

ILLUSTRATION PREPARED FOR

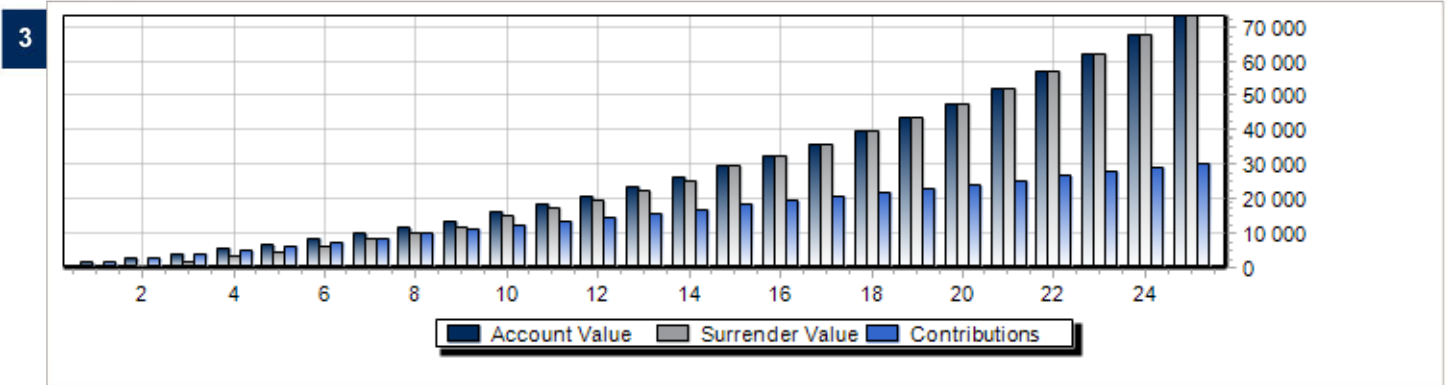
ILLUSTRATION DATE: 04.10.2017

1	Plan Participant	Алекснй Сергеевич Протасевич	Second Plan Participant
	Age	27	Age
	Gender	Male	Gender
	Contract Term	04.10.2042	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	EVO25	Evolution 25 Year Plan USD	\$1 200,00	
			\$1 200,00	\$0,00

ILLUSTRATION



SELECTED FUND ALLOCATIONS AND MONTHLY INCOME

4

20%	FT Global
25%	FT Global Bond
10%	GAM Trading II
10%	Man AHL Diversified Guernsey
25%	MFS Global Total Return
10%	MS Global Quality

MONTHLY INCOME PROJECTION

This product will provide a monthly income amount of \$708,62 when earning 7,00% on contributions (\$455,16 when earning 4,00%).

The monthly income amount is based on a rate of 3,00% with payments beginning at the completion of policy year 25 for a duration of 10 years.

DECLARATION

I confirm that I have received a copy of this illustration consisting of 2 pages, showing the premium details and projected fund values.

SIGNATURE OF PLAN PARTICIPANT _____ DATE _____

SIGNATURE OF SECOND PLAN PARTICIPANT _____ DATE _____

THIS IS AN ILLUSTRATION, NOT A CONTRACT.

