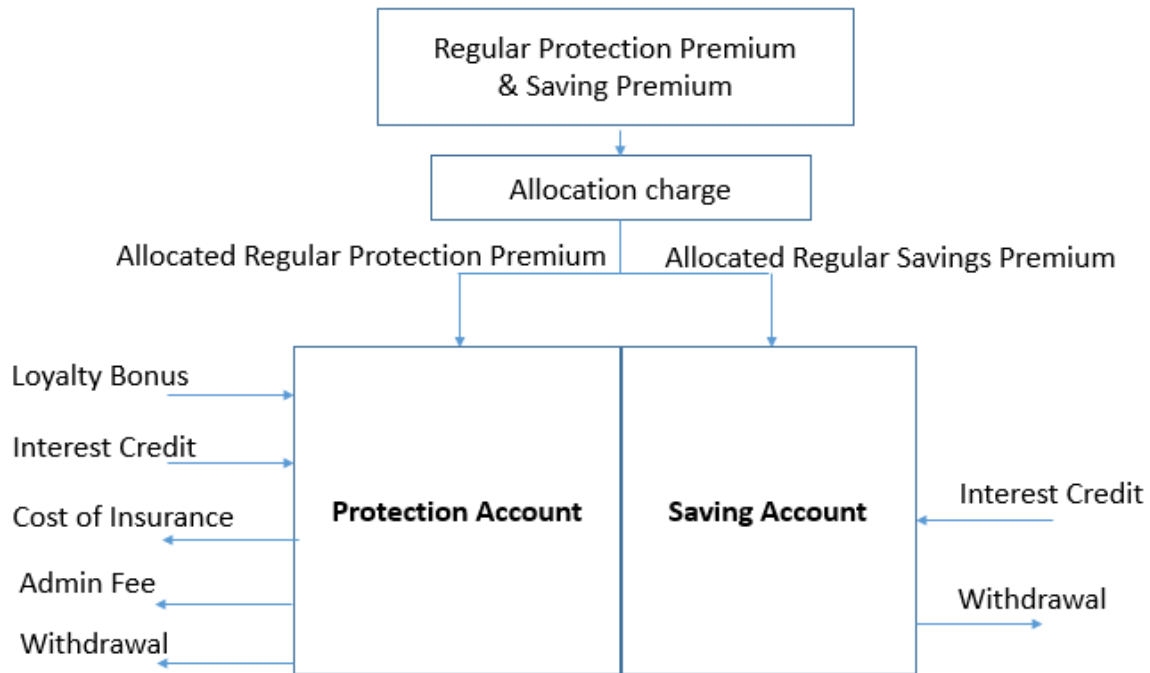


HOW DOES THE GOOD LIFE WORK?

Product mechanism



Example:

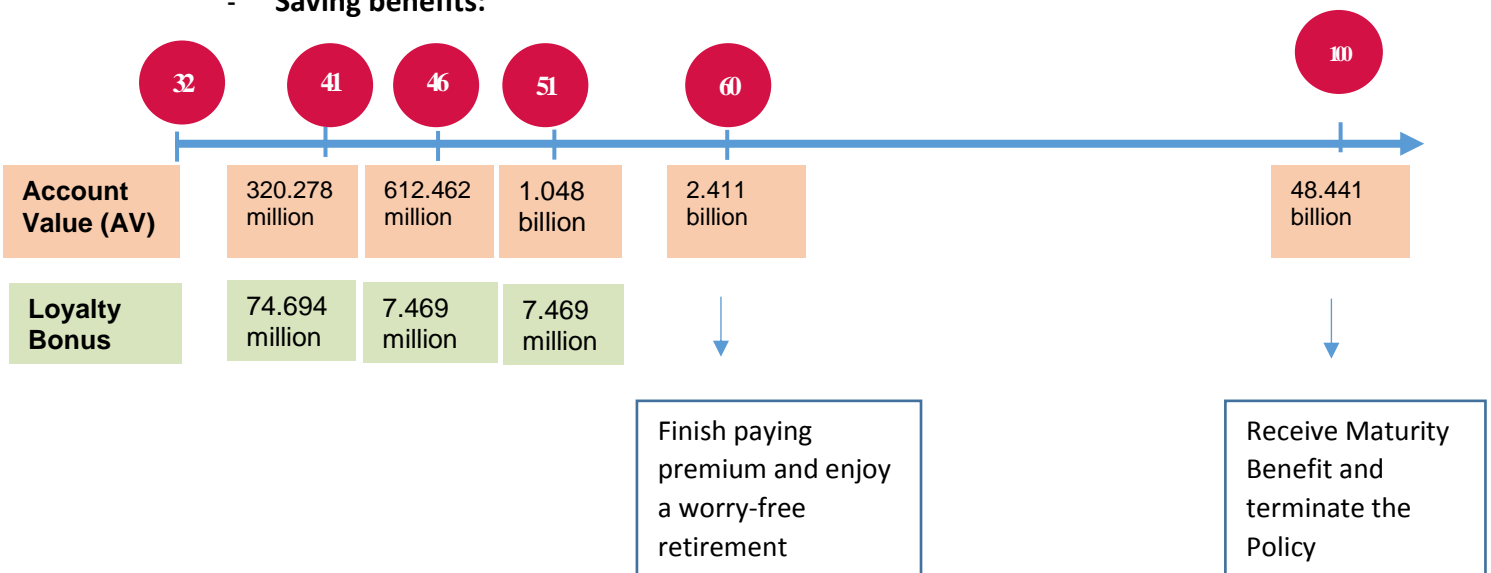
Mr Le Quang Nam (32 years old) wants to start saving until he reaches 60 years old to ensure that he can enjoy a leisurely and prosperous life without placing any financial burden on his descendants after retirement. Is The Good Life suitable for him?

