



Illustration

The Gift To Your Future

Wealth creation for financial freedom

Manulife is proud to actualize a comprehensive plan of protection, saving and investment for you and your family



Exclusive Protection

- Accidental death benefit throughout lifetime policy
- Maximize protection prior medical care and health risks for all family



Efficient Saving

- Prepare for your future wealth with 9 Funds from Manulife
- Loyalty bonus is given every 3 years and at the end of policy year 10, 15 and 20



Active Investment

- Active to choose top-up options, free partial withdrawal charge and investment adjustment
- Flexible to select coverage and rider changes

Company Information

Manulife (Việt Nam) Limited
 Head Office: Manulife Plaza, 75 Hoang Van Thai, Tan Phu Ward, District 7, HCM city
 Tel: (028) 5416 6888 - Fax: (028) 5416 1818
 License: 13GP/KDBH dated 24/01/2005
 Charter capital: VND 13,095 billion
 Business sectors: Life Insurance and Financial Investment
 Website: www.manulife.com.vn

Manulife Financial

Manulife Financial is a leading Canadian-based financial services group with a history of over 130 years worldwide with total asset under management of more than USD 900 billion (as of 31 Dec 2019).

Note:

This product was approved by letter 6531/BTC-QLBH on 17/06/2021 By MOF with technical name as Regular Premium Variable Life (version 3)

Manulife Vietnam

As a member of Manulife Financial, Manulife Vietnam is one of the leading companies in the Vietnam in digital transformation and putting customers at the center of everything we do.

POLICY INFORMATION

CLIENT INFORMATION

	Full name	Identification/ Passport/Birth certificate	Gender	DOB	Age	Occupation Class
Life Insured						
Policy Owner						
Dependent 1						

POLICY INSURANCE INFORMATION

Product	Life Insured	Age	Policy Term (year)	UW Decision	Face Amount (VND)	Premium per <Annual> (VND)
Base plan						
The Gift To Your Future Plan A/B						
Total Regular Premium						

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Annual Semi - Annual Quarterly Monthly

Base Premium (a)

Rider Premium (b)

Regular Premium (c) = (a) + (b)

Top-up Premium (d)

Scheduled Premium by payment mode (e) = (c) + (d)

Planned Premium Term: <xx> years

Fund allocation	Money market	Fixed income	Diversified	Balanced	Growth	Aggressive	Lifestyle
%	%	%	%	%	%	%	%

Note:

- Premium Paying Period of base plan is equal to Policy Term. However, customers can flexibly choose Premium Term depending on his/her financial condition and insurance needs (at least three years) and should pay full premiums as schedule to keep policy inforced, insurance benefits, increase account value and investment result as planned.

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BASE PLAN BENEFIT

1. Accidental Dismemberment (*)(**)	<p>a. Accidental Dismember benefit: up to <xx> VND, depends on level of dismemberment</p> <p>b. Accidental organ damage benefit: <xx> VND</p> <p>c. Accidental broken bones benefit: up to <xx> VND, depends on level of fractures</p> <p>d. Accidental major burn benefit: up to <xx> VND, depends on degree of burns</p> <p>This benefit will end when the Life Insured reaches 70 years old.</p>						
2. Death benefit (*)(**)	<p>a. Death benefit: Basic option: Max (Base Account Value, Face Amount) + Top Up Account Value Advanced option: Base Account Value + Face Amount + Top Up Account Value</p> <p>b. Accidental Death benefit: Before the Life Insured reaches 70 years old, Manulife will pay <xx> VND for all types of accidental death Accidental Death benefit will deduct Accidental Dismemberment benefit paid out previously</p>						
3. Funeral benefit (*)	Manulife will pay in advance <xx> VND when death claim is registered						
4. Loyalty bonuses (if satisfy terms and conditions) (**)	<p>a. Regular loyalty bonus: 3.0% Average Base Account value of preceding 3 years. This benefit is calculated at end of the 3rd, 6th, 9th, 12th, 15th, 18th year, and allocated into Base Account value.</p> <p>b. Special loyalty bonus: Manulife will allocate into Top Up Account at the end of 10th and 15th policy year and at the end of 20th policy year</p> <ul style="list-style-type: none"> At the end of year 10: 88% of the Total COI charges for the Base Plan in first 10 years during bonus review period. At the end of year 15: 88% of the Total COI charges for the Base Plan from the policy year 11 to policy year 15 during bonus review period. At the end of year 20: 88% of the Total COI charges for the Base Plan from the policy year 16 to policy year 20 during bonus review period. <p>c. Special loyalty bonus of Rider: Manulife will allocate into Base Account at the end of 10th policy year and at the end of 20th policy year</p> <table border="1"> <thead> <tr> <th colspan="2">Bonus (% Average of annualized Rider Premium paid in review period)</th></tr> <tr> <th>10th Policy year</th><th>20th Policy year</th></tr> </thead> <tbody> <tr> <td>50%</td><td>300%</td></tr> </tbody> </table> <p>Special loyalty bonus of Rider is not applicable for Healthcare 2019.</p>	Bonus (% Average of annualized Rider Premium paid in review period)		10 th Policy year	20 th Policy year	50%	300%
Bonus (% Average of annualized Rider Premium paid in review period)							
10 th Policy year	20 th Policy year						
50%	300%						

