



SALES ILLUSTRATION OF INSURANCE BENEFIT

## VITA - ĐẦU TƯ NHU Y

EXTENSIVE PROTECTION, HIGH RETURN OPPORTUNITY

### PROTECTION

-  4 protection options for same premium
-  Comprehensive coverage for family with riders



### INVESTMENT

-  Managed by 2 top fund management companies
-  Competitive bonus benefits
-  Flexible changes depend on financial situation and need

Policy Owner:  
Main Life Assured:

Planned Premium Term:  
Payment Method:

Generali Vietnam Life Insurance Co., Ltd. Has license no: 61GP/KDBH by Vietnam Ministry of Finance on 20th April 2011. Generali Vietnam commits to be a multi-channels distribution insurance company with diversified products to suit the financial management and protection needs of the people and companies in Vietnam. To expand operations in Vietnam, Generali Viet Nam has increased its capital and become one of the largest companies in life insurance market.

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Agent name: <Agent name>  
Agent code: <Agent code>



Generali SIS Version: 1.0  
Print date: dd/mm/yyyy

**POLICY INFORMATION**

Unit: thousand VND

<b>Policy Owner:</b>	<b>Age</b>	<b>Gender:</b>	<b>Occupation Class:</b>
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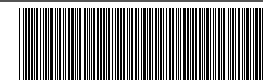
Life Assured	Age	Gender	Occupation Class	Loading Rate (%)	Insurance Benefit	Sum Assured	Policy Term (year) (*)	Annual Premium
					<b>VITA – DAU TU NHU Y</b> Protection option 50/100/150/200			
					Level Term Rider			
					Hospital Cash Rider			
					Critical Illness Rider			
					Extended Critical Illness Waiver Rider			
					Financial Support Rider			
					Waiver of Premium Rider			
					Accidental Death & Dismemberment Rider			
					Accidental Death & Dismemberment Rider - Extended Version			
					VITA - Golden Health (**) <ul style="list-style-type: none"> <li>▪ In-patient Benefit – Standard/Executive/V.I.P</li> <li>▪ Out-patient Benefit – Standard/Executive/V.I.P</li> <li>▪ Dental Benefit – Standard/Executive/V.I.P</li> <li>▪ Maternity Benefit- Standard/Executive/V.I.P</li> </ul>			
					VITA - Golden Health-Version 3/VITA-Diamond Health (**) <ul style="list-style-type: none"> <li>▪ In-patient Benefit – Economy/Standard/Executive/V.I.P/Diamond</li> <li>▪ Out-patient Benefit – Standard/Executive/V.I.P/Diamond</li> <li>▪ Dental Benefit – Standard/Executive/V.I.P/Diamond</li> <li>▪ Maternity Benefit - Standard/Executive/V.I.P/Diamond</li> </ul>			

	Annual	Semi-Annual	Quarterly
<b>Target Premium in Policy Year 1</b>	-	-	-
<b>Rider Premium in Policy Year 1</b>	-	-	-
<b>Installment Premium in Policy Year 1</b>	-	-	-
<b>Top-up Premium in Policy Year 1</b>	-	-	-
<b>Total premium in Policy Year 1</b>	-	-	-

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Fund allocation rate (%)	Strategic Accumulation Fund	Active Accumulation Fund	Strategic Growth Fund	Active Growth Fund
<b>Installment Premium (Including Target Premium and Rider Premium)</b>	-	-	-	-
<b>Top-up Premium</b>	-	-	-	-

**Notes:**

- (\*) Premium term equals to Policy term, however, Policy Owner can choose the planned Premium term based on demand and financial capability. Premium of the first 04 Policy years must be paid fully and punctually
- (\*\*) For VITA – Golden Health, the afore-presented premium is the first-year premium. Premiums of the next Policy years shall be updated due to the attained age of Life Assured.  
 For VITA – Golden Health – Version 3/VITA-Diamond Health, the afore-presented premium is the first-year premium. Premiums of the next Policy years shall be updated due to the attained age of Life Assured at the Policy Anniversary Dates.



**POLICY BENEFIT ILLUSTRATION**

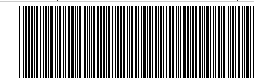
*Unit: thousand VND*

End of Policy year/Age	Annual Premium	Guaranteed Death/TPD Benefit	High investment rate (Not guaranteed)				Low investment rate (Not guaranteed)				Withdrawal
			Death/TPD Benefit	Bonus	Policy Account Value	Surrender Value	Death/TPD Benefit	Bonus	Policy Account Value	Surrender Value	
(1)	(2)	(3)	(4)=(3)+(6)	(5)	(6)	(7)	(8)=(3)+(10)	(9)	(10)	(11)	(12)
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2/xx											
3/xx											
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**Note:**

1. The Total Permanent Disability benefit is paid if an Insured Event occurs before the policy monthiversary immediately after the Life Assured reaches 70 years of age.
2. Annual Premium is illustrated according to the Planned Premium term. Details of the premium allocated to Policy Account Value are presented on the “Premiums and Charges Illustration” page.
3. Bonus in column (5) and column (9) include Start-up Bonus (if any), Loyalty Bonus (if any), and Special Bonus (if any). The Policy Account Value in columns (6) and column (10) already include these bonuses.
4. Withdrawal amount is based on Policy Account Value of a high-interest rate. The actual withdrawal amount might be lower than the presented amount due to Policy Account Value at the time of withdrawal. Withdrawal amount shall be made from Excess Premium Account (if any) first; then from Target Premium Account. The withdrawal presented is the amount after deducting Withdrawal Charge.
5. Annual Premium, Policy benefits, and Policy Account Value is shown on the “Policy Benefit Illustration” page and shall fluctuate due to the actual investment result of the Unit-linked Fund. Details of Policy and insurability benefits are specified in the Terms and Conditions of the Policy.
6. Under Circular no.135/2012/TT-BTC issued by the Ministry of Finance, this Sales Illustration shows the investment result during 20 Policy years. In case the Policy Owner keeps paying a premium to maintain the Policy effectiveness, the Fund value of the Policy shall be continued to accumulate with investment proceeds.



