Charge mechanic	Charge that deducted from Lump Sum Top-Up Premium Payment
Charge Rate	1.25% from Lump Sum Top-up premium

## Administration Fee (AMC)

Charge mechanic	Deducted on the monthly basis by redeem the unit from account value as per the fund allocation.
Charge Rate	0.6% of redemption value per annual

## Cost of Insurance (COI)

Charge mechanic	<ul style="list-style-type: none"> <li>• Cost of insurance for life coverage will be calculated based on annual cost of insurance rate according to net amount at risk.</li> <li>• Cost of rider for life coverage will be calculated based on annual cost of insurance rate according to rider benefit coverage or benefit plan of UDR (if any)</li> <li>• Cost of insurance will monthly units deducting.</li> </ul>
Charge Rate	Cost of insurance rate calculated from Thailand Mortality Ordinary rate and cost of rider (if any)

\*Cost of insurance may change with approval from the registrar.

# Policy Charges (Cont.)

Regular Protection Premium Charge (Surrender Charge)																														
Charge mechanic	a fee for withdrawal, surrender and automatic surrender																													
Charge Rate	<table><tr><th colspan="3">No. Time Regular Protection Premium Paid</th><th rowspan="2">Percentage of Redemption Value of Regular Protection Premium units that is withdrawn</th></tr><tr><th>Annually</th><th>Semiannually</th><th>Monthly</th></tr><tr><td>1</td><td>1 – 2</td><td>1 – 12</td><td>50</td></tr><tr><td>2</td><td>3 – 4</td><td>13 – 24</td><td>30</td></tr><tr><td>3</td><td>5 – 6</td><td>25 – 36</td><td>10</td></tr><tr><td>4</td><td>7 – 8</td><td>37 – 48</td><td>5</td></tr><tr><td>5 onwards</td><td>9 onwards</td><td>49 onwards</td><td>0</td></tr></table>			No. Time Regular Protection Premium Paid			Percentage of Redemption Value of Regular Protection Premium units that is withdrawn	Annually	Semiannually	Monthly	1	1 – 2	1 – 12	50	2	3 – 4	13 – 24	30	3	5 – 6	25 – 36	10	4	7 – 8	37 – 48	5	5 onwards	9 onwards	49 onwards	0
No. Time Regular Protection Premium Paid			Percentage of Redemption Value of Regular Protection Premium units that is withdrawn																											
Annually	Semiannually	Monthly																												
1	1 – 2	1 – 12	50																											
2	3 – 4	13 – 24	30																											
3	5 – 6	25 – 36	10																											
4	7 – 8	37 – 48	5																											
5 onwards	9 onwards	49 onwards	0																											
Fund Switching Charge																														
Charge mechanic	Fund switching (if any) will deducing before purchase units in the destination fund(s).																													
Charge Rate	Free of charge The company reserves the right to change the Fund Switching charge in the future with the approval of the registrar																													
Financial Statement Fee																														
Charge mechanic	Payment by cash (The company will send the financial statement to the insured at least twice a year)																													
Charge Rate	100 baht for each additional request on financial statement The company have the right to change in the future with the approval of the registrar.																													

Remark

- 1. Company reserve the right to change the policy charges according to the approval from the registrar which company will inform insured in written in advance no less than 3 months before effective date.
- 2. In the calculation of premium charge and first monthly charges company will deduct from the premium before investment while the subsequent monthly charge company will charge by redeem the unit at redemption value as per fund allocation , incase the redemption value is not sufficient to pay monthly charge , the amount that not sufficient will considered as a dept to this insurance policy when the regular protection premium or lump sum topup premium (if any) is paid company will deduct the debt from that premium paid after deduct the premium charge (if any) before proceeding the investment.



# The insured's benefits



## Life Coverage Adjusting

Increase - Decrease Coverage  
According to the need of life stage  
(depend on company criteria)



## Premium Holiday

Continue to be protected even on premium holidays.\* The policy will still remain effective for both basic plan and



## Non lapsed Guaranteed

Guaranteed coverage during the first five years even when the account value is inadequate.\*\*



## Loyalty Bonus

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.



## Top-up Premiums

Since day one, the financial value can 1 be increased with top-up premiums.



## Mutual Fund

You can choose from expertly selected mutual funds to enhance the opportunity for returns from leading domestic and international mutual funds. For more fund list details, please scan the QR code.

\* The coverage continue to be effective as long as the redemption value is enough to pay monthly charges.

\*\* Which are under term and condition of policy which are paid the premium as scheduled in every installment, never withdraw money, never reduces the premium.

\*\*\* Premium Continuation Bonus will according to under the terms and conditions of this policy.

[View details](#)  
[More funds](#)



# Unit Deducting Rider

The ultimate protection is designed to complement the iLink product.



## UDR (Unit Deducting Rider)

UDR is Unit Deducting Rider which designed for adding coverage. The remaining premium after deduct policy charges will be used to purchase investment units in the selected mutual fund.



### Easy to plan long-term expenses

Its level premium\*  
does not increase with age.



### Guaranteed continuous protection

Be confident that even  
if you stop paying premiums\*\*



### Increase the opportunity to receive returns

Insurance premiums, after deducting  
policy fees, will be invested  
through mutual funds.

\* The company might increase target premium due to various factors age and occupation class of each person, increased in medical inflation or overall loss ratio of this rider portfolio which are impact to make cost of insurance increasing and then the redemption value has rapid reducing. So, the company might request to adjust target premium for policy sustainability.

\*\* The coverage continue to be effective as long as the redemption value is enough to pay monthly charges.



Protect for TPD Rider

# TPDLink<sub>(UDR)</sub>

Ease of mind. No matter how much risk it is, it will not be a burden. Everything can happen. Secure every happiness. Decrease the burden of expenses.

providing coverage as a lump sum for the insured who becomes totally and permanently disabled from accidents or illnesses.

