

VITA - SONG LAC QUAN

"I choose to live positively" - Dalai Lama

COMPREHENSIVE PROTECTION



- Cover 111 Critical Illnesses up to [...] VND.
- Provide variety of critical illness protection, including: Juvenile Critical Illness, Diabetic Complications, Early and Late Stage Critical Illness.
- Support health screening fee every 3 years with regular cash benefit equals to [...] VND/visit.
- Financial support upon diagnosed of cancer equals to XXXVND/time, up to 04 times.
- Cover Death benefit up to [...] VND
- [If buying Health Reimbursement Rider] Healthcare Fund up to [...] VND/year/person.
- [If buying Waiver of Premium Rider] Waiver of Premium when diagnosed of Late Stage Critical Illness.



POSITIVELY LIVING

Earn attractive investment interest rates without depending on the term or amount of investment.

Flexibly top-up to earn attractive interest rates from Universal Life Fund when having dormant capital.

Receive Loyalty Bonus every 3 years.

Receive all policy account value at the maturity date of the policy.

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 code: <Agent code>

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

POLICY INFORMATION

Unit: thousand VND

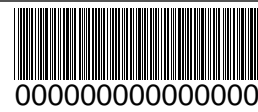
Policy Owner:	Age	Gender:	Occupation Class:
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Life Assured	Age	Gender	Occupation Class	Loading Rate (%) (**)	Insurance Benefit	Sum Assured	Policy Term (year) (*)	Annual Premium
Main Product								
					VITA – SONG LAC QUAN			
					Critical Illness Benefit			
Riders								
					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 - Extended Version			
					VITA - Golden Health (***) ▪ In-patient Benefit – Standard/Executive/V.I.P ▪ Out-patient Benefit – Standard/Executive/V.I.P ▪ Dental Benefit – Standard/Executive/V.I.P ▪ Maternity Benefit- Standard/Executive/V.I.P			
					VITA - Golden Health-Version 3/VITA-Diamond Health (***) ▪ In-patient Benefit – Economy/Standard/Executive/V.I.P/Diamond ▪ Out-patient Benefit – Standard/Executive/V.I.P/Diamond ▪ Dental Benefit – Standard/Executive/V.I.P/Diamond ▪ Maternity Benefit - Standard/Executive/V.I.P/Diamond			

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

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Note:

- (*) Premium Term equals to Policy Term, however Policy owner can choose the Planned Premium Term according to insurance need and financial capability.
- (**) Loading applied for Installment Premium of VITA - Song Lac Quan is 25% of the Loading Rate stated in the table above.
Loading applied for Installment Premium of Critical Illness benefit and rider(s) (if any) is 100% of the Loading Rate stated in the table above.
Loading applied for Cost of Insurance of Main Plan and Rider(s) (if any) is 100% of the Loading Rate stated in the table above.
- (***) For VITA – Golden Health, the rider term is counted from the rider’s effective date and does not exceed the Policy Anniversary Date after the Life Assured reaches 70 years old.
The afore-presented premium is the first-year premium. Premiums of the next Policy years shall be updated due to the attained age of the 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.

SUMMARY OF BENEFITS FOR MAIN PRODUCT

INVESTMENT BENEFIT (illustrated at 6,13% per annum)	
	Benefit payment
▪ Loyalty Benefit (*) up to	-
▪ Regular Cash Benefit every 03 years (*)	-
▪ Maturity benefit	-

DEATH BENEFIT	
▪ Death	▪ The higher value of [...] and Target Premium Account Value, ▪ Plus Excess Premium Account Value (if any)
▪ Accidental Death	Pay addition [...] (**)

MULTIPLE PAY CRITICAL ILLNESS BENEFITS (Coverage up to before 75 years old)		
	Benefit for each Illness	Maximum benefit
▪ Early-Stage Critical Illness	-	-
▪ Late-Stage Critical Illness	-	-
▪ Financial Support upon diagnosis with Cancer (***)	-	-
▪ Diabetic Complications	-	-

Note:

(*) Loyalty Benefit equals 10% of the total declared interest of the latest 36 months. Regular Cash Benefit equals to the lower of 0,2% of the Sum Assured or 3 million VND. Loyalty Benefit and Regular Cash Benefit are paid at the end of the 3rd policy year and every 03 years thereafter until the end of 21st policy year.

