

# IMPORTANT NOTES

## *Xanh Phú Quý* Unit-Linked Insurance Product

### 1. Introduction to the *Xanh Phú Quý* Green Unit-Linked Insurance Product:

The *Xanh Phú Quý* Green Unit-Linked Insurance Product is a life insurance product under the unit-linked insurance category. This product provides both insurance protection benefits in the event of the Insured's death or Total and Permanent Disability ("TPD"), and medium- to long-term investment benefits.

The Policy Owner has the right to select Unit-Linked Funds ("Funds") established by Manulife. The Policy Owner fully enjoys all investment returns and bears all investment risks arising from the selected Funds.

### 2. Benefits and Exclusions:

Please review details from Article 9 to Article 18 of the product's [Terms and Conditions](#).

### 3. Policy Term, insurance term and Payment Term:

**Policy Term:** Equal to the insurance term.

**Insurance term:** From the Policy Effective Date until the Policy Anniversary Date immediately when the Insured reaches 99 years of age.

**Payment Term:** Mandatory during the first 03 Policy Years, flexible from the 4th Policy Year onward, and up to a maximum equal to the Policy Term.

### 4. Free-Look Period:

- a) The Free-Look Period is 21 days from the date the Policy Owner confirms receipt of the hard copy of the policy documents as required by law. The Policy remains effective during this period.
- b) During the Free-Look Period, the Policy Owner may submit a written policy cancellation request to Manulife. The Policy will then be cancelled; Manulife shall not be liable for any risks arising from the Policy Effective Date. The Policy Owner must refund any insurance benefits already received (if any).

### 5. Temporary Insurance:

**5.1. Temporary Insurance Period:** Temporary insurance coverage takes effect from the date Manulife confirms receipt of a complete insurance application dossier and the estimated premium. Temporary coverage terminates at whichever of the following occurs first:

- a) The policy issuance date; or
- b) The date Manulife notifies refusal to issue the policy; or
- c) The date Manulife receives a policy issuance withdrawal request.

**5.2. Benefits and Payment Method:** During the temporary insurance period, if the Insured under the Main Product dies due to an Accident, Manulife will pay the lower of:

- a) The total Sum Insured of the Main Product(s) stated in all pending applications of the same Insured; or
- b) 200 million VND.

If the total premium paid for all pending applications exceeds VND 200 million, Manulife will refund the total premiums paid without interest.

Temporary insurance benefits shall be paid to the named Beneficiaries as follows:

- **If the benefit equals item (a):** payment is made based on the Sum Insured of each application.
- **If the benefit differs from item (a):** payment is made in proportion to premiums paid for each application.

**5.3. Exclusions:** Manulife shall not pay temporary insurance benefits and shall refund all premiums paid (without interest, after deducting medical expenses if any) if the Insured’s death directly results from:

- a) Suicide, whether sane or insane; or
- b) Use of narcotics, stimulants or addictive substances; or
- c) Direct operation of a vehicle with alcohol concentration in blood or testing positive for drugs; or
- d) Criminal acts committed by the Insured, Policy Owner or Beneficiary; or
- e) Events causing death occurring before the temporary insurance period began.

## 6. Obligation of Truthful Disclosure:

The Policy Owner and the Insured are obliged to provide complete, truthful and accurate information in the insurance application and related forms. Manulife reserves the right to cancel the Policy or related insurance products if intentional misrepresentation or concealment is made to obtain insurance benefits.

## 7. Summary of Policy Owner’s Rights:

The Policy Owner’s rights are summarized below. For full details, please refer to the [Terms and Conditions](#) of this product.

No.	Right	Applicable Time	Effective Time
1	Cancel Policy during Free-Look Period	Within 21 days	On the date Manulife receives a complete request
2	Correct Age/gender declaration errors	Any time during policy term	Upon underwriting acceptance
3	Change Sum Insured	From Year 4, max once/year	Next monthly anniversary

No.	Right	Applicable Time	Effective Time
4	Change Basic Premium	From Year 4, max once/year	Next premium due date
5	Change Insurance Plan	From Year 4	Next monthly anniversary
6	Change premium payment frequency	Any time	Upon receipt of valid request
7	Add Rider	After Free-Look Period	Next monthly anniversary
8	Terminate Rider	After Free-Look Period	End of paid rider premium period
9	Partial Withdrawal of Account Value (*)	After Free-Look Period	Upon receipt of valid request
10	Fund Switching	Any time (one Lifestyle Fund at a time)	Upon receipt of valid request
11	Change Fund Allocation	Any time	Upon Manulife's approval
12	Policy Assignment	Any time	Upon Manulife's acceptance
13	Designate/change Beneficiary	Any time	Upon Manulife's acceptance
14	Policy Reinstatement	Within 2 years of lapse	Upon Manulife's acceptance
15	Early Policy Termination	Any time	Upon receipt of valid request

(\*) From the 11th Policy Year, Policy Owners may request annual partial withdrawals to meet financial objectives. After partial withdrawal from the Basic Account, the Sum Insured may be adjusted in accordance with Article 24, subject to minimum requirements:

- **Insured under 60:** at least 5 times the Annualized Basic Premium or Manulife's minimum Sum Insured, whichever is higher.
- **Insured aged 60 or above:** at least VND 50 million or Manulife's minimum Sum Insured, whichever is higher.

## 8. Regulations After Policy Lapse:

Upon policy lapse:

- All Fund Units in the Basic Account and Top-up Account will be converted into cash based on the Unit Price at the next Valuation Date.
- Amount from the Top-up Account (if any) will be refunded to the Policy Owner.
- Amount from the Basic Account will be retained without interest.

The Policy Owner may:

- **Withdraw the amount and:**
  - Manulife shall refund the amount after deducting the Early Policy Termination Fee as determined at the time the Policy becomes lapsed; and
  - The Policy shall terminate as from the date on which the Policy Owner requests the withdrawal of such amount.
- **Do not request the withdrawal of the above-mentioned amount and:**
  - **Within 02 years from the date the Policy becomes lapsed**, if the Policy Owner requests the reinstatement of the Policy and such request is accepted by Manulife, the above-mentioned amount shall be converted into Fund Units based on the Unit Price determined on the Valuation Date immediately following the Policy Reinstatement Date, and shall be allocated in accordance with the most recent Fund Allocation Ratio designated by the Policy Owner.
  - **After 02 years from the date the Policy becomes lapsed**, if Manulife does not receive any request for Policy reinstatement from the Policy Owner, the Policy shall terminate. Manulife shall notify the Policy Owner regarding the receipt of the above-mentioned amount after deducting the Early Policy Termination Fee as determined at the time the Policy becomes lapsed (if any).

## 9. Fund Unit Valuation:

Manulife conducts fund valuation on::

- (i) **Every Tuesday:** for transactions received from after 3:00 PM Wednesday of the prior week until 3:00 PM Monday; and
- (ii) **Every Thursday:** for transactions received from after 3:00 PM Monday until 3:00 PM Wednesday.

The valuation schedule may change but will not be less than once per week (excluding public holidays), unless otherwise required by law.



Before participating in this insurance product, Customers are advised to carefully review the **Terms and Conditions, Sales Illustration and these Important Notes** to fully understand the benefits and product operations.



## Contact Information

For further assistance, please contact:

- Your servicing agent;
- Hotline 1900 1776 (8:00–21:00, Monday to Friday, excluding holidays);
- Manulife Customer Service Centers nationwide. Office list available at: <https://www.manulife.com.vn/vi/lien-he.html>.