



NEXT GENERATION UNIT-LINKED INSURANCE PRODUCT

Evergreen Prosperity

XANH PHÚ QUÝ



BUILD YOUR *05* *10* *15* *50* *GENERATIONAL WEALTH*

You put in the effort to build your wealth. But how do you turn today's success into a *legacy* that endures for generations?

Enduring prosperity is never the result of impulse - it is shaped by vision, discipline, and time. When wealth is carefully protected, strategically invested, and purposefully grown, it evolves into more than financial security - it becomes a legacy passed from one generation to the next.

The *Evergreen Prosperity* Unit-Linked Insurance Product is a next-generation insurance and investment solution designed to do exactly that. Every premium you invest today is transformed into long-term value, laying a strong foundation for tomorrow. With the *Evergreen Prosperity* Unit-Linked Insurance Product, you take confident steps toward building a lasting, resilient legacy for the future you envision.

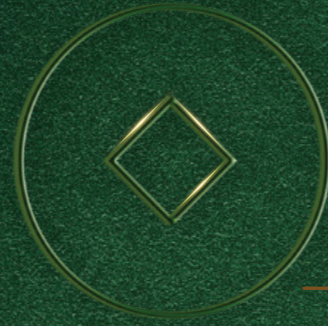


NEXT GENERATION UNIT-LINKED INSURANCE PRODUCT

Evergreen Prosperity

Decode the

5. 10. 15. 50



5 years - Planting the Seeds of Value

Short and flexible premium payment from just 5 years while still being eligible for the Loyalty Bonus.

10 years - Harvesting Sweet Rewards

After the 10th Policy Year, Customers may make partial withdrawals from the Account Value without affecting the Loyalty Bonus. (*)

15 years - Growing Prosperity in Full Shade

By the 15th Policy Year, the accumulated value is equivalent to 2.5 times the total premiums paid. (**)

50 years - A Forest of Generational Wealth

Long-term accumulation, building a sustainable family legacy for future generations.

(*) In each Policy Year, the withdrawal amount may be up to 10% of the total Basic Premium paid during the first 10 Policy Years. Withdrawals exceeding this amount may impact on the Loyalty Bonus.

(**) Illustration applies where the Life Insured is under 50 years old at Policy issuance, with a 5-year premium term, Face Amount equals to 5 times the Basic Premium, illustrated investment return of 9% per year (100% Aggressive Fund).

Investment expectations are based on the actual performance of Manulife Vietnam's Unit-Linked Funds from 2008-2025. Future investment results are not guaranteed and may be lower or higher than the above illustrated investment return.

Please refer to the Sales Illustration for details applicable to specific cases.

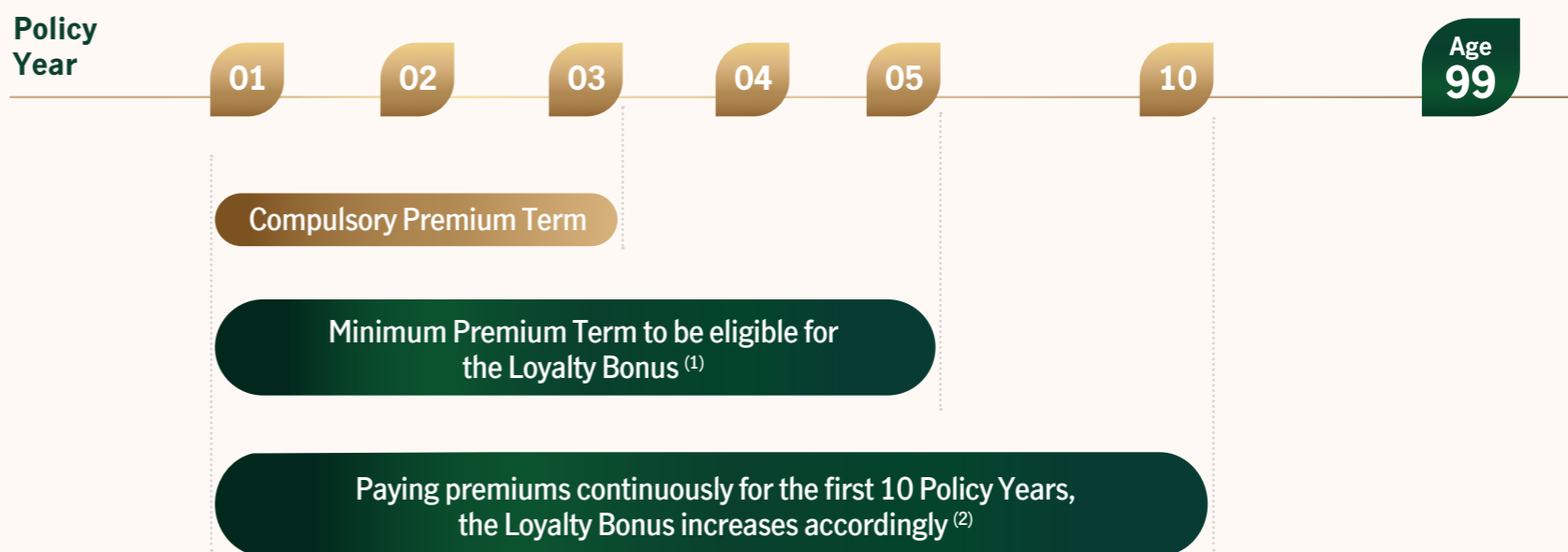
5 years Planting the Seeds of Value

Short and flexible premium payment from just 5 years while still being eligible for the Loyalty Bonus

With a planned Premium Term starting from only 5 years, you can complete your financial commitment early while still having the opportunity to receive the Loyalty Bonus, provided the product requirements are met.

After the planned Premium Term, you have the flexibility to pay premiums at any time based on your needs and financial capability to further enhance your long-term accumulation value.

Begin your legacy-building journey with a lean and proactive strategy.



