Protection

BANGKOK LIFE
กรุงเทพประกันชีวิต

Happy Saving 999

**Plan a fulfilling life with happiness,
build a future with solid foundation,
together with creating opportunities
to grow wealth to meet all goals satisfyingly.**

Tel. 02-777-8888
www.bangkoklife.com

Happy Saving 999

Plan for efficient long-term savings management with a whole life insurance providing cash returns that meets all aspects of life, encompassing both life and accident coverage, along with receiving guaranteed annual cash returns throughout the contract. Enhance worthiness with special cash returns to build a solid foundation and grow financial wealth for you and your loved ones

Issued age
Newborn to 70 years

Coverage period until the age of **99** years and premium payment period **9** years

Receive annual cash returns of **9%**(1) from the 1st policy year until the age of 98

Receive special cash returns(2) in every 9 policy year of **39% (Plan A)** or **59% (Plan B)**

At maturity, **receive a lump sum of 990%**(1)

General death(3) **receive up to 990%**

Accidental death(4) **receive up to 1980%**

(1) In the event of being alive, the company will pay a percentage of the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract.

(2) In the event of being alive, receives a special cash return of 39% of the sum assured of Happy Saving 999 Plan A life insurance contract, or 59% of the sum assured of Happy Saving 999 Plan B life insurance contract at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.

(3) The coverage for general death is calculated as a percentage of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract.

(4) The coverage for accidental death is calculated as a percentage of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract, plus a percentage of the sum assured of BLA ADB 999 rider. When combining the total amount of sum assured of all BLA ADB 999 riders and BLA ADB riders must not exceed a maximum of 10 million baht.

Insurance Conditions

- Issued age: Newborn to 70 years
- Coverage period until the age of 99 and premium payment period 9 years
- Happy Saving 999 consists of Happy Saving 999 life insurance contract Plan A or Plan B and BLA ADB 999 rider
  - Happy Saving 999 Plan A life insurance contract for the sum assured of 100,000 to 299,999 baht
  - Happy Saving 999 Plan B life insurance contract for the sum assured of 300,000 baht and above
  - BLA ADB 999 rider: Equals to the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract. When combining the total amount of sum assured of all BLA ADB 999 riders and BLA ADB riders must not exceed a maximum of 10 million baht.
- Premium payment mode: Annually, semi-annually, quarterly, and monthly
- In case of purchasing riders: Health check-ups are required in accordance with the rider's requirements
- In case of not purchasing riders: No health check-ups are required, only answering the short health questions
- The company provides coverage for BLA ADB 999 rider without charging a premium for the insured whom the company insures at a standard rate, subject to the company's underwriting criteria

Happy Saving 999

Fulfill life with happiness, receive annual cash returns, enhance worthiness with special cash returns, receive life and accident coverage throughout the contract to pass on stability and grow wealth for you and your loved ones

Be happy with accumulated cash to create a continuous stream of passive income

Guaranteed annual cash returns of 9%(1) for savings or daily expenses purposes

Be happy with a lump sum of cash to fulfill all future goals

Enjoy worthiness with special cash returns(2) of 39% or 59% in every 9 policy year and receive a lump sum of 990%(3) to meet financial planning in every life stage

Be happy with a solid foundation to represent love and care for your loved ones when you pass away

Feel peace of mind with high life coverage from newborn to the age of 99, increasing over time. In the event of general death(4), receive coverage up to 990%.
In the event of accidental death(5), receive coverage up to 1980%