## Coverage

Long time coverage  
until 80 years old

## Care

Pay the coverage with  
lump sum benefit\*

## Worry-free

Secure the happiness  
with maximum coverage  
at 100 million baht. \*\*

\* Subject to coverage conditions stated in the policy

\*\* In the case of purchasing the coverage at sum assured of 100 million baht and obtaining approval from the company



## Situation example TPDLink(UDR)

Khun Tee decided to purchase the coverage of the main contract iLink together with additional contract TPDLink for confident that once he becomes a person totally and permanently disabled.



sum assured

**THB 2,000,000**

Age (yrs.)

**35**



Khun Tee purchase the coverage of the main contract iLink together with TPDLink (UDR)

**50**



Khun Tee was involved in an accident and becomes a person with total permanent disability

**Coverage:** TPDLink will pay the benefit as a lump sum of THB 2,000,000. Other coverage (if any) under this policy will still remain effective.\*

\* Subject to coverage conditions stated in the policy

Additional contracts with TPDLink (UDR) will terminate upon enforcement.



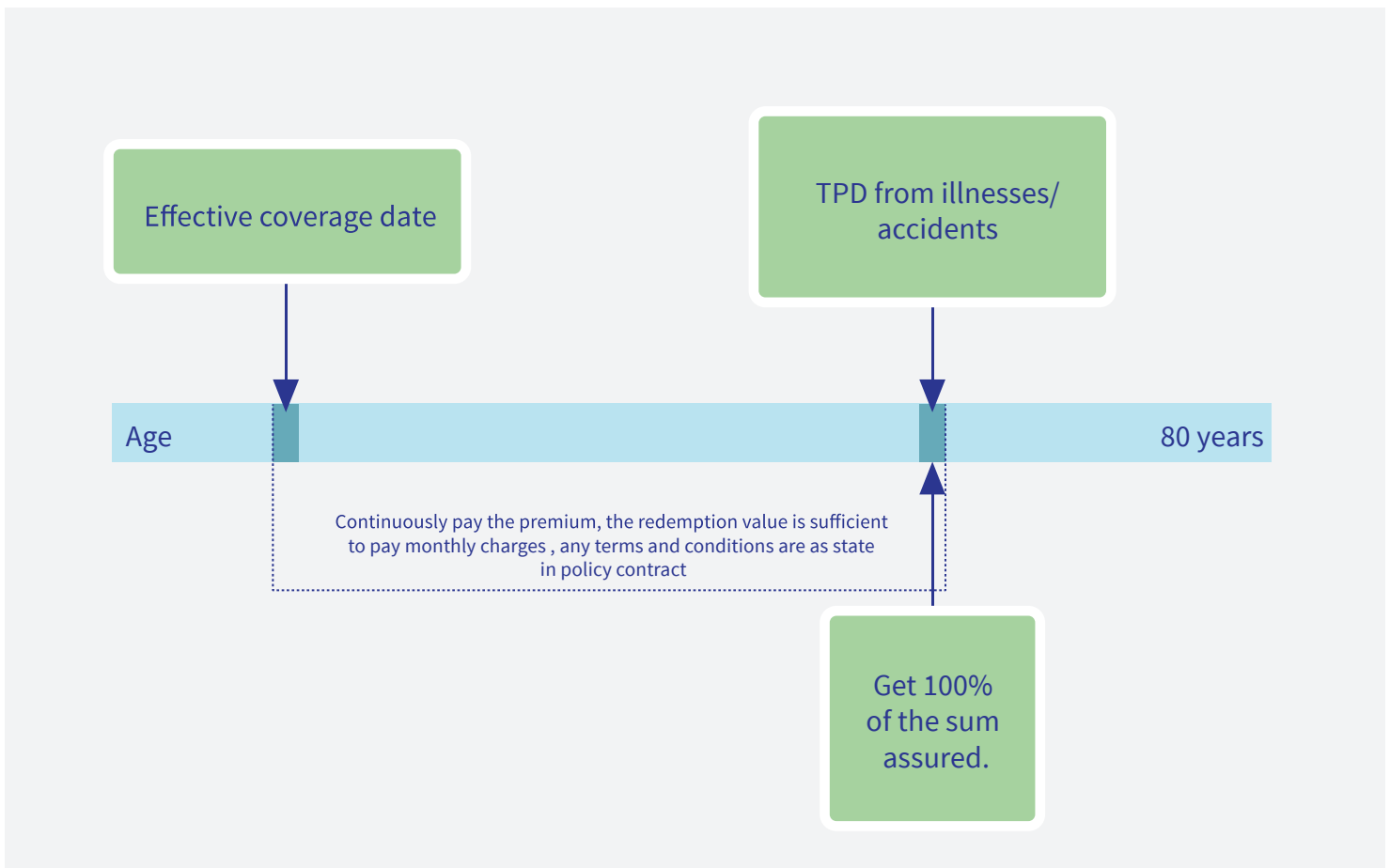
# Warranty terms and conditions

<b>Issued age</b>	1 month - 70 years
<b>Premium payment period</b>	Until age 80 years
<b>Coverage period</b>	Until age 80 years
<b>Sum assured</b>	500,000 - 100,000,000 baht (not more than 1 time of the sum assured in the main contract)
<b>Total permanent disability (TPD) coverage</b>	<p>Total permanent disability (TPD) is a condition in which an insured becomes totally and permanently disabled due to illnesses or injuries and completely unable to perform at least 3 daily activities by him/herself or no longer to work in any occupation for compensation.</p> <p>In which disability must be continuous for at least 180 days unless the insured has died before the expiration of the period from cause or disease causing TPD or the loss that can be clearly proven or there is a clear medical indication that the insured becomes persons with total permanent disability, including loss or disability from injuries or illnesses resulting in any of the following cases.</p> <ul style="list-style-type: none"><li>- Losing both hands or both feet or one hand and one foot.</li><li>- Losing one eye and one hand or loss of sight in one eye and one foot.</li></ul> <p>The company will cover the disability from injuries or illnesses contract.</p>
<b>Total maximum benefit</b>	100% of the sum assured.
<b>Other conditions</b>	In this regard, the warranty consideration is subject to the company's criteria. This additional contract must be purchased as an attachment to the new life insurance policy only.