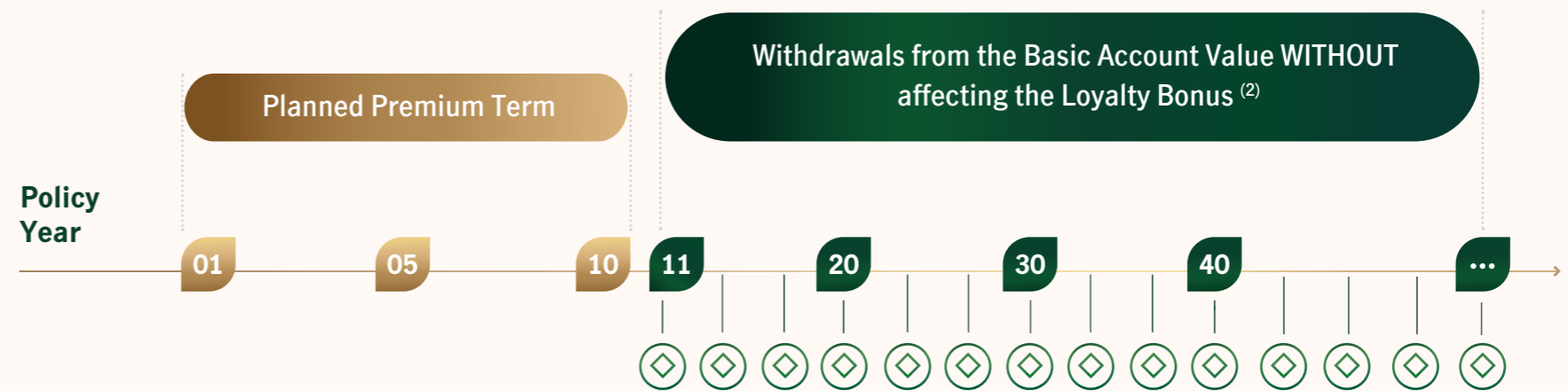
⁽¹⁾ The Premium Term is mandatory during the first 3 Policy Years. Customers are required to pay premiums in full, on time, and continuously for at least the first 5 Policy Years to be eligible for the Loyalty Bonus.

⁽²⁾ After the 10th Policy Year, Customers may flexibly continue paying premiums.

10 years Harvesting Sweet Rewards

Partial withdrawals from the Account Value after 10 years of your Policy journey

After 10 years of your Policy journey, you can flexibly make partial withdrawals from the Account Value⁽¹⁾ to support your financial needs – from caring for your family and pursuing your passions to enjoying life more fully.



i In each Policy Year, the withdrawal amount may be up to 10% of the total Basic Premium paid during the first 10 Policy Years. From Policy Year 11 to Policy Year 20, any annual withdrawal from the Basic Account Value that exceeds the above 10% limit will affect the Loyalty Bonus.

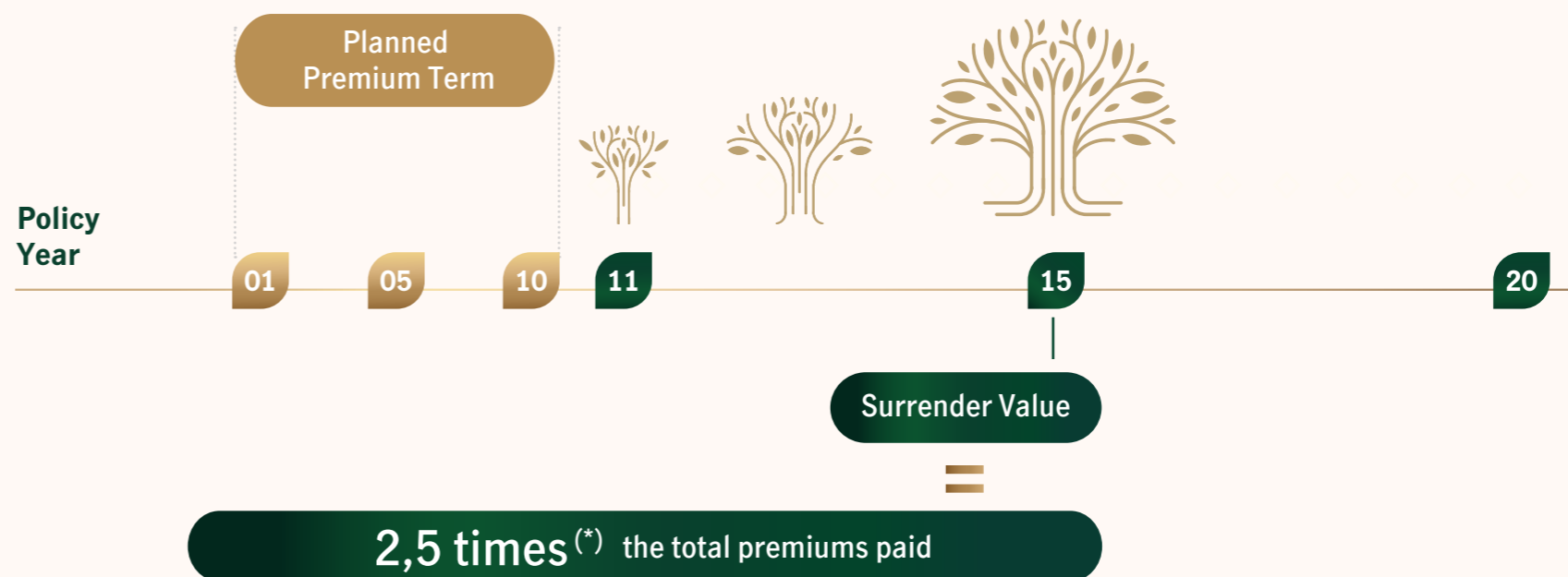
⁽¹⁾ According to the product's Provisions, Customers may withdraw from the Policy Account Value at any time, up to the maximum amount permitted by Manulife. Such withdrawals will reduce the Policy Account Value.

⁽²⁾ The number of withdrawals depends on the Policy Account Value at the time of request and the actual performance of the Unit-Linked Funds.

15 years Growing Prosperity in Full Shade

By the 15th Policy Year, the accumulated value is equivalent to 2.5 times the total premiums paid

With a long-term investment vision, your assets may continually accumulate and grow over time, supporting a sustainable growth journey and a prosperous future.