Be happy with a valuable gift to provide to your little ones over a lifetime

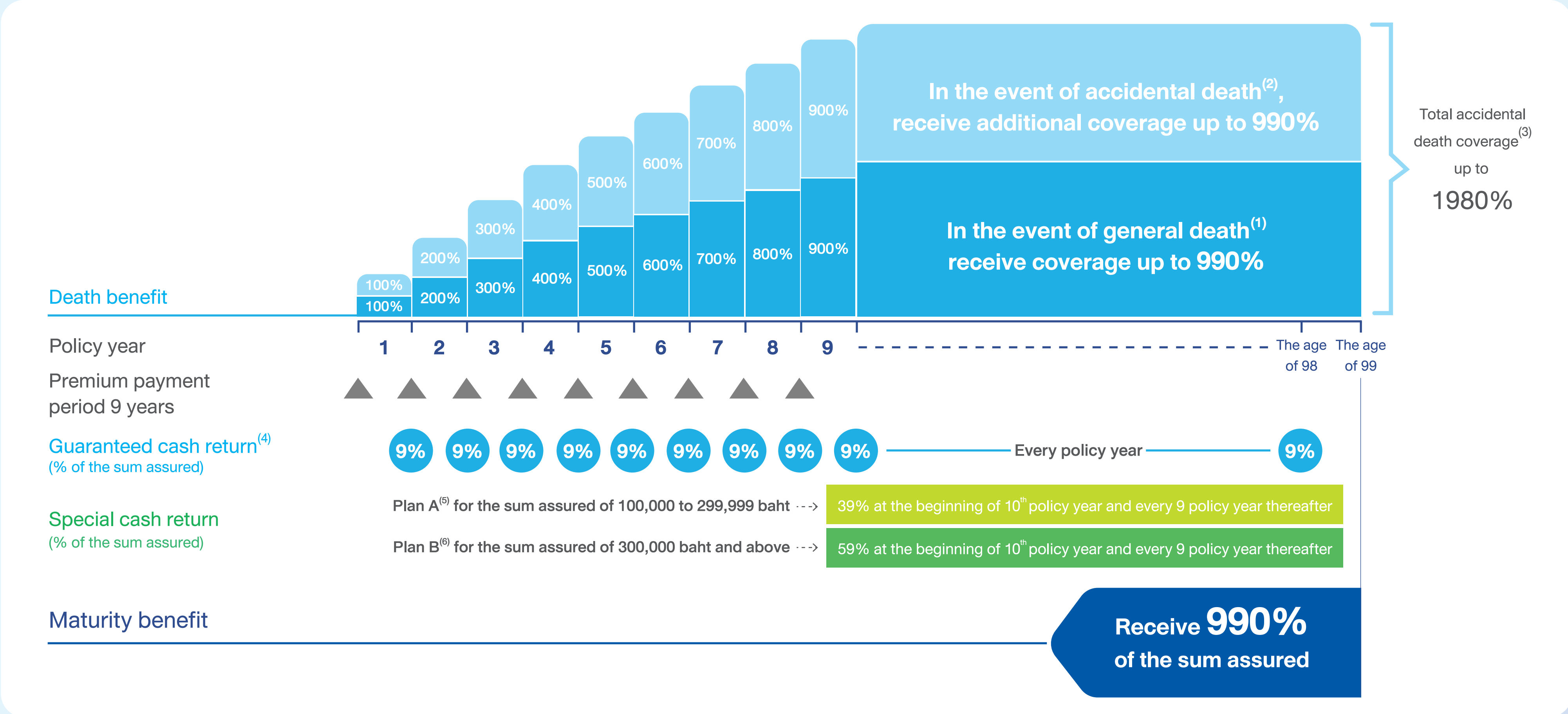
Be able to purchase Happy Saving 999 life insurance, together with payor's benefit rider for your little ones since newborn to be a good life foundation for his/her future

Be happy with tax benefit

Life insurance premium is eligible for tax deduction in accordance with the announcement from the Revenue Department

(1) In the event of being alive, receives annual cash returns of 9% of the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract.
(2) In the event of being alive, receives special cash returns of 39% of the sum assured of Happy Saving 999 Plan A life insurance contract, or 59% of the sum assured of Happy Saving 999 Plan B life insurance contract at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.
(3) In the event of being alive until maturity, receives a cash return of 990% of the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract.
(4) The coverage for general death is calculated as a percentage of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract.
(5) The coverage for accidental death is calculated as a percentage of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract, plus a percentage of the sum assured of BLA ADB 999 rider. When combining the total amount of sum assured of all BLA ADB 999 riders and BLA ADB riders must not exceed a maximum of 10 million baht.

Happy Saving 999



(1) The company will pay a percentage of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract.

(2) The company will pay a percentage of the sum assured of BLA ADB 999 rider equivalent to the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract. When combining the total amount of sum assured of all BLA ADB 999 riders and BLA ADB riders must not exceed a maximum of 10 million baht.