# Terms you should know about TPDLink (UDR).

## Total permanent disability (TPD) coverage

If the insured injuries from accidents or illnesses resulting he/she becomes a person with totally and permanently disabled. The company shall pay 100% of the sum assured as lump sum.



## Some exceptions of TPDLink (UDR)

- Suicide or attempted suicide, and deliberately self-inflicted injury or attempt to do so.
- Injury while the insured is committing a felony crime, while being arrested or escaping arrest.
- Injury while the insured is taking on, taking off, traveling on an aircraft that is not registered to carry passengers and is not operated by a commercial airline.
- Body defectiveness, illness or injury that insured as before making insurance contract or the date that request to increase the coverage or policy renewal date without noticing the company.

(The full list of exclusion as state in policy contrat)





Protecting all stage of CI Rider

# CriticalLink<sub>(UDR)</sub>

No matter how difficult it is. Let you live a worry-free life. Provided with comprehensive coverage for critical illnesses at every stage, once claimed, it can be claimed again for the same illness.

Receive benefits in the event of a diagnosis of critical illness; receive a lump sum of up to 200% of the sum assured. Covers up to 70 critical illness.

## Coverage

Up to  
**200%**  
of the Sum Assured

for all severe stages,  
up to 70 diseases

## Worry free

Add on  
**50%**  
of the Sum Assured

Receive special  
additional benefits if  
detected 3 specific  
diseases\*

## Continued care

Receive  
**50%**  
of the Sum Assured

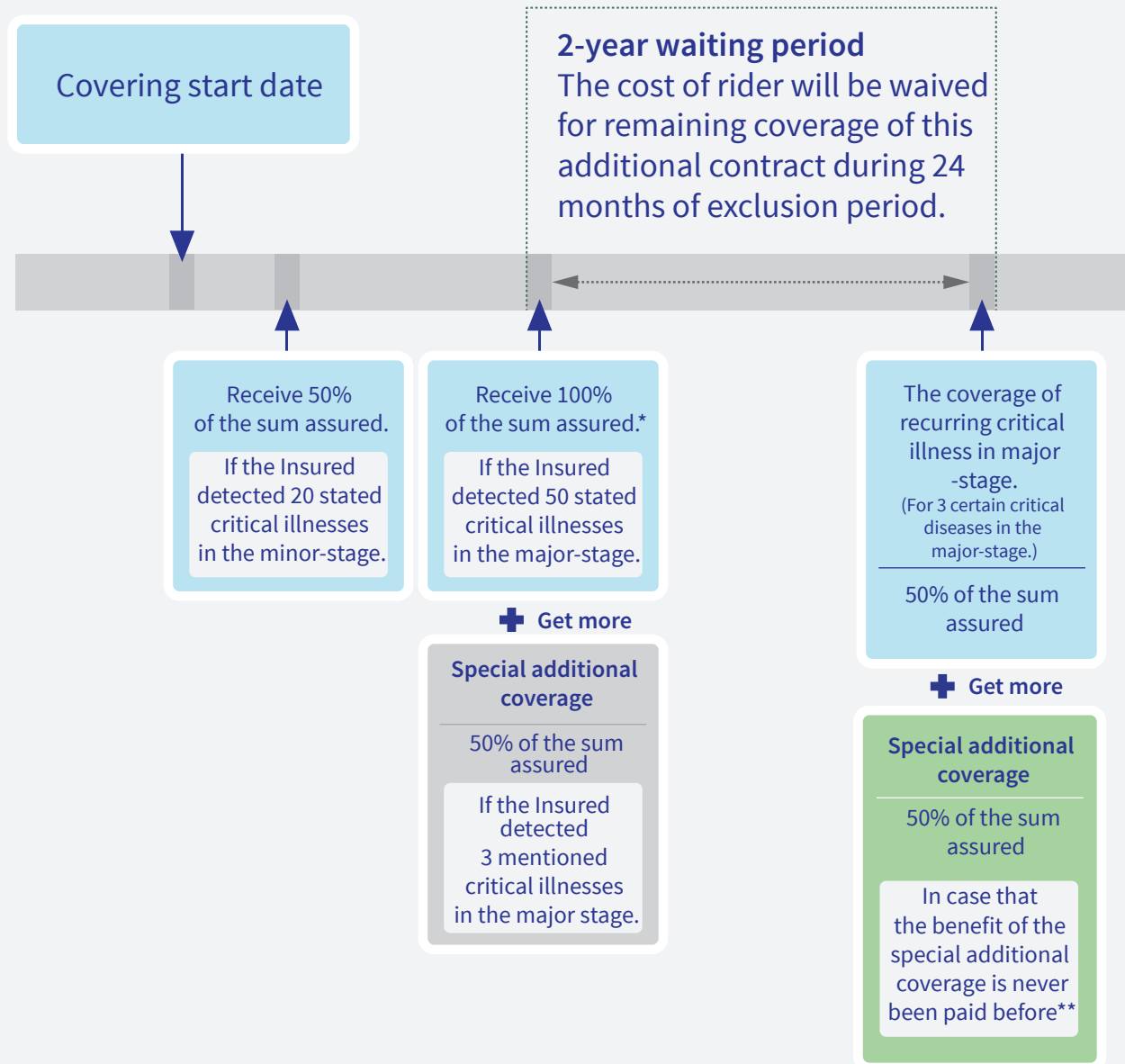
benefit if detected a  
recurring critical illness\*\*  
conditions in  
the major-stage from  
the 3 specific diseases\*

\* Cancer (spread stage) / Acute myocardial infarction from ischemia / Stroke (a blocked artery (ischemic stroke) or bursting of a blood vessel (hemorrhagic stroke).

