## Example benefit table of "ilnvest"

Insured male, 35 years old, Premium THB 1,000,000

Coverage Period :	Issued Age:
Up to 99 years old	1 month - 75 years
Premium Payment Period :	Minimum Premium :
Single Premium Payment	THB 100,000

			Insurance Policy Fees			Total premium charge /	Average Expected Investment Return* 2%			Account Value including Loyalty Bonus at the End of Policy Year		
Year	Age	Accumulated Premium	Premium Charge	Cost of Insurance	Policy Adminstration Fee	Administration fee / Cost of insurance	Account Value after fee deduction	Account Value including Loyalty Bonus at the End of Policy Year	Death Benefit	Average Expected Investment Return* -1%	Average Expected Investment Return* 5%	
	(years)	(THB)	(THB)	(THB)	(THB)	(THB)	(THB)	(THB)	(THB)	(THB)	(THB)	
1 Month 1	35	1,000,000	7,500	19	827	8,346	991,654	993,292	1,100,000	990,824	995,694	
1 Month 2	35	-	-	19	828	846	992,446	994,085	1,100,000	989,151	998,900	
1 Month 12	35	-	-	17	834	852	1,000,403	1,002,056	1,102,261	972,553	1,031,533	
2	36	-	-	220	10,065	10,285	991,771	1,011,701	1,112,871	952,947	1,072,093	
3	37	-	-	235	10,161	10,396	1,001,305	1,021,427	1,123,570	933,670	1,114,235	
4	38	-	-	250	10,259	10,509	1,010,918	1,031,233	1,134,356	914,710	1,158,018	
5	39	-	-	266	10,357	10,624	1,020,609	1,043,711	1,148,082	898,317	1,206,463	
6	40	-	-	285	10,483	10,768	1,032,943	1,056,324	1,161,956	882,137	1,256,915	
7	41	-	-	306	10,609	10,915	1,045,409	1,069,072	1,175,980	866,158	1,309,455	
8	42	-	-	329	10,737	11,066	1,058,007	1,081,955	1,190,151	850,369	1,364,168	
9	43	-	-	354	10,866	11,221	1,070,735	1,094,972	1,204,469	834,756	1,421,138	
10	44	-	-	382	10,997	11,379	1,083,593	1,108,121	1,218,933	819,307	1,480,457	
15	49	-	-	582	11,786	12,368	1,161,221	1,190,457	1,309,503	753,440	1,837,920	
20	54	-	-	902	12,651	13,553	1,246,328	1,277,710	1,405,481	687,496	2,279,550	
25	59		-	1,455	13,560	15,015	1,335,714	1,369,352	1,506,288	617,929	2,823,166	
30	64	-	-	2,519	14,499	17,018	1,427,744	1,463,712	1,610,083	536,697	3,487,232	
35	69	-	-	4,561	15,432	19,993	1,518,745	1,557,027	1,712,729	425,660	4,286,724	
40	74	-	-	8,435	16,287	24,722	1,601,231	1,641,633	1,805,796	239,702	5,222,873	
45	79	-	-	14,628	16,946	31,575	1,663,372	1,705,410	1,875,951	777	6,269,975	
50	84	-	-	22,672	17,285	39,957	1,693,086	1,735,965	1,909,561	-	7,375,326	
55	89		-	33,641	17,177	50,819	1,677,420	1,720,031	1,892,034	-	8,444,604	
60	94	-	-	49,532	16,348	65,881	1,588,482	1,629,037	1,791,940	/ \ -	9,242,212	
64	98	-	-	62,074	15,043	77,117	1,454,174	1,491,490	1,640,639	-	9,499,621	

