



Saving product

**Alongside your
growth towards
every goal.**

Ultimate Growth (Participating)

An insurance policy that will let you set a side money, guarantee cash payment, and provide you the chance to get dividends and have security in your life all at once.

Know You Can

Call.1159

www.krungthai-axa.co.th

The beginning of the foundation of a good life starts with a savings plan.

Because we have different goals. Planning your savings is another way to get started on accomplishing your life goals. The key to achieving our goals is how we manage our money. Savings will take patience and consistency, and without careful preparation, they won't be as successful as we had planned. Financial instruments are thus an essential part of systematic saving in order to achieve all of your life's goals.

So, what is your life goal?



“ I would like to have some money for my child after her graduation so that she can live the life she wants. ”



“ I want to create a saving discipline to follow my dreams or pursue my passion. ”



“ I have been working for money my whole life, so when I retired, I wanted to have a bonus for myself. ”

Whatever your aspirations in life, Krungthai-AXA Life Insurance is ready to assist you achieve them with **Ultimate Growth**, which will enable you to save methodically and gain huge value advantages by ensuring cash payment and the chance to gain dividends and life security simultaneously.

Ultimate Growth (Participating)

Alongside your growth towards every goal.

A product plan that helps you discipline your savings in a structured way so that you can achieve your goals and increase your savings give you even more confidence by guaranteeing minimum returns, as well as the opportunity to increase the value of returns with extra dividends* and life coverage, so you can rest assured that the goals you've set for yourself will not be lost but will be passed on to loved ones



225%

By your side to every goal.

You will receive a lump sum of 225% with the opportunity to receive additional dividends* at maturity.

267%

Be confident with a guaranteed cash payment.

Get a cash payment every year from the end of the 4th policy year onwards, including minimum benefits throughout the contract up to 267% (for Ultimate Growth 25/15)

200%

Grow with peace of mind at every moment.

Get life coverage up to 200% of the sum assured**

10, 15, 25

Choose the right insurance plan for yourself.

There are 3 premium payment periods available: 10 years, 15 years, and 25 years.

TAX
100,000

Greater value for tax deductions

Premiums are eligible for tax deduction up to 100,000 baht per year (according to the terms of the Revenue Department).

Note

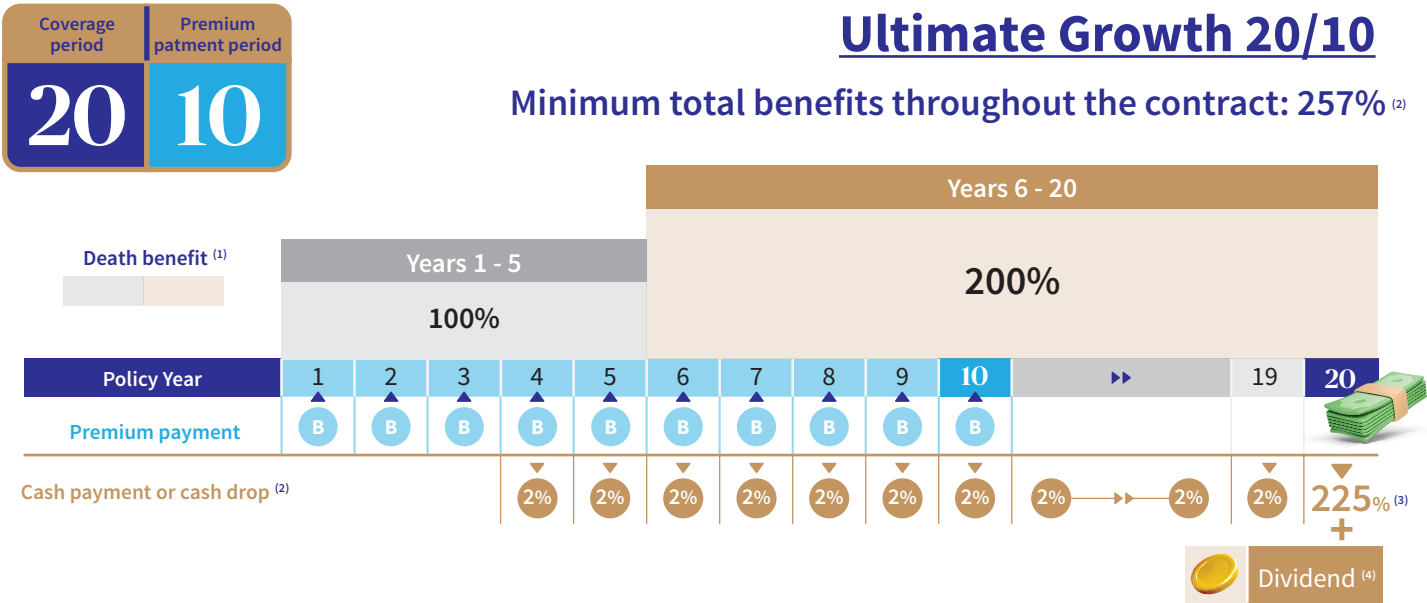
* Dividends are non-guaranteed. This depends on the investment result of the dividend-paying fund.