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INSURANCE BENEFITS ILLUSTRATION

PLAN A/B

Unit: thousand VND

Year/ Age	Premium (*)	Low investment returns						High investment returns						Withdrawal
		Total Protection	Loyalty Bonus	Base AV	Top-up AV	Policy AV	Surren- der Value	Total Protectio n	Loyalty Bonus	Base AV	Top-up AV	Policy AV	Surren- der Value	
1/xx														
2/xx														
3/xx														
4/xx														
5/xx														
6/xx														
7/xx														
8/xx														
9/xx														
10/xx														
11/xx														
12/xx														
13/xx														
14/xx														
15/xx														
16/xx														
17/xx														
18/xx														
19/xx														
20/xx														

(*) Premium: Annualized Base Premium, Top up Premium and Annualized UDR Rider Premium

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AV ILLUSTRATION FUND <XX>

Unit: thousand VND

Year/ Age	Premium Allocation	Low investment returns			High investment returns		
		Base AV	Top up AV	Policy AV	Base AV	Top up AV	Policy AV
1/xx							
2/xx							
3/xx							
4/xx							
5/xx							
6/xx							
7/xx							
8/xx							
9/xx							
10/xx							
11/xx							
12/xx							
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14/xx							
15/xx							
16/xx							
17/xx							
18/xx							
19/xx							
20/xx							

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PREMIUM ILLUSTRATION

Unit: thousand VND

Year/ Age	Premium					Premium load and other fees	Allocated premium		COI	
	Premium (*)	Rider Premium (group B (**))	Base plan's Premium				Base AV	Top-up AV	Low investment return	High investment return
			Basic	Top-up	Total					
1/xx										
2/xx										
3/xx										
4/xx										
5/xx										
6/xx										
7/xx										
8/xx										
9/xx										
10/xx										
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12/xx										
13/xx										
14/xx										
15/xx										
16/xx										
17/xx										
18/xx										
19/xx										
20/xx										

Premium (*): Annualized Base Premium, Top up Premium and Annualized UDR Rider Premium , (**) Group B: Healthcare Rider

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NOTES:

- The illustration is based on the assumption of:
 - Premiums are paid in <frequency> and maybe different from the actual.
 - Life Insured(s) has health condition stated at UW Decision in Insurance Policy Information part of this illustration.
 - All conditions for Loyalty Bonus are qualified.
- Following regulations in Circular 135/2012/TT-BTC issued by MoF guiding the provision of Unit-Linked Insurance Product, the illustration is just shown in 20 years, but in case customer still pay premium and keep policy inforced, Funds value will be invested and provide interests then.
- The Low/ High investment returns are based on the assumption below and not changed during policy term.

Fund	Money Market	Fixed Income	Diversified	Balanced	Growth	Aggressive	Lifestyle
Low	3.0%	3.9%	3.3%	2.4%	1.8%	1.3%	3.0%
High	5.0%	5.9%	6.5%	7.4%	8.0%	8.7%	8.5%

These rates could be changed following increasing of charges.

- Total Protection on this illustration includes:
 - Base plan: Death benefit, 100% FA for Accidental Death and Dismemberment built-in benefit.
 - Rider: 125% FA for any Advanced Critical Illness benefit, 100% FA for any remaining rider benefits, excluding Medicash, Premium Support and Healthcare 2019.
- In case Life Insured is under 4 years old, all the benefit stated above will be revised according to Terms and Conditions.
- Transactions related to the change of the Face Amount, Premium or Withdraw Account Value (if any) must be submitted by the Policy Owner to the Company on the required form and these changes are valid only after Company approves in writing or promulgated Contract Amendment (s)
- Transaction related to Partial Withdraw of Basic Account Value can affect Loyalty Bonus Benefit. Please refer to Terms & Conditions for further details

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INFORMATION ON UNIT LINKED FUNDS

Lifestyle Funds are designed to optimize annual investment portfolios, take advantage of high profitability from stocks, while minimizing risk by flexibly managing fund allocation via bonds and currency forms. The fund allocation will be adjusted annually by Manulife and within the limits of the below table of investment asset allocation ratios

Customers can choose the Lifestyle Fund to build long-term financial plans or whenever customers wish to invest in the fund (start retiring / withdrawing in 2035, 2040, or 2045).

