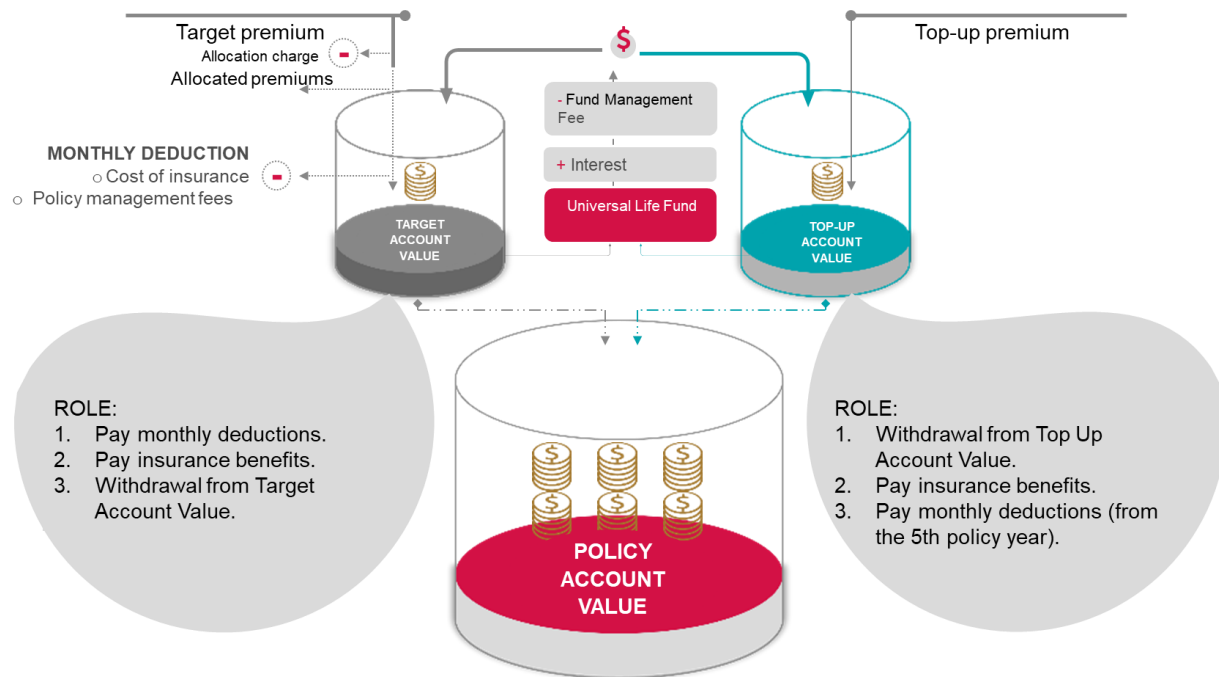


# HOW DOES THE GOOD LIFE 2.0 INSURANCE WORK?

## PRODUCT MECHANISM



### Definitions:

**Target premium:** means the amount which Policyholder determines according to his/her needs and shall be paid following the chosen payment frequency. Target Premium is written in the Certificate or revise (if any).

**Top-up premium:** means the difference amount after fully being paid annualized Target Premium and all due premiums of riders (if any) of the current policy year.

**Target Account Value:** is the accumulated amount from the allocated Target Premiums.

**Top-up Account Value:** is the accumulated amount from the allocated Top-up Premiums.

**Policy Account Value:** is the total value of the Target Account Value plus the Top-up Account Value.

**Fund Management Fee:** means the cost that the Company pays for managing the performance of the Universal Life Fund.

**Interest Crediting Rate:** means the interest earned from the actual performance of Universal Life Fund after deducting Fund Management Fee.

**Universal Life Fund:** means the fund which is formed under the premiums of Universal Life policies.

# ILLUSTRATION OF EDUCATION PLAN FOR MS. HỌC

## ILLUSTRATION



### Ms. Học

- 30 years old
- Online business
- Ms. Học wants to prepare the future education plan for her 1-year-old son named Thúc.
- With this plan, Ms. Học can help her son finish college.

