



Sales Illustration

Evergreen Prosperity

Unit-linked Insurance Product

Build Your Generational Wealth

This is a unit-linked insurance product of Manulife (Vietnam) Limited.

Insurance Product Type: Investment-linked product.

This is an **insurance product with an investment component, not a pure investment product**. Customers have both protection benefits and investment benefits.

5 years – Planting the Seeds of Value

Short and flexible premium payment, starting from just 5 years

10 years – Harvesting Sweet Rewards

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

15 years – Growing Prosperity in Full Shade

By the 15th policy year, the accumulated value is 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.

(*) The annual withdrawal amount is equivalent to 10% of the total Target Premium actually paid during the first 10 policy years. Withdrawals exceeding this amount may impact bonuses.

(**) Illustration applies where the Life Insured is under 50 years old at policy issuance, with a 5-year premium payment term, Sum Assured equal to 5 times the Basic Insurance Premium, and an illustrated investment return of 9% per year (Aggressive Fund).

Investment expectations are based on the actual performance of Manulife Vietnam's Unit-Linked Funds from 2008–2024. 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.

COMPANY INFORMATION

- **Manulife (Vietnam) Limited**
- **Tel:** (028) 5416 6888
- **Website:** www.manulife.com.vn
- **Head Office:** Manulife Plaza, 75 Hoang Van Thai, Tan My Ward, HCM city
- **Business sectors:** Life Insurance, health insurance, financial investment, and other areas as specified in the establishment and operation license.
- **Establishment and operation license:** 13GP/KDBH initially issued on 24/01/2005 (amended and supplemented from time to time)
- **Charter capital:** VND 22,220 billion

DT\$NB-SUPPDOC

V01-RUV13



INFORMATION ABOUT THE INSURANCE AGENT

- **Full name:** DUMMY 4 NON HOT LOCATION
- **Agent code:** D3170

INFORMATION ABOUT CLIENT

	Full name	Gender	DOB	Age	Occupation	Occupation class
Policy Owner (PO)	TRAN VAN THONG	Male	01/01/1991	35	Journalist - Newspaper Editor, Office Clerk	1
Life Insured (LI)	TRAN VAN THONG	Male	01/01/1991	35	Journalist - Newspaper Editor, Office Clerk	1

Draft proposal

GENERAL INFORMATION ABOUT THE INSURANCE PRODUCT(S)

GENERAL INFORMATION ABOUT THE BASE INSURANCE PRODUCT

Base Insurance Product	Life Insured	Age	Planned Premium Term (years)	Policy Term (years)	UW Decision ⁽¹⁾	Face Amount (VND)	Basic Premium per Annual (VND)
Evergreen Prosperity Unit-Linked Insurance Product - Basic Plan	TRAN VAN THONG	35	10	64	Standard	2.500.000.000	250.000.000

- Compulsory Premium Term: First 03 Policy Years
- Maximum Premium Term: 64 years

Note:

- *During the Compulsory Premium Term (first 3 Policy Years), the Policy will lapse if the due Basic Premium is not paid in full and on time.*
- *From the 4th Policy Year:*
 - *The Policy Owner can pay premiums according to the chosen planned Premium Term or make flexible payments at any time during Policy Year. However, the Policy Owner should pay as planned to achieve the set financial goals.*
 - *Policy will lapse if the Policy Account Value (after deducting Debts, if any) is insufficient to cover the Monthly Deduction(s).*

Draft Proposal

TOTAL REGULAR PREMIUMS OF THE INSURANCE PRODUCT(S) (VND)

	Annually	Semi-Annually	Quarterly
Basic Premium (a)	250.000.000	130.000.000	65.000.000
Total premium of Supplemental Product(s) (b)	0	0	0
Regular premium (c) = (a) + (b)	250.000.000	130.000.000	65.000.000
Planned Top-up Premium for the first Policy Year (d)	0	0	0
Total regular premiums for the first Policy Year (e) = (c) + (d)	250.000.000	130.000.000	65.000.000
<i>Planned payment mode: Annual</i>			

Notes for section GENERAL INFORMATION ABOUT THE INSURANCE PRODUCT(S):
(1) UW Decision:

- When the information is indicated as “Standard”: Life Insured is up to Manulife’s standards with regards to state of health and occupation.
- When the information is **not** indicated as “Standard”: Life Insured is below Manulife’s standards with regards to state of health and occupation. Please refer to the Letter of Agreement (regarding Conditions of insurance).

Depending on Life Insured’s state of health and occupation at each point, UW Decision and Cost Of Insurance can be adjusted according to Manulife’s regulations.

REFERENCE INFORMATION ON INSURANCE PRODUCT(S):

1	The Evergreen Prosperity Unit-Linked Insurance Product has the technical name “Unit-Linked product - Regular premium (Version 7)”.
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Client can refer to the Terms and Conditions of the insurance product(s) at: <https://www.manulife.com.vn/vi/san-pham-bao-hiem.html>

SUMMARY OF BENEFITS OF THE BASE INSURANCE PRODUCT

1. INSURANCE BENEFITS

<p>Death benefit</p>	<ul style="list-style-type: none"> Manulife will pay insurance benefits according to the Basic Insurance Plan: The greater amount between Basic Account Value (AV) and the Face Amount; plus the Top-up AV. Funeral benefit: After receiving a claim request for death benefit, Manulife will advance VND 30.000.000. The Policy shall be terminated on the date the Life Insured's death occurs.
<p>Total Permanent Disability (TPD) benefit</p>	<ul style="list-style-type: none"> Manulife will pay insurance benefits according to the Basic Insurance Plan: The greater amount between Basic Account Value (AV) and the Face Amount; plus the Top-up AV when the Life Insured suffers from: <ul style="list-style-type: none"> TPD due to loss of body part/ function; or TPD due to bodily injury not caused by thyroid cancer; or TPD due to bodily injury caused by thyroid cancer at stage IV or with distant metastasis. Policy shall be terminated on the date the Life Insured was certified as suffering TPD. Manulife shall pay 10% of the Face Amount, up to VND 100 million when the Life Insured suffers from TPD due to bodily injury caused by thyroid cancer not at stage IV and without distant metastasis. The Policy will continue to be in-force. TPD benefit shall be terminated when the Life Insured reaches the Age of 75.