Year	Maximum Allocation (%)								
	Lifestyle Fund 2035			Lifestyle Fund 2040			Lifestyle Fund 2045		
	Equity (*)	Fixed Income/Bonds (**)	Money Market (***)	Equity (*)	Fixed Income/Bonds (**)	Money Market (***)	Equity (*)	Fixed Income/Bonds (**)	Money Market (***)
2021	75%	50%	10%	85%	40%	10%	90%	30%	10%
2022	74%	51%	10%	83%	43%	10%	89%	33%	10%
2023	73%	53%	10%	80%	45%	10%	88%	35%	10%
2024	71%	54%	10%	78%	48%	10%	86%	38%	10%
2025	70%	55%	10%	75%	50%	10%	85%	40%	10%
2026	70%	55%	10%	75%	50%	10%	85%	40%	10%
2027	66%	58%	11%	74%	51%	10%	83%	43%	10%
2028	63%	60%	13%	73%	53%	10%	80%	45%	10%
2029	59%	63%	14%	71%	54%	10%	78%	48%	10%
2030	55%	65%	15%	70%	55%	10%	75%	50%	10%
2031	55%	65%	15%	70%	55%	10%	75%	50%	10%
2032	53%	68%	19%	66%	58%	11%	74%	51%	10%
2033	50%	70%	23%	63%	60%	13%	73%	53%	10%
2034	48%	73%	26%	59%	63%	14%	71%	54%	10%

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INFORMATION ON UNIT LINKED FUNDS (CONTINUE)

Year	Maximum Allocation (%)								
	Lifestyle Fund 2035			Lifestyle Fund 2040			Lifestyle Fund 2045		
	Equity (*)	Fixed Income/Bonds (**)	Money Market (***)	Equity (*)	Fixed Income/Bonds (**)	Money Market (***)	Equity (*)	Fixed Income/Bonds (**)	Money Market (***)
2035	45%	75%	30%	55%	65%	15%	70%	55%	10%
2036	45%	75%	30%	55%	65%	15%	70%	55%	10%
2037	44%	75%	30%	53%	68%	19%	66%	58%	11%
2038	43%	75%	30%	50%	70%	23%	63%	60%	13%
2039	41%	75%	30%	48%	73%	26%	59%	63%	14%
2040	40%	75%	30%	45%	75%	30%	55%	65%	15%
2041	40%	75%	30%	45%	75%	30%	55%	65%	15%
2042	39%	75%	30%	44%	75%	30%	53%	68%	19%
2043	38%	75%	30%	43%	75%	30%	50%	70%	23%
2044	36%	75%	30%	41%	75%	30%	48%	73%	26%
2045	35%	75%	30%	40%	75%	30%	45%	75%	30%
2046+	35%	75%	30%	40%	75%	30%	45%	75%	30%

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Investment Fund and Purpose	Type of Investment Assets	Min	Max	Risk level and expected profit
Money market fund: A low-risk affiliate fund is a temporary option for investors before investing in other funds.	Money Market	80%	100%	Low
	Fixed Income/Bonds	0%	20%	
Fixed income fund: Providing low-risk investment opportunities through the fund's ability to invest in corporate bonds, government bonds and other fixed yield instruments.	Money Market	0%	20%	Low
	Fixed Income/Bonds	80%	100%	
Diversified fund: Design for people with long-term investment tendencies with low average risk and accepting small fluctuations in the value of investment portfolios.	Equity	10%	30%	Medium
	Fixed Income/Bonds/Money Market	70%	90%	
Balanced Fund: Provides investment opportunities with medium capital preservation and development	Equity	40%	60%	Inter-Medium
	Fixed Income/Bonds/Money Market	40%	60%	
Growth Fund: Bring investment opportunities with capital growth in mid-to-long-term investment.	Equity	50%	80%	Quite high
	Fixed Income/Bonds/Money Market	20%	50%	
Aggressive Fund: Bring investment opportunities with long-term capital growth for investors.	Equity	70%	100%	High
	Fixed Income/Bonds/Money Market	0%	30%	

- The Company will determine the Net Asset Value of the Funds on the Pricing Date twice a week (except for holidays).
- The assets of Unit linked Funds will be divided into equal portions called Fund Unit. Fund Unit will be varied from per Fund.
- The Company has Rights to apply below actions to protect PO benefits:
 - Close a Fund to transfer assets to another Fund within same Investment Objectives;
 - Change the Funds' names;
 - Split or merge the existing Funds;
 - Stop unit pricing and Policy transactions in case The Securities Trading Center and/or the Stock Exchanges invested by the Funds are temporarily suspended from trading;
 - Other actions following Government agencies requirements and Law regulations.

