

ILLUSTRATION PREPARED FOR

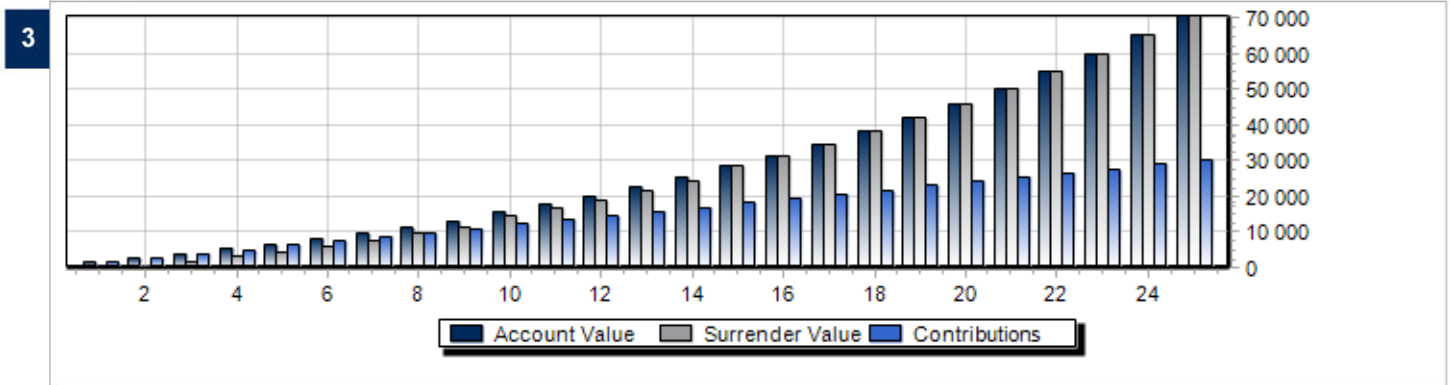
ILLUSTRATION DATE: 23.03.2018

1	Plan Participant	Ivanov Ivan	Second Plan Participant
	Age	30	Age
	Gender	Not Applicable	Gender
	Contract Term	23.03.2043	

PRODUCT INFORMATION

2	Product	Description	Monthly	Lump Sum
	EVO25	Evolution 25 Year Plan USD	\$100,00	
			\$100,00	\$0,00

ILLUSTRATION



SELECTED FUND ALLOCATIONS AND MONTHLY INCOME

4

100% AB American Income

MONTHLY INCOME PROJECTION

This product will provide a monthly income amount of \$684,87 when earning 7,00% on contributions (\$446,27 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: Aleksey Protasevich
562909

Moscow
+79778552464

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%
	31	1	\$1 200,00	\$1 140,04	\$0,00	\$1 157,88	\$0,00
	32	2	\$2 400,00	\$2 301,96	\$0,00	\$2 372,41	\$7,21
	33	3	\$3 600,00	\$3 486,65	\$1 167,05	\$3 647,57	\$1 327,97
	34	4	\$4 800,00	\$4 695,01	\$2 443,81	\$4 987,58	\$2 736,38
	35	5	\$6 000,00	\$5 928,00	\$3 768,00	\$6 397,01	\$4 237,01
	36	6	\$7 200,00	\$7 186,60	\$5 140,60	\$7 880,70	\$5 834,70
	37	7	\$8 400,00	\$8 471,82	\$6 562,62	\$9 443,85	\$7 534,65
	38	8	\$9 600,00	\$9 784,75	\$8 035,15	\$11 092,02	\$9 342,42
	39	9	\$10 800,00	\$11 126,48	\$9 559,28	\$12 831,17	\$11 263,97
	40	10	\$12 000,00	\$13 398,16	\$12 036,16	\$15 567,67	\$14 205,67
	41	11	\$13 200,00	\$14 837,01	\$13 703,01	\$17 571,32	\$16 437,32
	42	12	\$14 400,00	\$16 522,47	\$15 434,67	\$19 909,76	\$18 821,96
	43	13	\$15 600,00	\$18 270,99	\$17 233,59	\$22 407,39	\$21 369,99
	44	14	\$16 800,00	\$20 085,08	\$19 102,28	\$25 075,37	\$24 092,57
	45	15	\$18 000,00	\$22 267,37	\$22 267,37	\$28 225,60	\$28 225,60
	46	16	\$19 200,00	\$24 232,58	\$24 232,58	\$31 291,86	\$31 291,86
	47	17	\$20 400,00	\$26 272,03	\$26 272,03	\$34 568,27	\$34 568,27
	48	18	\$21 600,00	\$28 388,69	\$28 388,69	\$38 069,53	\$38 069,53
	49	19	\$22 800,00	\$30 585,65	\$30 585,65	\$41 811,38	\$41 811,38
	50	20	\$24 000,00	\$33 166,12	\$33 166,12	\$46 110,67	\$46 110,67
	51	21	\$25 200,00	\$35 545,44	\$35 545,44	\$50 406,41	\$50 406,41
	52	22	\$26 400,00	\$38 015,56	\$38 015,56	\$54 998,36	\$54 998,36
	53	23	\$27 600,00	\$40 580,12	\$40 580,12	\$59 907,26	\$59 907,26
	54	24	\$28 800,00	\$43 242,90	\$43 242,90	\$65 155,28	\$65 155,28
	55	25	\$30 000,00	\$46 307,82	\$46 307,82	\$71 066,17	\$71 066,17
	60	30	\$30 000,00	\$56 212,79	\$56 212,79	\$99 526,72	\$99 526,72
	65	35	\$30 000,00	\$68 391,45	\$68 391,45	\$139 591,37	\$139 591,37
	70	40	\$30 000,00	\$83 208,66	\$83 208,66	\$195 784,11	\$195 784,11
	75	45	\$30 000,00	\$101 236,06	\$101 236,06	\$274 597,35	\$274 597,35
	80	50	\$30 000,00	\$123 169,15	\$123 169,15	\$385 136,99	\$385 136,99

Через 25 лет в контракте НЕгарантированно накопится 71 тысяча долл. США

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.

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