Notes for insurance benefits:

- Conditions for receiving insurance benefits: The insurance event occurs after waiting period (if any) and must not fall under any exclusions.
- In case Life Insured suffers TPD or dies before attaining the Age of 04, Manulife will pay insurance benefits with the Face Amount adjusted according to the ratio below:

Age	Under the Age 01	Age 01	Age 02	Age 03
Face Amount after adjusted	Equals 20% of Face Amount	Equals 40% of Face Amount	Equals 60% of Face Amount	Equals 80% of Face Amount

- Please refer to the Terms and Conditions of the insurance product for more information about the determination of insurance benefits.

2. INVESTMENT BENEFIT

The Base Insurance Product (Evergreen Prosperity Unit-Linked Insurance Product) is the unit-linked insurance type and offers medium and long-term investment benefits. The Policy Owner has the right to choose the Unit-linked Funds (“Funds”) established by Manulife. The Policy Owner benefits from all investment results and bears all investment risks from the chosen Funds. The premium after deducting Premium Load, will be allocated to the Funds to purchase Fund Units. The Fund Allocation ratio in the Funds chosen by the Policy Owner is shown in the following table:

Fund Allocation	Money Market	Fixed Income	Diversified	Balanced	Growth	Aggressive	Lifestyle
%	0%	0%	0%	0%	0%	100%	0%

Notes:

- The Fund Allocation is applied in the same for both the Basic Premium and the Top-up Premium.
- Details of Unit-linked Funds refer in the **INFORMATION ON UNIT LINKED FUNDS** section.

3. LOYALTY ACCOUNT VALUE BENEFIT

The Loyalty Account Value is an amount equivalent to the Premium Load deducted from the Basic Premium of each Policy Year. This value is accumulated at each point in time when the Premium Load is deducted and accrues interest until the time of the Loyalty Account Value payment. The applicable interest rate ranges from 2.5% to 5%, depending on each case as mentioned in the Provisions.

Conditions for receiving Loyalty Account Value

- During the review period, the Policy will be eligible for the Loyalty Account Value benefit if all of the following conditions are met:
- The Policy has never lapsed;
 - No withdrawal of Basic Account Value during the first 10 Policy Years (except withdrawals to pay Basic Premiums as requested by the Policyholder within the first 3 Policy Years);
 - The due Basic Premium must be fully paid within 60 days from each Premium Due Date in each case as mentioned in the Provisions;
 - The Sum Assured is not lower than the Sum Assured at the Policy Effective Date during the first 10 Policy Years (except in cases of age or gender declaration errors);
 - The Annualized Basic Premium throughout the first 10 Policy Years is not lower than the Annualized Basic Premium at the Policy Effective Date (except in cases of age or gender declaration errors).

Loyalty Account Value benefit at 20th Policy Anniversary

On the 20th Policy Anniversary Date, Manulife will pay 100% of the Loyalty Account Value.

The Loyalty Account Value deducting the total Excess Withdrawal Amount For Each Policy Year from Policy Year 11 to before the 20th Policy Anniversary Date will be transferred into the Top-up Account based on the most recent Fund Allocation Ratio prior to that date; and the Fund Unit Price determined on the Next Valuation Date immediately following the 20th Policy Anniversary Date.

When the Policy is surrendered at any time from Policy Year 11 to before Policy Year 20 Anniversary Date, Manulife shall pay **a portion of the Loyalty Account Value** as determined below:

Loyalty Account Value benefit upon surrender before the 20th Policy Anniversary Date

Time of surrender	Payout portion
From Policy Year 11 to Policy Year 15	50% of the Loyalty Account Value at the time of surrender
From Policy Year 16 to before the 20 th Policy Anniversary Date	75% of the Loyalty Account Value at the time of surrender

Notes:

- Before paying this benefit, Manulife will deduct the total **Excess Withdrawal Amount For Each Policy Year** from Policy Year 11 up to the time of surrender.
- The Loyalty Account Value benefit does not apply if the policy is surrendered at any time before Policy Year 11.

4. MATURITY BENEFIT

If the Policy is effective at the Maturity Date, Manulife will pay the Policy AV (which is the sum of Basic and Top-Up AV) determined on the Valuation Date immediately following the Maturity Date, after deducting any Debt (if any).

5. FACTORS THAT AFFECT THE POLICY ACCOUNT VALUE

Policy AV which is the sum of the Basic AV and the Top-up AV, will increase or decrease on a monthly basis in the following cases:

	Increased	Decreased
Basic AV	<ul style="list-style-type: none"> • Increase after the Basic Premium is allocated to the Basic AV (if any); • Increase after Fund Unit Price rises on the Valuation Date; • Increase due to Fund switching transactions (if any). 	<ul style="list-style-type: none"> • Decrease after deducting the Monthly Deductions; • Decrease after deducting withdrawals from the Basic AV; • Decrease after the Fund Unit Price falls on the Valuation Date; • Decrease due to Fund switching transactions (if any).
Top-up AV	<ul style="list-style-type: none"> • Increase after the Top-up Premium is allocated to the Top-up AV (if any); • Increase after the addition of Loyalty Account Value benefit (if any); • Increase after Fund Unit Price rises on the Valuation Date; • Increase due to Fund switching transactions (if any). 	<ul style="list-style-type: none"> • Decrease after deducting the Monthly Deductions (if the Basic AV is insufficient for this amount); • Decrease after deducting withdrawals from the Top-up AV; • Decrease after the Fund Unit Price falls on the Valuation Date; • Decrease due to Fund switching transactions (if any).

POLICY ILLUSTRATION IN CASE OF FULL PREMIUM PAYMENT FOR 10 YEARS
Illustration on fees charged for the Policy Owner

Unit: VND 1.000

Policy Year/ LI's Age	Annualized Premium				Accumulative Premium by Policy Year	Annualized Premium Load			Annualized allocated Premium			Policy Fee (11)	Annualized Cost Of Insurance	
	Basic Premium (1)	Top-up Premium (2)	Supplemental Product Premium (3)	Total Premium (4)=(1)+(2)+(3)		Basic Premium (5)	Top-up Premium (6)	Total Premium Load (7)=(5)+(6)	Basic Premium after deducting Premium Load (8)=(1)-(5)	Top-up Premium after deducting Premium Load (9)=(2)-(6)	Total Allocated Premium (10)=(8)+(9)		High investment return (12)	Low investment return (13)
1/36	250.000			250.000	250.000	75.000		75.000	175.000		175.000	574	4.037	4.047
2/37	250.000			250.000	500.000	50.000		50.000	200.000		200.000	598	3.907	3.957
3/38	250.000			250.000	750.000	25.000		25.000	225.000		225.000	622	3.652	3.782
4/39	250.000			250.000	1.000.000	25.000		25.000	225.000		225.000	646	3.307	3.576
5/40	250.000			250.000	1.250.000	25.000		25.000	225.000		225.000	670	2.852	3.336
6/41	250.000			250.000	1.500.000				250.000		250.000	694	2.163	2.965
7/42	250.000			250.000	1.750.000				250.000		250.000	718	1.241	2.497
8/43	250.000			250.000	2.000.000				250.000		250.000	742	95	1.907
9/44	250.000			250.000	2.250.000				250.000		250.000	766		1.187
10/45	250.000			250.000	2.500.000				250.000		250.000	790		319
11/46					2.500.000							814		230
12/47					2.500.000							833		124
13/48					2.500.000							840		15
14/49					2.500.000							840		
15/50					2.500.000							840		
16/51					2.500.000							840		
17/52					2.500.000							840		
18/53					2.500.000							840		
19/54					2.500.000							840		
20/55					2.500.000							840		

