



Whole Life plan



**Get ready
today for
the future**

LifeReady

provides you with whole life protection up to the age of 99 with a wide choice of premium payment term.

Call.1159

www.krungthai-axa.co.th

Know You Can



Wouldn't it be great if there is a product that protects you until the ripe age of 99? Wouldn't it be even better if you have the flexibility to choose a premium payment term that best fit your life plans and secure the future of your loved ones?

Because every life is different and every life deserves long-lasting protection, you need the best choice. Start with us today. Our Life Ready provides whole life coverage that meets all your needs to make every step of your life counts.

LifeReady

Get ready today for the future



Whole life protection
(until age 99)



Minimum sum assured (SA)
starting from THB 150,000
with premium discount for high SA



Affordable premiums
with value for money long-term coverage



All round peace of mind
with additional riders available to meet
your every life needs

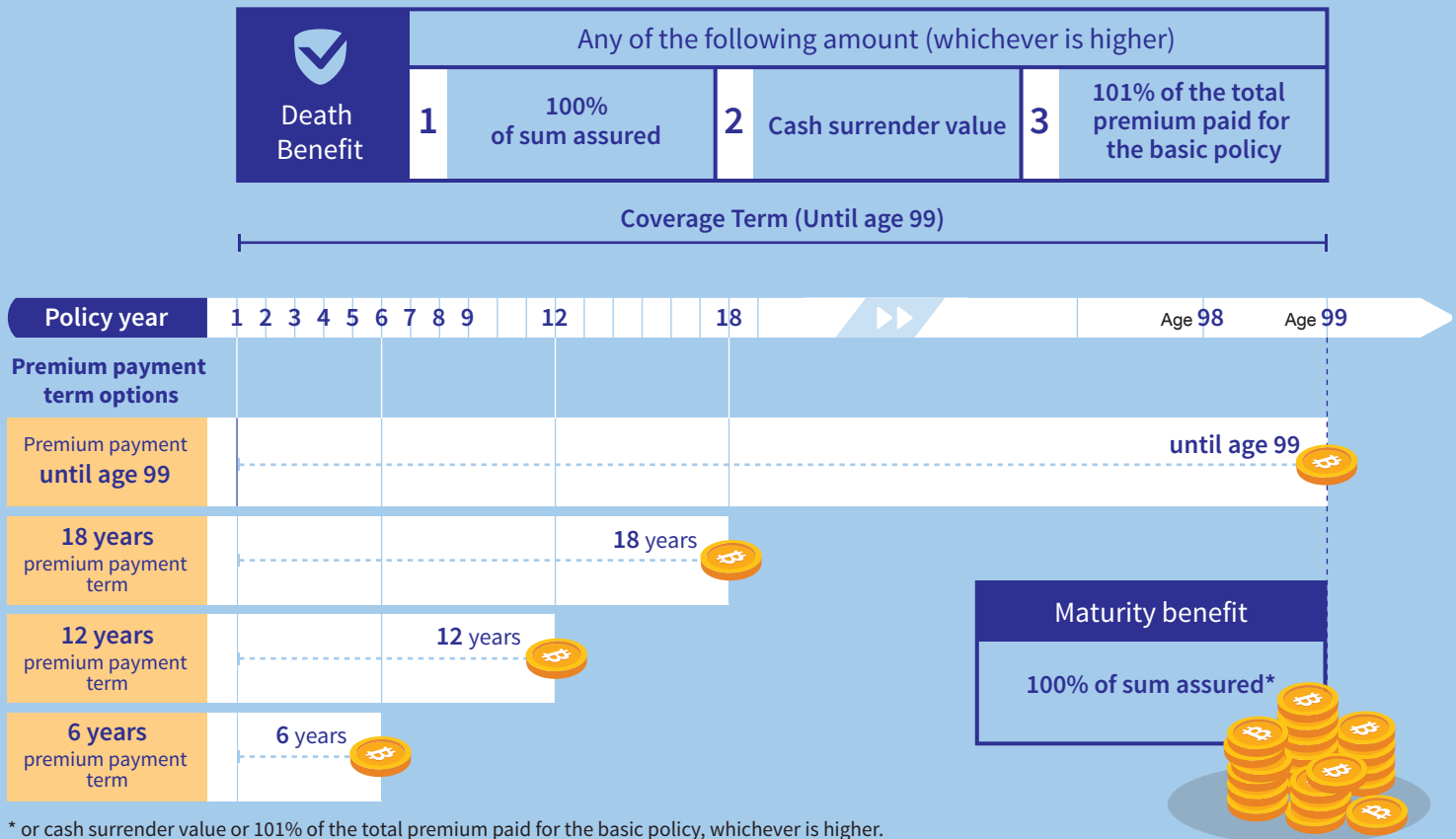


**Wide range of premium
payment terms**
to fit your financial planning



Tax deduction privilege
(subject to the conditions of the Revenue
Department)