\*\* 2 year waiting period after the first detected a critical disease in the major stage. The company provides coverage either it's a continued treatment or invasion from first detected.

Depend on company underwriting consideration and UDR can attached with New policy only

# The payment of benefit of CriticalLink (UDR).



1) Once the company has paid benefits under any of the coverage above, this additional contract will remain in force if the redemption value is capable of paying the premium for the remaining benefit of coverage under this additional contract.

2) This additional contract will terminate when benefits are paid in full 200% of the sum assured.

\* Deduct paid minor critical illness benefit (if any) together not more than 100%

\*\* If the payment of first major critical illness benefit is not 3 certain critical diseases

## Situation example CriticalLink(UDR)

Khun Aey decided to purchase the coverage of the main contract iLink together with additional contract CriticalLink (UDR) for confident that covers critical illness



**Khun Aey**  
(30 years old)  
Occupation:  
Self-employed,



sum assured

**THB1,000,000**

Age (yrs.)

**35**

- ▶ Khun Aey purchase the coverage of the main contract iLink together with CriticalLink (UDR)

**40**

- ▶ Khun Aey received medical treatment and was diagnosed with non-invasive cancer (critical illness in minor-stage)

**Coverage:** The company shall pay THB 500,000 as a lump sum. Pay benefits of 50%\* for early stage critical illnesses.

**41**

- ▶ After that he received medical treatment and was diagnosed with Severe Hepatitis (critical illness in major-stage)

**Coverage:** The company shall pay THB 500,000 as a lump sum. Pay benefits of 50%\* for severe stage critical illnesses.

**43**

- ▶ 2 years later he received medical treatment and was diagnosed with Invasive Cancer.

**Coverage:** The company shall pay THB 1,000,000. Pay benefits of 50%\* for the recurring critical illness in the major stage and 50%\* and 3 certain critical diseases in the major stage.

**Total benefits throughout the contract that Khun Aey received were THB 2,000,000.**

\* Sum Assured

Additional contracts with CriticalLink (UDR) will terminate upon enforcement.

# Warranty terms and conditions

Issued age	1 month - 70 years
Premium payment period	Until 85 years
Coverage period	Until 85 years
Sum assured	150,000 - 10,000,000 baht (not more than 5 times of the sum assured of the main contract)

## The coverage

Number of critical illnesses	20 minor-stage of critical illness. And 50 major-stage of critical illness.
Minor-stage of critical illness	50% of the sum assured.
Major-stage of critical illness	100% of the sum assured. Deduct paid benefit of critical illness in minor-stage (if any).
The coverage of recurring critical illness in the major-stage. (For 3 certain critical diseases in the major-stage.)	<b>50% of the sum assured for 3 certain critical disease*</b> diagnosis or confirmation by a certified specialist that the Insured has critical illness in major-stage for the first time. (The company will waive of Cost of Rider for the remaining coverage for the said waiting period)
Special additional coverage (For 3 certain critical diseases in the major stage.)	50% of the sum assured for the first 3 certain critical diseases.*
Sum of maximum benefit	200% of the sum assured
Waiting period	60 days
Other conditions	In this regard, the warranty consideration is subject to the company's criteria. This rider must be purchased as an attachment to the new life insurance policy only.

\* โรคมะเร็งระยะลุกลาม / กล้ามเนื้อหัวใจตายเฉียบพลันจากการขาดเลือด / โรคหลอดเลือดสมองแตกหรืออุดตัน

# List of critical illnesses that covered.

## Critical illness conditions in minor-stage

1. Insertion of Cardiac Pacemaker
2. Surgical removal of pituitary tumor
3. Liver Surgery
4. Keyhole Coronary Bypass Surgery
5. Non - Invasive Cancer / Carcinoma in Situ
6. Moderately Severe Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis
7. Moderately Severe Burns
8. Small Bowel Transplant or Corneal Transplant
9. Stroke Treatment by Carotid Angioplasty and Stent Placement
10. Early Stage Multiple Sclerosis
11. Percutaneous Valve Surgery
12. Coronary Artery Disease requiring Angioplasty
13. Moderately Severe Poliomyelitis
14. Early Stage Progressive Scleroderma
15. Acute Severe Asthma
16. Minimally Invasive Surgery to Aorta
17. Insertion of a Permanent Cardiac Defibrillator
18. Optic Nerve Atrophy with Low Vision
19. Moderately Severe Muscular Dystrophy
20. Surgical Removal of One Lung