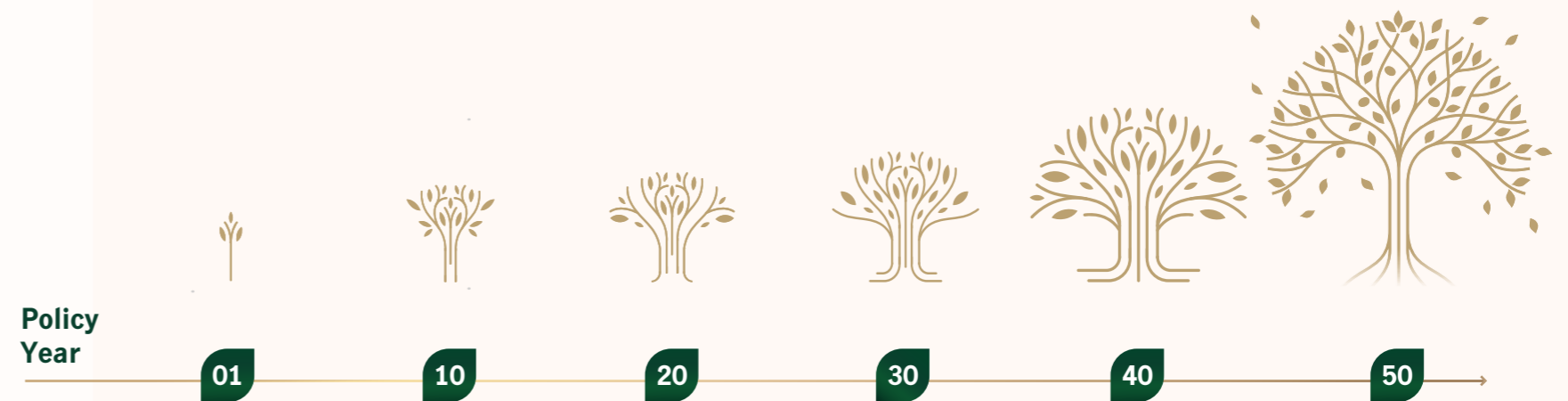
(*) Illustration applies where the Life Insured is under 50 years old at Policy issuance, with a 5-year premium term, Face Amount equal to 5 times the Basic Premium, illustrated investment return of 9% per year (100% Aggressive Fund).

Investment expectations are based on the actual performance of Manulife Vietnam's Unit-Linked Funds from 2008-2025. Future investment results are not guaranteed and may be lower or higher than the above illustrated investment return.

50 years A Forest of Generational Wealth

Long-term accumulation, building a sustainable family legacy for future generations

Starting your investment planning early with the *Evergreen Prosperity* Unit-Linked Insurance Product is a meaningful way to build a sustainable foundation for your family's future wealth. With its ability to accumulate and grow in value over time, the *Evergreen Prosperity* Unit-Linked Insurance Product also enables seamless policy transfer - from parents to children, from grandparents to grandchildren - helping your legacy be preserved and carried forward for generations.



Investment benefits





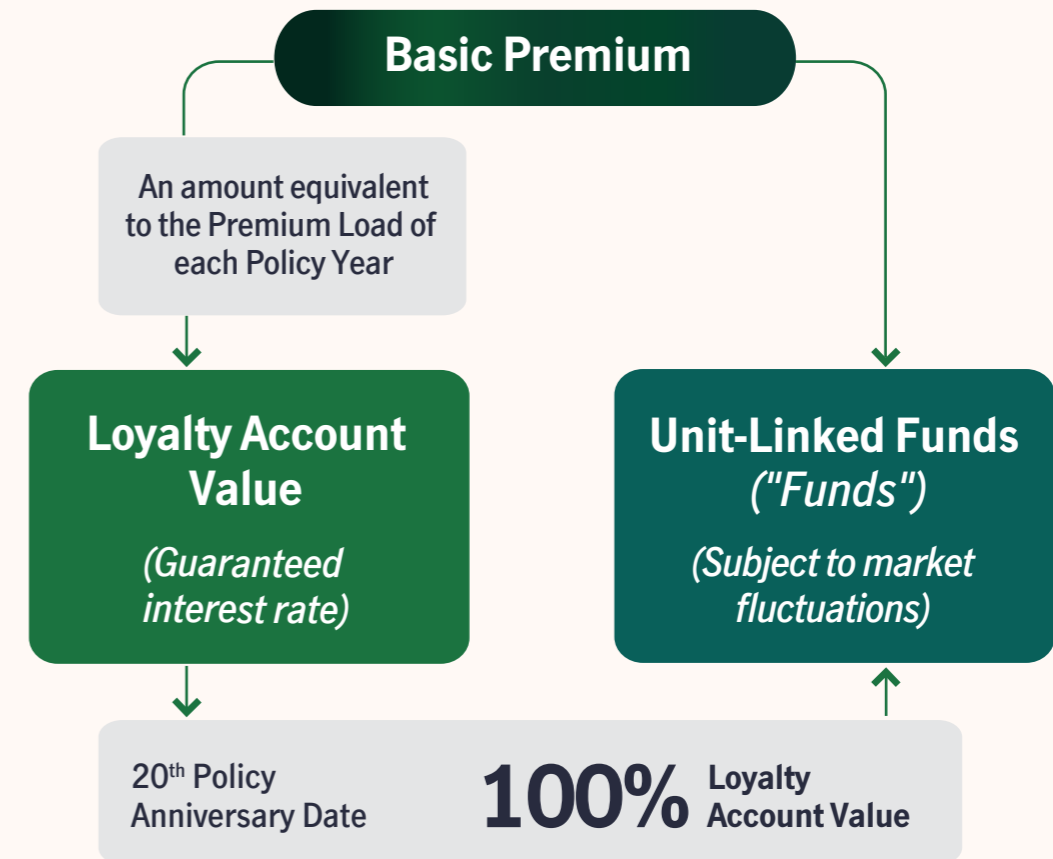
Loyalty Bonus

(The Loyalty Account Value payout benefit)

The **Loyalty Account Value** is an amount equivalent to the portion accumulated at each point in time when the Premium Load is deducted and accrues interest, helping Customers increase their accumulated value when maintaining the Policy.