(3) The maximum of total coverage due to accidental death is calculated as a percentage of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract, plus a percentage of the sum assured of BLA ADB 999 rider. When combining the total amount of sum assured of all BLA ADB 999 riders and BLA ADB riders must not exceed a maximum of 10 million baht.

(4) In the event of being alive, receives annual cash returns of 9% of the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract, from the 1st policy anniversary to the policy anniversary that the insured reaches at the age of 98.

(5) In the event of being alive, receives special cash returns of 39% of the sum assured of Happy Saving 999 Plan A life insurance contract, at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.

(6) In the event of being alive, receives special cash returns of 59% of the sum assured of Happy Saving 999 Plan B life insurance contract, at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.

Happy Saving 999

Coverage and Benefits

Happy Saving 999 Plan A or Plan B life insurance contract

1. In the event of being alive until maturity	Plan A	Plan B
1.1 From the 1st policy anniversary to the age of 98, receive annual cash returns	9%	
1.2 At the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98, receive special cash returns	39%	59%
1.3 At maturity, receives a cash return	990%	
(% of the sum assured of Happy Saving 999 Plan A or Plan B life insurance contract)		

2. In event of general death	
In the 1st policy year, receives 100%	In the 6th policy year, receives 600%
In the 2nd policy year, receives 200%	In the 7th policy year, receives 700%
In the 3rd policy year, receives 300%	In the 8th policy year, receives 800%
In the 4th policy year, receives 400%	In the 9th policy year, receives 900%
In the 5th policy year, receives 500%	From the 10th policy year to the age of 99, receives 990%
(% of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan A or Plan B life insurance contract)	

BLA ADB 999 rider

3. The additional coverage due to accidental death	
In the 1st policy year, receives additional 100%	In the 6th policy year, receives additional 600%
In the 2nd policy year, receives additional 200%	In the 7th policy year, receives additional 700%
In the 3rd policy year, receives additional 300%	In the 8th policy year, receives additional 800%
In the 4th policy year, receives additional 400%	In the 9th policy year, receives additional 900%
In the 5th policy year, receives additional 500%	From the 10th policy to the age of 99, receives additional 990%
(% of the sum assured of BLA ADB 999 rider)	

Annual premium rate per sum assured 1,000 baht

Unit : baht

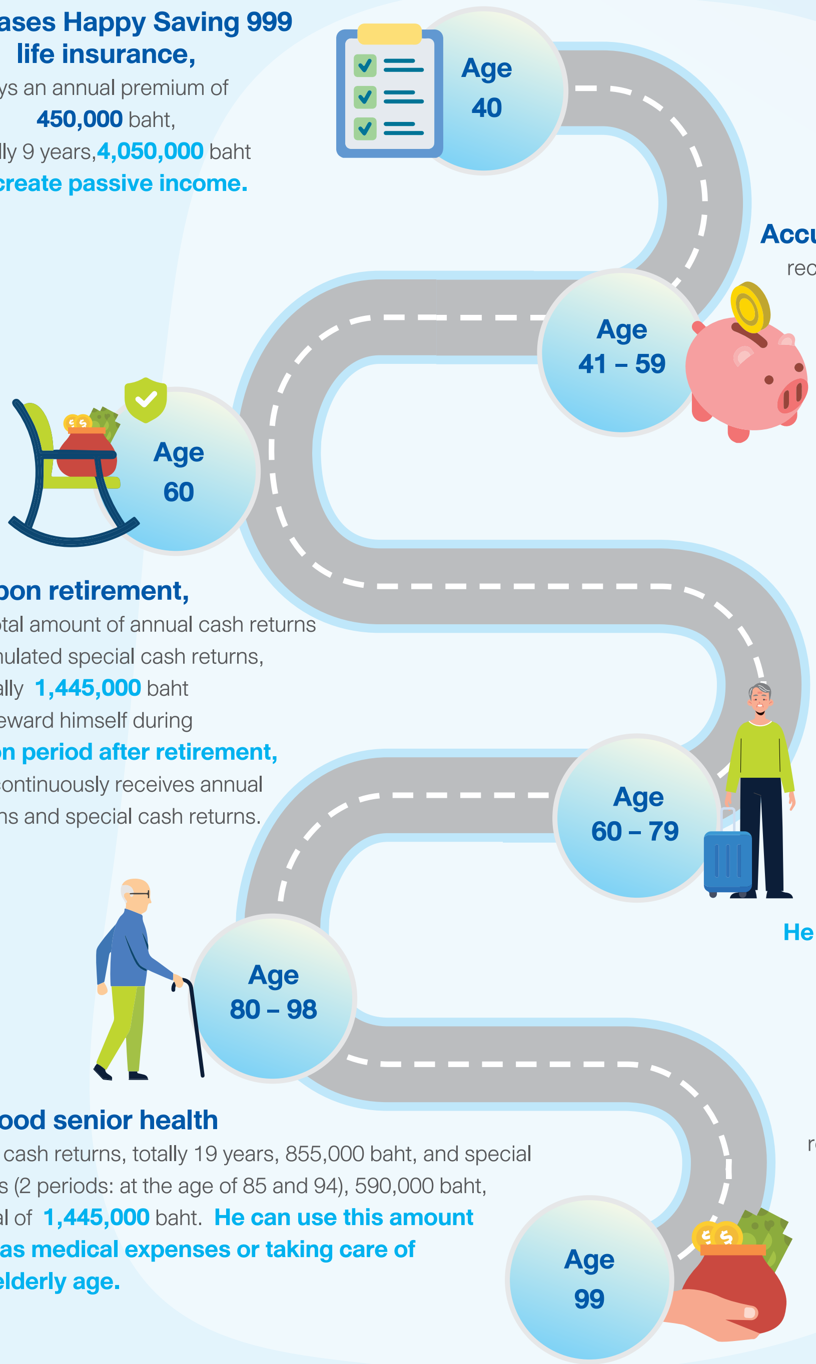
Age (Years)	Annual premium rate (Female and Male)	Age (Years)	Annual premium rate (Female and Male)
Newborn to 5	845	36 – 40	900
6 – 10	850	41 – 45	905
11 – 15	860	46 – 50	930
16 – 20	865	51 – 55	935
21 – 25	875	56 – 60	960
26 – 30	880	61 – 65	970
31 – 35	895	66 - 70	999