Illustration of insurance benefits at high investment return (non-guarantee)

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	Loyalty Account Value (3)	Loyalty Account Value benefit		HIGH INVESTMENT RETURNS (9% and Non-guarantee) (**)							
				Upon Surrender Policy (4)	At 20th Policy Anniversary (5)	Cost Of Insurance (6)	Policy Fee (7)	AV Withdrawal (8)	Basic AV (9)	Top-up AV (10)	Policy AV (11)	Cash Surrender Value (CSV) (12)	Death/ TPD Benefit (***)
1/36	250.000	175.000	78.750			4.037	574		185.917		185.917		2.500.000
2/37	250.000	200.000	135.187			3.907	598		415.928		415.928	228.428	2.500.000
3/38	250.000	225.000	168.197			3.652	622		694.131		694.131	569.131	2.500.000
4/39	250.000	225.000	202.857			3.307	646		997.708		997.708	947.708	2.500.000
5/40	250.000	225.000	239.249			2.852	670		1.329.059		1.329.059	1.304.059	2.500.000
6/41	250.000	250.000	251.212			2.163	694		1.718.177		1.718.177	1.718.177	2.500.000
7/42	250.000	250.000	263.772			1.241	718		2.143.256		2.143.256	2.143.256	2.500.000
8/43	250.000	250.000	276.961			95	742		2.607.769		2.607.769	2.607.769	2.607.769
9/44	250.000	250.000	290.809				766		3.114.165		3.114.165	3.114.165	3.114.165
10/45	250.000	250.000	305.349				790		3.666.111		3.666.111	3.666.111	3.666.111
11/46			320.616	160.308			814		3.995.207		3.995.207	4.155.515	3.995.207
12/47			336.647	168.324			833		4.353.901		4.353.901	4.522.225	4.353.901
13/48			353.479	176.740			840		4.744.871		4.744.871	4.921.610	4.744.871
14/49			371.153	185.577			840		5.171.027		5.171.027	5.356.604	5.171.027
15/50			389.711	194.855			840		5.635.538		5.635.538	5.830.393	5.635.538
16/51			409.196	306.897			840		6.141.854		6.141.854	6.448.751	6.141.854
17/52			429.656	322.242			840		6.693.739		6.693.739	7.015.981	6.693.739
18/53			451.139	338.354			840		7.295.293		7.295.293	7.633.647	7.295.293
19/54			473.695	355.271			840		7.950.987		7.950.987	8.306.258	7.950.987
20/55					497.380		840		8.665.693	497.380	9.163.072	9.163.072	9.163.072

(*) Premium includes Basic Premium and Top-up Premium.

(**) Weighted average investment return of the selected Fund(s)

(***) TPD Benefit will end when Life Insured reaches Age of 75.

(1), (2), (4), (5), (6), (7), (8): The values (if any) are shown for each Policy Year

(3), (9), (10), (11): AV accumulated by the end of Policy Year

(10) At Policy Year 20, the Top-up Account Value includes the Loyalty Account Value (if eligible)

(12): CSV calculated by the end of the Policy Year in which the Policy is surrendered and includes the

Loyalty Account Value benefits upon surrender the Policy (if any)

Illustration of insurance benefits at low investment return (non-guarantee)

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	Loyalty Account Value (3)	Loyalty Account Value benefit		LOW INVESTMENT RETURNS (1.3% and Non-guarantee) (**)							
				Upon Surrender Policy (4)	At 20th Policy Anniversary (5)	Cost Of Insurance (6)	Policy Fee (7)	AV Withdrawal (8)	Basic AV (9)	Top-up AV (10)	Policy AV (11)	Cash Surrender Value (CSV) (12)	Death/ TPD Benefit (***)
1/36	250.000	175.000	78.750			4.047	574		172.621		172.621		2.500.000
2/37	250.000	200.000	135.187			3.957	598		372.878		372.878	185.378	2.500.000
3/38	250.000	225.000	168.197			3.782	622		601.215		601.215	476.215	2.500.000
4/39	250.000	225.000	202.857			3.576	646		832.705		832.705	782.705	2.500.000
5/40	250.000	225.000	239.249			3.336	670		1.067.421		1.067.421	1.042.421	2.500.000
6/41	250.000	250.000	251.212			2.965	694		1.330.862		1.330.862	1.330.862	2.500.000
7/42	250.000	250.000	263.772			2.497	718		1.598.175		1.598.175	1.598.175	2.500.000
8/43	250.000	250.000	276.961			1.907	742		1.869.533		1.869.533	1.869.533	2.500.000
9/44	250.000	250.000	290.809			1.187	766		2.145.119		2.145.119	2.145.119	2.500.000
10/45	250.000	250.000	305.349			319	790		2.425.138		2.425.138	2.425.138	2.500.000
11/46			320.616	160.308		230	814		2.455.612		2.455.612	2.615.920	2.500.000
12/47			336.647	168.324		124	833		2.486.570		2.486.570	2.654.894	2.500.000
13/48			353.479	176.740		15	840		2.518.033		2.518.033	2.694.773	2.518.033
14/49			371.153	185.577			840		2.549.921		2.549.921	2.735.498	2.549.921
15/50			389.711	194.855			840		2.582.223		2.582.223	2.777.078	2.582.223
16/51			409.196	306.897			840		2.614.945		2.614.945	2.921.842	2.614.945
17/52			429.656	322.242			840		2.648.092		2.648.092	2.970.334	2.648.092
18/53			451.139	338.354			840		2.681.671		2.681.671	3.020.025	2.681.671
19/54			473.695	355.271			840		2.715.686		2.715.686	3.070.957	2.715.686
20/55					497.380		840		2.750.143	497.380	3.247.522	3.247.522	3.247.522

(*) Premium includes Basic Premium and Top-up Premium.