## Critical illness conditions in major-stage

1. Alzheimer's disease
2. Aplastic Anemia
3. Bacterial Meningitis
4. Benign brain tumor
5. Blindness
- 6. Invasive Cancer**
7. Cardiomyopathy
8. Chronic Liver Disease / End-stage Liver disease / Liver Failure
9. Severe Chronic Obstructive Pulmonary Disease / End-stage Lung disease
10. Coma
11. Coronary Artery By-pass Surgery
- 12. Acute Heart Attack**
13. Open Heart Surgery for the Heart Valve
14. Chronic Kidney Failure
15. Loss of Hearing
16. Eisenmenger's syndrome
17. Infective Endocarditis
18. Loss of Speech
19. Major Burn
20. Major Head Trauma
21. Major Organs Transplantation or Bone Marrow Transplantation
22. Motor Neuron Disease
23. Multiple Sclerosis
24. Muscular Dystrophy
25. Fulminant Viral Hepatitis
26. Other Serious Coronary Artery Diseases
27. Paralysis
28. Parkinson's Disease
29. Primary Pulmonary Hypertension
30. Severe Rheumatoid Arthritis
- 31. Major Stroke**
32. Surgery to Aorta
33. Lupus Nephritis from Systemic Lupus Erythematosus
34. Viral Encephalitis
- Addison's disease
36. Cerebral Aneurysm Requiring Brain Surgery
37. Multiple root avulsions of Brachial Plexus
38. Poliomyelitis
39. Surgery for Idiopathic Scoliosis
40. Chronic Relapsing Pancreatitis
41. Elephantiasis
42. Medullary Cystic Disease
43. Necrotizing Fasciitis and Gangrene
- Systemic Sclerosis/Scleroderma
45. Severe Ulcerative Colitis or Crohn's Disease
46. Meningeal Tuberculosis
47. Myasthenia Gravis
48. AIDS/HIV due to Blood Transfusion
49. Creutzfeld – Jacob Disease; CJD
50. Ebola



# Benefit payments example

Benefit	The coverage of critical illness conditions in minor-stage	The coverage of critical illness conditions in major-stage	Special additional coverage**	The coverage of recurring critical illness conditions in major-stage *, **	Total benefit
Case 1		1st time <b>chronic kidney failure (100%)</b>			100% of the sum assured
Case 2	1st time <b>Liver surgery (50%)</b>	2nd time <b>Liver failure (50%)</b> <small>(Deduct the benefit of critical illness in minor-stage that already paid)</small>			100% of the sum assured
Case 3		1st time Stroke (a blocked artery (ischemic stroke) or bursting of a blood vessel (hemorrhagic stroke) (100%)	Get more In case the Insured detected 3 certain critical illness conditions in major-stage (50%)		150% of the sum assured
Case 4	1st time <b>Moderate major burn (50%)</b>	2nd time <b>Invasive cancer (50%)</b> <small>(Deduct the benefit of critical illness in minor-stage that already paid)</small>	Get more In case the Insured detected 3 certain critical illness conditions in major-stage (50%)		150% of the sum assured
Case 5		1st time Stroke (a blocked artery (ischemic stroke) or bursting of a blood vessel (hemorrhagic stroke) (100%)	Get more In case the Insured detected 3 certain critical illness conditions in major-stage (50%)	2nd time <b>Acute myocardial infarction from ischemia. (50%)</b>	200% of the sum assured
Case 6		1st time <b>Severe burn. (100%)</b>	Get more In case the Insured detected 3 certain critical illness conditions in major-stage (50%)	2nd time <b>Invasive cancer (50%)</b>	200% of the sum assured
Case 7	1st time <b>Non-invasive cancer (50%)</b>	2nd time <b>Non-invasive cancer (50%)</b> <small>(Deduct the benefit of critical illness in minor-stage that already paid)</small>	Get more In case the Insured detected 3 certain critical illness conditions in major-stage (50%)	3rd time <b>Invasive cancer (50%)</b>	200% of the sum assured
Case 8	1st time <b>Pacemaker Insertion (50%)</b>	2nd time <b>minimally invasive surgery to Aorta (50%)</b> <small>(Deduct the benefit of critical illness in minor-stage that already paid)</small>	Get more In case the Insured detected 3 certain critical illness conditions in major-stage (50%)	3rd time <b>Acute myocardial infarction from ischemia. (50%)</b>	200% of the sum assured

1) Once the company has paid benefits under any of the coverage above, this additional contract will remain in force if the redemption value is capable of paying the cost of rider for the remaining benefit of coverage under this additional contract. According term and condition that specific in policy. The insured should paid premium continuously to sustain the coverage.

2) This additional contract will be terminated when benefits are paid in full 200% of the sum assured.

\* There is a 2-year waiting period after the date of diagnosis or confirmation by a certified specialist that the Insured has critical illness in severe-stage for the first time. The company will waive the cost of rider for remaining coverage of this additional contract for the said waiting period.

\*\* Invasive Cancer / Acute myocardial infarction from ischemia / Stroke (a blocked artery (ischemic stroke) or bursting of a blood vessel (hemorrhagic stroke).

## Some exclusion of CriticalLink (UDR).

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1. In case of abnormalities confirmed by the certified physician and clearly proven to be related to the critical illnesses or the critical illnesses existing before the effective date of this rider the date of reinstatement, or the date the company approves to raise the sum assured of this additional contract, whenever is later. In case the company approves to raise the sum assured, the company will not cover the additional sum assured only.

Suicide or attempted suicide, and deliberately self-inflicted injury or attempt to do so.

3. The Insured refuses to accept treatment or follow treatment recommendations of a physician.
4. The Insured infected by the Human Immunodeficiency Virus (HIV Positive) or Acquired Immunodeficiency Syndrome whether directly or indirectly.

(The full list of exclusion as state in policy contrat)





Protect the daily income Rider

# CashLink (UDR)

Worry-free, absent from work but not to lose your income. Receive daily hospitalized compensation. We are ready to help with your burden.

protects you with a daily hospitalized allowance maximum 365 days per confinement  
Because we protect and take care of your comfort even if you lose earnings.  
Also help you with burden of medical expenses during hospitalized.

## Protect

Daily hospitalized allowance

Start from  
**500**  
Baht per day

Maximum  
**5,000**  
Baht per day

## Extra benefit

Daily allowance

**x2** times  
When hospitalized  
in ICU maximum  
15 days per  
1 confinement.

**x2.5** times  
When having surgery  
and medical procedure  
maximum 5 days per  
1 confinement and  
not more than 15 days  
per year policy.\*\*

\* maximum allowance is 365 days per 1 confinement.