Number of initial Policy Years in which the PO (*) pays the full Basic Premium	Guaranteed accumulation interest rate <i>(applicable from the time of Premium Load deduction to the time of Loyalty Account Value payout)</i>
5 Policy Years	2.5% per year
6 Policy Years	3.0% per year
7 Policy Years	3.5% per year
8 Policy Years	4.0% per year
9 Policy Years	4.5% per year
10 Policy Years	5.0% per year

(*) PO: Policy Owner



In the event that the Policy Owner requests to terminate the Policy early, the Loyalty Account Value payable shall be as follows:

Policy Year 11 – 15:
50% of the Loyalty Account Value

Policy Year 16 – 20:
75% of the Loyalty Account Value

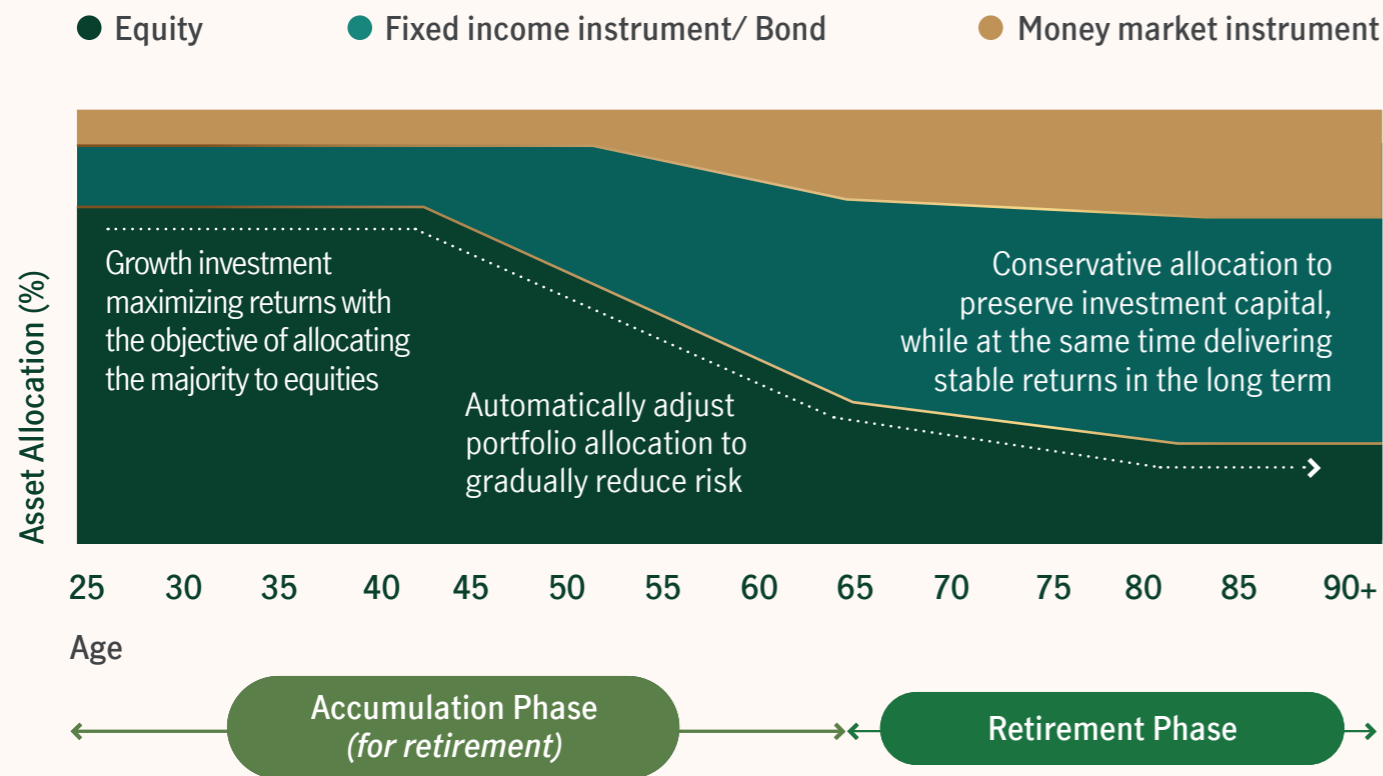


Smart investment

A portfolio of reputable Funds allows assets to be professionally invested and grow sustainably, ensuring that each stage of wealth accumulation contributes to value creation and elevating family wealth over time.

Lifestyle 2035/2040/2045 Funds are established to serve the needs of retirement accumulation. These Funds adopt a dynamic asset allocation strategy that automatically adjusts over time from higher-risk assets (such as equities) at the time of issuance (when Customers are early in their investment journey) to lower-risk assets (such as fixed income instruments/ bonds/ money market instruments) as the Funds approach their respective target years of 2035, 2040, or 2045 (Customers' target year of retirement).

Illustration of investment portfolio adjustment



The **Lifestyle Funds** are suitable for Customers whose risk tolerance falls into the moderately aggressive investment group.

		Maximum investment allocation by year (%)				
Fund	Investment asset	2026-2030	2031-2035	2036-2040	2041-2045	2046+
Lifestyle 2035	Equity	70	55	45	40	35
	Fixed income/ Bonds	65	75	75	75	75
	Money market	15	30	30	30	30
Lifestyle 2040	Equity	75	70	55	45	40
	Fixed income/ Bonds	55	65	75	75	75
	Money market	10	15	30	30	30
Lifestyle 2045	Equity	85	75	70	55	45
	Fixed income/ Bonds	50	55	65	75	75
	Money market	10	10	15	30	30

i The above information represents the maximum investment ratios during the corresponding periods of the Lifestyle Funds. For detailed information on the maximum investment ratios by each year, please refer to the Provisions.



Smart investment

Diverse choices with 6 Funds based on risk tolerance

The group of 6 Funds is designed to suit different levels of risk tolerance, helping to meet Customers' investment needs at each point in time.