(**) Applied when the Life Assured is dead by Accident before the Monthiversary Date right after the Life Assured attains Age 75.

(***) Payable starting from 01 year after the diagnosis date of the Late-stage CI disease, which belongs in Cancer Group and every year thereafter, maximum 04 times or when LA attains Age 75, whichever is earlier.

Details about benefits and conditions are stated in Terms and Conditions.

SUMMARY OF RIDER BENEFITS

Unit: VND

No.	Benefit Description	Payment amount			
		Life Assured 1	Life Assured 2		
1	Level Term Rider / Bảo hiểm nhân thọ có kỳ hạn				
	Death or Total Permanent Disability	XXX.000.000			
2	Accidental Death & Dismemberment Rider / Bảo hiểm tử vong và thương tật do Tai nạn				
	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	Hospital Cash Rider / Bảo hiểm hỗ trợ viện phí				
	Hospitalized Support	X.000.000/ Hospitalized day			
	ICU Treatment, max 30 Hospitalized days/Policy year	X.000.000/ Hospitalized day			
	Surgery Support	XX.000.000/Surgery			
	Nursing Care Service, max 30 days per Policy year	X.000.000/day			
4	Tier Critical Illness Rider / Bảo hiểm Bệnh hiểm nghèo chi trả nhiều lần				
	Juvenile Critical Illness (only pay for 01 Disease)		XX.000.000/Disease		
	Diabetic Complication (only pay for 01 Disease)		XX.000.000/Disease		
	Early Stage Critical Illness (maximum 02 claims for 02 Critical Illnesses under 02 different groups)		XX.000.000/Disease		
	Late Stage Critical Illness (maximum 05 claims for 05 different groups)		XXX.000.000/Disease		
5	Extended Critical Illness Waiver Rider / Bảo hiểm miễn đóng phí Bệnh hiểm nghèo mở rộng				
	Generali shall pay all remaining premiums on behalf of Policyholder until the end of Policy term of this Rider or	Attached			



	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					
6	Financial Supprt Rider / Bảo hiểm hỗ trợ tài chính					
	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			
7	Waiver of Premium Rider / Bảo hiểm miễn đóng phí					
	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	
1. Cancer	1. Carcinoma-in-situ (CIS)	2. Early Cancer of Specific Organs	1. Major Cancer	
2. Major Organs	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
3. Heart and Blood vessel	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
4. Neuro-Musculoskeletal Related	21. Cerebral Shunt Insertion 22. Surgical Removal of Pituitary Tumour 23. Osteoporosis with Fractures (coverage up to aged 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
5. Other	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**

INSURANCE BENEFITS	PAYMENT (% Sum Assured)
DEATH (deduct all insurance benefit paid out before)	
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%
ACCIDENTAL PERMANENT DISMEMBERMENT	
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	

INSURANCE BENEFITS	PAYMENT (% Sum Assured)
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 the thumb	10%, maximum 30 million VND/Accident
- One knuckle	
- Two knuckles of one finger (in one accident)	15%
Loss (amputation) of knuckle of the 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 the 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%



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

INSURANCE BENEFITS		PAYMENT (% Sum Assured)
ACCIDENTAL INTERNAL ORGAN INJURY		
Organ	Injury	
Chest	Pneumothorax	5%
	Pleural bleeding	5%
Stomach	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%
Urinary system	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%
Connective tissues	Complete rupture of one of the following knee ligaments: - Medial or lateral ligament - Anterior or posterior cruciate ligament	3%, maximum 50 million VND/Accident
ACCIDENTAL BURN BENEFIT		
Burn parts	Body surface skin area %	
Head	From 2% to less than 5%	50%
	From 5% to less than 8%	75%
	From 8% and above	100%
Body and limbs	From 10% to less than 15%	50%
	From 15% to less than 20%	75%
	From 20% and above	100%