(**) Weighted average investment return of the selected Fund(s)

(***) TPD Benefit will end when Life Insured reaches Age of 75.

(1), (2), (4), (5), (6), (7), (8): The values (if any) are shown for each Policy Year

(3), (9), (10), (11): AV accumulated by the end of Policy Year

(10) At Policy Year 20, the Top-up Account Value includes the Loyalty Account Value (if eligible)

(12): CSV calculated by the end of the Policy Year in which the Policy is surrendered and includes the Loyalty Account Value benefits upon surrender the Policy (if any)

Account Value illustration of Aggressive Fund at high investment return (non-guarantee)

Fund Allocation: 100%

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	HIGH INVESTMENT RETURNS (9% and Non-guarantee)						
			Cost Of Insurance (3)	Policy Fee (4)	AV Withdrawal (5)	Basic AV (6)	Top-up AV (7)	Policy AV (8)	Cash Surrender Value (CSV) (9)
1/36	250.000	175.000	4.037	574		185.917		185.917	
2/37	250.000	200.000	3.907	598		415.928		415.928	228.428
3/38	250.000	225.000	3.652	622		694.131		694.131	569.131
4/39	250.000	225.000	3.307	646		997.708		997.708	947.708
5/40	250.000	225.000	2.852	670		1.329.059		1.329.059	1.304.059
6/41	250.000	250.000	2.163	694		1.718.177		1.718.177	1.718.177
7/42	250.000	250.000	1.241	718		2.143.256		2.143.256	2.143.256
8/43	250.000	250.000	95	742		2.607.769		2.607.769	2.607.769
9/44	250.000	250.000		766		3.114.165		3.114.165	3.114.165
10/45	250.000	250.000		790		3.666.111		3.666.111	3.666.111
11/46				814		3.995.207		3.995.207	3.995.207
12/47				833		4.353.901		4.353.901	4.353.901
13/48				840		4.744.871		4.744.871	4.744.871
14/49				840		5.171.027		5.171.027	5.171.027
15/50				840		5.635.538		5.635.538	5.635.538
16/51				840		6.141.854		6.141.854	6.141.854
17/52				840		6.693.739		6.693.739	6.693.739
18/53				840		7.295.293		7.295.293	7.295.293
19/54				840		7.950.987		7.950.987	7.950.987
20/55				840		8.665.693	497.380	9.163.072	9.163.072

(*) Premium includes Basic Premium and Top-up Premium.

(1), (2), (3), (4), (5): The values (if any) are shown for each Policy Year

(6), (7), (8): AV accumulated by the end of Policy Year

(7): At Policy Year 20, the Top-up Account Value includes the Loyalty Account Value (if eligible) based on the Fund Allocation

(9): CSV calculated by the end of the Policy Year in which the Policy is surrendered and includes the Loyalty Account Value benefits upon surrender the Policy (if any)

Account Value illustration of Aggressive Fund at low investment return (non-guarantee)

Fund Allocation: 100%

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	LOW INVESTMENT RETURNS (1.3% and Non-guarantee)						
			Cost Of Insurance (3)	Policy Fee (4)	AV Withdrawal (5)	Basic AV (6)	Top-up AV (7)	Policy AV (8)	Cash Surrender Value (CSV) (9)
1/36	250.000	175.000	4.047	574		172.621		172.621	
2/37	250.000	200.000	3.957	598		372.878		372.878	185.378
3/38	250.000	225.000	3.782	622		601.215		601.215	476.215
4/39	250.000	225.000	3.576	646		832.705		832.705	782.705
5/40	250.000	225.000	3.336	670		1.067.421		1.067.421	1.042.421
6/41	250.000	250.000	2.965	694		1.330.862		1.330.862	1.330.862
7/42	250.000	250.000	2.497	718		1.598.175		1.598.175	1.598.175
8/43	250.000	250.000	1.907	742		1.869.533		1.869.533	1.869.533
9/44	250.000	250.000	1.187	766		2.145.119		2.145.119	2.145.119
10/45	250.000	250.000	319	790		2.425.138		2.425.138	2.425.138
11/46			230	814		2.455.612		2.455.612	2.455.612
12/47			124	833		2.486.570		2.486.570	2.486.570
13/48			15	840		2.518.033		2.518.033	2.518.033
14/49				840		2.549.921		2.549.921	2.549.921
15/50				840		2.582.223		2.582.223	2.582.223
16/51				840		2.614.945		2.614.945	2.614.945
17/52				840		2.648.092		2.648.092	2.648.092
18/53				840		2.681.671		2.681.671	2.681.671
19/54				840		2.715.686		2.715.686	2.715.686
20/55				840		2.750.143	497.380	3.247.522	3.247.522

(*) Premium includes Basic Premium and Top-up Premium.

(1), (2), (3), (4), (5): The values (if any) are shown for each Policy Year

(6), (7), (8): AV accumulated by the end of Policy Year

(7): At Policy Year 20, the Top-up Account Value includes the Loyalty Account Value (if eligible) based on the Fund Allocation

(9): CSV calculated by the end of the Policy Year in which the Policy is surrendered and includes the Loyalty Account Value benefits upon surrender the Policy (if any)

POLICY ILLUSTRATION IN CASE OF FULL PREMIUM PAYMENT IN COMPULSORY PREMIUM TERM (FIRST 03 POLICY YEARS)
Illustration on fees charged for the Policy Owner

Unit: VND 1.000

Policy Year/ LI's Age	Annualized Premium				Accumulative Premium by Policy Year	Annualized Premium Load			Annualized allocated Premium			Policy Fee (11)	Annualized Cost Of Insurance	
	Basic Premium (1)	Top-up Premium (2)	Supplemental Product Premium (3)	Total Premium (4)=(1)+(2)+(3)		Basic Premium Load (5)	Top-up Premium Load (6)	Total Premium Load (7)=(5)+(6)	Basic Premium after deducting Premium Load (8)=(1)-(5)	Top-up Premium after deducting Premium Load (9)=(2)-(6)	Total Allocated Premium (10)=(8)+(9)		High investment return (12)	Low investment return (13)
1/36	250.000			250.000	250.000	75.000		75.000	175.000		175.000	574	4.037	4.047
2/37	250.000			250.000	500.000	50.000		50.000	200.000		200.000	598	3.907	3.957
3/38	250.000			250.000	750.000	25.000		25.000	225.000		225.000	622	3.652	3.782
4/39					750.000							646	3.809	4.060
5/40					750.000							670	3.990	4.395
6/41					750.000							694	4.169	4.767
7/42					750.000							718	4.339	5.178
8/43					750.000							742	4.474	5.607
9/44					750.000							766	4.581	6.075
10/45					750.000							790	4.660	6.600
11/46					750.000							814	4.656	7.127
12/47					750.000							833	4.606	7.731
13/48					750.000							840	4.443	8.339
14/49					750.000							840	4.188	9.026
15/50					750.000							840	3.800	9.774
16/51					750.000							840	3.253	10.605
17/52					750.000							840	2.513	11.576
18/53					750.000							840	1.513	12.674
19/54					750.000							840	293	13.938
20/55					750.000							840		15.357