Funds and Investment Objectives	Investment asset	Min	Max	Risk tolerance level
Aggressive Provides investment opportunities with long-term capital growth for investors.	Equity	70%	100%	Aggressive investment group
	Fixed income, Bonds, Money market	0%	30%	
Growth Provides investment opportunities with medium-to long-term capital growth.	Equity	50%	80%	Moderately aggressive investment group
	Fixed income, Bonds, Money market	20%	50%	
Balanced Provides investment opportunities with capital preservation and growth at a moderate level.	Equity	40%	60%	Moderately aggressive investment group
	Fixed income, Bonds, Money market	40%	60%	
Diversified Designed for investors with a long-term investment orientation, moderately low risk level, and acceptance of small fluctuations in the value of investment holdings.	Equity	10%	30%	Moderate investment group
	Fixed income, Bonds, Money market	70%	90%	
Fixed Income Provides stable investment opportunities with low risk through the Fund's advantage of investing in corporate bonds, government bonds, and other fixed income instruments.	Equity	0%	20%	Moderately Conservative investment group
	Fixed income, Bonds, Money market	80%	100%	
Money Market A linked Fund with low risk, serving as a temporary choice for investors before deciding to invest in other Funds.	Equity	80%	100%	Conservative investment group
	Fixed income, Bonds, Money market	0%	20%	





Smart investment

Managed by Manulife Investment Management (Vietnam) Company Limited, with nearly 20 years of extensive investment experience.

Actual Investment return over the most recent 5 years (2021-2025) of the Unit-Linked Funds

Fund Name	2021	2022	2023	2024	2025
Aggressive Fund (*)	28.5%	-29.5%	9.9%	14.1%	26.2%
Growth Fund (*)	25.1%	-24.1%	9.6%	12.1%	21.7%
Balanced Fund (*)	18.8%	-16.9%	9.4%	9.3%	16.5%
Diversified Fund (**)	9.9%	-6.7%	9.6%	6.5%	8.8%
Fixed Income Fund (**)	2.9%	1.3%	9.7%	4.4%	3.5%
Money Market Fund (**)	4.2%	4.8%	6.4%	5.0%	4.8%
Lifestyle Fund 2035 (***)	n/a	-19.7%	10.5%	11.6%	19.8%
Lifestyle Fund 2040 (***)	n/a	-22.3%	10.5%	12.6%	21.6%
Lifestyle Fund 2045 (***)	n/a	-24.3%	10.5%	13.6%	23.8%

(*) Fund established in 2008

(**) Fund established in 2017

(***) Fund established in 2021

Source: Manulife (Vietnam) Limited Company

Actual investment return since inception of the Unit-Linked Funds

Fund Name	Annualized return		
	Most recent 5 years	Most recent 10 years	Since inception to 31/12/2025
Aggressive Fund (*)	7.5%	9.4%	8.6%
Growth Fund (*)	7.3%	8.9%	8.7%
Balanced Fund (*)	6.6%	8.5%	9.1%
Diversified Fund (**)	5.4%	n/a	5.0%
Fixed Income Fund (**)	4.3%	n/a	4.0%
Money Market Fund (**)	5.0%	n/a	4.2%
Lifestyle Fund 2035 (***)	n/a	n/a	4.7%
Lifestyle Fund 2040 (***)	n/a	n/a	4.8%
Lifestyle Fund 2045 (***)	n/a	n/a	4.8%

(*) Fund established in 2008

(**) Fund established in 2017

(***) Fund established in 2021

Source: Manulife (Vietnam) Limited Company

i The information provided above reflects past performance for reference purposes only and does not constitute a guarantee of the future performance of the Funds. The future investment performance of the Funds may fluctuate, either increasing or decreasing, depending on market conditions and actual investment effectiveness. Therefore, there is no guarantee of investment returns.



Smart investment

Free Fund Switching and Change of Fund Allocation Ratio

Subject to the Policy Owner's needs and market movements, the *Evergreen Prosperity* Unit-Linked Insurance Product allows Customers to flexibly switch between Unit-Linked Funds and change the Fund Allocation Ratio in order to ensure investment effectiveness, with no Fund Switching Fee charged and no limit on the number of fund switching transactions.

Opportunity to increase Policy Account Value with additional investments

Enjoy greater investment potential through the Top-up Account, with low Premium Load and no partial-withdrawal charges—giving Customers the flexibility and control to track their investments anytime.

Fund Unit Valuation

The assets of each Unit-Linked Fund (“Fund”) are divided into equal portions known as Fund Units, which may vary by Fund.

The Fund Unit Price is the price of one Fund Unit. The Fund Unit Price may differ among Funds. When executing buy or sell transactions, the Fund Unit Price is applied as the purchase/sale price and is determined in accordance with the following formula:

$$\text{Fund Unit Price of each Fund} = \frac{\text{Net Asset Value of the relevant Fund}}{\text{Total number of Fund Units of the corresponding Fund}}$$

Manulife will determine the Net Asset Value of the Funds on each Valuation Date twice a week (*every Tuesday and Thursday*), excluding public holidays as prescribed by law.

Manulife may suspend the valuation of Fund Units and related transactions of the Policy in cases where the stock exchange in which the relevant Fund is invested is temporarily suspended from trading.