**VALUE OF STRATEGIC ACCUMULATION FUND**

*Unit: thousand VND*

End of Policy year/Age	Allocated Premium	High investment rate (6,2% per annum) (Not guaranteed)			Low investment rate (4,2% per annum) (Not guaranteed)		
		Target Premium Account	Excess Premium Account	Policy Account	Target Premium Account	Excess Premium Account	Policy Account
(1)	(2)	(3)	(4)	(5)=(3)+(4)	(6)	(7)	(8)=(6)+(7)
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**VALUE OF ACTIVE ACCUMULATION FUND**

*Unit: thousand VND*

End of Policy year/Age	Allocated Premium	High investment rate (6,2% per annum) (Not guaranteed)			Low investment rate (4,2% per annum) (Not guaranteed)		
		Target Premium Account	Excess Premium Account	Policy Account	Target Premium Account	Excess Premium Account	Policy Account
(1)	(2)	(3)	(4)	(5)=(3)+(4)	(6)	(7)	(8)=(6)+(7)
1/xx							
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**VALUE OF STRATEGIC GROWTH FUND**

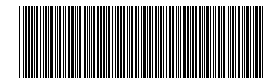
*Unit: thousand VND*

End of Policy year/Age	Allocated Premium	High investment rate (8,9% per annum) (Not guaranteed)			Low investment rate (1,0% per annum) (Not guaranteed)		
		Target Premium Account	Excess Premium Account	Policy Account	Target Premium Account	Excess Premium Account	Policy Account
(1)	(2)	(3)	(4)	(5)=(3)+(4)	(6)	(7)	(8)=(6)+(7)
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**VALUE OF ACTIVE GROWTH FUND**

*Unit: thousand VND*

End of Policy year/Age	Allocated Premium	High investment rate (8,9% per annum) (Not guaranteed)			Low investment rate (1,0% per annum) (Not guaranteed)		
		Target Premium Account	Excess Premium Account	Policy Account	Target Premium Account	Excess Premium Account	Policy Account
(1)	(2)	(3)	(4)	(5)=(3)+(4)	(6)	(7)	(8)=(6)+(7)
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**PREMIUMS AND CHARGES ILLUSTRATION**

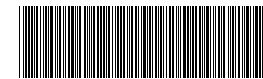
Unit: thousand VND

End of Policy year/Age	Premium			Allocation charge	Allocated premium to			Admin charge	Deduction		
	Target Premium & Rider Premium	Excess Premium	Total paid premium		Target Premium Account	Excess Premium Account	Total		Cost of Insurance charge		
									Target Premium	Rider Premium	Total
(1)	(2)	(3)	(4)=(2)+(3)	(5)	(6)	(7)	(8)=(6)+(7)	(9)	(10)	(11)	(12)=(10)+(11)
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**SUMMARY OF RIDER BENEFITS**

Unit: VND

No.	Benefit Description	Payment amount			
		Life Assured 1	Life Assured 2		
1	<b>Level Term Rider / Bảo hiểm nhân thọ có kỳ hạn</b>				
	Death or Total Permanent Disability	XXX.000.000			
2	<b>Accidental Death &amp; Dismemberment Rider / Bảo hiểm tử vong và thương tật do Tai nạn</b>				
	Disability due to Accident	Max XXX.000.000 per Disability rate			
	Burns due to Accident.	Max XXX.000.000 per Burn rate			
	Accidental Death	Max XXX.000.000			
	Death due to (i) Traffic Accident while the Life Assured is a fare-paying passenger on public transport, or (ii) Accident caused by an elevator while the Life Assured is in the elevator, or (iii) The accident was the direct result of a fire in a public building; according to the Terms and Conditions.	Max XXX.000.000			
	Death due to an Airplane Accident while the Life Assured is a passenger on a civil flight.	Max XXX.000.000			
3	<b>Hospital Cash Rider / Bảo hiểm hỗ trợ viện phí</b>				
	Hospital Cash Rider	XXX.000/ Hospitalized day			
	ICU Treatment, max 30 Hospitalized days/Policy year	XXX.000/ Hospitalized day			
	Surgery Support	XXX.000.000/Surgery			
	Nursing Care Service, max 30 days per Policy year	XXX.000/day			
4	<b>Tier Critical Illness Rider / Bảo hiểm Bệnh hiểm nghèo chi trả nhiều lần</b>				
	Tier Critical Illness Rider	XXX.000.000/Disease			
	Diabetic Complication (only pay for 01 Disease)	XXX.000.000/Disease			
	Early Stage Critical Illness (maximum 02 claims for 02 Critical Illnesses under 02 different groups)	XXX.000.000/Disease			
	Late Stage Critical Illness (maximum 05 claims for 05 different groups)	XXX.000.000/Disease			
5	<b>Extended Critical Illness Waiver Rider / Bảo hiểm miễn đóng phí Bệnh hiểm nghèo mở rộng</b>				
	Generali shall pay all remaining premiums on behalf of Policyholder until the end of Policy term of this Rider or	Attached			