Sum Assured  
**1 billion**

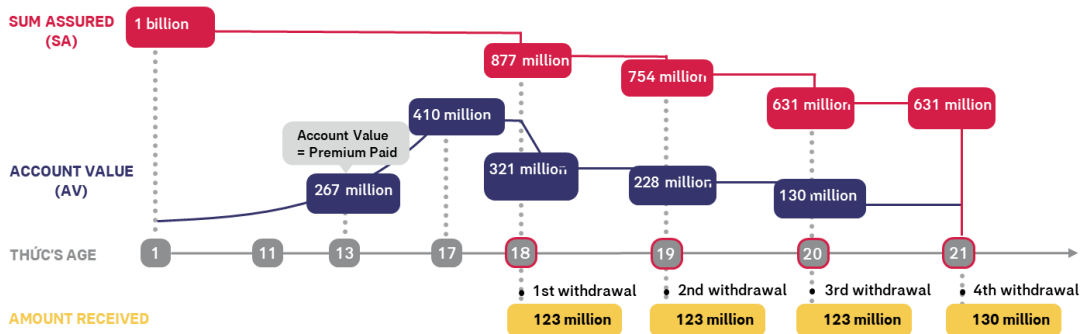
Premium  
**20 million/year**

Insurance package  
**Level Death Benefit**

Average university tuition fees in Vietnam

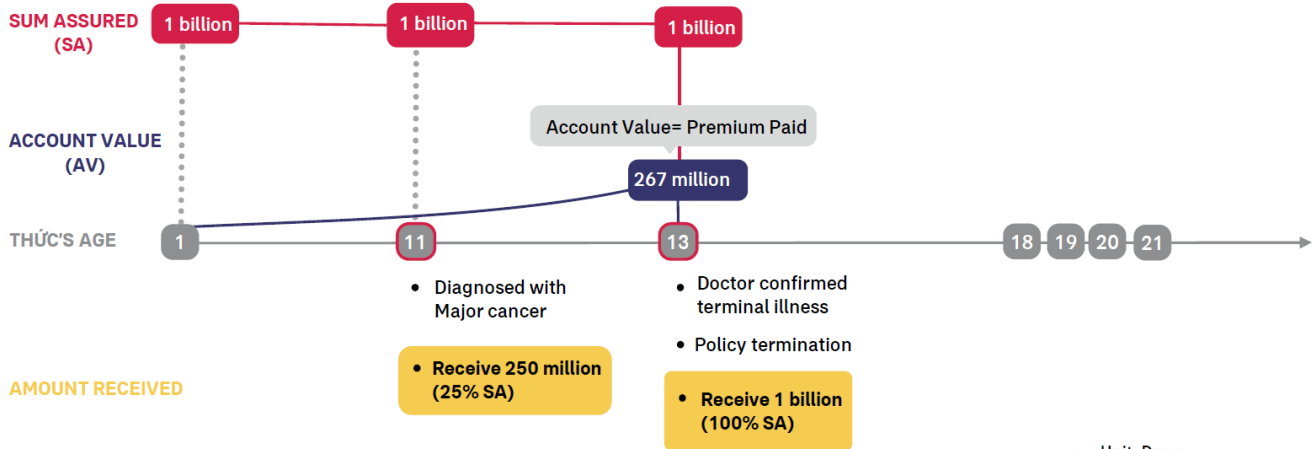


### HELP HER CHILD COMPLETE THE EDUCATION PROCESS



- Total premium for 17 years: 340 million VND
- Account value is illustrated at the interest rate of 5%/pa

### MS. HỌC UNFORTUNATELY DIAGNOSED WITH CANCER



• Unit: Dong

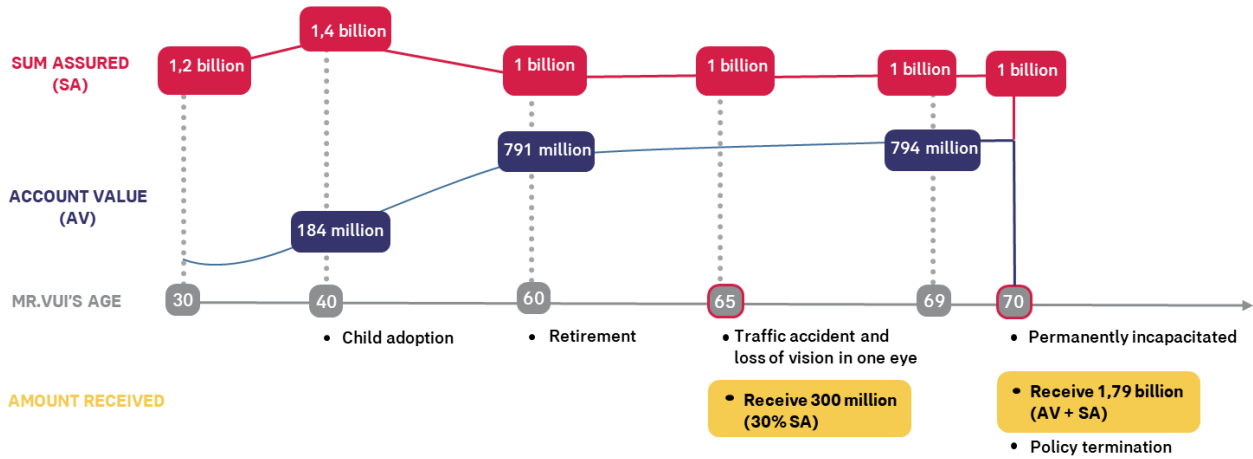
# ILLUSTRATION OF PROTECTION PLAN FOR MR. VUI



## Mr. VUI

- 30 years old
- Graphic designer
- Want to have a financial plan even if he is no longer able to generate income due to health risks.

Sum Assured <b>1 – 1,4 billion</b>	Premium <b>20 million/year</b>	Insurance package <b>Increasing Death Benefit</b>
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- Total premium for 30 years: 600 million VND
- Account value is illustrated at the interest rate of 5%/pa
- Unit: Dong