Illustration of insurance benefits at high investment return (non-guarantee)

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	Loyalty Account Value (3)	Loyalty Account Value benefit		HIGH INVESTMENT RETURNS (9% and Non-guarantee) (**)							
				Upon Surrender Policy (4)	At 20th Policy Anniversary (5)	Cost Of Insurance (6)	Policy Fee (7)	AV Withdrawal (8)	Basic AV (9)	Top-up AV (10)	Policy AV (11)	Cash Surrender Value (CSV) (12)	Death/ TPD Benefit (***)
1/36	250.000	175.000	76.875			4.037	574		185.917		185.917		2.500.000
2/37	250.000	200.000	130.047			3.907	598		415.928		415.928	228.428	2.500.000
3/38	250.000	225.000	158.923			3.652	622		694.131		694.131	569.131	2.500.000
4/39						3.809	646		751.933		751.933	701.933	2.500.000
5/40						3.990	670		814.722		814.722	789.722	2.500.000
6/41						4.169	694		882.949		882.949	882.949	2.500.000
7/42						4.339	718		957.112		957.112	957.112	2.500.000
8/43						4.474	742		1.037.783		1.037.783	1.037.783	2.500.000
9/44						4.581	766		1.125.577		1.125.577	1.125.577	2.500.000
10/45						4.660	790		1.221.165		1.221.165	1.221.165	2.500.000
11/46						4.656	814		1.325.333		1.325.333	1.325.333	2.500.000
12/47						4.606	833		1.438.909		1.438.909	1.438.909	2.500.000
13/48						4.443	840		1.562.869		1.562.869	1.562.869	2.500.000
14/49						4.188	840		1.698.252		1.698.252	1.698.252	2.500.000
15/50						3.800	840		1.846.225		1.846.225	1.846.225	2.500.000
16/51						3.253	840		2.008.088		2.008.088	2.008.088	2.500.000
17/52						2.513	840		2.185.293		2.185.293	2.185.293	2.500.000
18/53						1.513	840		2.379.493		2.379.493	2.379.493	2.500.000
19/54						293	840		2.592.451		2.592.451	2.592.451	2.592.451
20/55							840		2.824.890		2.824.890	2.824.890	2.824.890

(*) Premium includes Basic Premium

(**) Weighted average investment return of the selected Fund(s)

(***) TPD Benefit will end when Life Insured reaches Age of 75.

(1), (2), (4), (5), (6), (7), (8): The values (if any) are shown for each Policy Year

(3), (9), (10), (11): AV accumulated by the end of Policy Year

(12): CSV calculated by the end of the Policy Year in which the Policy is surrendered

Note: The illustrated numbers do not include Top-up Premium and Withdrawal amount, customer should complete premium payment schedule to reach planned financial goals.

Illustration of insurance benefits at low investment return (non-guarantee)

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	Loyalty Account Value (3)	Loyalty Account Value benefit		LOW INVESTMENT RETURNS (1.3% and Non-guarantee) (**)							
				Upon Surrender Policy (4)	At 20th Policy Anniversary (5)	Cost Of Insurance (6)	Policy Fee (7)	AV Withdrawal (8)	Basic AV (9)	Top-up AV (10)	Policy AV (11)	Cash Surrender Value (CSV) (12)	Death/ TPD Benefit (***)
1/36	250.000	175.000	76.875			4.047	574		172.621		172.621		2.500.000
2/37	250.000	200.000	130.047			3.957	598		372.878		372.878	185.378	2.500.000
3/38	250.000	225.000	158.923			3.782	622		601.215		601.215	476.215	2.500.000
4/39						4.060	646		604.292		604.292	554.292	2.500.000
5/40						4.395	670		607.047		607.047	582.047	2.500.000
6/41						4.767	694		609.438		609.438	609.438	2.500.000
7/42						5.178	718		611.423		611.423	611.423	2.500.000
8/43						5.607	742		612.978		612.978	612.978	2.500.000
9/44						6.075	766		614.058		614.058	614.058	2.500.000
10/45						6.600	790		614.599		614.599	614.599	2.500.000
11/46						7.127	814		614.592		614.592	614.592	2.500.000
12/47						7.731	833		613.957		613.957	613.957	2.500.000
13/48						8.339	840		612.694		612.694	612.694	2.500.000
14/49						9.026	840		610.724		610.724	610.724	2.500.000
15/50						9.774	840		607.975		607.975	607.975	2.500.000
16/51						10.605	840		604.353		604.353	604.353	2.500.000
17/52						11.576	840		599.706		599.706	599.706	2.500.000
18/53						12.674	840		593.893		593.893	593.893	2.500.000
19/54						13.938	840		586.732		586.732	586.732	2.500.000
20/55						15.357	840		578.048		578.048	578.048	2.500.000

(*) Premium includes Basic Premium

(**) Weighted average investment return of the selected Fund(s)

(***) TPD Benefit will end when Life Insured reaches Age of 75.

(1), (2), (4), (5), (6), (7), (8): The values (if any) are shown for each Policy Year

(3), (9), (10), (11): AV accumulated by the end of Policy Year

(12): CSV calculated by the end of the Policy Year in which the Policy is surrendered

Note: The illustrated numbers do not include Top-up Premium and Withdrawal amount, customer should complete premium payment schedule to reach planned financial goals.