Prepared by: Alexander Kornilov
516052

Moscow
+79261855800

ILLUSTRATION DETAILS

5	Age	Year	Total Premiums Paid	Account Value at 4,00%	Cash Surrender Value at 4,00%	Account Value at 7,00%	Cash Surrender Value at 7,00%
	28	1	\$1 200,00	\$1 162,19	\$0,00	\$1 196,85	\$0,00
	29	2	\$2 400,00	\$2 347,16	\$0,00	\$2 453,08	\$87,88
	30	3	\$3 600,00	\$3 555,81	\$1 236,21	\$3 772,85	\$1 453,25
	31	4	\$4 800,00	\$4 789,10	\$2 537,90	\$5 160,61	\$2 909,41
	32	5	\$6 000,00	\$6 048,00	\$3 888,00	\$6 621,12	\$4 461,12
	33	6	\$7 200,00	\$7 333,56	\$5 287,56	\$8 159,46	\$6 113,46
	34	7	\$8 400,00	\$8 646,82	\$6 737,62	\$9 781,10	\$7 871,90
	35	8	\$9 600,00	\$9 988,90	\$8 239,30	\$11 491,85	\$9 742,25
	36	9	\$10 800,00	\$11 360,95	\$9 793,75	\$13 297,96	\$11 730,76
	37	10	\$12 000,00	\$13 664,17	\$12 302,17	\$16 106,10	\$14 744,10
	38	11	\$13 200,00	\$15 135,81	\$14 001,81	\$18 186,42	\$17 052,42
	39	12	\$14 400,00	\$16 855,38	\$15 767,58	\$20 606,88	\$19 519,08
	40	13	\$15 600,00	\$18 639,37	\$17 601,97	\$23 192,28	\$22 154,88
	41	14	\$16 800,00	\$20 490,35	\$19 507,55	\$25 954,17	\$24 971,37
	42	15	\$18 000,00	\$22 711,01	\$22 711,01	\$29 204,89	\$29 204,89
	43	16	\$19 200,00	\$24 716,12	\$24 716,12	\$32 378,67	\$32 378,67
	44	17	\$20 400,00	\$26 797,06	\$26 797,06	\$35 770,12	\$35 770,12
	45	18	\$21 600,00	\$28 956,88	\$28 956,88	\$39 394,48	\$39 394,48
	46	19	\$22 800,00	\$31 198,72	\$31 198,72	\$43 268,05	\$43 268,05
	47	20	\$24 000,00	\$33 825,87	\$33 825,87	\$47 708,27	\$47 708,27
	48	21	\$25 200,00	\$36 253,74	\$36 253,74	\$52 154,82	\$52 154,82
	49	22	\$26 400,00	\$38 774,35	\$38 774,35	\$56 908,13	\$56 908,13
	50	23	\$27 600,00	\$41 391,42	\$41 391,42	\$61 989,68	\$61 989,68
	51	24	\$28 800,00	\$44 108,80	\$44 108,80	\$67 422,44	\$67 422,44
	52	25	\$30 000,00	\$47 230,51	\$47 230,51	\$73 531,01	\$73 531,01
	57	30	\$30 000,00	\$57 335,39	\$57 335,39	\$102 983,77	\$102 983,77
	62	35	\$30 000,00	\$69 757,27	\$69 757,27	\$144 440,07	\$144 440,07
	67	40	\$30 000,00	\$84 870,39	\$84 870,39	\$202 584,67	\$202 584,67
	72	45	\$30 000,00	\$103 257,80	\$103 257,80	\$284 135,48	\$284 135,48
	77	50	\$30 000,00	\$125 628,91	\$125 628,91	\$398 514,70	\$398 514,70

The plan values above reflect the effect of the loyalty and extra allocation bonuses. They also allow for the monthly plan fee of USD\$ 7.00 (Plan Fee of the rider will be partially or totally waived as long as the established plan fee is fully covered by other benefits in the plan), as well as a 1.9% annual administration fee which reduces to 0.35% after the 10th year (applicable only for those products with a term of more than 10 years). The rates of growth shown are net of the 1.5% annual asset management fee. Plan values are subject to surrender charges as illustrated above. Please refer to Trust document for details.

The rates shown here are for illustration purposes only and are not based on past performance. The actual return may be different. The value of investments and the yields from them may go down as well as up, because of the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations.

DECLARATION

I confirm that I have received a copy of this illustration consisting of 2 pages, showing the premium details and projected fund values.

SIGNATURE OF PLAN PARTICIPANT _____ DATE _____

SIGNATURE OF SECOND PLAN PARTICIPANT _____ DATE _____

THIS IS AN ILLUSTRATION, NOT A CONTRACT.