Provided that Mr. Nam applies for The Good Life – Level Death Benefit

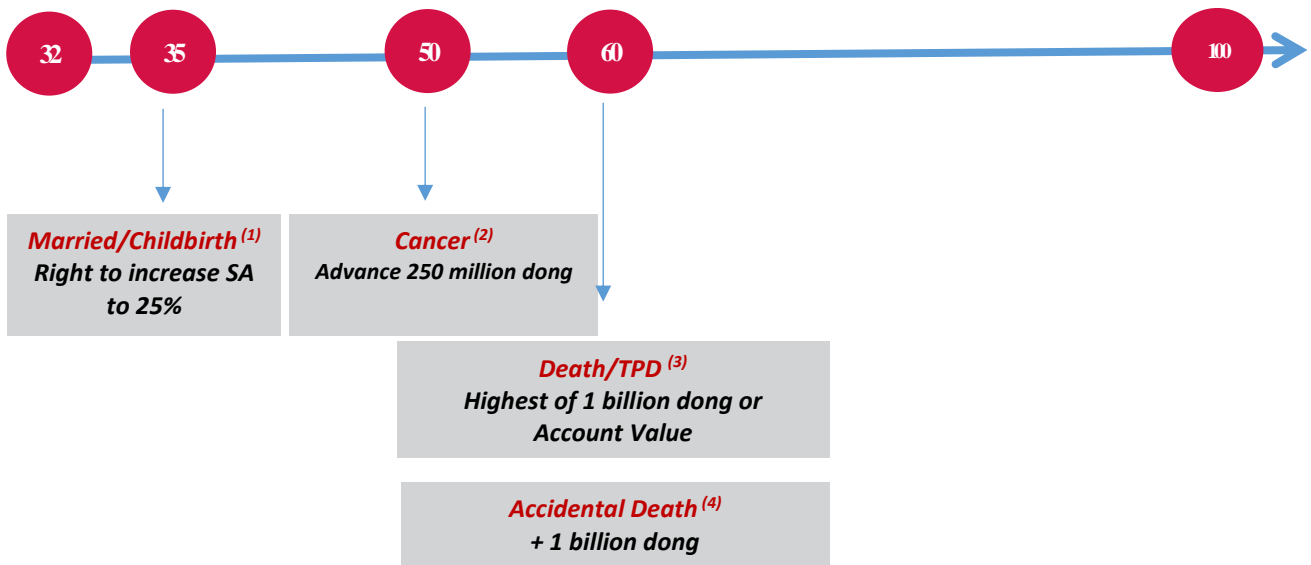
- Sum Assured: VND 1 billion
- Annual premium amount: VND 24 million (including VND 20 million - regular premium and VND 4 million - top-up premium).
- Premium term : until the age of 60
- Receive the maturity benefit: up to the age of 100

Assuming the investment interest rate is 8% per year, he will receive the following benefits:

- Saving benefits:



- **Protection benefits & right of Policyholder:**



Note:

Values calculated from assumptions are not guaranteed. Actual Policy Account Value will depend on investment performance of the Universal life fund, paid premiums, withdrawal amounts and other changes related to Policy, so may be higher or lower than ones in the above Illustration.

(1): Customers will be entitled to increase the current Sum Assured up to 25% when they get married or have a child, without needing to provide new evidence of health or financial information; it only applies for standard policies, and can be taken up a maximum of twice during the policy term.

(2): The Company will deduct any amount paid for Cancer Benefit before paying death or TPD payable benefit, and insurance event happens before age 65.

(3): applied when insurance event happens before age 70, deducted Cancer Benefit paid before (if any)

(4): applied if customer pays protection premium on time, and insurance event happens before age 65. Total Accidental Death Benefit per Life Assured of all insurance policies at the Company cannot exceed the maximum limit of 8 billion dong.

Mr. Nam can also make some changes in the policy according to his specific situations:

- If his income decreases: Change premium payment frequency/ adjust top-up premium or apply premium flexibility
- If his income increases: Change premium payment frequency/ apply riders to add more benefit to his policy.

With The Good Life, Mr. Nam can enjoy the complete peace of mind that comes from securing a prosperous and stable future for him and his family after retirement.