

Disclaimer

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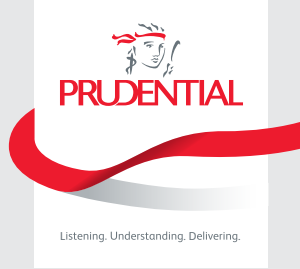
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Pru - FlexiProtect



Proactively design a flexible financial plan for yourself

Prepare for you and your beloved family a steady financial plan to accomplish important goals in life.



DESIGN YOUR LIFE BY YOUR STYLE

You have lots of dreams and ambitions. However, have you ever looked back and realized that you've been so busy with lots of things in life and left your dream behind? Have you ever had to change your plan due to some unexpected events? Being proactively build a steady financial plan today will give you a foundation to achieve your goals and peace of mind against sudden changes in life.

PRU-FLEXIPROTECT will be the solution to give you peace of mind on financial plan and keep company with you to accomplish every key milestone in life.



Product

PRU-FLEXIPROTECT

Help you to be proactive in life and finish important financial goals of you and your beloved family.



Actively accumulate financial fund for the key milestone in the future

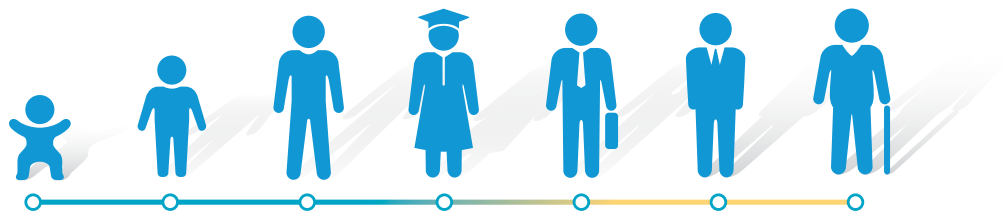


Actively protect financial plan of you and your family against unexpected risks



Actively and flexibly design your financial plan through policy term

WHO CAN PARTICIPATE THIS PRODUCT?



Entry Age

30 day - 65 years old



Policy term
99 - issued age



BENEFITS OF PRU-FLEXIPROTECT

Benefits	TIME OF RECEIVING BENEFITS	TIME OF RECEIVING BENEFITS
Universal Life fund crediting rate (UL interest)	Policy account value ⁽¹⁾ will be credited the monthly interest from UL Fund which is declared by Prudential, and the interest is not lower than guaranteed interest.	on the 25th of every month
Loyalty bonus ⁽²⁾	100% of annualized Target Premium ⁽³⁾	on 10th policy anniversary date
	75% of annualized Target Premium ⁽³⁾	on 15th policy anniversary date and every 5 years thereafter
Retention bonus ⁽⁴⁾	4% of average preceding 60-months Target Premium Account value and Excess Premium Account value	starting from 20th anniversary date and every 5 years thereafter
Maturity benefit	100% Policy Account Value ⁽¹⁾	at the policy maturity date
Death/TPD benefit ⁽⁵⁾	The maximum value between: <ul style="list-style-type: none"> • 100% sum assured; and • Target Premium Account value at the insurance event Plus, Excess Premium Account value	When the claim request is approved by Prudential Vietnam