** or cash value or total basic premium paid, whichever is higher

The diagram shows the benefits of Ultimate Growth (Participating)

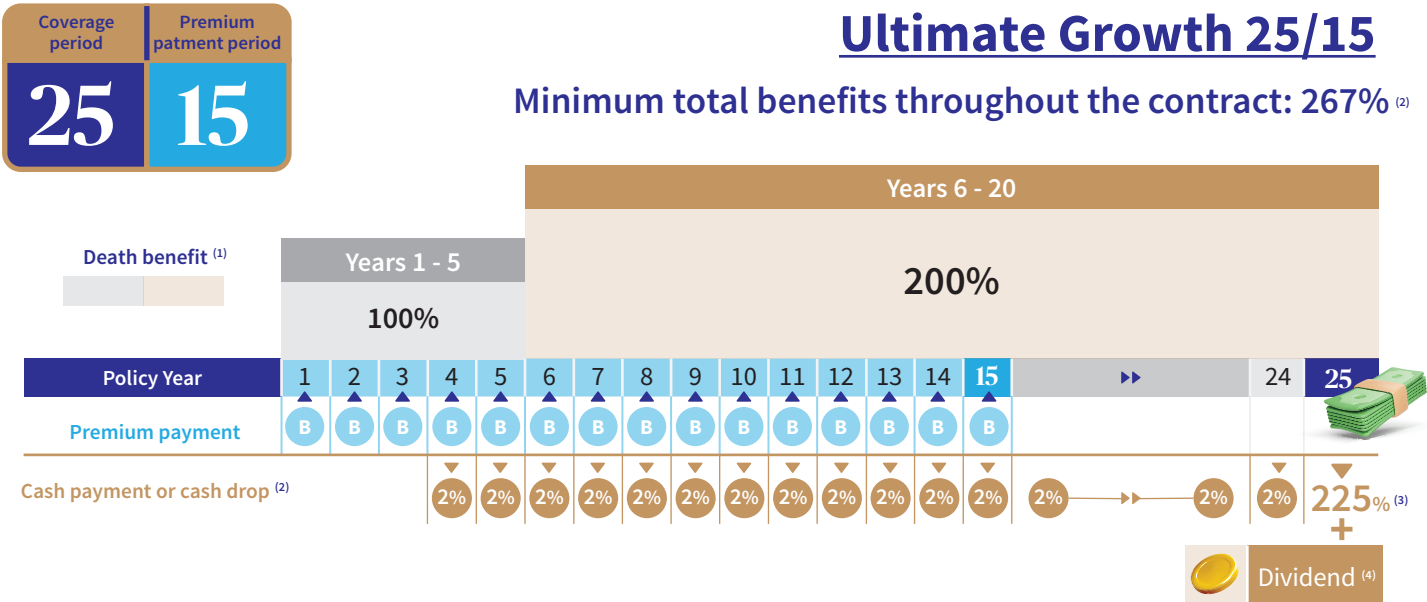
Ultimate Growth 20/10

Minimum total benefits throughout the contract: 257% ⁽²⁾



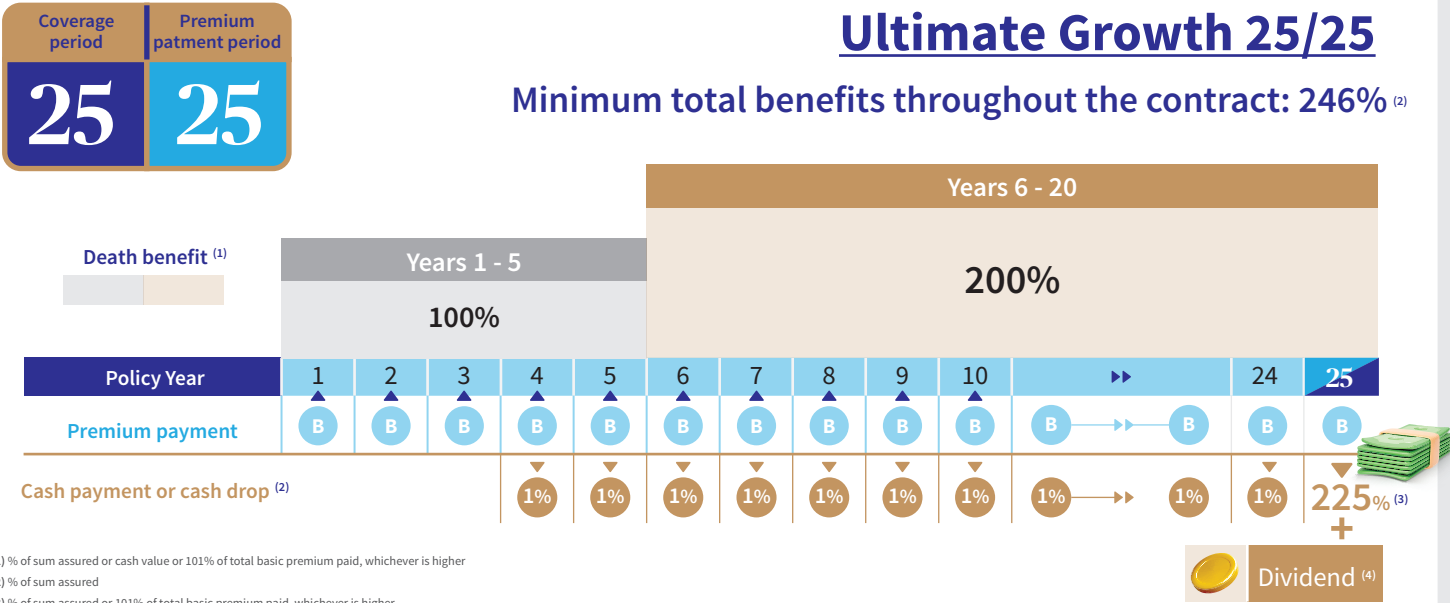
Ultimate Growth 25/15

Minimum total benefits throughout the contract: 267% ⁽²⁾



Ultimate Growth 25/25

Minimum total benefits throughout the contract: 246% ⁽²⁾