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	until the end of 15-year period, whichever comes first, when the Life Assured is diagnosed with a Critical Illness in accordance with the Terms and Conditions of this Rider.				
<b>6</b>	<b>Financial Supprt Rider / Bảo hiểm hỗ trợ tài chính</b>				
	100% of Sum Assured for every year until the end of Policy term of this Rider or until the end of 15-year period, whichever comes first; when the Life Assured is Death or suffers from Total and Permanent Disability.		Attached		
<b>7</b>	<b>Waiver of Premium Rider / Bảo hiểm miễn đóng phí</b>				
	Generali shall pay all remaining premiums on behalf of Policyholder until the end of Policy term of this Rider or until the end of 15-year period, whichever comes first; when the Life Assured is Death or suffers from Total and Permanent Disability.		Attached		

**NOTES:**

Details of insurance benefits are specified in the Terms and Conditions of the Insurance Policy.

Accidental Death & Dismemberment Rider: The Accidental Death benefit will be deducted from the previously paid Accidental Injury or Burn benefit(s).

Tier Critical Illness Rider: The maximum amount of each payment for the benefits of Critical Illness for Children, Diabetes Complications, Critical Illness, and Early Stage Critical Illness must not exceed VND 500 million/benefit - regardless of whether the Life Assured has participated in more than one policy.



**LIST OF CRITICAL ILLNESS DISEASES**

DIABETIC COMPLICATIONS	JUVENILE CRITICAL ILLNESS CONDITIONS			
1. Diabetic Retinopathy 2. A definite diagnosis of diabetic nephropathy 3. The actual undergoing of amputation of a leg/foot/arm/hand of diabetic	1. Wilson's Disease 2. Hand, Foot and Mouth Diseases with Severe (life threatening) Complications 3. Insulin-Dependent Diabetes Mellitus (Type I diabetes mellitus)	4. Kawasaki's Disease with Heart Complications 5. Osteogenesis Imperfecta 6. Rheumatic Fever with Valvular Impairment	7. Severe Hemophilia 8. Dengue Haemorrhagic Fever 9. Systemic Juvenile Chronic Arthritis (Still's Disease)	10. Severe Autism (TBC) 11. Severe Relapsing Nephrotic Syndrome 12. Respiratory Diphtheria
GROUPING OF EARLY-STAGE AND LATE-STAGE CRITICAL ILLNESS				
Group	35 Early Stage Critical Illness Conditions		61 Late Stage Critical Illness Conditions	
<b>1. Cancer</b>	1. Carcinoma-in-situ (CIS)	2. Early Cancer of Specific Organs	1. Major Cancer	
<b>2. Major Organs</b>	3. Surgical removal of one kidney 4. Small bowel transplant 5. Surgical Removal of One Lung 6. Liver Surgery 7. Biliary Tract Reconstruction Surgery	8. Corneal Transplant 9. Severe Asthma 10. Liver Cirrhosis 11. Reversible Aplastic Anaemia	2. Kidney Failure 3. Major Organ/Bone Marrow Transplant 4. End Stage Lung Disease 5. Medullary Cystic Disease 6. Fulminant Hepatitis	7. End Stage Liver Failure 8. Aplastic Anaemia 9. Chronic Relapsing Pancreatitis 10. Chronic Autoimmune Hepatitis
<b>3. Heart and Blood vessel</b>	12. Cardiac Pacemaker Insertion 13. Cardiac Defibrillator Insertion 14. Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 15. Minimally Invasive Surgery to Aorta	16. Percutaneous Valvuloplasty or Valvotomy 17. Pericardectomy 18. Insertion of a Veno-cava filter 19. Early Pulmonary Hypertension 20. Large Asymptomatic Aortic Aneurysm	11. Heart Attack/Myocardial Infarction 12. Coronary Artery By-pass Surgery 13. Heart Valve Replacement 14. Surgery to Aorta 15. Primary Pulmonary Hypertension	16. Cardiomyopathy 17. Eisenmenger's Syndrome 18. Infective Endocarditis
<b>4. Neuro-Musculoskeletal Related</b>	21. Cerebral Shunt Insertion 22. Surgical Removal of Pituitary Tumour 23. Osteoporosis with Fractures (coverage up to age 70) 24. Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	25. Cavernous sinus thrombosis surgery 26. Tuberculous Myelitis 27. Severe Epilepsy 28. Moderately Severe Parkinson's Disease	19. Coma 20. Stroke 21. Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders (Dementia) 22. Parkinson's Disease 23. Multiple Sclerosis 24. Encephalitis 25. Major Head Trauma 26. Brain Surgery 27. Spinal Muscular Atrophy (SMA) 28. Amyotrophic Lateral Sclerosis 29. Bacterial Meningitis 30. Benign Brain Tumor 31. Poliomyelitis	32. Loss of Limbs 33. Paralysis/Paraplegia 34. Muscular Dystrophy 35. Myasthenia Gravis 36. Severe Osteoporosis 37. Multiple Root of Avulsion of Brachial Plexus 38. Creutzfeldt-Jakob Disease 39. Meningeal Tuberculosis 40. Accidental Fracture of Spinal Column 41. Cerebral Aneurysm Requiring Surgery 42. Apallic Syndrome 43. Progressive Supranuclear Palsy 44. Progressive Bulbar Palsy
<b>5. Other</b>	29. Loss of Sight in One Eye 30. Less Severe Burn 31. Loss of One Limb 32. Cochlear Implant Surgery	33. Loss of Use of One Limb and Loss of Sight in One Eye 34. Retinitis Pigmentosa 35. Moderately Severe Rheumatoid Arthritis	45. Major Burns 46. Systemic Lupus Erythematosus with Lupus Nephritis 47. Blindness 48. Loss of Speech 49. Loss of Hearing 50. Severe Rheumatoid Arthritis 51. Pheochromocytoma 52. Progressive Scleroderma	53. HIV Due to Blood Transfusion 54. Occupationally Acquired HIV 55. Chronic Adrenal Insufficiency 56. Necrotizing Fasciitis 57. Ulcerative Colitis with total colectomy 58. Crohn's Disease with fistula 59. Surgery for Idiopathic Scoliosis 60. Ebola Hemorrhagic Fever 61. Elephantiasis