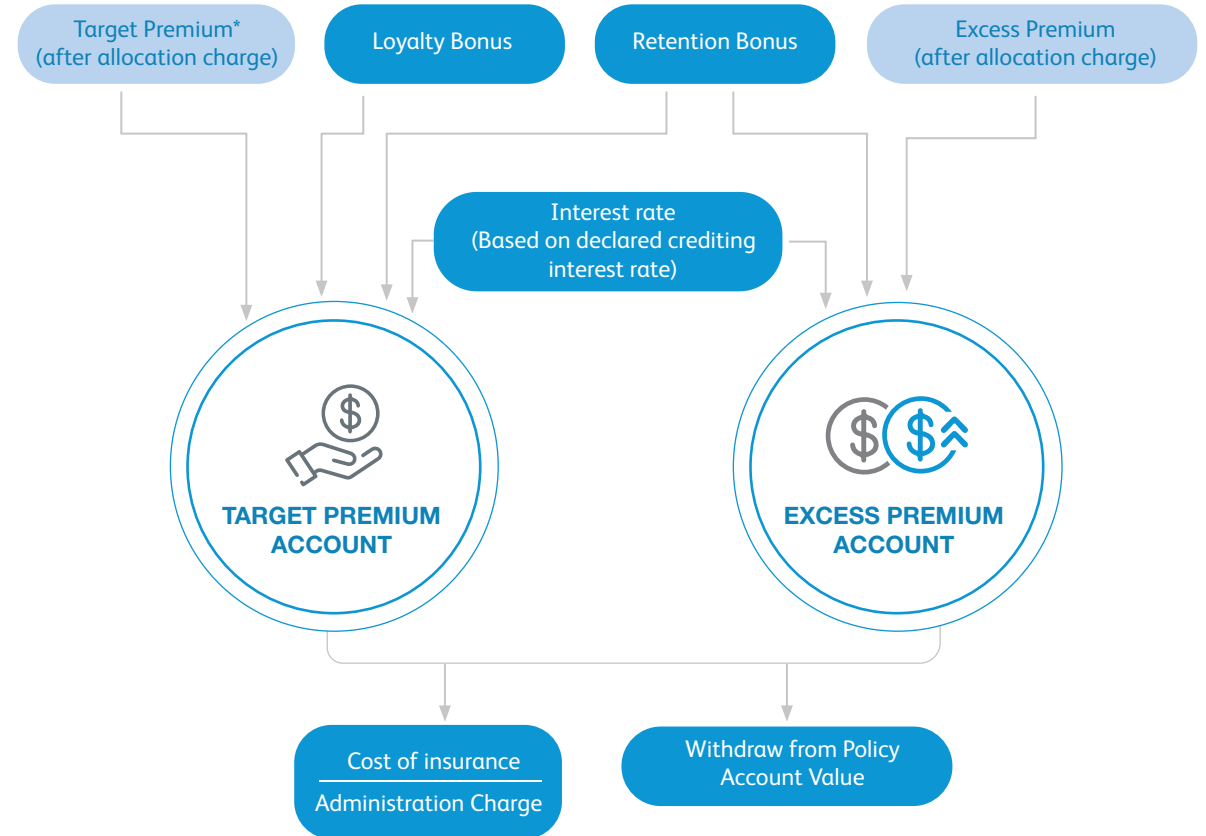


INCREASE PROTECTION BENEFITS TO YOU AND YOUR FAMILY BY ATTACHING MORE COMPREHENSIVE RIDERS:

UNIT DEDUCTING RIDER (UDRS)	BENEFIT
Critical illnesses (CI) ⁽⁶⁾	<p>Early stage CI (1 time): 50% SA</p> <p>1st late stage CI: 100% SA (less the amount previously paid for an ESCI of the same CI condition, if any)</p> <p>2nd late stage CI: 200% SA (less the total CI benefits have been paid, if any)</p> <p>Top 3 CIs benefit for major cancer, stroke or heart attack: 50% SA</p>
CI waiver	All the future target premiums will be waived until the end of this rider's policy term.
Level Term	100% SA
Waive of premium due to Death/ Total and Permanent Disability	All the future target premiums will be waived until the end of this rider's policy term.
Accidental Death and Dismemberment	Max 300% SA
Hospital Care	<ul style="list-style-type: none"> • Daily hospital cash benefit: 100% SA, cap of 100 days per policy • Intensive Care Unit benefit: 200% SA, cap of 30 days per policy year. • Surgery benefit: 500% SA per surgery.