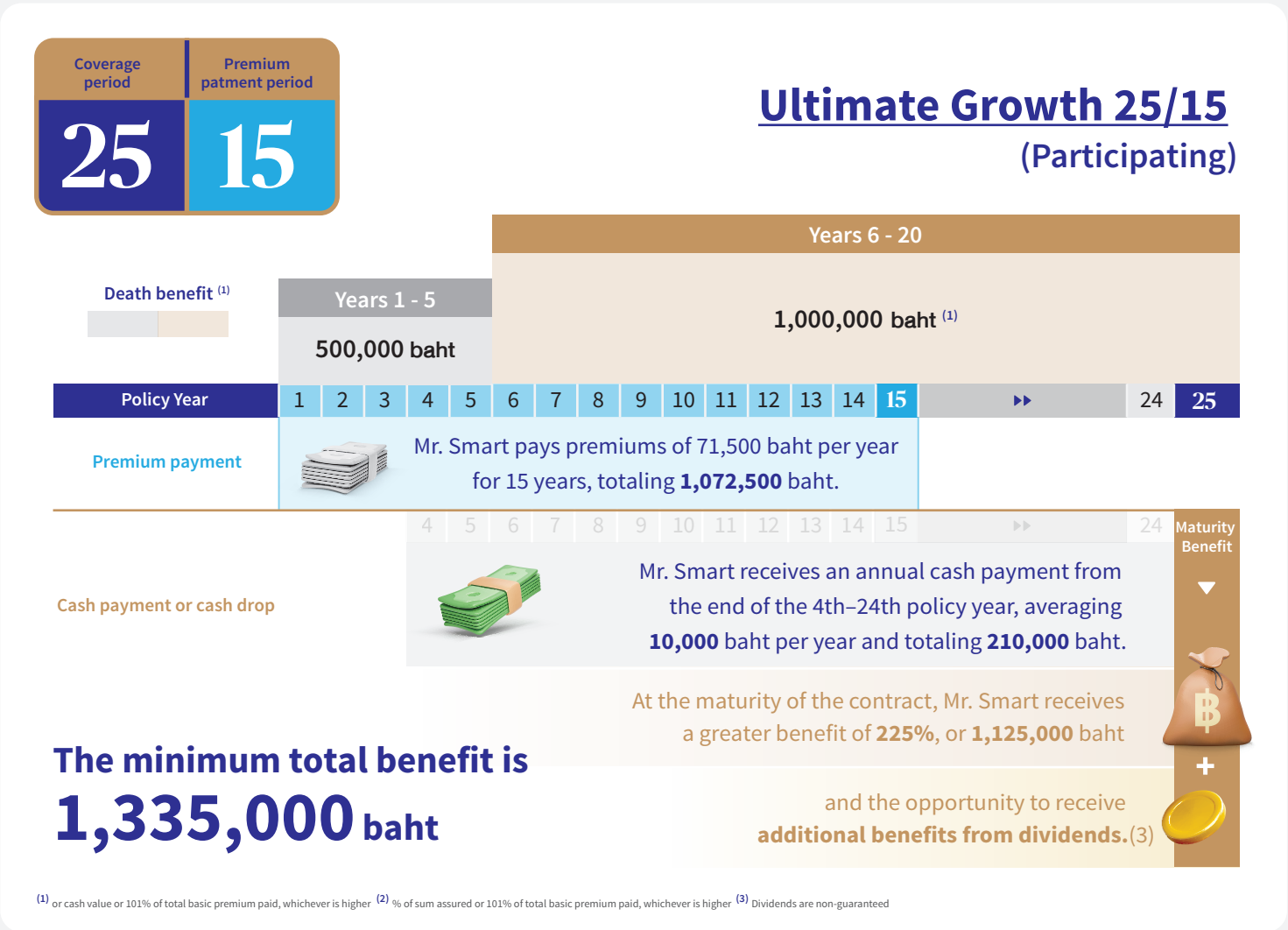


(1) % of sum assured or cash value or 101% of total basic premium paid, whichever is higher
(2) % of sum assured
(3) % of sum assured or 101% of total basic premium paid, whichever is higher
(4) dividend is not guaranteed payment, depends on investment result of participating fund



Examples of benefit payments

Mr. Smart, a 35-year-old man, plan his savings and create financial security in the future with peace of mind from life coverage while he was still burdened with age. He therefore made the decision to purchase ultimate growth for a sum insured of 500,000 baht with an annual premium payment of 71,500 baht, with a 15-year premium payment and a 25-year coverage period.



Example of ultimate growth 25/15 insurance benefit table

For Mr. Smart Male, age 35 years old, sum assured 500,000 baht, choose to pay premium for 15 years.

