



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

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
					VITA – DAU TU NHU Y 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 - Extended Version			
					VITA - Golden Health (**) ▪ In-patient – Standard/Executive/V.I.P ▪ Out-patient – Standard/Executive/V.I.P ▪ Dental Care –Standard/Executive/V.I.P ▪ Maternity - Standard/Executive/V.I.P			

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

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.

REFERENCE



POLICY BENEFIT ILLUSTRATION

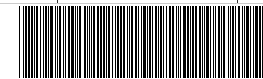
Unit: thousand VND

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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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)
1/xx							
2/xx							
3/xx							
4/xx							
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20/xx							

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VALUE OF ACTIVE ACCUMULATION FUND

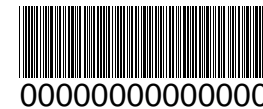
Unit: thousand VND

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

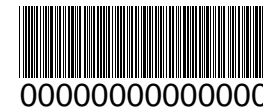
Unit: thousand VND

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)
1/xx							
2/xx							
3/xx							
4/xx							
5/xx							
6/xx							
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15/xx							
16/xx							
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18/xx							
19/xx							
20/xx							

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VALUE OF ACTIVE GROWTH FUND

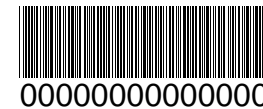
Unit: thousand VND

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)
1/xx							
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PREMIUMS AND CHARGES ILLUSTRATION

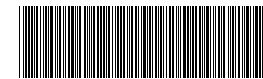
Unit: thousand VND

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)
1/xx											
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SUMMARY OF RIDER BENEFITS

No.	Rider Name	Benefit Description	Insurance Event
1	Level Term Rider /Bảo hiểm nhân thọ có kỳ hạn	100% of Sum Assured	Upon Death/Total and Permanent Disability (TPD) of Life Assured
2	Hospital Cash Rider /Bảo hiểm hỗ trợ viện phí	100% of Sum Assured	Life Assured is hospitalized.
		200% of Sum Assured	Life Assured is Inpatient having treatment in Intensive Care Unit, maximum of 30 days per Policy year.
		500% of Sum Assured	Life Assured undergoes Surgery.
		50% of Sum Assured	Life Assured needs Nursing Care service, maximum of 30 days per Policy year
3	Critical Illness Rider /Bảo hiểm Bệnh hiểm nghèo chỉ trả nhiều lần	25% of Sum Assured (*)	Life Assured is Diagnosed with Juvenile Critical Illness
		25% of Sum Assured (*)	Life Assured is Diagnosed with Diabetic Complication
		25% of Sum Assured (*)	Life Assured is Diagnosed with Early Stage Critical Illness (maximum claim for 02 Critical Illnesses under 02 different critical illness groups)
		100% of Sum Assured	Life Assured is Diagnosed with Late Stage Critical Illness (maximum claim for 05 Critical Illnesses under 05 different critical illness groups)
4	Extended Critical Illness Waiver Rider /Bảo hiểm miễn đóng phí Bệnh hiểm nghèo mở rộng	Waive all remaining premiums of Policy until the end of Policy term of this Rider or until the end of 15-year period, whichever is sooner.	Life Assured is Diagnosed with Critical Illness which is specified in Terms and Conditions of Extended Critical Illness Waiver Rider.
5	Financial Support 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 is sooner.	Upon Death/Total and Permanent Disability (TPD) of Life Assured.
6	Waiver of Premium Rider /Bảo hiểm miễn đóng phí	Waive all remaining premiums of Policy until the end of Policy term of this Rider or until the end of 15-year period, whichever is sooner.	Upon Death/Total and Permanent Disability (TPD) of Life Assured.

Note:

- Please refer to the Sum Assured shown in “Policy Information” page.
 - Details of insurability benefits are specified in Terms and Conditions of policy.
- (*) The maximum payable amount is not exceed VND 500 million for every benefit of all Policies of one Life Assured

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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

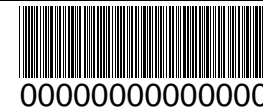
GROUPING OF EARLY STAGE AND LATE STAGE CRITICAL ILLNESS

Group	35 Early Stage Critical Illness Conditions	61 Late Stage Critical Illness Conditions
1. Cancer	1. Carcinoma-in-situ (CIS)	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	2. Kidney Failure 3. Major Organ/Bone Marrow Transplant 4. End Stage Lung Disease 5. Medullary Cystic Disease 6. Fulminant 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	11. Heart Attack/Myocardial Infarction 12. Coronary Artery By-pass Surgery 13. Heart Valve Replacement 14. Surgery to Aorta 15. Primary Pulmonary Hypertension
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	16. Percutaneous Valvuloplasty or Valvotomy 17. Pericardectomy 18. Insertion of a Veno-cava filter 19. Early Pulmonary Hypertension 20. Large Asymptomatic Aortic Aneurysm
5. Other	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
	29. Loss of Sight in One Eye 30. Less Severe Burn 31. Loss of One Limb 32. Cochlear Implant Surgery	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
	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

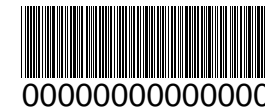
INSURANCE BENEFITS	PAYMENT (% Sum Assured)
DEATH (deduct all insurance benefit paid out before)	
Accidental death caused by airplane accident occurring while the Life Assured is a passenger on a scheduled (civil) flight.	300%
Accidental death while the Life Assured is riding as a fare-paying passenger 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 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)
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 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
Lower limb bone	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
EMERGENCY TRANSPORTATION		
• 2.500.000 VND/Accident		
• Maximum 5.000.000 VND/Policy year		

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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		
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 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			

**CUSTOMER SHALL RECEIVE ALL PROCEEDS AND ACCEPT ALL RISKS
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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

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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%
Average investment returns	4,2%	6,2%	1,0%	8,9%

- 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.

CUSTOMER SHALL RECEIVE ALL PROCEEDS AND ACCEPT ALL RISKS OF THE INVESTMENT

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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 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 are for reference purposes and are 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.

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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.

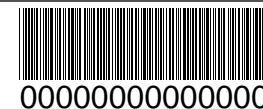
F. POLICY OWNER'S RIGHT

- 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)

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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%				

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:

Unit-Linked Funds	Annual fund Management charge (% of total Fund asset)
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

Policy year	1 - 4	5+
Percentage of first Policy year Premium at the time of Policy issue	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

Policy year	1 - 4	5+
Percentage of Excess Premium Account Value	5%	0%

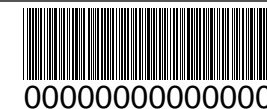
13. Fund switching charge: In every Policy year, Generali shall waive Fund switching charge for the first five Fund-switching requests. From the 6th request onwards, Fund switching charge is VND 100.000 per time and deducted from the request switching amount.

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.

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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"> 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. 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. 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. 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. 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). 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. 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. 	
<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>