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**BENEFIT ILLUSTRATION**  
**ACCIDENTAL DEATH & DISMEMBERMENT RIDER - EXTENDED VERSION**

<b>INSURANCE BENEFITS</b>	<b>PAYMENT (% Sum Assured)</b>
<b>DEATH (deduct all insurance benefit paid out before)</b>	
Accidental death caused by airplane accident occurring while the Life Assured is a passenger on a scheduled (civil) flight.	300%
Accidental death while the Life Assured is riding as a fare-paying passenger in a licensed public transport, or is in an elevator, or as a direct result of a fire in a public building.	200%
Accidental death in other cases	100%
<b>ACCIDENTAL PERMANENT DISMEMBERMENT</b>	
Traumatic brain injury	100%
Injuries leading to incapacity to work with a percentage of body injury of 81% and above	
Loss of sight on 2 eyes	
Loss of hearing on 2 ears	
Loss/paralysis of 2 hands	
Loss/paralysis of 2 feet	
Loss/paralysis of 1 hand and 1 foot	
Loss/paralysis of 1 hand and 1 eye	
Loss/paralysis of 1 foot and 1 eye	

<b>INSURANCE BENEFITS</b>	<b>PAYMENT (% Sum Assured)</b>
Loss of sight on 1 eye	50%
Loss of hearing on 1 ear	
Loss/paralysis of 1 hand or 1 foot	
Loss (amputation) of knuckle of thumb	10%, maximum 30 million VND/Accident
- One knuckle	
- Two knuckles of one finger (in one accident)	15%
Loss (amputation) of knuckle of index finger or middle finger or ring finger or little finger	4%, maximum 15 million VND/Accident
- One knuckle	
- Two or three knuckles of one finger (in one accident)	8%
Loss (amputation) of knuckle of big toe	2%, maximum 15 million VND/Accident
- One knuckle	
- Two knuckles of one toe (in one accident)	5%
Loss (amputation) of knuckle of the index or middle toe or ring or little toe	2%, maximum 15 million VND/Accident
- One knuckle	
- Two knuckles of one toe (in one accident)	2%
- Three knuckles of one toe (in one accident)	3%

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**BENEFIT ILLUSTRATION**  
**ACCIDENTAL DEATH & DISMEMBERMENT RIDER - EXTENDED VERSION**

INSURANCE BENEFITS		PAYMENT (% Sum Assured)
<b>ACCIDENTAL INTERNAL ORGAN INJURY</b>		
<b>Organ</b>	<b>Injury</b>	
<b>Chest</b>	Pneumothorax	5%
	Pleural bleeding	5%
<b>Stomach</b>	Rupture of the spleen (splenic injury/rupture of the spleen)	5%
	Rupture of the liver (liver damage/rupture of the liver)	10%
	Perforation of the stomach/small intestine/large intestine	10%
	Rupture of the pancreas	10%
<b>Urinary system</b>	Injury on one or two kidneys - Conservative treatment	5%
	Injury on one or two kidneys - Surgical treatment	10%
	Tearing of the wall of the ureter or rupture of the ureter	5%
	Tearing of the bladder wall	5%
	Tearing of the wall of the urethra or rupture of the urethra	5%
<b>Connective tissues</b>	Complete rupture of one of the following knee ligaments: - Medial or lateral ligament - Anterior or posterior cruciate ligament	3%, maximum 50 million VND/Accident
<b>ACCIDENTAL BURN BENEFIT</b>		
<b>Burn parts</b>	<b>Body surface skin area %</b>	
<b>Head</b>	From 2% to less than 5%	50%
	From 5% to less than 8%	75%
	From 8% and above	100%
<b>Body and limbs</b>	From 10% to less than 15%	50%
	From 15% to less than 20%	75%
	From 20% and above	100%

INSURANCE BENEFITS		PAYMENT (% Sum Assured)
<b>ACCIDENTAL FRACTURE</b>		
<b>Skull</b>	Fracture of one or more parts of the skull (including linear skull fracture, depressed skull fracture, skull base fracture and penetrating skull fracture), other than the facial bones, craniotomy due to brain injury	10%
<b>Facial bones</b>	Fracture of lower jawbone or upper jawbone	5%
	Fracture of one of any other facial bones	2%
<b>Body bones</b>	Fracture of one or more vertebral bodies, excluding sacrum and coccyx	10%
	Fracture of three or more ribs	5%
<b>Upper limb bones</b>	Fracture of one or two collarbones	2%
	Fracture of one or both shoulder blades	2%
	Fracture of one or more wrist, hand, or knuckle bones	1%
	Fracture of one or more of the following bones: Arm bones/Pillar bones/Rotating bones	5%, maximum 50 million VND/Accident
<b>Lower limb bone</b>	Fracture of the pelvis	10%
	Fracture of the femur of one leg	10%
	Meniscus rupture between the two sides of the knee joint, requiring surgery	2%
	Fracture of one or two kneecaps	2%
	Fracture of one or more ankle, heel, metatarsal, or metatarsal bones	1%
	Fracture of the fibula and/or tibia of the same leg	5%, maximum 50 million VND/Accident
<b>EMERGENCY TRANSPORTATION</b>		
• 2.500.000 VND/Accident		
• Maximum 5.000.000 VND/Policy year		