Age	End of Policy Year	Annual Basic Premium	Cash payment and Maturity Benefit (Year End)	Death benefit
35	1	71,500	-	500,000
36	2	71,500	-	500,000
37	3	71,500	-	500,000
38	4	71,500	10,000	500,000
39	5	71,500	10,000	500,000
40	6	71,500	10,000	1,000,000
41	7	71,500	10,000	1,000,000
42	8	71,500	10,000	1,000,000
43	9	71,500	10,000	1,000,000
44	10	71,500	10,000	1,000,000
45	11	71,500	10,000	1,000,000
46	12	71,500	10,000	1,000,000
47	13	71,500	10,000	1,000,000
48	14	71,500	10,000	1,011,010
49	15	71,500	10,000	1,083,225
50	16	-	10,000	1,083,225
51	17	-	10,000	1,083,225
52	18	-	10,000	1,083,225
53	19	-	10,000	1,083,225
54	20	-	10,000	1,083,225
55	21	-	10,000	1,083,225
56	22	-	10,000	1,083,225
57	23	-	10,000	1,083,225
58	24	-	10,000	1,092,000
59	25	-	1,125,000	1,125,000
Total		1,072,500	1,335,000	

Sample of the benefit in different non-guaranteed dividend scenarios based on different expected investment returns	2% p.a. return*	3% p.a. return*	4.5% p.a. return*
Cash payment	210,000	210,000	210,000
Maturity benefit	1,125,000	1,125,000	1,125,000
Dividend*	0	70,000	275,000
Total benefit	1,335,000	1,405,000	1,610,000

* Dividend payments are not guaranteed. The illustrations of non-guaranteed dividends have been prepared for different investment scenarios, assuming the same return is earned every year. These scenarios are purely intended to show the variability of non-guaranteed dividends under different investment scenarios and do not represent the upper and lower limits of the investment performance of the participating fund in which the product resides. This dividend is a non-guaranteed benefit that depends on the investment performance of the participating fund in which the product resides and net of the ongoing cost of managing the participating business. Dividends are different for each type of product, subject to the conditions and methods of calculating dividends considered by the company each year.

Underwriting conditions			
Conditions	Ultimate Growth 20/10 (Participating)	Ultimate Growth 25/15 (Participating)	Ultimate Growth 25/25 (Participating)
Coverage period	20 year	25 year	25 year
Premium payment period	10 year	15 year	25 year
Issue Age	1 months – 70 year old	1 months – 65 year old	1 months – 65 year old
Minimum Sum assured	100,000 baht		
Maximum Sum assured	Subject to the company's underwriting.		
Rider attachment	Allowed, according to conditions of the company		

Benefits and Coverages			
Benefits	Ultimate Growth 20/10 (Participating)	Ultimate Growth 25/15 (Participating)	Ultimate Growth 25/25 (Participating)
Death Benefit	years 1 - 5 receive 100%*		
	years 6 - 20 receive 200%*		
	or or cash value or 101% of total basic premium paid, whichever is higher		
Cash payment benefit	years 4 - 19 receive 2%* per year	years 4 - 24 receive 2%* per year	years 4 - 24 receive 1%* per year
Maturity benefit	225%*		
	or 101% of total basic premium paid plus dividend **		
Total benefit	257%*	267%*	246%*
	or 101% of total basic premium paid plus dividend **		

*% of sum assured ** Dividends are non-guaranteed.

Important general conditions

Cases which the Company does not cover

1. In the event of non-disclosure or misstatement, the Company reserves the right to void the insurance contract with inyears from the policy effective date or the reinstatement date or the last reinforced of policy date or the date that the Company approves the increased sum assured only in part of the increased sum assured.
2. In the event of the insured committing suicide within 1 year since policy effective date or the reinstatement date or the last reinforced of policy date or the date that the Company approves the increased sum assured of this policy, only in part of the increased sum assured.
3. In the event that the insured is intentionally killed by the beneficiary.

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. • The savings specified in this document refer to savings with life insurance.