GENERAL INFORMATION

MECHANISM OF PRU-FLEXIPROTECT



**Applicable to both main product and UDRs*



BENEFIT ILLUSTRATION

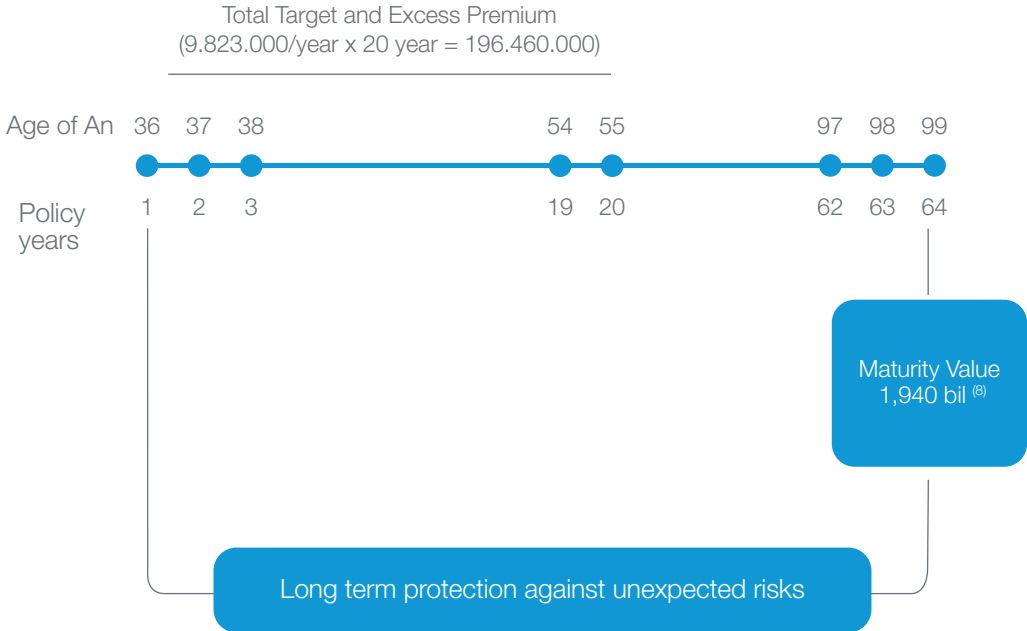
Ms. An (35 yrs old) would like to spend around 820k VND/month for financial protection plan against unexpected risks and saving for the future. She decides to buy PRU-FLEXIPROTECT and attaches riders to increase protection for herself.

PRODUCT	SUM ASSURED	Unit: VND
PRU-FLEXIPROTECT	400 mil	
Critical illness	200 mil	
Critical Illness Waiver	Target premium	
Total premium	9,823 mil/year = 27k/day	

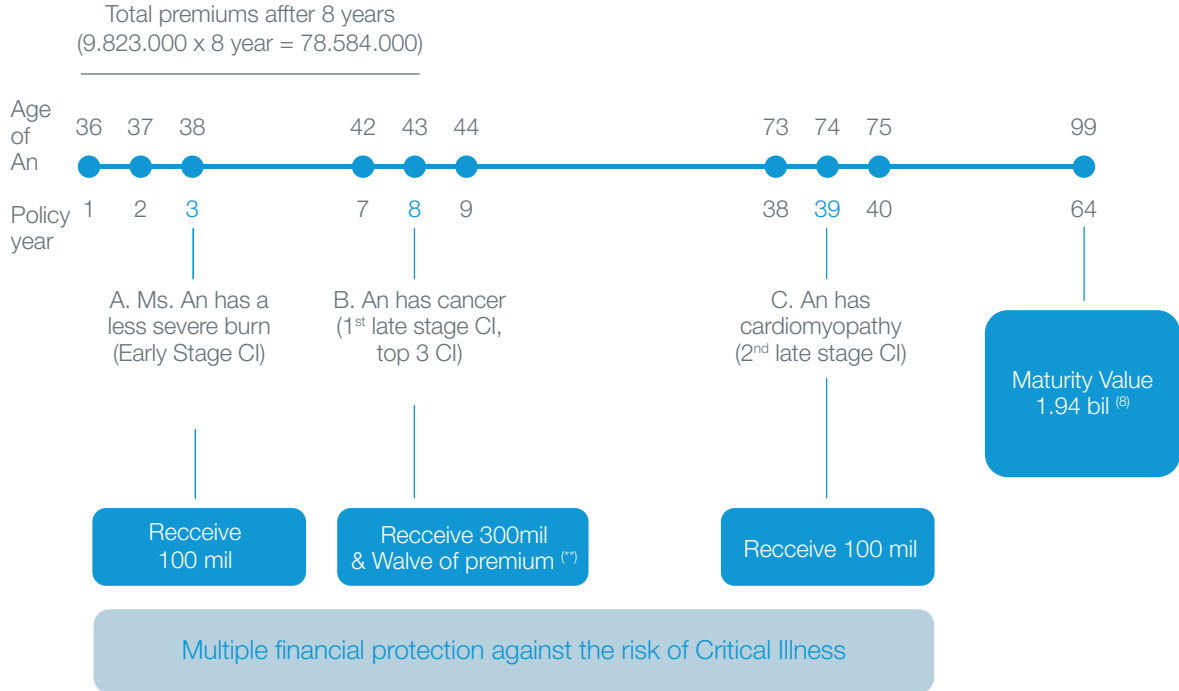
The benefits under this policy:

INSURANCE BENEFIT	PAYMENT	Unit: VND
Early stage critical illness	100 mil	
1 st late - stage critical illness	Up to 200 mil; waive target premium in the future ⁽⁷⁾	
2 nd late – stage critical illness	Up to 200 mil	
Total critical illness benefit	Up to 500 mil; and waive target premium in the future	
Death/Total and Permanent Disability	From 400 mil	

WHEN LIFE GOES ON PEACEFULLY:



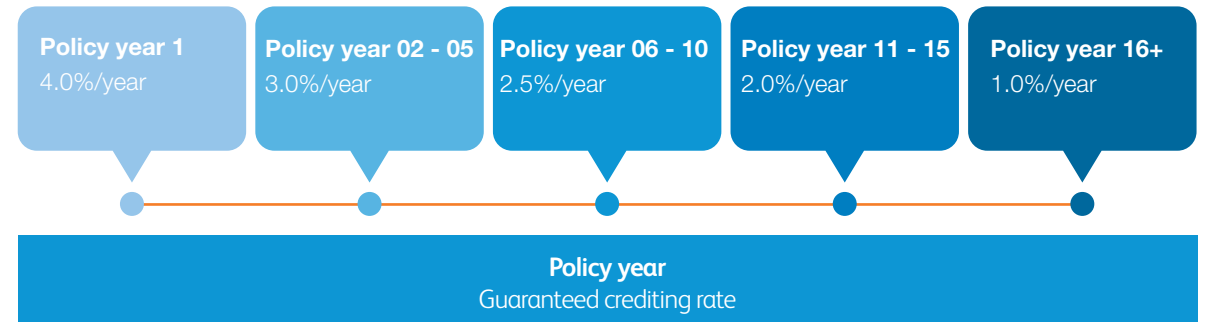
WHEN UNEXPECTED EVENTS HAPPEN IN CASE OF CRITICAL ILLNESS:





WHAT IS THE UNIVERSAL LIFE FUND?

Universal Life Fund is founded from Premium amount of total Universal Life policies and is managed by experienced investors from Vietnam Eastspring Investments. Prudential shall implement prudently investment policies by concentrating its investment mainly on assets that have stable income such as Government bonds, municipal bonds, Prudential bonds, and bank deposits.



PREMIUM AND OTHERS FEE/CHARGE

Target Premium of basic plan: The Target Premium for the main product is specified in the life insurance certificate or the latest Alteration Confirmation Letter, if any. Policyholder must pay Target Premium in full for the first 5 Policy years. The Target Premium of the main product shall be invested into the Universal Life Fund after deducting the Allocation Charges.

Target Premium of UDRs: The Target Premium for Group 1 Rider(s) is specified in the life insurance certificate or the latest Alteration Confirmation Letter, if any. Policyholder must pay Target Premium in full for the first 5 Policy years. The Target Premium of the the Group 1 Rider shall be invested into the Universal Life Fund after deducting the Allocation Charges.

Excess premium (EP): The additional amount that the Policyholder contribute to the Excess Premium Account after all Target Premium fees of the current Policy Year are fully paid. The Excess Premium shall be invested into the Excess Premium Account, after deducting the Allocation Charges.