Agent name: <Agent name>  
 Agent code: <Agent code>

**CUSTOMER SHALL RECEIVE ALL PROCEEDS  
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**VITA – GOLDEN HEALTH RIDER BENEFIT ILLUSTRATION**

Unit: VND

MEDICAL PLAN	STANDARD	EXECUTIVE	V.I.P
GEOGRAPHICAL SCOPE	Vietnam	Asia	Worldwide (Exclude USA)
MAXIMUM ANNUAL BENEFIT	250.000.000/year	500.000.000/year	1.000.000.000/year
SCOPE OF INSURANCE	SUB-LIMIT		
<b>IN-PATIENT BENEFIT</b>			
<b>In-patient medical treatment expenses</b>			
1. Daily Room and Board	1.250.000/day	1.650.000/day	3.000.000/day
2. Daily ICU (max 30 days/year)	2.500.000/day	3.500.000/day	6.000.000/day
3. Daily Companion Bed (max 10 days/year)	750.000/day	1.000.000/day	1.500.000/day
4. Surgery Charges	25.000.000/Confinement	50.000.000/Confinement	100.000.000/Confinement
5. Miscellaneous Hospital Charges	12.500.000/Confinement	25.000.000/Confinement	50.000.000/Confinement
6. Pre-Hospitalisation Charges (30 days before admission)			
7. Post-Hospitalisation Charges (60 days after discharge)			
8. Home Nursing Care (max 30 days/year)	150.000/day	300.000/day	600.000/day
9. Allowance for treatment in State-owned hospitals(max 30 days/year)	150.000/day	300.000/day	300.000/day
10. Emergency Ambulance Service	2.500.000/year	5.000.000/year	Actual Eligible Expense
<b>Organ Transplant (kidney, lung, heart, liver, bone marrow)</b> - Medical fees for Life Assured (organ recipient) - Medical fees incurred for donor can be claimed up to 50% of organ transplant limit	125.000.000 /Transplant	220.000.000 /Transplant	500.000.000 /Transplant
<b>Oncology Treatment</b>	Actual Eligible Expense	Actual Eligible Expense	Actual Eligible Expense
<b>Day-patient Treatment (Day surgery, kidney dialysis)</b>	10.000.000/year	15.000.000/year	30.000.000/year
<b>Emergency Accidental Treatment</b>			
1. Emergency Accidental Out-patient Treatment	5.000.000/Accident	7.500.000/Accident	15.000.000/Accident
2. Emergency Accidental Dental Treatment			

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**VITA – GOLDEN HEALTH RIDER BENEFIT ILLUSTRATION**

**OUTPATIENT BENEFIT**

*Unit: VND*

MEDICAL PLAN	STANDARD	EXECUTIVE	V.I.P
<b>GEOGRAPHICAL SCOPE</b>	Vietnam	Asia	Worldwide (Exclude USA)
<b>MAXIMUM ANNUAL BENEFIT (included in the Maximum annual benefit of Inpatient benefit)</b>	5.000.000/year	10.000.000/year	20.000.000/year
Co-insurance (*)	20%	20%	0%
1. Out-patient treatment charges by Western medicine	1.000.000/visit	2.000.000/visit	4.000.000/visit
2. Out-patient treatment charges by Oriental medicine	500.000/visit (05 visits/year)	1.000.000/visit (10 visits/year)	2.000.000/visit (15 visits/year)

**MATERNITY BENEFIT**

*Unit: VND*

MEDICAL PLAN	STANDARD	EXECUTIVE	V.I.P
<b>GEOGRAPHICAL SCOPE</b>	Vietnam	Vietnam	Vietnam
<b>MAXIMUM ANNUAL BENEFIT</b>	25.000.000/year	25.000.000/year	40.000.000/year
Co-insurance (*)	20%	20%	0%
1. Daily Room and Board	1.650.000/day	1.650.000/day	1.500.000/day
2. Daily ICU (max 30 days/year)	5.000.000/year	5.000.000/year	10.000.000/year
3. Pre-natal check-up (max 5 times)	1.500.000/year	1.500.000/year	2.500.000/year
4. Other maternity charges	Actual Eligible Expense	Actual Eligible Expense	Actual Eligible Expense

**DENTAL CARE BENEFIT**

*Unit: VND*

MEDICAL PLAN	STANDARD	EXECUTIVE	V.I.P
<b>GEOGRAPHICAL SCOPE</b>	Vietnam	Asia	Worldwide (Exclude USA)
<b>MAXIMUM ANNUAL BENEFIT (included in the Maximum annual benefit of Outpatient benefit)</b>	2.500.000/year	5.000.000/year	10.000.000/year
1. Dental check-up and cleaning (max 02 times/year)	500.000/visit	1.000.000/visit	2.000.000/visit
2. Dental treatment charges	Actual Eligible Expense	Actual Eligible Expense	Actual Eligible Expense