Account Value illustration of Aggressive Fund at high investment return (non-guarantee)

Fund Allocation: 100%

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	HIGH INVESTMENT RETURNS (9% and Non-guarantee)						
			Cost Of Insurance (3)	Policy Fee (4)	AV Withdrawal (5)	Basic AV (6)	Top-up AV (7)	Policy AV (8)	Cash Surrender Value (CSV) (9)
1/36	250.000	175.000	4.037	574		185.917		185.917	
2/37	250.000	200.000	3.907	598		415.928		415.928	228.428
3/38	250.000	225.000	3.652	622		694.131		694.131	569.131
4/39			3.809	646		751.933		751.933	701.933
5/40			3.990	670		814.722		814.722	789.722
6/41			4.169	694		882.949		882.949	882.949
7/42			4.339	718		957.112		957.112	957.112
8/43			4.474	742		1.037.783		1.037.783	1.037.783
9/44			4.581	766		1.125.577		1.125.577	1.125.577
10/45			4.660	790		1.221.165		1.221.165	1.221.165
11/46			4.656	814		1.325.333		1.325.333	1.325.333
12/47			4.606	833		1.438.909		1.438.909	1.438.909
13/48			4.443	840		1.562.869		1.562.869	1.562.869
14/49			4.188	840		1.698.252		1.698.252	1.698.252
15/50			3.800	840		1.846.225		1.846.225	1.846.225
16/51			3.253	840		2.008.088		2.008.088	2.008.088
17/52			2.513	840		2.185.293		2.185.293	2.185.293
18/53			1.513	840		2.379.493		2.379.493	2.379.493
19/54			293	840		2.592.451		2.592.451	2.592.451
20/55				840		2.824.890		2.824.890	2.824.890

(*) Premium includes Basic Premium

(1), (2), (3), (4), (5): The values (if any) are shown for each Policy Year

(6), (7), (8): AV accumulated by the end of Policy Year

(9): CSV calculated by the end of the Policy Year in which the Policy is surrendered

Note: The illustrated numbers do not include Top-up Premium and Withdrawal amount, customer should complete premium payment schedule to reach planned financial goals.

Account Value illustration of Aggressive Fund at low investment return (non-guarantee)

Fund Allocation: 100%

Unit: VND 1.000

Policy Year/ LI's Age	Premium (*) (1)	Allocated Premium (2)	LOW INVESTMENT RETURNS (1.3% and Non-guarantee)						
			Cost Of Insurance (3)	Policy Fee (4)	AV Withdrawal (5)	Basic AV (6)	Top-up AV (7)	Policy AV (8)	Cash Surrender Value (CSV) (9)
1/36	250.000	175.000	4.047	574		172.621		172.621	
2/37	250.000	200.000	3.957	598		372.878		372.878	185.378
3/38	250.000	225.000	3.782	622		601.215		601.215	476.215
4/39			4.060	646		604.292		604.292	554.292
5/40			4.395	670		607.047		607.047	582.047
6/41			4.767	694		609.438		609.438	609.438
7/42			5.178	718		611.423		611.423	611.423
8/43			5.607	742		612.978		612.978	612.978
9/44			6.075	766		614.058		614.058	614.058
10/45			6.600	790		614.599		614.599	614.599
11/46			7.127	814		614.592		614.592	614.592
12/47			7.731	833		613.957		613.957	613.957
13/48			8.339	840		612.694		612.694	612.694
14/49			9.026	840		610.724		610.724	610.724
15/50			9.774	840		607.975		607.975	607.975
16/51			10.605	840		604.353		604.353	604.353
17/52			11.576	840		599.706		599.706	599.706
18/53			12.674	840		593.893		593.893	593.893
19/54			13.938	840		586.732		586.732	586.732
20/55			15.357	840		578.048		578.048	578.048

(*) Premium includes Basic Premium

(1), (2), (3), (4), (5): The values (if any) are shown for each Policy Year

(6), (7), (8): AV accumulated by the end of Policy Year

(9): CSV calculated by the end of the Policy Year in which the Policy is surrendered

Note: The illustrated numbers do not include Top-up Premium and Withdrawal amount, customer should complete premium payment schedule to reach planned financial goals.

NOTES:

1. This Sales Illustration is based on the following assumptions:
 - i. The Policy AV is illustrated based on Annual premium payment mode and is accumulated by the end of Policy Year. The Policy AV may differ from the actual premium paid and the actual payment mode.
 - ii. The Life Insured has a health status at the underwriting decision as stated in section **General information about Insurance Product(s)**.
 - iii. The Policy meets all the conditions to receive the Loyalty Account Value benefit.
2. The illustrated investment return of Funds is for reference purpose only, it may increase or decrease depending on the actual investment results of the Fund, and this investment return is non-guarantee.
3. The low/ high investment return in this Sales Illustration is assumed as follows:

Fund	Money Market	Fixed Income	Diversified	Balanced	Growth	Aggressive	Lifestyle 2035	Lifestyle 2040	Lifestyle 2045
High investment return	5.5 %	6.0 %	6.8 %	7.6 %	8.0 %	9.0 %	7.4 %	7.6 %	7.8 %
Low investment return	3.0 %	3.9 %	3.3 %	2.4 %	1.8 %	1.3 %	3.0 %	3.0 %	3.0 %

The low/high illustrated investment return of the Unit-Linked Funds in this Sales Illustration are determined based on the following:

- Historical actual investment performance and Manulife's assessment of the long-term expected return for each asset class in the Vietnam market in the future
- Legal regulations on the maximum illustrated investment return

The past 10-year investment performance of the Unit-Linked Funds shown in this Sales Illustration is for reference only and does not reflect the future investment performance of the Unit-Linked Funds. The illustrated investment rates (low/high) of the Unit-Linked Funds in this Sales Illustration are for reference purposes only and are not guaranteed. Future investment rates may vary (increase or decrease) depending on the actual investment performance of the Unit-Linked Funds.

4. Depending on the actual investment returns of the Funds and the underwriting decision (based on the Life Insured's health status and occupation) at each point of time, in some cases (including when the Policy Owner has fully paid all due premiums), the Policy may lapse if the Policy AV is insufficient to cover Monthly Deductions.
5. According to legal regulations, the Sales Illustration only illustrates insurance benefits for 20 years. Policy Owner can keep the Policy in-force until the end of the Policy Term, allowing the Policy AV to continue being invested and to benefit from investment returns.
6. Cash Surrender Value is determined by the Policy AV on the Next Valuation Date following the date the Policy is surrendered, deduct (i) Surrender Charge and (ii) Debt (if any), adding the partial Loyalty Account Value payout benefit upon Policy surrender (if any).

INFORMATION OF THE UNIT-LINKED FUNDS (“FUNDS”)

1. Fund management: Unit-linked funds are managed by Manulife Investment Management (Vietnam).

2. General information of Unit-Linked Funds:

This Unit-Linked product provides 09 Funds, categorized into two groups based on specific needs:

Group 1: The group of funds that actively adjust the investment portfolio by year

These Lifestyle Funds are created to serve the retirement accumulation needs of clients in addition to their insurance needs. These Lifestyle Funds are designed to optimize the investment portfolio with investment allocation ratios changing annually, suitable for the client's changing age over the years.