The chart below shows the benefits of LifeReady product



Underwriting Conditions

Item	LifeReady			
Issue Age	1 month - 70 Years old			
Coverage Term	Until age 99			
Premium Payment Term	6 Years	12 Years	18 Years	Until age 99
Minimum SA	THB 150,000			
Maximum SA	Subject to terms and conditions of the Company			

Policy Benefits

Death Benefit	100% of sum assured or Cash value or 101% of total premium paid of basic policy, whichever is higher.
Maturity Benefit	

 Premium Discount (for every THB 1,000 of SA)	Premium payment Term			
	6 years		12 years	
	18 years		until age 99	
	Sum Assured (THB)	Discount (THB)	Sum Assured (THB)	Discount (THB)
	500,000 – 999,999	2	300,000 – 999,999	0.5
	1,000,000 – 2,999,999	3	1,000,000 – 2,999,999	1
	3,000,000 and more	4	3,000,000 and more	1.5

How will LifeReady get you “READY” today for tomorrow?



Example: Mr. Jay is a 35-year-old employee of a private company. He has a supportive wife and a pair of lovely twin sons. He is the sole bread winner of the family and is responsible for mortgage and car loan repayment, tuition fees for his children and day-to-day household expenses.

Given the many uncertainties in life, Mr. Jay is concerned on the livelihood of his loved ones in the event of an unfortunate event. As he seeks out a solution to provide financial security to his family, he comes across LifeReady which fits his needs with wide premium payment term options at fixed level premium throughout the premium term. On top of that, his contribution towards Life Ready is entitled for tax deduction.

Mr. Jay purchases LifeReady insurance plan with sum assured of THB 1,000,000.

He decides to pay his premium annually with the following premium payment term options:

Premium payment 6 years	Premium payment 12 years	Premium payment 18 years	Premium payment until age 99
74,000 THB*	37,000 THB*	27,900 THB*	16,500 THB*

* Insurance premium after deducting the premium discount for high sum assured

Example of Benefit Payout - Case 1 : Mr. Jay survives until the policy maturity.



Mr. Jay chooses 18-year premium payment period.



If Mr. Jay holds the policy until the policy maturity, he will receive a lump sum payout to be used for his intended purpose

THB 1,000,000



Maturity benefit : Cash payout at any of the following amount (whichever is higher)



1. 100% of sum assured	THB 1,000,000	OR
2. Cash value	THB 1,000,000	OR
3. 101% of total premium paid of basic policy	THB 507,222	

Example of Benefit Payout - Case 2 : Mr. Jay encounters an unfortunate event.



Mr. Jay chooses 18-year premium payment period.



Upon Mr. Jay's death, are able to meet their planned financial commitments with the proceeds from Life Ready of

THB 1,000,000



Death benefit : Cash payout in any of the following amounts (whichever is higher)



1. 100% of sum assured	THB 1,000,000	OR
2. Cash surrender value at age 50	THB 383,000	OR
3. 101% of total premium paid of basic policy	THB 450,864	

Example of LifeReady Benefits for Mr. Jay

35-year-old male, sum assured of THB 1,000,000, 18-year premium payment term

Age (years)	Policy Year	Premium Per year (THB)	Value at end of policy year		
			Cash payout and/or Maturity Benefit (THB)	Accumulated Premium Paid (THB)	Death Benefit* (THB)
35	1	27,900	-	27,900	1,000,000
36	2	27,900	-	55,800	1,000,000
37	3	27,900	-	83,700	1,000,000
38	4	27,900	-	111,600	1,000,000
39	5	27,900	-	139,500	1,000,000
40	6	27,900	-	167,400	1,000,000
41	7	27,900	-	195,300	1,000,000
42	8	27,900	-	223,200	1,000,000
43	9	27,900	-	251,100	1,000,000
44	10	27,900	-	279,000	1,000,000
45	11	27,900	-	306,900	1,000,000
46	12	27,900	-	334,800	1,000,000
47	13	27,900	-	362,700	1,000,000
48	14	27,900	-	390,600	1,000,000
49	15	27,900	-	418,500	1,000,000
50	16	27,900	-	446,400	1,000,000
51	17	27,900	-	474,300	1,000,000
52	18	27,900	-	502,200	1,000,000
53	19	-	-	502,200	1,000,000
54	20	-	-	502,200	1,000,000
55	21	-	-	502,200	1,000,000
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96	62	-	-	502,200	1,000,000
97	63	-	-	502,200	1,000,000
98	64	-	1,000,000	502,200	1,000,000

* In case of death, the Company will pay the sum assured or the cash surrender value or 101% of the total premium paid for the basic policy, whichever is higher.

Remark

• 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. Upon receipt of the insurance policy, please study details, terms and conditions of the policy.