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 Agent code: <Agent code>

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**VITA – GOLDEN HEALTH RIDER (VERSION 3) / VITA – DIAMOND HEALTH BENEFIT ILLUSTRATION**

Unit: VND

**INPATIENT BENEFIT**

<b>MEDICAL PLAN</b>	<b>ECONOMY</b>	<b>STANDARD</b>	<b>EXECUTIVE</b>	<b>V.I.P</b>	<b>DIAMOND</b>
<b>GEOGRAPHICAL SCOPE</b>	Vietnam	Vietnam	Worldwide (Exclude USA)	Worldwide (Exclude USA)	Worldwide
<b>ANNUAL LIMIT OF INPATIENT BENEFIT</b>	<b>100.000.000</b>	<b>300.000.000</b>	<b>650.000.000</b>	<b>1.200.000.000</b>	<b>5.000.000.000</b>
Extra coverage for 3 common CIs (for inpatient treatment of Stroke, Heart attack, and Cancer) (*)	100.000.000	300.000.000	650.000.000	1.200.000.000	5.000.000.000
<b>Co-insurance</b>	<b>0% or 20%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
<b>SCOPE OF INSURANCE</b>	<b>SUB-LIMIT</b>				
<b>Hospital fees and medical expenses</b>					
Limit per Treatment with Surgery	60,000,000	180,000,000	390,000,000	720,000,000	Actual medical expenses
Limit per Treatment without Surgery	30,000,000	90,000,000	195,000,000	360,000,000	
1. Daily room and board/ Hospitalization day – Local treatment	500.000	1.500.000	3.000.000	6.000.000	12.000.000
Daily room and board/ Hospitalization day – Overseas treatment	-	-	3.000.000	6.000.000	Actual medical expenses (maximum 100 Hospitalization days/Policy year)
2. Intensive Care Unit expenses (maximum of 100 Hospitalization days/Policy year)	Actual medical expenses				
3. Surgery expenses					
4. Other inpatient treatment expenses					
5. Pre-hospitalization expenses (within 30 days before Hospitalization)					
6. Post-hospitalization expenses (within 60 days after discharge)					
7. Companion expenses/day (maximum of 30 days/Policy year)	500.000	1.500.000	3.000.000	6.000.000	12.000.000
8. Home nursing care expenses/day (maximum 30 days/Policy year)	100.000	250.000	500.000	1.000.000	2.000.000
9. Allowance for hospitalization in State-owned hospitals/ Hospitalization day (maximum 30 Hospitalization days/Policy year)	-	150.000	500.000	1.000.000	2.000.000
10. Physical therapy/Policy year	1.000.000	3.000.000	5.000.000	10.000.000	20.000.000
11. Emergency transport/Policy year	1.000.000	2.500.000	5.000.000	Actual medical expenses	
<b>Organ transplant (kidney, heart, liver, lung, pancreas, bone marrow)</b>					
1. Medical expenses for Life Assured (organ recipient)	Actual medical expenses				
2. Medical expenses for Donor /Policy year	50.000.000	150.000.000	325.000.000	600.000.000	2.500.000.000
<b>Cancer, Stroke, and Heart attack treatment expenses</b>					
Actual medical expenses					
<b>In-day treatment</b>					
1. In-day treatment	Actual medical expenses				
2. Kidney Dialysis	15.000.000	30.000.000	45.000.000	60.000.000	150.000.000
<b>Emergency accidental treatment/Accident</b>	1.500.000	5.000.000	7.500.000	Actual medical expenses	

(\*) This benefit is applied when the inpatient Annual limit is used up.

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**VITA – GOLDEN HEALTH RIDER (VERSION 3) / VITA – DIAMOND HEALTH BENEFIT ILLUSTRATION**

**OUTPATIENT BENEFIT**

Unit: VND

MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
<b>GEOGRAPHICAL SCOPE</b>	-	Vietnam	Worldwide (Exclude USA)	Worldwide (Exclude USA)	Worldwide
<b>ANNUAL LIMIT OF OUTPATIENT BENEFIT</b>		15.000.000	25.000.000	50.000.000	100.000.000
<b>Co-insurance rate of Life assured when visiting private Medical facilities/Clinics</b>		20%	20%	0%	0%
<b>SCOPE OF INSURANCE</b>		<b>SUB-LIMIT</b>			
1. Outpatient treatment expenses for Western medicine/visit		1.500.000	3.000.000	6.000.000	12.000.000
2. Outpatient treatment expenses for Oriental medicine/visit		750.000	1.500.000	3.000.000	6.000.000
3. Vaccination/Policy year				2.000.000	

**DENTAL BENEFIT**

Unit: VND

MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
<b>GEOGRAPHICAL SCOPE</b>	-	Vietnam	Worldwide (Exclude USA)	Worldwide (Exclude USA)	Worldwide
<b>ANNUAL LIMIT OF DENTAL BENEFIT</b>		5.000.000	10.000.000	20.000.000	40.000.000
<b>SCOPE OF INSURANCE</b>		<b>SUB-LIMIT</b>			
1. Examination, scrape tartar expenses (maximum 02 times/Policy year)		500.000	1.000.000	2.000.000	4.000.000
2. Other dental examination and treatment expenses		Actual medical expenses			