Example 1: Customer wants to build a solid foundation and grow financial wealth for his family

A 40-year-old man wants to make a future life plan for himself. At the same time, he also worries about uncertain future of his family if there is an unexpected event causing him to pass away. Therefore, he decides to purchase **Happy Saving 999 Plan B** life insurance with a sum assured of 500,000 baht and an annual premium of 450,000 baht.

In the event of being alive (until the age of 99)

• Receives annual cash returns of 45,000 baht[1] and special cash returns of 295,000 baht[2] in every 9 policy year



Purchases Happy Saving 999 life insurance,
pays an annual premium of
450,000 baht,
totally 9 years, **4,050,000** baht
to create passive income.

Accumulates cash towards a set goal,
receives annual cash returns, totally 19 years, 855,000 baht, and special cash returns (2 periods: at the age of 49 and 58), 590,000 baht, a grand total of **1,445,000** baht.
He can reserve this amount of money for retirement.

Upon retirement,
withdraws the total amount of annual cash returns and accumulated special cash returns, totally **1,445,000** baht to reward himself during **honeymoon period after retirement,** while still continuously receives annual cash returns and special cash returns.

Fulfills happiness during retirement
with annual cash returns, totally 20 years, 900,000 baht, and special cash returns (2 periods: at the age of 67 and 76), 590,000 baht, a grand total of **1,490,000** baht.
He can use this amount of money as daily and travel expenses.

Fulfills good senior health
with annual cash returns, totally 19 years, 855,000 baht, and special cash returns (2 periods: at the age of 85 and 94), 590,000 baht, a grand total of **1,445,000** baht. **He can use this amount of money as medical expenses or taking care of health in elderly age.**

In the event of being alive until maturity,
receives a lump sum of **4,950,000** baht[3]
The total benefits throughout the contract is
9,330,000 baht,
exceeding premium paid of
5,280,000 baht.

(1) In the event of being alive, receives annual cash returns of 9% of the sum assured of Happy Saving 999 Plan B life insurance contract, from the 1st policy anniversary to the policy anniversary that the insured reaches the age of 98.
(2) In the event of being alive, receives special cash returns of 59% of the sum assured of Happy Saving 999 Plan B life insurance contracts at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.
(3) In the event of being alive until maturity, receives a cash return of 990% of the sum assured of Happy Saving 999 Plan B life insurance contract.