Protection benefits

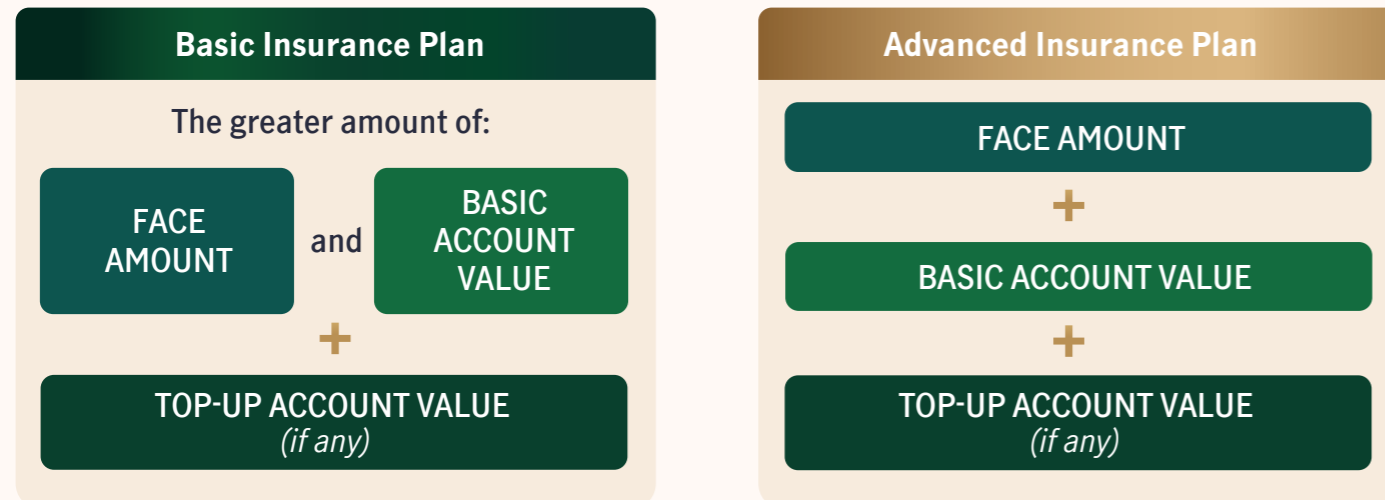




Protection benefits

Insurance benefit is determined based on:

a. The Insurance Plan chosen by the Policy Owner:



b. The Age of the Life Insured at the event date of Total Permanent Disability or death. If the Life Insured was certified as suffering Total Permanent Disability or death before attaining the Age of 04, Manulife will pay insurance benefit with the Face Amount adjusted as mentioned in the Provisions.

Death benefit up to Age 99

Manulife will pay the death insurance benefit in the event the Life Insured unfortunately passes away at any time during the Policy Term. The Policy will terminate after Manulife approves the payment of this insurance benefit.

Funeral benefit

After receiving the death benefit claim request, Manulife will pay 10% Face Amount of the Main Product in advance, subject to a maximum of 30 million VND.

Total Permanent Disability benefit before attaining the Age of 75

Total Permanent Disability benefit due to loss of body part/ function

Manulife will pay the insurance benefit in the event the Life Insured has complete loss, complete paralysis and has no possibility of recovery of functions, due to an injury/ illness, of:

- | | |
|-----------------|----------------------------|
| a. Two arms; or | d. One arm and one leg; or |
| b. Two legs; or | e. One arm and one eye; or |
| c. Two eyes; or | f. One leg and one eye. |

The Policy will terminate after Manulife approves the payment of this insurance benefit.

Total Permanent Disability benefit due to bodily injury

- Manulife will pay the insurance benefit in the event the Life Insured is certified as suffering Total Permanent Disability:
 - Due to causes **other than thyroid cancer**; or
 - Due to** thyroid cancer **at** stage IV or **with** distant metastasis.

The Policy will terminate after Manulife approves the payment of this insurance benefit.

- Manulife will pay 10% of the Face Amount, subject to a maximum of VND 100 million, in the event the Life Insured is certified as suffering Total Permanent Disability **due to** thyroid cancer that **is not** Stage IV and **has no** distant metastasis.

The Policy will continue to remain effective after Manulife approves the payment of this insurance benefit.

i For each Life Insured, the total benefit amount paid by Manulife will be capped at the highest maximum payout limit under the relevant product terms *(applied across all insurance products effective from 1 July 2025 onward)*.

The 90-day waiting period applies only to the Total Permanent Disability due to thyroid cancer benefit.

- You can easily enhance your insurance protection with a wide range of comprehensive rider products available.

General information about the

Evergreen Prosperity Unit-Linked Insurance Product

**Issue age of
Main Life Insured**



30 days old – 69 years old

**Issue age of
Policy Owner**



18 years old – 75 years old

Policy Term



Up to Age 99 of the Main Life Insured

Premium Term



Compulsory in the first
03 Policy Years

Flexible from the 4th Policy Year,
with the option to continue up to
the full Policy Term