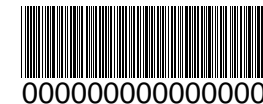
INSURANCE BENEFITS		PAYMENT (% Sum Assured)
ACCIDENTAL FRACTURE		
Skull	Fracture of one or more parts of the skull (including linear skull fracture, depressed skull fracture, skull base fracture and penetrating skull fracture), other than the facial bones, craniotomy due to brain injury	10%
Facial bones	Fracture of the lower jawbone or upper jawbone	5%
	Fracture of one of any other facial bones	2%
Body bones	Fracture of one or more vertebral bodies, excluding sacrum and coccyx	10%
	Fracture of three or more ribs	5%
Upper limb bones	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
	Fracture of the pelvis	10%
Lower limb bone	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
EMERGENCY TRANSPORTATION		
• 2.500.000 VND/Accident		
• Maximum 5.000.000 VND/Policy year		



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		
IN-PATIENT BENEFIT			
In-patient medical treatment expenses			
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
Organ Transplant (kidney, lung, heart, liver, bone marrow) - Medical fees for Life Assured (organ recipient) - Medical fees incurred for donor can be claimed up to 50% of the organ transplant limit	125.000.000 /Transplant	220.000.000 /Transplant	500.000.000 /Transplant
Oncology Treatment	Actual Eligible Expense	Actual Eligible Expense	Actual Eligible Expense
Day-patient Treatment (Day surgery, kidney dialysis)	10.000.000/year	15.000.000/year	30.000.000/year
Emergency Accidental Treatment			
1. Emergency Accidental Out-patient Treatment	5.000.000/Accident	7.500.000/Accident	15.000.000/Accident
2. Emergency Accidental Dental Treatment			



VITA – GOLDEN HEALTH RIDER BENEFIT ILLUSTRATION

OUTPATIENT BENEFIT

Unit: VND

MEDICAL PLAN	STANDARD	EXECUTIVE	V.I.P
GEOGRAPHICAL SCOPE	Vietnam	Asia	Worldwide (Exclude USA)
MAXIMUM ANNUAL BENEFIT (included in the Maximum annual benefit of Inpatient benefit)	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
GEOGRAPHICAL SCOPE	Vietnam	Vietnam	Vietnam
MAXIMUM ANNUAL BENEFIT	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
GEOGRAPHICAL SCOPE	Vietnam	Asia	Worldwide (Exclude USA)
MAXIMUM ANNUAL BENEFIT (included in the Maximum annual benefit of Outpatient benefit)	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



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

Unit: VND

INPATIENT BENEFIT

MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
GEOGRAPHICAL SCOPE	Vietnam	Vietnam	Worldwide (Exclude USA)	Worldwide (Exclude USA)	Worldwide
ANNUAL LIMIT OF INPATIENT BENEFIT	100.000.000	300.000.000	650.000.000	1.200.000.000	5.000.000.000
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
Co-insurance	0% or 20%	0%	0%	0%	0%
SCOPE OF INSURANCE	SUB-LIMIT				
Hospital fees and medical expenses					
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 (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	
Organ transplant (kidney, heart, liver, lung, pancreas, bone marrow)					
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
Cancer, Stroke, and Heart attack treatment expenses					
Actual medical expenses					
In-day treatment					
Actual medical expenses					
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
Emergency accidental treatment/Accident	1.500.000	5.000.000	7.500.000	Actual medical expenses	

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



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

OUTPATIENT BENEFIT

Unit: VND

MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
GEOGRAPHICAL SCOPE	-	Vietnam	Worldwide (Exclude USA)	Worldwide (Exclude USA)	Worldwide
ANNUAL LIMIT OF OUTPATIENT BENEFIT		15.000.000	25.000.000	50.000.000	100.000.000
Co-insurance rate of Life assured when visiting private Medical facilities/Clinics		20%	20%	0%	0%
SCOPE OF INSURANCE		SUB-LIMIT			
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