Example 1: Customer wants to build a solid foundation and grow financial wealth for his family

A 40-year-old man wants to make a future life plan for himself. At the same time, he also worries about uncertain future of his family if there is an unexpected event causing him to pass away. Therefore, he decides to purchase **Happy Saving 999 Plan B** life insurance with a sum assured of 500,000 baht and an annual premium of 450,000 baht.

In the event of death before maturity

• Receives annual cash returns of 45,000 baht[1] and special cash returns of 295,000 baht[2] in every 9 policy year

Age 40

Purchases Happy Saving 999 life insurance,
pays an annual premium of **450,000** baht,
totally 9 years, **4,050,000** baht
to create passive income.

Age 41 – 59

Accumulates cash towards a set goal,
receives annual cash returns, totally 19 years, 855,000 baht, and special cash returns (2 periods: at the age of 49 and 58), 590,000 baht, a grand total of **1,445,000** baht.
He can reserve this amount of money for retirement.

Age 60

Upon retirement,
withdraws the total amount of annual cash returns and accumulated special cash returns, totally **1,445,000** baht to reward himself during **honeymoon period after retirement,** while still continuously receives annual cash returns and special cash returns.

Fulfills happiness during retirement
with annual cash returns, totally 16 years, 720,000 baht, and special cash returns (1 period: at the age of 67), 295,000 baht, a grand total of **1,015,000** baht.
He can use this amount of money as daily and travel expenses.

Age 75

In the event of general death,
receives a benefit of **4,950,000** baht[3]
The total benefits received exceed premium paid of 3,360,000 baht.

In the event of accidental death,
receives a benefit of **9,900,000** baht[4]
The total benefits received exceed premium paid of 8,310,000 baht.

(1) In the event of being alive, receives annual cash returns of 9% of the sum assured of Happy Saving 999 Plan B life insurance contract, from the 1st policy anniversary to the policy anniversary that the insured reaches the age of 98.

(2) In the event of being alive, receives annual cash returns of 59% of the sum assured of Happy Saving 999 Plan B life insurance contract, at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.

(3) In an event of general death from the 10th policy year onwards, the company will pay 990% of the sum assured or the actual accumulated life insurance premium paid, whichever is higher under Happy Saving 999 Plan B life insurance contract.

(4) The maximum of total coverage due to accidental death from the 10th policy year onwards, is calculated from 990% of the sum assured or the actual accumulated life insurance premium paid, whichever is higher, under Happy Saving 999 Plan B life insurance contract, plus 990% of the sum assured of BLA ADB 999 rider. When combining the total amount of sum assured of all BLA ADB 999 riders and BLA ADB riders must not exceed a maximum of 10 million baht.

Example 2: Customer wants to provide a valuable gift as a good life foundation for child's future

A 30-year-old mother who has a 1-year-old son purchases **Happy Saving 999 Plan B** life insurance with a sum assured of 1,000,000 baht, and an annual premium of 845,000 baht. She also purchases a payor's **benefit rider with an annual premium** of 6,845 baht, leading the total annual premium to be 851,845 baht.

• Receives annual cash returns of 90,000 baht(1) and special cash returns of 590,000 baht(2) in every 9 policy year

Age 1

A mother **purchases Happy Saving 999 life insurance, together with attaching a payor's benefit's rider** **for her 1-year-old son**. The total annual premium of **851,845** baht.

Age 5

A mother (premium payer), aged 34, **passes away.** As a result, a 5-year-old son receives a waiver of premium for 4 remaining policy years, totally **3,407,380 baht, while a son still receives the benefits until the age of 99.**

The premium was paid for **5 years,** totally **4,259,225** baht.