When clients choose to invest in the Lifestyle Funds, Manulife will automatically balance the assets in the Fund's portfolio on behalf of the client, shifting from high-risk (stocks) at the time of issuance to low-risk (fixed-income instruments/ bonds/ money market instruments) at the target years 2035/ 2040/ 2045 (which are the client's target retirement years) to ensure that the clients' assets are accumulated and preserved by the time they reach retirement age.

Depending on the target retirement year, clients choose to invest in one of the following three Lifestyle Funds: Lifestyle 2035, Lifestyle 2040, Lifestyle 2045.

The actual investment allocation will be adjusted annually by Manulife and will be within the limits of the **INVESTMENT ASSET ALLOCATION TABLE OF THE LIFESTYLE FUND** below.

INVESTMENT ASSET ALLOCATION TABLE OF THE LIFESTYLE FUND

Year	Maximum Allocation (%)								
	Lifestyle 2035			Lifestyle 2040			Lifestyle 2045		
	Equity	Fixed Income, Bond	Money Market	Equity	Fixed Income, Bond	Money Market	Equity	Fixed Income, Bond	Money Market
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%
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%

Group 2: Fund group allocated according to the clients' risk tolerance level

Unit-linked Funds and Investment purpose	Type of Investment Assets	Min	Max	Risk tolerance level
Money market fund: A low-risk affiliate fund is a temporary option for investors before investing in other funds.	Money Market	80%	100%	Conservative
	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%	Moderately Conservative
	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%	Moderate
	Fixed Income, Bonds, Money Market	70%	90%	
Balanced Fund: Provides investment opportunities with medium capital preservation and development	Equity	40%	60%	Moderately Aggressive
	Fixed Income, Bonds, Money Market	40%	60%	
Growth Fund: Bring investment opportunities with capital growth in mid-to-long-term investment.	Equity	50%	80%	Moderately Aggressive
	Fixed Income, Bonds, Money Market	20%	50%	
Aggressive Fund: Bring investment opportunities with long-term capital growth for investors.	Equity	70%	100%	Aggressive
	Fixed Income, Bonds, Money Market	0%	30%	

Draft proposal

3. The actual investment return in the past 10 years of the Funds:

Fund	2021	2022	2023	2024	2025	Annualized returns		
						Returns in 5 years	Returns in 10 years	Return since inception to 31 December 2025
Aggressive Fund	28.5 %	-29.5 %	9.9 %	14.1 %	26.2 %	7.5 %	9.4 %	8.6 %
Growth Fund	25.1 %	-24.1 %	9.6 %	12.1 %	21.7 %	7.3 %	8.9 %	8.7 %
Balanced Fund	18.8 %	-16.9 %	9.4 %	9.3 %	16.5 %	6.6 %	8.5 %	9.1 %
Diversified fund	9.9 %	-6.7 %	9.6 %	6.5 %	8.8 %	5.4 %	-	5.0 %
Fixed Income Fund	2.9 %	1.3 %	9.7 %	4.4 %	3.5 %	4.3 %	-	4.0 %
Money market fund	4.2 %	4.8 %	6.4 %	5.0 %	4.8 %	5.0 %	-	4.2 %
Lifestyle Fund 2035 (*)	Funds were established in August 2021	-19.7 %	10.5 %	11.6 %	19.8 %	-	-	4.7 %
Lifestyle Fund 2040 (*)		-22.3 %	10.5 %	12.6 %	21.6 %	-	-	4.8 %
Lifestyle Fund 2045 (*)		-24.3 %	10.5 %	13.6 %	23.8 %	-	-	4.8 %

(*) Fund established on 16 August 2021

4. Buying and selling Fund Units

- **Fund Unit Switching Right:** While the Policy is still in-force, the Policy Owner has the right to switch the whole or partial value of any Funds to one or more other Funds within the same Basic Account or Top-up Account according to the Fund Allocation rate specified by the Policy Owner.
- **Valuation Date:** Every Tuesday and Thursday of the week (except for holidays as prescribed by law).
- **Fees applicable to the Policy:** Please refer to section **INFORMATION ABOUT FEES CHARGED TO THE POLICY OWNER** for details.

5. Price of Fund Units

- The assets of Unit-linked Funds will be divided into equal portions called Fund Unit.
- The Unit Price of the Fund may vary between different Funds. The buying price of Fund Units is equal to the selling price of Fund Units. Fund Unit Prices may either increase or decrease.
- The Policy AV may be lower than the total premiums paid by the Policy Owner for investment and depends on the actual investment results of the Funds.
- The Policy Owner can refer to the Fund Unit Prices at: <https://www.manulife.com.vn/vi/san-pham-bao-hiem/bao-hiem-lien-ket-dau-tu/gia-don-vi-quy.html>

6. The Company has rights to apply below actions to protect Policy Owner

- Closing Fund to move its asset to a Unit-linked Fund having the same investment objective;
- Changing the name of Unit-linked Fund;
- Splitting or merging units of existing Fund Units;
- Stopping evaluating Unit-linked Fund and transactions related to the Policy in case the Stock Exchanges where the Unit-linked Fund is investing in are temporarily suspended from transactions.
- Other actions following the government agencies requirements and law regulations.