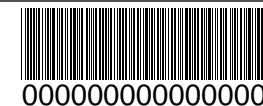
Unit: VND

MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
GEOGRAPHICAL SCOPE	-	Vietnam	Worldwide (Exclude USA)	Worldwide (Exclude USA)	Worldwide
ANNUAL LIMIT OF DENTAL BENEFIT		5.000.000	10.000.000	20.000.000	40.000.000
SCOPE OF INSURANCE		SUB-LIMIT			
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

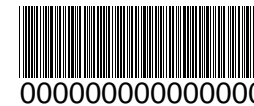
MEDICAL PLAN	ECONOMY	STANDARD	EXECUTIVE	V.I.P	DIAMOND
GEOGRAPHICAL SCOPE	-	Vietnam	Vietnam	Vietnam	Worldwide
ANNUAL LIMIT OF MATERNITY BENEFIT		20.000.000	30.000.000	50.000.000	100.000.000
Co-insurance		20%	20%	0%	0%
SCOPE OF INSURANCE		SUB-LIMIT			
Pre-natal check-up/Policy year		1.500.000	1.500.000	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)					
3. Other maternity care expenses					Actual medical expenses



POLICY BENEFIT ILLUSTRATION

Unit: thousand VND

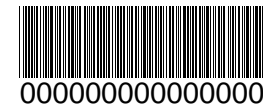
End of Policy year/Age	Total paid premium	Maximum Critical Illness (CI) Benefit		Death Benefit				Surrender value			Withdrawal	
		Early-Stage CI/Diabetic Complications	Late-Stage CI	Illustration at crediting rate			Additional Benefit when Death by Accident	Illustration at crediting rate				
				6,13%/per annum	5,5%/per annum	Guaranteed crediting rate		6,13%/per annum	5,5%/per annum	Guaranteed crediting rate		
				(1)	(2)	(3)		(4)	(5)	(6)		(7)
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POLICY BENEFIT ILLUSTRATION

Unit: thousand VND

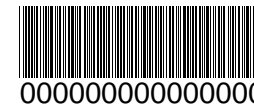
End of Policy year/Age	Total paid premium	Maximum Critical Illness (CI) Benefit		Death Benefit				Surrender value			Withdrawal	
		Early-Stage CI/Diabetic Complications	Late-Stage CI	Illustration at crediting rate			Additional Benefit when Death by Accident	Illustration at crediting rate				
				6,13%/per annum	5,5%/per annum	Guaranteed crediting rate		6,13%/per annum	5,5%/per annum	Guaranteed crediting rate		
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CHARGES & REGULAR BENEFITS ILLUSTRATION

Unit: thousand VND

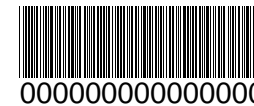
End of Policy year/ Age	Annual premium	Allocation charge	Allocated Premium		Illustrated at crediting rate of 6,13% per annum				Illustrated at crediting rate of 5,5% per annum				Illustrated at the guaranteed crediting rate			
			Target premium account	Excess premium account	Deduction		Cash Benefit	Loyalty Benefit	Deduction		Cash Benefit	Loyalty Benefit	Deduction		Cash Benefit	Loyalty Benefit
					Basic benefit	Rider benefit			Basic benefit	Rider benefit			Basic benefit	Rider benefit		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
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CHARGES & REGULAR BENEFITS ILLUSTRATION

Unit: thousand VND

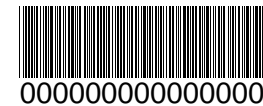
End of Policy year/ Age	Annual premium	Allocation charge	Allocated Premium		Illustrated at crediting rate of 6,13% per annum				Illustrated at crediting rate of 5,5% per annum				Illustrated at the guaranteed crediting rate			
			Target premium account	Excess premium account	Deduction		Cash Benefit	Loyalty Benefit	Deduction		Cash Benefit	Loyalty Benefit	Deduction		Cash Benefit	Loyalty Benefit
					Basic benefit	Rider benefit			Basic benefit	Rider benefit			Basic benefit	Rider benefit		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
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POLICY ACCOUNT VALUE ILLUSTRATION