\*\* including surgery and procedures that do not require hospitalization as an inpatient (Day Case) by the Company will pay a maximum of 1 day per 1 confinement.

## Situation example CashLink(UDR)

Khun Max decided to purchase the coverage of the main contract iLink together with additional contract CashLink (UDR) for that covers daily incomes



covers daily incomes

**THB 2,000** per day

Day



Khun Max has a stomach ache. and had to be admitted with abdominal pain and appendicitis, So he received surgery. He stayed in the hospital for a total of 2 days. Khun Max receives daily compensation benefits as follows



Surgery  
Compensation benefits in the case of surgery are 2.5 times.=  $2.5 \times 2000 = \text{THB } 5,000$



Recover  
Daily compensation benefit THB 2,000

Khun Max Total received daily compensation for THB 7,000 from this admission for treatment.



# Warranty conditions and protection plan

Insurable age	6 - 65 years
Coverage period	Until 75 years
Premium payment period	Until 75 years
Waiting period	<b>30 days</b> (120 days for 8 certain illness conditions as follows: All kind of Tumor, Cystic, Cancer, Hemorrhoids and Hernia, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, All kind of Stones, Varicose veins on legs and Endometriosis)

## Benefits and protection plans

Benefits	Plan 500	Plan 1000	Plan 2000	Plan 3000	Plan 4000	Plan 5000
<b>1. IPD</b> (maximum 365 days per 1 confinement)	500	1,000	2,000	3,000	4,000	5,000
<b>2. ICU</b> (maximum 15 days per 1 confinement)	1,000	2,000	4,000	6,000	8,000	10,000
<b>3. Surgery and procedure</b> (maximum 5 days per 1 confinement and not more that 15 days per year policy)*	1,250	2,500	5,000	7,500	10,000	12,500

Unit : THB

\* The Company reserves the right not to renew the additional contract if the Insured claims for hospitalized compensation benefits from all companies excess of their actual income.



# The conditions that you should know of the rider CashLink (UDR)

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## Waiting Period

within 30 days after the effective date of this rider or the last reinstatement or the date the company approves to raise the benefits of this rider. Additionally, the following illness conditions that occur within 120 days after the effective date of this rider or the last reinstatement or the date the company approves to raise the benefits of this rider.

## Pre-existing Condition

The Company will not pay any benefit under this rider for any chronic disease, injury or illness (including complications) or injuries that have not healed before the effective date of this rider or the last reinstatement or the date the company approves to raise the benefits of this rider except:

1. The insured informs the company and the company unconditionally agrees to accept the risk to decline such coverage.
2. This rider is in force for 3 years consecutively that chronic diseases, injuries or illnesses (including complications) are asymptomatic, had not been treated or diagnosed by a certificated physician and had not seen or consulted with a physician within 5 years prior to the first effective date of rider





## Health Care Protection Rider

# HealthLink (UDR)

Be confident in every step. Be at ease, even sick. Caring since the beginning of treatment for both inpatients and outpatients.

inpatients and outpatients as a lump sum according to the coverage list

### Cover

- Medical benefit per policy year

Start from

**THB750,000**

Max

**THB 2M**

- Inpatient room costs

Start from

**1,500** Baht/day

Max

**6,500** Baht/day

- A lump sum OPD cost for minor sickness.

### No worries

- Cancer group • Heart diseases group
- Stroke group • Chronic kidney failure

Cover

**X3**  
times

for

**4** of critical illnesses

The details of the disease definition are specified in the policy.

### Be at ease

With the benefit of medical expenses lump sum.

- Cost of surgery, dialysis, chemotherapy, radiation therapy.
- Pre-diagnosis or after hospitalize.
- Outpatients medical expenses after hospitalizing as inpatients (OPD follow up)

### Care more



We offer 3 times the accident coverage and emergency medical care when traveling outside Thailand.