**MATERNITY BENEFIT**

Unit: VND

MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
<b>GEOGRAPHICAL SCOPE</b>	-	Vietnam	Vietnam	Vietnam	Worldwide
<b>ANNUAL LIMIT OF MATERNITY BENEFIT</b>		20.000.000	30.000.000	50.000.000	100.000.000
<b>Co-insurance</b>		20%	20%	0%	0%
<b>SCOPE OF INSURANCE</b>		<b>SUB-LIMIT</b>			
Pre-natal check-up/Policy year		1.500.000	1.500.000	2.500.000	5.000.000
Hospital expenses for childbirth or treatment of pregnancy complications					
1. Daily room and board/ Hospitalization day – Local treatment	1.500.000	3.000.000	6.000.000	12.000.000	
Daily room and board/ Hospitalization day – Overseas treatment				Actual medical expenses (maximum 100 Hospitalization days/ Policy year)	
2. Intensive Care Unit expenses (maximum of 100 Hospitalization days/Policy year)	Actual medical expenses				
3. Other maternity care expenses					

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**INFORMATION ABOUT UNIT-LINKED FUND AND NOTION EXPLANATION**

**A. UNIT-LINKED FUND AND INVESTMENT TARGET**

Unit-linked Fund	Fund Management Company	Investment Portfolio	Risk level and expected return
Strategic Accumulation Fund	VinaCapital Fund Management	- Bonds/Fixed Income assets (Maximum investment 95%) - Cash and cash equivalent (Minimum investment 5%)	Low
Active Accumulation Fund	Dragon Capital Fund Management		
Strategic Growth Fund	VinaCapital Fund Management	- Equity (Maximum investment 95%) - Money market instruments (Minimum investment 5%)	High
Active Growth Fund	Dragon Capital Fund Management		

**B. ESTIMATED INVESTMENT RETURNS RATE**

Unit-linked Funds	Strategic Accumulation Fund Active Accumulation Fund		Strategic Growth Fund Active Growth Fund	
	Low	High	Low	High
Equity	Non-Applicable	Non-Applicable	0,9%	9,0%
Bonds/Fixed Income assets	4,3%	6,2%	Non-Applicable	Non-Applicable
Other assets	3,0%	7,0%	3,0%	7,0%
<b>Average investment returns</b>	<b>4,2%</b>	<b>6,2%</b>	<b>1,0%</b>	<b>8,9%</b>

- Planned investment rate is illustrated in “Policy Benefit Illustration” and Fund value pages.
- Planned investment rate is assumed unchanged throughout Policy term.
- Planned investment rate is for reference only and is NOT GUARANTEED.



**INFORMATION ABOUT UNIT-LINKED FUND AND NOTION EXPLANATION**

**C. UNIT-LINKED FUND 'S OPERATING PERFORMANCE**

Year	Compare the Fund's actual investment rate (1) and (2) with selected investment index			Compare the Fund's actual investment rate (3) & (4) with the selected investment index		
	Strategic Accumulation Fund (1)	Active Accumulation Fund (2)	Vietnam Inter-Bank Offered Rate (VNIBOR) 3 months + 3,5%	Strategic Growth Fund (3)	Active Growth Fund (4)	VNindex
Since Establishment (*)	19,42%	18,68%	14,33%	65,19%	63,57%	52,98%
2020	7,16%	7,37%	5,78%	11,05%	14,06%	14,87%
2021	9,22%	8,36%	5,00%	52,42%	45,47%	35,73%

**Note:**

- (\*) From Unit-linked Fund's establishment day 15/8/2019 to 31/12/2021.
- The operating performance of the Unit-linked Funds in the past is for reference purposes and is not the basis to ensure the results of the Unit-linked Funds in the future
- Investment rates do not take into account the difference between the buying and selling prices or other charges that may be added for the Policy Owner

**D. UNIT PRICING**

- Generali shall determine the asset value of Unit-linked Fund on Unit pricing date periodically once time per week (excluding vacations, unavoidable reasons).
- The asset of Unit-linked Fund is divided into equal sections named as Unit. Unit price means the price of one Unit when Generali sells or buys Unit on behalf of Policy Owner. However, Unit price might be various from each Unit-linked Fund.
- The Unit price of the Fund may increase or decrease depending on the investment results of the Unit-linked Fund. The performance of the Unit-linked Fund is NOT GUARANTEED and may give negative results.
- Unit-linked Fund value might be lower than paid premium and depends on investment results of Unit-linked Fund.



## INFORMATION ABOUT UNIT-LINKED FUND AND NOTION EXPLANATION

### E. POLICY OWNER'S BENEFITS PROTECTION AND ENHANCEMENT MEASURES

Generali shall apply following measures to protect and enhance Policy Owner's benefits:

- Chang the name of Unit-linked Fund;
- Close Unit-linked Fund to transfer the assets to a new Unit-linked Fund with the same investment target;
- Divide, split and/or merge the existing Units of Unit-linked Fund;
- Stop valuing the Units of Unit-linked Fund and transactions relating to Policy in case the transaction at the Stock Exchange in which the Unit-linked Fund is investing is suspended;
- Other measures as requested by competent authorities and in respect of laws.