Unit: thousand VND

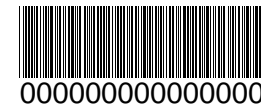
End of Policy year/Age	Total paid premium	Illustrated at crediting rate of 6,13% per annum			Illustrated at crediting rate of 5,5% per annum			Illustrated at guaranteed crediting rate		
		Target premium account	Excess premium account	Policy account	Target premium account	Excess premium account	Policy account	Target premium account	Excess premium account	Policy account
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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POLICY ACCOUNT VALUE ILLUSTRATION

Unit: thousand VND

End of Policy year/Age	Total paid premium	Illustrated at crediting rate of 6,13% per annum			Illustrated at crediting rate of 5,5% per annum			Illustrated at the guaranteed crediting rate		
		Target premium account	Excess premium account	Policy account	Target premium account	Excess premium account	Policy account	Target premium account	Excess premium account	Policy account
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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NOTE

I. Policy Benefit Illustration page

- Total deposited premiums are illustrated in accordance with Planned Premium Term. Allocated Premium to Policy Account is detailed in the page “Charges and Regular Benefits Illustration”.
- The illustrated Withdrawal amount is based on Policy Account Value at crediting rate of 6,13% per year. The actual Withdrawal amount may be lower than the illustrated withdrawal amount in case of basing on Policy Account Value at crediting rate of 5,5% per year or the guaranteed crediting rate at the withdrawal time. The total withdrawal amount shall be made from Excess Premium Account (if any) first; then from Target Premium Account. The Withdrawal amount includes Withdraw charge.
- This page “Policy Benefit Illustration” illustrates the Premium and benefits of Policy. The Policy Account Value shall be changed following the actual investment result of the Universal Life Fund. Details about Policy and total benefits are specified in the Terms and Conditions.
- Critical Illness Benefits and Accidental Death Benefit illustrated at crediting rate of 6,13% per year.

II. Charges & Regular Benefits Illustration page

- Deduction of Basic benefit includes Admin charge and COI charge of Main Plan.

III. Policy Account Value Illustration page

- Account Value will be changed according to actual investment result of Universal Life Fund.
- Target Premium Account includes Loyalty Benefits (if any).
- Excess Premium Account includes Regular Cash Benefits (if any).

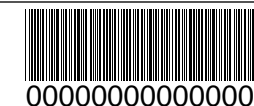
(*) Policy has lapsed because Policy Account Value is less than 0.

NOTIONS AND RELATED EXPENSES

1. Target Premium: is the premium calculated on the given Sum Assured, Sum Assured of Critical Illness Benefit, Age and Gender of Life Assured on the date signing the Application form. Target Premium is allocated to the Target Premium Account after deducting the Allocation charge.
2. Top-up Premium: is the additional Premium that is paid after the Policy Owner paid fully Installment Premiums of the current and previous policy year. Top-up Premium is allocated to the Excess Premium Account after deducting the allocation charge. Top-up Premium must comply with the minimum and maximum limit determined by Generali from time to time.
3. Rider Premium: is the premium of Riders. Rider Premium is allocated to the Target Premium Account after deducting Allocation Charge.
4. Installment Premium: is the Premium of applied payment frequency.
5. Target Premium Account: is the account, which is accumulated from Target Premium, Rider Premium (if any) after deducting Allocation Charge and Monthly Deduction. Cumulative interest and Loyalty Benefits are accumulated to Target Premium Account in accordance with the Terms and Conditions.
6. Excess Premium Account: is the account that is accumulated from Top-up Premium after deducting Allocation Charge and monthly deductions. Cumulative interest and Cash Benefits are accumulated to Excess Premium Account in accordance with the Terms and Conditions.
7. Policy Account: is the total of Target Premium Account and Excess Premium Account (if any).
8. Allocation charge: means the expense which is deducted from Target Premium, Rider Premium, and Top-up Premium before these premiums are allocated to Policy Account Value. The Allocation Charge is specified as follows:

