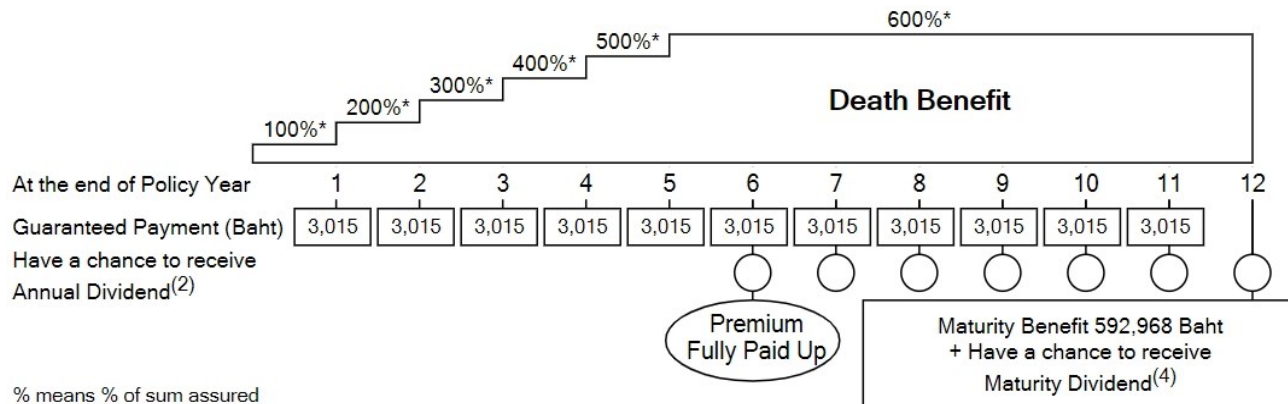


Example of Product Diagram (Basic Policy Only)



* or all paid premium excluding the premium of other riders and/or premium of other endorsements (if any) or surrender value whichever is higher.

Summary Benefit and Coverage of Basic Plan

Policy Year	Premium per annum (Annual Payment Option) (Baht)	Death Benefit (Baht)	Surrender Value of the Basic Policy at the End of Policy Year (Baht)	Guaranteed Payment at the End of Policy Year (Baht)	Annual Dividend Examples ⁽²⁾ calculated from different Annual Credit Rates ⁽¹⁾ at the End of Policy Year (Baht)	
					If annual credit rate = 3.00%	If annual credit rate = 4.25%
1	100,000	100,503	20,503	3,015	-	-
2	100,000	201,006	72,563	3,015	-	-
3	100,000	301,509	179,900	3,015	-	-
4	100,000	402,012	276,986	3,015	-	-
5	100,000	502,515	393,871	3,015	-	-
6	100,000	603,018	483,319	3,015	2,372	8,302
7	-	603,018	499,299	3,015	2,623	9,206
8	-	603,018	515,882	3,015	2,673	9,377
9	-	603,018	533,269	3,015	2,724	9,558
10	-	603,018	551,359	3,015	2,784	9,739
11	-	603,018	570,254	3,015	2,834	9,930
12	-	603,018	592,968	592,968	2,884	10,121
Total	600,000			626,133	18,894	66,233
Have a chance to receive Accumulated Annual Dividend ⁽³⁾					19,869	69,669
Have a chance to receive Maturity Dividend ⁽⁴⁾					12,452	23,518
Total saving benefits through the policy contract period					658,454	719,320
Total premium paid for 6 Years (Annual Payment Option)					600,000	600,000
Total tax benefit ⁽⁵⁾ which calculated from Tax Rate ⁽⁶⁾ = 0% for through the policy term (Based on premium from My Quick Return 12/6 (Participating))					-	-
Net benefits from this insurance plan					58,454	119,320