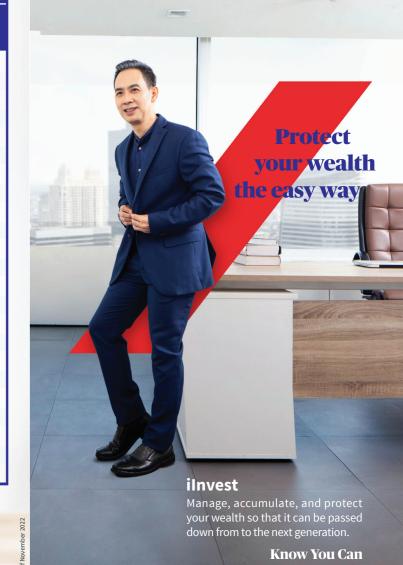
The account value at the end of the policy year includes a loyalty bonus based on an investment assumption with an average return of -1% will terminate at the end of the 8th month of the 45th policy year, with the insured being 78 years old

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. Before making a decision, the insured should carefully study the relevant offer information and fully understand the information presented in the prospectus.





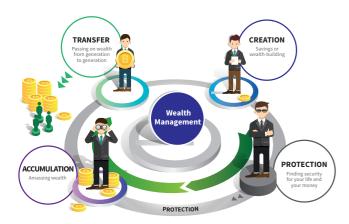
**Unit Linked Insurance** 



<sup>\*</sup> Average investment return rate of -1%, 2%, and 5% per year at the end of the policy year are only assumption values for the purpose of understanding the calculation method. The actual rate of investment return rate 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.

# ilnvest

An approach to wealth management



#### **Wealth Management**

No longer need to be overwhelmed if you choose to save the right way, use the appropriate savings tools or products, and adhere to these 4 simple values

- Savings or wealth-building (CREATION)
- Finding security for your life and money (PROTECTION)
- Amassing wealth (ACCUMULATION)
- Passing on wealth to the next generation (TRANSFER)

KTAXA's ilnvest supports your investment goals and life protection needs, so you can grow your wealth as well as secure the future for your loved ones. ilnvest provides both life coverage and investment opportunities in mutual funds, which are managed by specialists in the business.

• The applicant is obligated to give factual statements to apply for the insurance. Concealing any factual statements or making any false statements may cause the insurance company to avoid the insurance contract and refuse to pay any compensation under the insurance contract. • This brochure is only preliminary information for presentation only. The applicant should study and familiarize himself/herself with the proposal document before making a decision to buy the insurance

Unit linked product that provides both life coverage and investment opportunities, with mutual fund returns.

#### Life Insurance

Provides life protection, according to the selected policy

#### **Mutual Fund**

Investments are chosen by the buyer



The rate of investment return depends on the selected fund



Discloses fees

## **UNIT LINKED**

Provides life protection with a flexible coverage of life insurance policy

Investments in mutual funds are based on the buyer's choice and the recommendation of an expert.



The rate of Investment return depends on the selected fund, which is selected by experts.



Discloses fees and premium charges

#### Remark: The insured applicant should study and understand details, terms and conditions of the insurance policy before making an insurance decision

### Unit Linked Product ilnvest

Wealth management, passing on sustainable wealth to next generation. An Unit linked product that provides both life insurance and the option to invest independently with mutual fund returns.

#### Why "ilnvest" is a good Wealth Management Solution for you.

#### **Easy Investment**

Single premium payment with top-up premium since Year 2 onwards



#### **Low Policy Charge**

The premium charge is only 0.75% of the single premium.



#### **Increased Return on Investment**

Loyalty Bonus since Policy Year 5 onwards (per the company's terms and conditions)\*



#### **Higher Benefits**

Death Benefit = 110% of the Single Premium deduct withdrawn amount (if any) or 110% of account value, whichever is higher.



#### **Amass and Create Wealth**

Increase investment by topping-up premium from Year 2 onwards.



#### **Expertly Managed with Access** to Leading Funds

Mutual fund professionally selected and managed by our wealth management expert team



#### Tax Deductable

Policy fee can be used for tax deduction. (According to the conditions of the Revenue Department)



\* Loyalty Bonus which must be in accordance with the details and conditions of the Policy.