

SALE ILLUSTRATION OF INSURANCE BENEFIT

VITA - SONG TU TIN

- **Maximum return** from all premium payments
- **Guaranteed** investment rate
- **Competitive bonus**

- **Low premium, High benefit**
- **Extensive** accidental protection benefit
- **Diverse** rider protection
- **Continuous protect for 24 months** after policy lapsed

- **Flexible** premium payment and investment
- **Withdrawal** from Policy account
- Change sum assured and select rider **according to needs**



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>

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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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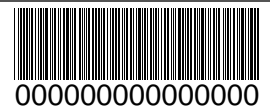
Life Assured	Age	Gender	Occupation Class	Loading Rate (%)	Insurance Benefit	Sum Assured	Policy Term (year) (*)	Annual Premium
					VITA – SONG TU TIN Basic benefit/Advanced benefit option			
					Level Term Rider			
					Hospital Cash Rider			
					Critical Illness Rider			
					Extended Critical Illness 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	-	-	-
Premium paid in the first 4 Policy Years	-		
Top-up Premium in Policy Year 1	-		
Total premium in Policy Year 1	-		

Note:
 (*) Premium Term equals to Policy Term, however Policy owner can choose the Planned Premium Term according to insurance need and financial capability.
 (**) For VITA – Golden Health, the rider term is 1 year and is renewed every year. 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.

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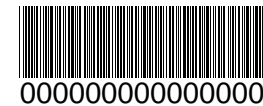


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POLICY BENEFIT ILLUSTRATION

Unit: thousand VND

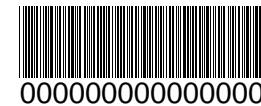
(1)	(2)	(3)	Illustration at crediting rate of 6,13% per annum				Illustration at guaranteed crediting rate				(12)
			(4)	(5)	Death & TPD Benefit		(8)	(9)	Death & TPD Benefit		
					Non-accidental (6)	Accidental (7)			Non-accidental (10)	Accidental (11)	
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POLICY BENEFIT ILLUSTRATION

Unit: thousand VND

End of Policy year/Age	Annual premium	Total paid premium	Illustration at crediting rate of 6,13% per annum				Illustration at the guaranteed crediting rate				Withdrawal
			Policy account value	Surrender Value	Death & TPD Benefit		Policy account value	Surrender Value	Death & TPD Benefit		
					Non-accidental	Accidental			Non-accidental	Accidental	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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Note:

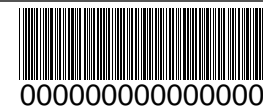
1. Annual Premium is illustrated in accordance with Planned Premium Term. Allocated Premium to Policy Account is detailed in the page “Policy Account Value Illustration”.
2. The illustrated Withdrawal amount is based on Policy Account Value at crediting rate of 6,13%. The actual Withdrawal amount may be lower than the illustrated withdrawal amount in case of basing on Policy Account Value at 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 is the amount that has included Withdraw charge.
3. This page “Policy Benefit Illustration” illustrates the Premium, benefits, and charges of Policy, the Policy Account Value shall be changed following the actual investment result of Universal Life Fund. Details about Policy and total benefits are specified in the Terms and Conditions.

REFERRER

POLICY ACCOUNT VALUE ILLUSTRATION

Unit: thousand VND

End of Policy year/ Age	Total paid premium	Allocation charge	Premium allocated to Target premium account	Premium allocated to Excess premium account	Regular Bonus	Special Bonus	Illustrated at crediting rate of 6,13% per annum					Illustrated at the guaranteed crediting rate				
							Deduction		Value			Deduction		Value		
							Basic benefit	Rider benefit	Target premium account	Excess premium account	Policy Account	Basic benefit	Rider benefit	Target premium account	Excess premium account	Policy Account
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
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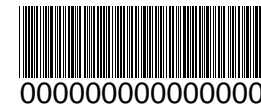
POLICY ACCOUNT VALUE ILLUSTRATION

Unit: thousand VND

End of Policy year/ Age	Total paid premium	Allocation charge	Allocated Premium to Target premium account	Allocated Premium to Excess premium account	Regular Bonus	Special Bonus	Illustrated at crediting rate of 6,13% per annum					Illustrated at the guaranteed crediting rate				
							Deduction		Value			Deduction		Value		
							Basic benefit	Rider benefit	Target premium account	Excess premium account	Policy Account	Basic benefit	Rider benefit	Target premium account	Excess premium account	Policy Account
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
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Notes:

1. Deduction of Basic benefit includes Admin Charge.
2. Target premium account includes Regular Bonus and Special Bonus.



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.

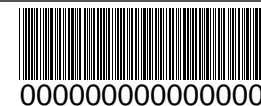
Note:

- 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



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



**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 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



NOTIONS AND RELATED EXPENSES

1. Target Premium: is the premium calculated on the given Sum Assured, Age and gender of Life Assured on the date of signing 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 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, plus cumulative interest.
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	60%	40%	30%	15%	5%	0%
% Rider premium (not including VITA – Golden Health)	60%	40%	30%	15%	5%	0%
% Rider premium (applied for VITA – Golden Health)	50%	35%	30%	20%	5%	0%
% Rider premium (applied for Accidental Death and Dismemberment rider – Extended Version)	60%	45%	15%	5%	0%	0%
% Top-up premium	0%					

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 Cost of Insurance of Basic plan and Riders (if any).

NOTIONS AND RELATED EXPENSES

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 2017, Admin Charge is VND 29.000 per month and automatically increased by VND 2.000 per month each calendar year after that. In all cases, Admin Charge shall not exceed VND 60.000 per month.
11. Fund Management Charge: means the expense which is deducted before Generali declares crediting rate. Fund Management is 2%/year of Policy Account value and can be changed but not exceed 2,5%/year.
12. Withdrawal Charge: Withdrawal Charge from Target Premium Account is 2% of the withdrawal amount and applied until the 20th policy year. Withdrawal Charge from Excess Premium Account is 2% of the withdrawal amount and applied during the policy term.
13. Surrender Charge: means the expense that the Policy Owner must pay when requesting for early termination of the Policy. The Surrender Charge is specified as follows:

Policy year	1	2	3	4	5	6	7	8	9	10	11 - 20	21+
% First year 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 is 2% of Excess Premium Account at the time of termination.

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 no less than the minimum commitment as follows:

Policy year	1 – 5	6 - 10	11 - 15	16+
Guaranteed crediting rate (%/year)	4%	3%	2%	1,5%



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 been 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>