Benefit Table			Plan	▶	1500	2500	3500	4500	6500
			Maximum Benefit per policy year :	▶	750,000 baht	1,000,000 baht	1,250,000 baht	1,500,000 baht	2,000,000 baht
Benefit Table (of Rider)									
Category	1. Benefits for in-patient								
1	Room and board, hospital service fee (in-patient) per confinement				1,500 Baht per day	2,500 Baht per day	3,500 Baht per day	4,500 Baht per day	6,500 Baht per day
					(maximum 125 days (including number of days in ICU (if any)))				
	In case the insured is admitted in intensive care inpatient room, the company will reimburse room and board, hospital service fee (in-patient) as amount 2 times of the room and board benefit per day at the maximum of 30 days				3,000 Baht per day	5,000 Baht per day	7,000 Baht per day	9,000 Baht per day	13,000 Baht per day
2	Medical service fee for diagnosis/investigation or treatment, blood and blood components, nursing services, medicine, parenteral nutrition, and medical supplies per confinement				As charged but not over maximum accumulated benefit from Category 2, 6.2, 12 <span>●</span>				
	Category 2.1 Medical service fee for diagnosis /investigation								
	Category 2.2 Medical service fee for treatment, blood and blood components, and nursing services								
	Category 2.3 Medicine, parenteral nutrition, and medical supplies								
	Category 2.4 Medicine and consumable medical supplies (medical supplies 1) fee for take-home (maximum 15 days and not over 3,000 baht per confinement)								
3	Medical professional (doctor) fee for examination or treatment per confinement				800 Baht per day	1,000 Baht per day	1,200 Baht per day	1,400 Baht per day	1,600 Baht per day
					(maximum 125 days per confinement)				
4	Surgical medical expenses (major surgery) and procedures per confinement				As charged but not over maximum accumulated benefit from Category 4, 6.1, 7 , 13 <span>●</span>				
	Category 4.1 Operating theatre and procedure room								
	Category 4.2 Medicine, parenteral nutrition, medical supplies and medical equipment for surgery/procedure								
	Category 4.3 Medical professional fee of surgical and procedure for surgeon (including surgical assistance doctor) (Doctor fee)								
	Category 4.4 Medical professional fee for anesthetist (Doctor fee)								
	Category 4.5 Organ transplant surgery								
5	Major surgery that does not require to be in-patient (Day Surgery)				Based on Benefit Category 2, 3, 4, 6, 12				
Category	2. Benefits for case that does not require to be in-patient								
6	Medical service fee for diagnosis/investigation which is directly related before and after any in-patient treatment or Out-Patient follow-up continuous treatment which directly related after admission as in-patient per confinement				As charged but not over maximum accumulated benefit from Category 4, 6.1, 7 , 13 <span>●</span>				
	Category 6.2 Out-patient follow-up fee after admission as in-patient per visit within 30 days after discharge (excluding medical service fee for diagnosis/investigation)				As charged but not over maximum accumulated benefit from Category 2, 6.2, 12 <span>●</span>				
7	Medical expenses for out-patient injury treatment within 24 hours of each accident				Please refer to Sub-category 17.2				
8	Rehabilitation fee after discharge per policy year				Not cover				
9	Medical service fee for the chronic renal failure treatment by dialysis through the blood vessel per policy year				As charged but not over maximum accumulated benefit from Category 9,10,11 <span>●</span>				
10	Medical service fee for the tumor or cancer treatment by radiotherapy, interventional radiology, nuclear medicine per policy year								
11	Medical service fee for the cancer treatment by chemotherapy per policy year								
12	Emergency ambulance service fee per confinement				1,500 Baht	2,500 Baht	3,500 Baht	4,500 Baht	6,500 Baht
					not over maximum accumulated benefit from Category 2, 6.2, 12 <span>●</span>				
13	Medical expenses for minor surgery				7,500 Baht per minor surgery	10,000 Baht per minor surgery	12,500 Baht per minor surgery	15,000 Baht per minor surgery	20,000 Baht per tminor surgery
					not over maximum accumulated benefit from Category 4, 6.1, 7 , 13 <span>●</span>				
<span>●</span>	Maximum Total Benefit Category 2, 6.2, 12 per confinement				15,000 Baht	20,000 Baht	25,000 Baht	30,000 Baht	40,000 Baht
<span>●</span>	Maximum Total Benefit Category 4, 6.1, 7 , 13 per confinement				75,000 Baht	100,000 Baht	125,000 Baht	150,000 Baht	200,000 Baht
<span>●</span>	Maximum Total Benefit Category 9,10,11 per policy year				225,000 Baht	300,000 Baht	375,000 Baht	450,000 Baht	600,000 Baht
Category	Benefit Table (of Endorsement)								
14	Consultant Specialist Doctor Fee per policy year				1,200 Baht per times	1,500 Baht per times	1,800 Baht per times	2,100 Baht per times	2,400 Baht per times
					1 consultation per day and limited to 20 consultations per policy year				
15	Psychiatric Treatment as in-patient and out-patient per policy year				5,000 Baht				
16	Doctor consultation and medicine, including prescriptions for out-patient per policy year				Not cover	4,000 Baht	4,000 Baht	5,000 Baht	5,000 Baht
17	Medical Expense due to critical illnesses or accident (Benefit under Category 2, 4, 6, 7, 12 and 13 of this rider will be replaced with this endorsement as following : )								
	Category 17.1 Benefit under Category 2, Sub-category 6.2, and Category 12				45,000 Baht	60,000 Baht	75,000 Baht	90,000 Baht	120,000 Baht
	Category 17.2 Benefit under Category 4, Sub-category 6.1, Category 7 and Category 13				225,000 Baht	300,000 Baht	375,000 Baht	450,000 Baht	600,000 Baht

**\*\* As defined in the policy   Remark :** The sum total of benefits payable of this rider and any other benefit category of endorsements attaching to this rider is subjected to the maximum benefit per policy

In case the insured travels outside the area of coverage, the company will cover medical treatment for emergency treatment arising within the period of 90 days starting from the departure date. For any hospitalization, the company will provide coverage only until day 90 starting from the departure date.



## Situation example HealthLink(UDR)

Khun Fai decided to purchase the coverage of the main contract iLink together with additional contract HealthLink (UDR) to enhance medical expense coverage (Plan 3)



Maximum annual medical benefit

**THB1,250,000**

In the case of Khun Fai needs medical treatment and needs hospitalizing as an inpatient with a myocardium for 6 days. 2 days in ICU and 4 days in the inpatient room which costs THB 209,800.

Section	Inpatient's benefit	Actual cost (Baht)	Benefits as plan 3 contract (Baht)	Paying benefit (Baht)	Customer pay more (Baht)
1	Room and board, hospital service fee (in-patient) per confinement (maximum 125 days)	19,200 (4,800x4)	Room cost 3,500 Baht per day	14,000 (3,500x4)	5,200
	Room and board, hospital service fee (in-patient) as amount 2 times of the room and board benefit per day at the maximum of 30 days	14,600 (7300x2)	Room cost 7,000 Baht per day	14,000 (7,000x2)	600
2.1	Medical service fee for diagnosis /investigation	7,000	According to actual cost but not more than <b>75,000 Baht</b> (Benefit payout 3 times more)	7,000	0
2.2	Medical service fee for treatment, blood and blood components, and nursing services	6,000		6,000	0
2.3	Medicine, parenteral nutrition, and medical supplies	50,000		50,000	0
2.4	Medicine and consumable medical supplies fee for take-home (maximum 15 days)	3,000	3,000 Baht each time	3,000	0
3	Medical professional (doctor) fee for examination or treatment per confinement (maximum 125 days per confinement)	12,000 (2,000x6)	1,200 Baht per day	7,200 (1,200 x6)	4,800
4.1	Operating theatre and procedure room	8,000	According to actual cost but not more than <b>375,000 Baht</b> (Benefit payout 3 times more)	8,000	0
4.2	Medicine, parenteral nutrition, medical supplies and medical equipment for surgery/procedure	30,000		30,000	0
4.3	Medical professional fee of surgical and procedure for surgeon (including surgical assistance doctor) (Doctor fee)	50,000		50,000	0
4.4	Medical professional fee for anesthetist (Doctor fee)	10,000		10,000	0
Total		209,800		199,200	10,600