INFORMATION ABOUT FEES CHARGED TO THE POLICY OWNER

1. Premium Load	<p>This is the fee that Manulife deducts from the Basic Premium and Top-up Premium before allocating to the Basic AV and Top-up AV of the Policy.</p> <p>The Premium Load is deducted as a percentage of the Basic Premium and Top-up Premium as follows:</p> <table border="1" data-bbox="376 363 2150 480"> <thead> <tr> <th>Premium Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>% Basic Premium</td> <td>30%</td> <td>20%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>0%</td> </tr> <tr> <td>% Top-up Premium</td> <td colspan="5">1.5 %</td> <td>0%</td> </tr> </tbody> </table>	Premium Year	1	2	3	4	5	6+	% Basic Premium	30%	20%	10%	10%	10%	0%	% Top-up Premium	1.5 %					0%	
Premium Year	1	2	3	4	5	6+																	
% Basic Premium	30%	20%	10%	10%	10%	0%																	
% Top-up Premium	1.5 %					0%																	
2. Cost Of Insurance	<p>This is the fee used to ensure the payment of insurance benefits under the Policy.</p> <p>The Cost Of Insurance is calculated and varies based on the Age, gender, health status, and occupation of the Life Insured, and the Face Amount at the time of deduction. Cost Of Insurance is deducted on each Monthiversary Date. Cost Of Insurance shall be firstly deducted from the Basic AV, then being deducted from the Top-up AV.</p>																						
3. Policy Fee	<p>Policy Fee is the fee used to cover the management and maintenance of the Policy and to provide related information to the Policy Owner.</p> <p>In 2026, the Policy Fee is VND 47,000 per Policy per month and will automatically increase by VND 2,000 each calendar year thereafter. However, the maximum Policy Fee is VND 70,000 per Policy per month.</p> <p style="text-align: right;"><i>Unit: VND 1,000</i></p> <table border="1" data-bbox="376 730 2150 810"> <thead> <tr> <th>Year</th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> <th>...</th> <th>2034</th> <th>2035</th> <th>2036</th> <th>2037</th> <th>2038+</th> </tr> </thead> <tbody> <tr> <td>Policy Fee per month</td> <td>47</td> <td>49</td> <td>51</td> <td>53</td> <td>...</td> <td>63</td> <td>65</td> <td>67</td> <td>69</td> <td>70</td> </tr> </tbody> </table>	Year	2026	2027	2028	2029	...	2034	2035	2036	2037	2038+	Policy Fee per month	47	49	51	53	...	63	65	67	69	70
Year	2026	2027	2028	2029	...	2034	2035	2036	2037	2038+													
Policy Fee per month	47	49	51	53	...	63	65	67	69	70													
4. Fund Management Fee	<p>This is the fee used to cover the costs of investment activities, asset valuation, and Fund supervision and management.</p> <p>The Fund Management Fee is deducted before determining the investment results of Fund, calculated as a percentage of the Fund's total net asset value, and varies by Fund.</p> <p>The maximum Fund Management Fee is based on the investment policy of each Fund, specifically as follows:</p> <ul style="list-style-type: none"> • Fund with at least 70% investment allocation in stocks: 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 Funds mentioned above. 																						

5. Surrender Charge	This is the fee arise when the Policy is surrendered prior to maturity, calculated as a percentage of the annualized Basic Premium at the Policy Effective Date and depends on the Policy Year as specified in the following table:						
	Policy Year	1	2	3	4	5	6+
	% Annualized Basic Premium at Policy Effective Date	75%	75%	50%	20%	10%	0%
6. Fund Switch Charge	Manulife does not charge any Fund Switch Charge for fund switching requests between Funds throughout the Policy Term.						

Notes: In the event that Manulife applies a Policy Fee or Fund Management Fee higher than the maximum level stated above (after obtaining approval from the Ministry of Finance), Manulife will notify the Policy Owner three months prior to implementing the new fee.

Draft proposal

EXCLUSIONS OF INSURANCE PRODUCT(S)

Manulife will not pay insurance benefits if the insurance event falls into any of the exclusion specified in the Terms and Conditions of each the insurance product. Please refer to the details in “Exclusions” Chapter in the Terms and Conditions of the insurance product(s) or visit the website <https://www.manulife.com.vn/> - **Products** section for more details.

OTHER INFORMATION

- **Customer Service hotline:** 1900 1776
- **Customer Service email:** khachhang@manulife.com
- **Address of Office/Customer Service Center:** <https://www.manulife.com.vn/vi/lien-he.html>
- **Customers can access the calculation tool to create their own insurance plan at:** <https://shop.manulife.com.vn/ext/vn-ecm-web/dang-ky>
- **Customers can find information/reports on the fund's performance at:** <https://www.manulife.com.vn/vi/ve-chung-toi/bao-cao-tai-chinh.html>

KEY NOTES FOR CLIENT WHEN PARTICIPATING IN AN INSURANCE PRODUCT

1. This Sales Illustration is for illustration purposes only. Please read the Terms and Conditions of the insurance product(s) carefully for detailed information on insurance benefits, investment benefits, other benefits, and exclusions.
2. The Policy Owner and the Insured should pay attention to the provisions in the Terms and Conditions of the insurance product(s) to ensure their rights and benefits when participating in insurance, especially:
 - The responsibility to provide complete, accurate, and truthful information required for Manulife to consider approving this Policy.
 - The responsibility to ensure financial capability to fulfill premium payment obligations.
3. Participating in the insurance policy represents a long-term commitment. Surrendering the policy may affect the Policy Owner's future financial plans. Cash Surrender Value may be less than the total premiums paid.
4. Regarding the investment benefits of the Base Product under the Policy: The performance of the unit-linked fund(s) may result in gains or losses and is not guaranteed. The customer receives all investment results and bears all investment risks.

CONFIRMATION OF POLICY OWNER AND INSURANCE CONSULTING AGENT

CONFIRMATION OF INSURANCE CONSULTING AGENT

I, the undersigned, confirm that I have completed this Sales Illustration based on the information provided by the Policy Owner and have honestly explained and fully advised the Policy Owner and the Life Insured about the detailed content of:

- Sales Illustration; and
- The insurance benefit and the exclusions of insurance product(s); and
- The rights and obligations of the Policy Owner and the Life Insured upon participating in this Policy.

CONFIRMATION OF POLICY OWNER

1. I/ We confirm that the agent has clearly explained and fully consulted all the contents of this Sales Illustration; the insurance benefits; the exclusions of the insurance product(s); my/ our rights and obligations upon participating in the Policy. I/ We have also read and fully understood all the contents of this Sales Illustration.
2. I/We commit to providing and declaring information truthfully in this Sales Illustration and other related documents/ forms to Manulife for the purpose of issuing and participating in the Policy, and I/we take full responsibility for any consequences related to false declarations.
3. I/ We understand that this Sales Illustration is only valid if submitted to Manulife for Policy issuance on or before **04/07/2026**, and is accompanied by the Financial Needs Analysis and the Risk Profile Questionnaire of the Policy Owner.
4. I/We fully understand my/ our rights and responsibilities when participating in this Policy, especially regarding non-guarantee benefits due to the actual investment results of the Fund(s). I/ We also understand the profitability and risks in investment, and the correlation between profit and risk when participating in the Fund(s).
5. I/ We understand that this is **an insurance product with an investment element but not a pure investment product**, allowing clients like me/ us to have both insurance benefits and investment benefits.

Date: _____

Sign: _____
DUMMY 4 NON HOT LOCATION, D3170,
HCM04

Date: _____

Sign: _____
TRAN VAN THONG