

ILLUSTRATION PREPARED FOR

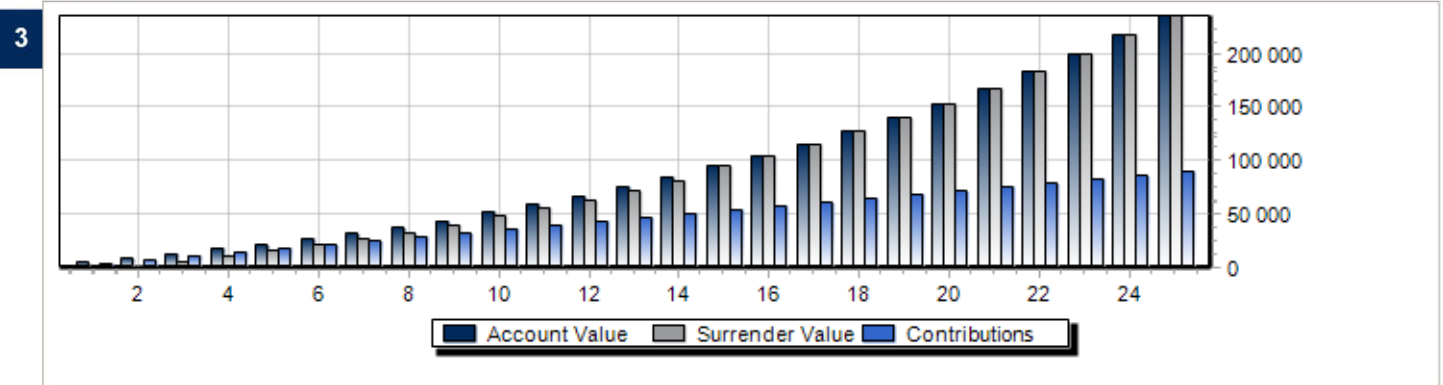
ILLUSTRATION DATE: 12.08.2018

1	Plan Participant	Ruslan Ivanov	Second Plan Participant
	Age	27	Age
	Gender	Not Applicable	Gender
	Contract Term	12.08.2043	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	EVO25	Evolution 25 Year Plan USD	\$3 600,00	
			\$3 600,00	\$0,00

ILLUSTRATION



SELECTED FUND ALLOCATIONS AND MONTHLY INCOME

4

10%	BR Emerging Markets Bond
20%	JH Horizon Global High Yield
10%	Man AHL Diversified Guernsey
25%	MS Global Brands
20%	MS Global Opportunity
15%	SCH Global Smaller Companies

MONTHLY INCOME PROJECTION

This product will provide a monthly income amount of \$2 279,06 when earning 7,00% on contributions (\$1 464,41 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%
	28	1	\$3 600,00	\$3 733,07	\$0,00	\$3 841,89	\$0,00
	29	2	\$7 200,00	\$7 544,33	\$448,73	\$7 879,52	\$783,92
	30	3	\$10 800,00	\$11 436,90	\$4 478,10	\$12 126,60	\$5 167,80
	31	4	\$14 400,00	\$15 414,04	\$8 660,44	\$16 597,78	\$9 844,18
	32	5	\$18 000,00	\$19 479,13	\$12 999,13	\$21 308,76	\$14 828,76
	33	6	\$21 600,00	\$23 635,68	\$17 497,68	\$26 276,33	\$20 138,33
	34	7	\$25 200,00	\$27 887,37	\$22 159,77	\$31 518,43	\$25 790,83
	35	8	\$28 800,00	\$32 237,98	\$26 989,18	\$37 054,29	\$31 805,49
	36	9	\$32 400,00	\$36 691,48	\$31 989,88	\$42 904,48	\$38 202,88
	37	10	\$36 000,00	\$43 951,99	\$39 865,99	\$51 790,98	\$47 704,98
	38	11	\$39 600,00	\$48 731,78	\$45 329,78	\$58 526,36	\$55 124,36
	39	12	\$43 200,00	\$54 269,98	\$51 006,58	\$66 316,79	\$63 053,39
	40	13	\$46 800,00	\$60 016,60	\$56 904,40	\$74 639,07	\$71 526,87
	41	14	\$50 400,00	\$65 979,98	\$63 031,58	\$83 530,43	\$80 582,03
	42	15	\$54 000,00	\$73 068,80	\$73 068,80	\$93 930,70	\$93 930,70
	43	16	\$57 600,00	\$79 528,06	\$79 528,06	\$104 145,51	\$104 145,51
	44	17	\$61 200,00	\$86 232,59	\$86 232,59	\$115 061,87	\$115 061,87
	45	18	\$64 800,00	\$93 192,19	\$93 192,19	\$126 728,89	\$126 728,89
	46	19	\$68 400,00	\$100 417,08	\$100 417,08	\$139 199,13	\$139 199,13
	47	20	\$72 000,00	\$108 817,86	\$108 817,86	\$153 428,79	\$153 428,79
	48	21	\$75 600,00	\$116 641,56	\$116 641,56	\$167 741,06	\$167 741,06
	49	22	\$79 200,00	\$124 765,11	\$124 765,11	\$183 041,70	\$183 041,70
	50	23	\$82 800,00	\$133 200,50	\$133 200,50	\$199 399,90	\$199 399,90
	51	24	\$86 400,00	\$141 960,20	\$141 960,20	\$216 889,70	\$216 889,70
	52	25	\$90 000,00	\$151 957,18	\$151 957,18	\$236 490,29	\$236 490,29
	57	30	\$90 000,00	\$184 495,90	\$184 495,90	\$331 248,07	\$331 248,07
	62	35	\$90 000,00	\$224 467,47	\$224 467,47	\$464 592,55	\$464 592,55
	67	40	\$90 000,00	\$273 099,00	\$273 099,00	\$651 615,09	\$651 615,09
	72	45	\$90 000,00	\$332 266,70	\$332 266,70	\$913 923,87	\$913 923,87
	77	50	\$90 000,00	\$404 253,24	\$404 253,24	\$1 281 825,50	\$1 281 825,50

Через 15 лет это уже 93 930, 70\$

При доходности 7% годовых капитал для высшего образования Анны размером 66 316, 79\$ удастся создать раньше на 3 года, т.е. за 12 лет

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.