The actual cost of treatment is 209,800 baht.

The HealthLink (UDR) Plan 3 benefit payment is 199,200 baht.

**Therefore, Khun A pays for treatment this time only 10,600 baht.**



# Triple benefit for \*

**X3**

## Cancer symptom group

- Non - Invasive Cancer / Carcinoma in Situ
- Invasive Cancer

## Stroke symptom group

- Stroke Treatment by Carotid Angioplasty and Stent Placement
- Major Stroke
- Cerebral Aneurysm Requiring Brain Surgery

## Cardiopathy symptom group

- Insertion of Cardiac Pacemaker
- Keyhole Coronary Bypass Surgery
- Percutaneous Valve Surgery
- Coronary Artery Disease requiring Angioplasty
- Minimally Invasive Surgery to Aorta
- Insertion of a Permanent Cardiac Defibrillator
- Cardiomyopathy
- Coronary Artery By-pass Surgery
- Acute Heart Attack
- Open Heart Surgery for the Heart Value
- Eisenmenger's Syndrome
- Infective Endocarditis
- Other Serious Coronary Artery Diseases
- Primary Pulmonary Arterial Hypertension

## Chronic Kidney Failure

## Accident

\*Benefit for category 2,4,6,7,12,13



# Coverage terms and plans

Insurable age	11-70 years
Coverage period	until age 85 years
Payment period	until age 85 years
Coverage plans	Plan 1500 / Plan 2500 / Plan 3500 / Plan 4500 / Plan 6500
Coverage territory	Thailand* <small>* Covers for emergency medical treatment when traveling outside Thailand for a period of 90 days.</small>

## Information for policy holder

- (1) This rider is a one year policy and will be renewed at the policy anniversary. The insured has right to cancel this rider by notify the company in writing. However, the company reserves the right not to renew the rider in the following cases
- In case there is evidence that the insured does not disclose a significant fact in the insurance application, or in a reinstatement request, or in a health declaration and any other declarations that relate to making agreement of this rider, that may cause the company to increase the cost of rider or reject the application or accept with condition.
  - The insured claims the benefit due to treatment of injury or illness without medical necessity.
  - The insured claims Hospital Compensation benefit (HB) in total across all insurance companies exceeds the actual income.
- Non-renewal due to the above events, the company must notify the insured in writing at least 30 days in advance.

# Information for policy holder

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- (2) The company may adjust the cost of rider on policy anniversary date due to various factors which are
- Age and occupation class of each person.
  - Increased in medical inflation or loss ratio of this rider portfolio in overall. In this event, the company will notify the insured in writing at least 30 days in advance.
- (3) In the event that cost of rider is adjusted, the company may require additional premium in order for the insured to maintain the nonlapse guarantee under this policy. In case the insured does not pay this additional premium, the non-lapse guarantee, as specify in the General Provision, would automatically cease.

## Some Exclusion

- Congenital abnormalities, or incomplete body's organ formation system since birth, or genetic disease, or body's development abnormalities, unless this rider is effective for at least one year (1 year) and appears after the insured has reached the age of sixteen years old (16 years old).
- Any cosmetic surgery or beautification treatment including treatment of skin problems, acne, freckles, dandruff, weight control or optional surgery, except a wound dressing due to an accident that is covered.
- Injury caused by the action of the insured,
  - (1) While the insured is under the influence of addictive substance or drug that causes inability to control consciousness, or
  - (2) While under the influence of alcohol, with the alcohol level in the body while examination equivalent to blood alcohol levels 150 milligram percent or more, or
  - (3) While under the influence of alcohol that causes inability to control consciousness, in case there was no alcohol test or cannot measure alcohol level.

(You can study more details of all general exclusions at [www.krungthai-axa.co.th](http://www.krungthai-axa.co.th) or contact the agent)







## Waiting Period

The company will not cover due to

1. Illness occurs during waiting period of thirty days (30 days) from the effective date or the date that the company approve to increase benefit of this rider, whichever is later or
2. Illness as follows which occurs during one hundred twenty days (120 days) from the effective date or the date that the company approve to increase benefit of this rider, whichever is later "Tumor, cyst, or all types of cancer, Hemorrhoids, All types of hernia Pterygium or cataracts , Tonsillectomy or adenoids, All types of stones, Varicose veins in the leg, Endometriosis "

## Pre-existing Condition

The company will not pay any benefits of this rider for chronic disease, injury, or illness (including complication condition) that have not been fully cured before the first effective date of this rider, except :

1. The insured state to company and company accepted on risk and have no exclusion condition, or
2. Chronic disease, injury or illness (including complication condition) has no symptom appear, no treatment or no diagnosis by doctor, or no visit or no consult with the doctor within five years (5 years) before the first effective date of this rider and during three years (3 years) from the first effective date of this rider.

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Warning : Customers should understand the details of the coverage and conditions before making a decision to purchase an insurance policy every time.