Premium of Policy Year	1	2	3	4	5	6+
% Target premium	70%	40%	35%	25%	10%	0%
% Rider premium (applied for Accidental Death and Dismemberment rider – Extended Version and VITA-Golden Health-Version 3/VITA-Diamond Health)	60%	45%	15%	5%	0%	0%
% Rider premium (applied for other riders)	50%	35%	30%	20%	5%	0%
% Top-up premium	2%					

9. Cost of Insurance: means the expense for the performance of risk insurance in accordance with the provisions of the Policy, deducted monthly from Policy Account value on Policy Monthiversary Date. Cost of Insurance includes the Cost of Insurance of the insurance benefits according to the Terms & Conditions of Basic plan and Riders (if any).
10. Admin Charge: means the expense which is paid for managing, maintaining Policy and providing information related to Policy for Policy owner and deducted monthly from Policy Account value on Policy Monthiversary Date. In 2019, Admin Charge is VND 33.000 per month and automatically increases by VND 2.000 per month each calendar year after that. In all cases, Admin Charge shall not exceed VND 60.000 per month.



NOTIONS AND RELATED EXPENSES

11. Fund Management Charge: means the expense which is deducted before Generali declares crediting rate. Fund Management is capped at 2% per year of Policy Account Value.
12. Withdrawal charge: Withdrawal charge from Target Premium Account is 2% of the withdrawal amount and applied during the policy term. Not applicable for Withdrawal charge from Excess Premium Account.
13. Surrender Charge: Surrender Charge applied for Target Premium Account is defined as below:

Policy year	1	2	3	4	5	6	7	8	9	10	11 - 15	16+
Premium at the issued date	100%	100%	90%	80%	70%	50%	40%	30%	20%	10%	5%	0%

If Target Premium Account is less than Surrender Charge applied for Target Premium Account, this charge will equal to Target Premium Account at the Policy surrender date.

Surrender Charge of Excess Premium Account: not applicable.

14. Crediting rate: is the rate applied to determine the cumulative interest into the Policy Account value. Crediting rate is announced by Generali from time to time, based on the actual investment return from Universal Life Fund after deducting Fund Management Charge. Crediting rate is not less than the minimum guaranteed rate as follows:

Policy year	1	2 - 10	11 - 15	16 - 20	21+
Guaranteed crediting rate (% per year)	4,0%	3,0%	2,0%	1,5%	0,5%

AGENT'S CONFIRMATION	POLICY OWNER & LIFE ASSURED'S CONFIRMATION	
<p>I, the undersigned, confirm that I have fully explained and consulted the client mentioned above about the content of this Sales Illustration and the Policy's Terms and Conditions.</p>	<ol style="list-style-type: none"> 1. I/We, the undersigned, confirm that I/We have carefully read and was/were fully consulted about the content of all pages of this Sales Illustration and the Policy's Terms and Conditions. I/We have clearly understood my/our benefits and responsibilities according to provisions of the Policy. 2. I/We have understood and agreed that: i) This Sales Illustration is only used for the illustrative purpose; ii) All the benefits and related conditions are specified in the Terms and Conditions of the Policy. 3. I/We have understood that the Policy Account Value depends on the actual investment rate of Universal Life Fund (might be higher or lower than illustrated crediting rate of 6,13% and 5,5% but not lower than the minimum guaranteed crediting rate), paid premium, and withdrawal amount from Policy Account value, thus Policy Account value might be higher or lower than one stated in this Sales Illustration. 4. I/We have understood that this Policy will be terminated if the Premium of this Policy is not fully paid following the mentioned frequency mode within the first 04 policy years, or the Policy Account value is not enough for the monthly deduction. 5. I/We have understood and agreed that the Cost of Insurance of Rider benefit(s) shall be deducted monthly from Policy Account while I/we attach Rider benefit(s). 	
<p>Full name: Date:/...../.....</p>	<p style="text-align: center;">POLICY OWNER</p> <p>Full name: Date:/...../.....</p>	<p style="text-align: center;">LIFE ASSURED (Father/mother/legal guardian of Life Assured if Life Assured is under 18 years old)</p> <p>Full name: Date:/...../.....</p>