**PROTECTION
BENEFIT**

Death or Total Permanent Disability benefit



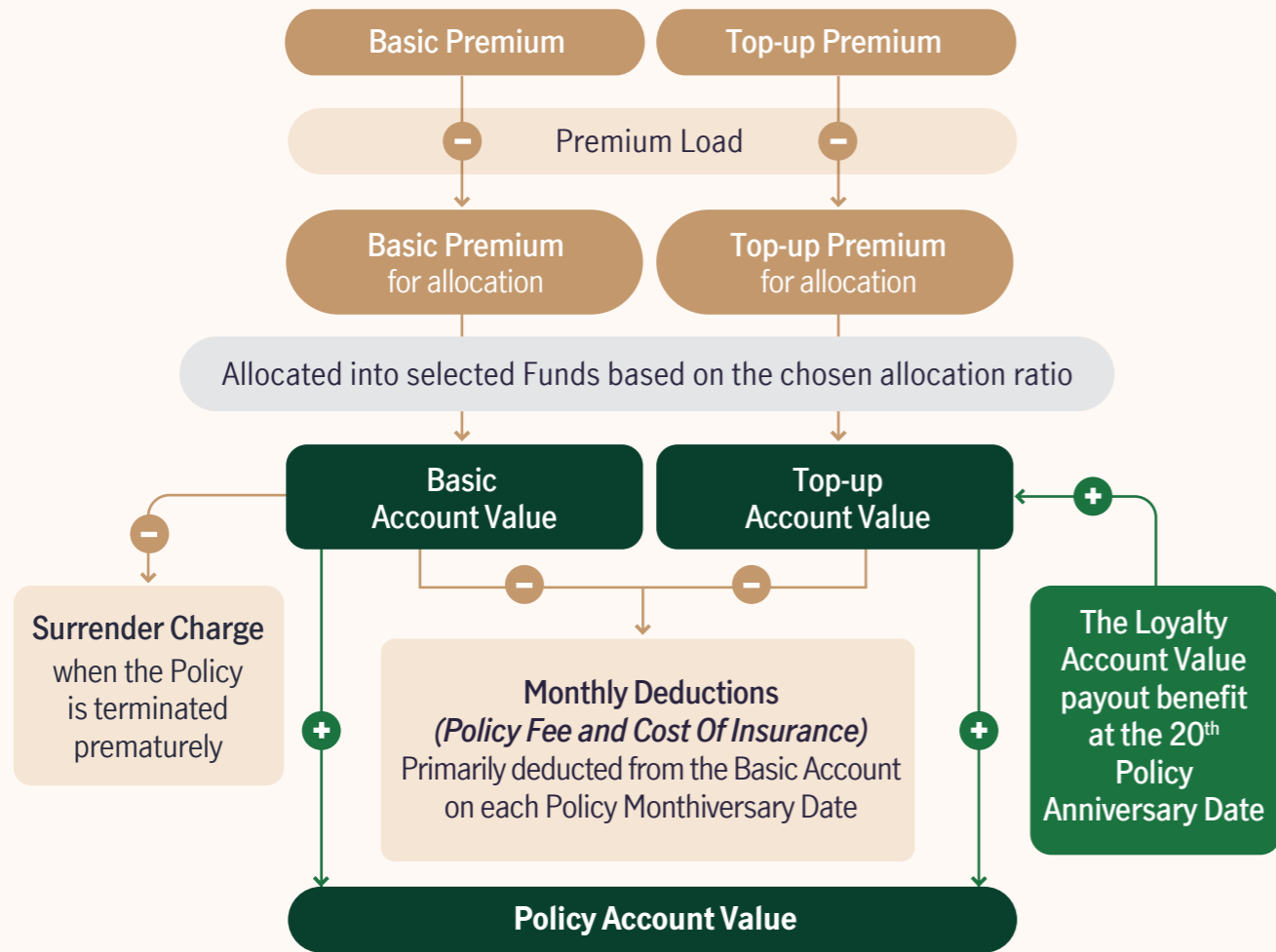
**INVESTMENT
BENEFIT**

Investment benefit from Unit-Linked Funds

Loyalty Bonus

Maturity benefit

How it works



Explanation of terminology and applicable fees

Premium Load: is the amount that Manulife deducts from the Basic Premium and Top-up Premium before allocating to the Policy Account Value:

Premium Year	01	02	03-05	06+
% Basic Premium	30%	20%	10%	0%
% Top-up Premium	1,5%	1,5%	1,5%	0%

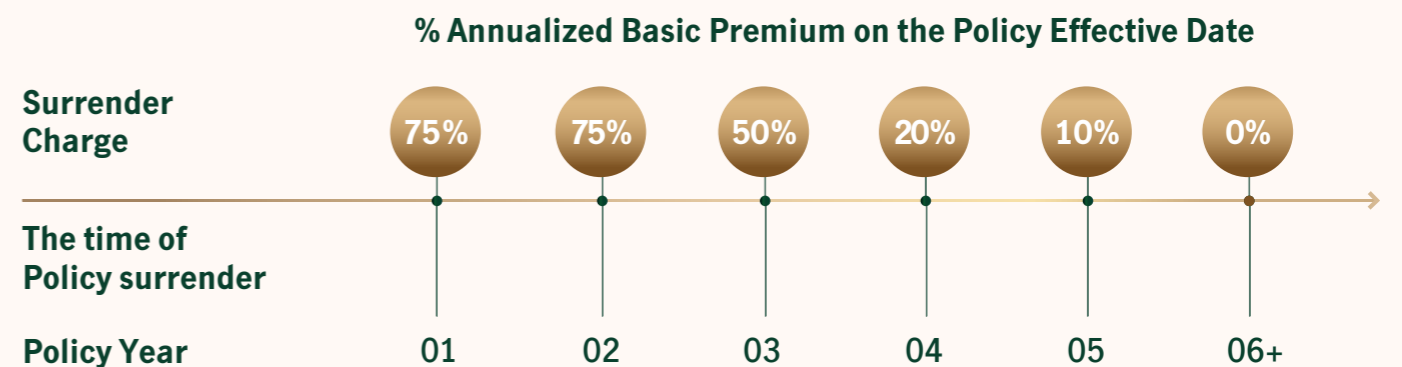
Policy Fee: is a fee deducted on each Policy Monthiversary Date to cover the costs of administering, maintaining the Policy, and providing information related to the Policy. The Policy Fee may vary in each calendar year but shall not exceed the prescribed maximum amount (70,000 VND/ Policy/ month), as shown in the table below:

Unit: thousand VND

2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038+
47	49	51	53	55	57	59	61	63	65	67	69	70

Cost Of Insurance: is a fee deducted on each Policy Monthiversary Date to ensure the payment of risk insurance benefits under the Policy. The Cost Of Insurance varies by Age, gender, health condition and occupation of the Life Insured and the Face Amount at the time of deduction.

Surrender Charge: is a fee incurred when the Policy is terminated prematurely, is proportioned by the Annualized Basic Premium on the Policy Effective Date as shown in the table below:



Fund Management Fee: is a fee used to cover investment-related activities, asset valuation, Fund supervision and management. The Fund Management Fee is deducted prior to determining the Fund's investment performance, is proportioned by the Fund's total net assets and varies by each Fund.

The maximum Fund Management Fee is based on the investment policy of each Fund, specifically as follows:

- **Fund with at least 70% investment allocation in equity:** up to 2.5% per year;
- **Fund with at least 70% investment allocation in bonds:** up to 1.5% per year;
- **Fund with at least 70% investment allocation in deposits and other fixed income assets:** up to 1% per year;
- **Fund with other investment allocations:** the maximum rate is calculated as weighted average of the investment assets in the Fund, based on the maximum rates of the abovementioned Funds.

Note: The Policy Fee and the Fund Management Fee may be adjusted subject to approval by the Ministry of Finance. Manulife will provide written notice to the Policy Owner at least 03 months prior to the implementation of the new fee rates.