### F. POLICY OWNER'S RIGHT

- Decide allocation rate to each Unit-linked Funds
- Request to change the allocation rate
- Convert among Unit-linked Funds
- Pay Top-up Premiums for additional investment
- Withdraw money from the Policy Account (Withdrawal)



**INFORMATION ABOUT UNIT-LINKED FUND AND NOTION EXPLANATION**

**G. NOTIONS AND RELATED EXPENSES**

1. Target Premium: means the premium of basic benefits. Target Premium is allocated into Target Premium Account after deducting Allocation charge.
2. Rider Premium: means the premium of Rider(s) (if any). Rider Premium is allocated into Target Premium Account after deducting Allocation charge.
3. Instalment Premium: means the total of periodical Target Premium and Rider Premium of selected frequency mode.
4. Top-up Premium: means the amount Policy Owner pay additionally after fully paying Instalment premium of current Policy year and previous Policy years. Top-up Premium is allocated into Excess Premium Account after deducting Allocation charge. Top-up Premium must comply with minimum and maximum limitation set by Generali from time to time.
5. Target Premium Account: means the account consisting of Units formed by Target Premium, Rider Premium (if any) after deducting Allocation charge and Monthly deduction.
6. Excess Premium Account: means the account consisting of Units formed by Top-up Premium after deducting Allocation charge (if any).
7. Policy Account: means the account consisting of Target Premium Account and Excess Premium Account (if any).
8. Allocation charge: means the charge deducted from Target Premium, Rider Premium and Top-up Premium before these premiums are allocated into Policy Account. Allocation charge is regulated as below:

Policy year	1	2	3	4	5+
% Target Premium	85%	70%	15%	5%	0%
% Rider Premium	60%	45%	15%	5%	0%
% Top-up Premium	2%				0%

9. Cost of Insurance charge: means the charge for providing insurability benefits as committed in Policy, deducted from Policy Account Value on Policy Monthiversary Date. Cost of Insurance charge includes Cost of Insurance charge of basic plan and Riders (if any).
10. Admin charge: means the charge used for compensation of expenses relating to Policy maintenance and providing information relating to Policy to Policy Owner, deducted monthly from Policy Account Value on Policy Monthiversary Date. In 2019, Admin charge is VND 28.000 per month and automatically increases by VND 2.000 per calendar year after that. In all circumstances, Admin charge shall not exceed VND 60.000 per month.



**INFORMATION ABOUT UNIT-LINKED FUND AND NOTION EXPLANATION**

11. Fund Management charge: means the charge paid for investment activities and management of Unit-linked Fund. Fund Management charge is calculated on the percentage of total asset of Fund before Generali declares Unit price and varies from each Fund as below:

<b>Unit-Linked Funds</b>	<b>Annual fund Management charge (% of total Fund asset)</b>
Strategic Accumulation Fund	1,5%/year
Active Accumulation Fund	1,5%/year
Strategic Growth Fund	2,5%/year
Active Growth Fund	2,5%/year

12. Surrender charge: means the charge borne to Policy Owner when requesting to surrender Policy. Surrender charge of Target Premium Account is regulated as below:

**a. Target Premium Account**

<b>Policy year</b>	<b>1 - 4</b>	<b>5+</b>
<b>Percentage of first Policy year Premium at the time of Policy issue</b>	30%	0%

In case Target Premium Account Value is lower than Surrender Charge, Surrender Charge shall be Target Premium Account Value at the time of surrender request.

**b. Excess Premium Account**

<b>Policy year</b>	<b>1 - 4</b>	<b>5+</b>
<b>Percentage of Excess Premium Account Value</b>	5%	0%

13. Fund switching charge: In every Policy year, Generali shall waive Fund switching charge for the first five Fund-switching requests. From the 6th request onwards, Fund switching charge is VND 100.000 per time and deducted from the request switching amount.

14. Withdrawal charge is a charge to the Policy Owner when partially withdrawing from the Top-up Account during the first 04 Years of Premium Payment, the Withdrawal Fee is equal to 05% of the withdrawal amount for each withdrawal.





CONFIRMATION OF AGENT	CONFIRMATION OF POLICY OWNER AND LIFE ASSURED	
<p>I, the undersigned, confirm that I have fully explained and consulted the aforementioned client about the details of this Sales Illustration as well as the Terms and Conditions of Policy.</p>	<ol style="list-style-type: none"> <li>1. I/We, the undersigned(s), confirm(s) that I/we have read and was/were consulted fully about the details on every page of this Sales Illustration as well as the content of Terms and Conditions of Policy. I/We understand clearly my/our benefits and obligations as regulated in Policy.</li> <li>2. I/We understand and agree that: i) This Sales Illustration is for reference only; ii) Insurability benefits and conditions are specified in Terms and Conditions of Policy.</li> <li>3. I/We understand that the actual Policy Account Value shall be based on the actual investment rate of Unit-linked Fund (without guaranty), actual paid premium and withdrawal from Policy Account Value, therefore, actual Policy Account Value might be higher or lower than the amount presented in this Sales Illustration.</li> <li>4. I/We understand that this Policy shall be invalid if Premium is not paid fully and punctually within the first 04 Policy years, or Policy Account Value is insufficient for Monthly deduction.</li> <li>5. I/We understand and agree that Cost of Insurance charge of Rider(s) shall be monthly deducted from Policy Account when I/we attends to Rider(s).</li> <li>6. I/We have understood that Unit-linked Policy is a long-term commitment. Attending policy in a short term and surrendering policy can result in high cost.</li> <li>7. The previous performance results of the Unit-linked Funds (if any) are for reference only and are not the basis for any certainty about the performance of the Unit-linked Funds in the future.</li> </ol>	
<p>Full name:                      Date: ...../...../.....</p>	<p style="text-align: center;"><b>POLICY OWNER</b></p> <p>Full name:                      Date: ...../...../.....</p>	<p style="text-align: center;"><b>LIFE ASSURED</b>                      (Father/mother/legal guardian of Life Assured                      if Life Assured is under 18 years old)</p> <p>Full name:                      Date: ...../...../.....</p>