Age 2 – 18

Childhood, the education is considered an important starting point

receives annual cash returns, totally 17 years,1,530,000 baht, and special cash returns (1 period: at the age of 10), 590,000 baht, a grand total of **2,120,000** baht. This amount of money **can be used as an education capital during elementary school to high school.**

Age 19 – 22

University age: the foundation of success in life,

receives annual cash returns, totally 4 years, 360,000 baht, and special cash returns (1 period: at the age of 19), 590,000 baht, a grand total of **950,000** baht. This amount of money **can be used to cover university tuition fees.**

Age 23 – 35

Working age and starting a family,

brings the accumulated amount of annual cash returns, totally 13 years, 1,170,000 baht, and special cash returns (1 period: at the age of 28), 590,000 baht, a grand total of **1,760,000** baht **to use as daily living expenses and as a preparation for marriage at the age of 35.**

Age 36 – 60

Age of building stability and wealth,

receives annual cash returns, totally 25 years, 2,250,000 baht, and special cash returns (3 periods: at the age of 37, 46, and 55), 1,770,000 baht, a grand total of **4,020,000** baht. This amount of money **can be used to cover family expenses, start a business, along with saving for retirement.**

Age 61 – 98

Fulfilling retirement age,

receives annual cash returns, totally 38 years, 3,420,000 baht, and special cash returns (4 periods: at the age of 64, 73, 82, and 91), 2,360,000 baht, a grand total of **5,780,000** baht. This amount of money **can be used for self-care, or to reserve as medical expenses after retirement.**

Age 99

In the event of being alive until maturity,

receives a lump sum of **9,900,000** baht(3) **to pass wealth assets on younger generations.**

The total benefits throughout the contract is 24,530,000 baht, **exceeding premium paid of 20,270,775** baht.

(1) In the event of being alive, receives annual cash returns of 9% of the sum assured of BLA Happy Saving 999 Plan B life insurance contract, from the 1st policy anniversary to the policy anniversary that the insured reaches the age of 98.

(2) In the event of being alive, receives special cash returns of 59% of the sum assured of BLA Happy Saving 999 Plan B life insurance contract at the beginning of 10th policy year and every 9 policy year thereafter, up to the policy year that the insured reaches the age of 98.

(3) In the event of being alive until maturity, receives a cash return of 990% of the sum assured of Happy Saving 999 Plan B life insurance contract.

The company will not cover the following cases:

Happy Saving 999 life insurance contract

- In the event that the insured does not disclose the true statement or makes a false statement, the company will void the contract within two years from the effective date under the insurance policy, or upon renewal, or upon reinstatement, or upon the date the company approves the increase of the sum insured only for the additional part, unless the insured does not have a stake in the insured event, or the declaration of age is inaccurate leading the actual age to be outside of the normal trade premium rate limit.
- In the event the insured commits suicide within one year from the effective date of the insurance policy, or upon renewal, or upon reinstatement, or upon the date the company approves the increase of the sum insured only for the additional part, or is murdered by the beneficiary.

Examples of coverage exclusions

BLA ADB 999 rider

The coverage under this rider does not cover any loss or damage arising at the time or in consequence of the following causes:

- While the insured is driving or riding a motorcycle
- The acts of the insured while being under the influence of alcohol, addictive substances, or narcotics to the extent that the insured is unable to control consciousness. In the case of a blood test, being "under the influence of alcohol" means having a blood alcohol level of 150 milligrams percent or over.
- Commit suicide, attempted suicide, or self-inflicted injury
- While the insured competes in a variety of races such as boat races, horse races, and ski races such as jet ski races, skate races, boxing, and parachute jumping (except survival parachute jumping). While taking off, landing, or traveling in a hot air balloon, or hang glider, bungee jumping, scuba diving with an air tank and underwater breathing apparatus.
- Back pain caused by a Disc Herniation, Spondylolisthesis, Degenerative Disc Disease, Spondylosis, and Defects or pathologies of the Pars Interarticularis, except if there is a fracture or dislocation of the spine due to accident.

Note

- This advertising media is only a summary of preliminary benefits. Please read the details of the coverage conditions and exclusions before deciding to purchase any insurance products. The coverage conditions and complete exclusions can be inquired from your agents or from your life insurance policy details.
- Premium payment is the responsibility of the insured. Premium collection by life insurance agents and brokers is a service only
- A health declaration is one of the factors for underwriting or benefits payment consideration
- For maximum benefits from the policy, the insured should pay premiums until the premium payment period completes and hold the policy until its maturity
- Life insurance premium and health insurance premium (if any) is eligible for tax deduction in accordance with the announcement from the Revenue Department
- The examples of coverage exclusions under BLA ADB 999 rider are part of the coverage exclusions under BLA ADB 999 rider, and are subject to the insurance's terms and conditions

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for more information

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