Exclusions

Applicable to Total Permanent Disability benefit

Manulife will not pay the Total Permanent Disability benefit if the Life Insured suffers Total Permanent Disability due to any of the following cases:

- Due to intentional faults or criminal act of the Life Insured themselves;
- Due to intentional fault or criminal act of the Policy Owner;
- Due to a Pre-Existing Illness that was not disclosed, or not fully and honestly provided to Manulife;
- Due to the use of drugs, any narcotics, toxic substances, stimulants, except when prescribed by a Doctor;
- Due to participation in Professional Sports, Adventure Sports and Activities, or Combat Sports;
- Due to participation in war (*whether declared or not*), riots, fighting, protests, strikes, or terrorism;
- Due to aviation Accident while being present on a flight. This exclusion is not applicable in cases where Life Insured is a passenger on a commercial flight;
- Due to intentionally obstructing or resisting arrest by law enforcement officers, or as a direct or indirect result of operating a motor vehicle exceeding the speed limit from 05 km/h and above or operating a vehicle with a blood alcohol concentration exceeding the normal limits according to Ministry of Health's guideline.

In such cases, Policy Owner can:

- a. Continue paying premiums to maintain the Policy. At this time, permanent bodily injuries determined to be caused by any of the exclusions from insurance liability will not be considered when Manulife reviews the claim for TPD benefits; or
- b. Request to surrender the Policy.

Applicable to Death benefit

Manulife will not pay the Death benefit if the Life Insured dies due to any of the following cases:

- Due to suicidal act within 02 years from the date of the first premium fully paid or from the most recent Reinstatement Date, whichever is later;
- Due to execution of the death penalty or criminal act of the Life Insured;
- Due to the intentional fault or criminal act of the Policy Owner;
- Due to the intentional fault or criminal act of the Beneficiary.

In case Manulife does not pay the Death benefit due to one of the above exclusions, the Policy will be terminated. Manulife will pay to the Policy Owner the Policy Account Value (*if any*) after deducting advanced funeral benefit which has been paid (*if any*).

In which, the Policy Account Value is determined based on:

- a. The number of Fund Units on the date the Life Insured dies; and
- b. The Fund Unit Price on the Next Valuation Date following the death event date of the Life Insured.

If the amount(s) paid by Manulife exceeds the Policy Account Value (*if any*), Manulife reserves the right to request the Policy Owner to refund the difference.

Notes when participating in the product

- The *Evergreen Prosperity* Unit-Linked Insurance Product offers both protection and medium-to long-term investment benefits. Customers may choose from investment Funds established by Manulife, and the allocated premiums will be used to purchase Fund Units of the selected Funds. Customers should carefully review the investment policies and objectives of each Fund (*Appendix 3 of the Provisions*) to select Funds that best match their financial capacity and risk tolerance.
- When participating in a unit-linked insurance product, Customers enjoy the full investment returns and bear all investment risks associated with the selected Funds.
- The Policy Account Value may fluctuate depending on market conditions. If the Funds perform unfavorably, the Policy Account Value may be lower than the total premiums paid.
- A unit-linked insurance policy is a long-term commitment. Customers are encouraged not to surrender the policy early, as charges may be relatively high in the early policy years.
- Customers are responsible for complying with the terms and conditions of the insurance policy to ensure their rights and benefits are fully protected.



About Manulife (Vietnam) Co., Ltd.

Manulife Vietnam is a member of Manulife– John Hancock, one of the world’s leading financial services groups. The Company was the first foreign-owned life insurance provider licensed to operate in Vietnam, commencing operations in 1999. With 26 years of continuous development, Manulife Vietnam today maintains one of the largest charter capital bases in the Vietnamese life insurance market and proudly serves nearly 1.5 million customers nationwide.


Backed by a highly professional team of employees and financial advisors, Manulife Vietnam is committed to delivering innovative protection and investment solutions tailored to the evolving needs of customers. The Company continues to accompany Vietnamese families and individuals on their journey toward a better quality of life - *Every day better.*

VND 22,220 BILLION
Charter Capital

VND 9,060 BILLION
Claims, Insurance Benefits and Other Payments in 2025

VND 156,146 BILLION
Total Assets

Relational Net Promoter Score (rNPS) **82 POINTS**
YEAR-ON-YEAR INCREASE **5 POINTS**
(compared to 2024)

 Data as of 31 December 2025

About Manulife Investment Management (Vietnam)

Manulife Investment Management (Vietnam) Company Limited, abbreviated as ManulifeIM (VN), was established in 2005. The company is among the first foreign-owned fund management firms in Vietnam and operates under Manulife Investment Management Global, the global asset management platform of Manulife with nearly 140 years of experience in investment management.

ManulifeIM (VN) currently serves as the asset manager for Manulife (Vietnam).

The investment professionals at ManulifeIM (VN) hold internationally recognized investment qualifications as well as Fund Management Practicing Certificates issued by the State Securities Commission of Vietnam. With extensive investment experience and a deep understanding of the Vietnamese market, the team is committed to providing clients with a full suite of products and services that are commensurate with the standards of a leading fund management company.

As of 31 December 2025, ManulifeIM (VN) manages total assets of up to VND 150,000 billion.

About Manulife Investment Management Global

Manulife Investment Management – the global asset management arm of Manulife Financial Corporation - is one of the world’s leading asset management and investment organizations, supported by a strong team of investment professionals operating across 20 countries and territories worldwide.

Manulife Investment Management employs more than 750 investment professionals across North America, Europe, Asia Pacific, and South America, with over USD 1 trillion in assets under management and administration as of 31 December 2025.

The organization holds leading positions in pension fund management in Canada, the United States, Hong Kong, and Indonesia, and ranks as the 7th largest global asset manager by assets under management in the retail segment.



This document provides an overview of key information of the **Unit-Linked Insurance Product – Regular Premium Payment (Version 7)** for customer reference and general understanding. The pricing methodology and basis for this insurance product have been approved under **Decision No. 1983/BTC-QLBH dated 13/02/2026** issued by the Ministry of Finance.

Customers are advised to read the Provisions in full to gain a comprehensive understanding of the insurance benefits, exclusions, and their rights and obligations when participating in the insurance policy.

All insurance benefits and conditions shall be governed strictly by the Provisions issued under **Decision No. 00555/2026/MVL-Product dated 24/02/2026** issued by the CEO of Manulife (Vietnam) Limited Company.

Contact information

For more details, please contact Manulife Vietnam's team of professional agents immediately or



Hotline: 1900 1776

Website: www.manulife.com.vn

Please download the Manulife Vietnam app as soon as the insurance policy becomes effective to conveniently and efficiently enjoy insurance policy management features and online services with just a few simple steps.