Allocation charge: Means the amount deducted from Target Premiums and Excess Premiums, if any, before such premiums are allocated to Target Premium Account and Excess Premium Account respectively.

		Policy year				
		1	2	3	4	5+
% of Target premium	Base plan	85%	75%	10%	5%	0%
	UDRs	70%	65%	10%	5%	0%
% of Excess premium		2%				

Cost of Insurance: means an amount of premium deducted from Policy Account Value to cover insurance benefits of main policy and Group 1 rider(s) as defined under the provisions of this Insurance Policy. Cost of Insurance is deducted from Policy Account Value at the Risk Commencement Date and Policy Monthiversary Date.

Policy Administration Charge: means an amount of premium to be monthly deducted from Policy Account Value to may for the management of the Insurance Policy and provide relevant information in relation to the Insurance Policy to the Policyholder. This charge doesn't change during policy term and equals to 40,000 VND.

Fund Management Charge (FMC): means a fee deducted before declaring crediting interest rate to pay for Universal Life Fund management activities. FMC is deducted before declaring crediting rate. FMC is up to 2.0% per annum of PAV.

Partial withdrawal/Surrender Charge: Free of charge

Note: Prudential has the right to change the allocation charge, cost of insurance and fund management charge subject to MOF approval and 03 month of advance notice to the PO.

KEY EXCLUSIONS

Prudential will not pay insurance benefits if the insurance event occurs due to or related to one of the following causes:

Death claim:

1. Suicide whether sane or insane, within 24 months from Policy Effective Date or the latest Reinstatement date, whichever is later; or
2. HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and/ or AIDS related diseases; except the case HIV or AIDS acquired when performing work duty as a medical staff or police officer
3. Executed the death sentence; or
4. Intentional acts of Life Assured, Policyholder, and/ or the person who receives the benefit.

TPD claim:

1. Occurs prior to Policy Effective Date, or prior to the latest reinstatement date, whichever is later; or
2. Be the result of attempting suicide caused TPD or self-inflicted injury of Life Assured whether sane or insane; or
3. Participate in flying aircrafts or any aviation activities except for as a fare-paying passenger of scheduled and licensed commercial aircrafts; or
4. Be the result of intentional acts of Life Assured, Policyholder, and/or the person who receives the insurance benefits.

Note:

All features and insurance benefits presented herein are of summarized nature and for reference only. All features and conditions thereof shall be carried out in accordance with the terms and conditions as approved by the Ministry of Finance. Please carefully study the terms and conditions to master your benefits, products' features and charges.

- (1) Policy account value is Target premium account and Top-up account.
- (2) Conditions to receive loyalty bonus: (i) The policy is in force at the time Loyalty Bonus is paid; and(ii) Target Premium are fully paid up during the policy term; and (iii) No withdrawal made from the TPA during the policy term; and (iv) No SA reduction during the policy term.
- (3) Annualized target premium of Policy year 1.
- (4) Conditions to receive retention bonus: The policy is in force at the time Retention Bonus is paid.
- (5) For life assured who is under 4 years old at the event of death or TPD, the benefit will be paid according

to the T&C. TPD benefit is applied during the policy term of the Policy and before the Anniversary of the policy immediately after the Insured's 80th birthday.

- (6) Include Early and late stage (400mil), plus benefit of group 03 CI (cancer, stroke, heart attack) (100 mil).
- (7) Until end of policy term of Waiver of premium due to CI, and Provided that the critical illness (CI) meets requirement in T&C and the CI belongs to the CI group in Waiver of premium due to CI T&C.
- (8) Paid benefit is illustrated at interest 5%/year (non-guaranteed).

General note:

1. *Freelook period: Within 21 days from the date the Policy Owner receives the Insurance Life Certificate, the PO has the right to refuse continuing with this insurance policy by sending PVA a written announcement to request for policy cancellation.*
2. *Life insurance is a long-term policy. Policy owner should not maintain the policy for a short period because the charges may be high during the early period of the policy.*
3. *Prudential will provide annual report and summary to Policy Owner for tracking benefit.*