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The actual investment rate in the past 5 years of the Funds:

Unit Linked Funds	Money Market	Fixed Income	Diversified	Balanced	Growth	Aggressive	Lifestyle
Year 2016	New Funds were established in 2017			10,7%	12,4%	14,3%	New funds are established in 2021
Year 2017	-2,1%	1,2%	5,3%	28,2%	36,4%	45,7%	
Year 2018	1,4%	1,5%	-2,1%	-4,4%	-9,2%	-12,2%	
Year 2019	5,0%	5,1%	5,4%	6,5%	6,7%	6,7%	
Year 2020	5,2%	3,8%	5,5%	13,5%	11,7%	9,7%	
Average returns in 5 years (or since inception)	2,3%(*)	2,9%(*)	3,5%(*)	10,4%	10,6%	11,4%	

(*) Investment rate since inception (06/10/2017)

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CHARGES AND FEES

1. Base Premium	Premium for base plan															
2. Rider Premium	Premium for riders															
3. Regular Premium	Is the total premium paid for base plan and rider(s) (if any).															
4. Top up Premium	Additional premium paid by Policy Owner apart from the Base and Rider Premium															
5. Premium Load:	Premium Load will be deducted from Basic Premium, Rider Premium and Top-up Premium before being distributed to the Unit Funds															
	Premium Year		1		2		3		4-5		6+					
	% Base Premium		85%		75%		20%		0%		0%					
	% Unit-deducting Rider Premium		65%		50%		35%		2%		2%					
	% Top Up Premium		2%										1%			
6. Cost of Insurance:	Fees deducted monthly from Policy Account Value to pay for insurance benefit as stipulated in the base plan and riders, excluding Healthcare 2019. Cost of Insurance is free in the 1 st Policy Year.															
7. Policy fee:	Fees deducted monthly for administration, maintainnace of the policy. Policy fee will change on each calendar year but not exceeding maximum amount (60,000 VND/month) as below: Unit: thousand VND															
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033+			
	37	39	41	43	45	47	49	51	53	55	57	59	60			
	Policy fee is free in the 1 st Policy Year															
8. Fund Management Fee:	Is charged in the same frequency as pricing of units and reflected in each of the funds’ unit prices															
	Fund		Aggressive Fund		Growth Fund		Balanced Fund		Diversified Fund		Fixed Income Fund		Money Market Fund		Lifestyle Fund	
	Fee		1%		1.5%		1.75%		2.25%		2.25%		2.5%		2.0%	

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9. Surrender Charge:	Fees arised when Policy Owner requests to terminate the Policy prior to maturity. This fee is calculated as % of Basic Premium and Rider Premium for Base Account, and not applicable for Top-up Account.							
	% Annualized Basic Premium of 1 st PY	90%	80%	70%	45%	30%	15%	0%
	% Current annualized Unit-deducting Rider Premium							
Surrender Charge is not applicable for Healthcare 2019								
10. Partial Withdraw Charge	Manulife will not charge a Fee for withdrawal of Account Value for requests to withdraw Funds from Account Value during the term of Policy							
11. Fund Switch Charge	Manulife does not charge a Fee for Fund Switch for requests to switch Funds between Unit-Linked Funds during the term of the Policy							

Note : Manulife can adjust the Fee written above but not exceed the maximum upon MOF's approval. A three (3) months' prior written notice shall be sent to Policy Owner before implementation thereof

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Agent's confirmation	Policy Owner's confirmation
<p>I, the undersigned, affix and certify that I have given completed advice and explanation and to the named customer of this illustration details and the Provision as well.</p>	<ol style="list-style-type: none"> 1. This illustration is valid until <xx> and attached with the financial need analysis and risk acceptable analysis. 2. I understand that the Account Value depends on the actual investment interest rate, actual paid premiums and withdrawals made; therefore, it can be higher or lower than the value in this illustration. 3. I understand that the policy will be terminated if all premiums are not paid in full, or when the AV is not enough to be deducted for depts (if any), whichever occurs first. 4. I agree to buy and undertake all obligations under this insurance policy. 5. I understand that participating a RPVL policy is a long term commitment. I should not surrender it soon because of high charges and fees at the beginning policy time. 6. I understand and agree that Cost of Insurance of riders will be monthly deducted at monthiversaries when I participate in riders from Policy Account Value to pay for insurance benefit as stipulated in the base plan and riders, excluding Healthcare 2019. 7. I commit to honestly declare my personal information. I also confirm to read carefully and being consulted in full of all illustration pages as well as the content of the Provision and Financial analysis form. I fully understand my benefits and liabilities upon participation this policy, especially for the non guaranteed benefits due to actual Fund investment results.
<p>Date: _____</p> <p>Sign: _____ <Name>, <Code>, <Office></p>	<p>Date: _____</p> <p>Sign: _____ <PO></p>

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