

ILLUSTRATION PREPARED FOR

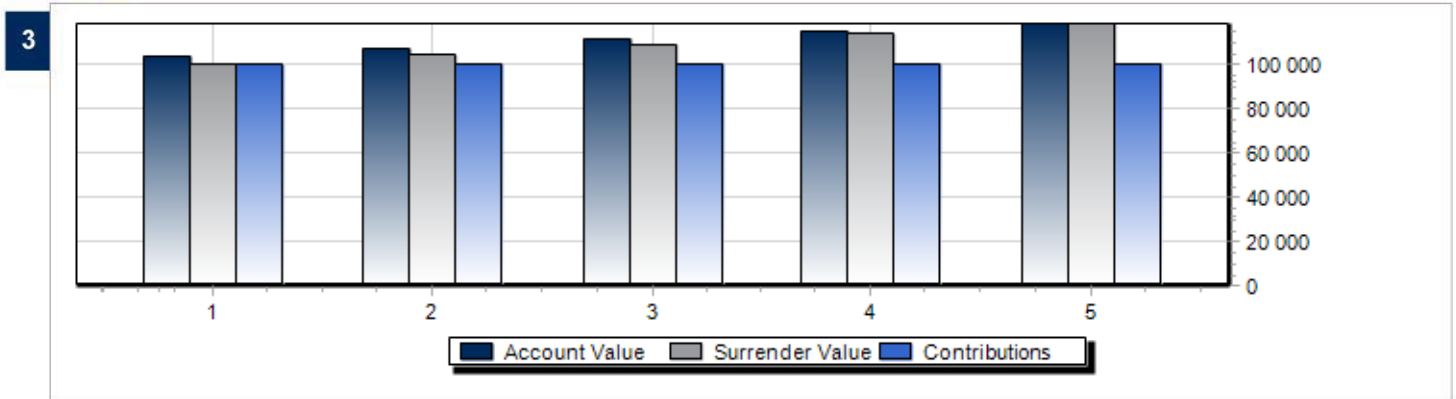
ILLUSTRATION DATE: 20.08.2018

1	Plan Participant	Ruslan Ivanov	Second Plan Participant
	Age	27	Age
	Gender	Male	Gender
	Contract Term	20.08.2018	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	FIFR05-N	IT Fixed Income Fixed 5 Year		\$100 000,00
				\$100 000,00

ILLUSTRATION



INTEREST RATE

4	Interest Rate
	3,50% per annum

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.

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ILLUSTRATION DETAILS

5	Age	Year	Total Premiums Paid	Account Value at 3,50%	Cash Surrender Value at 3,50%
	28	1	\$100 000,00	\$103 414,42	\$99 277,84
	29	2	\$100 000,00	\$106 948,34	\$103 739,89
	30	3	\$100 000,00	\$110 605,94	\$108 393,82
	31	4	\$100 000,00	\$114 391,57	\$113 247,65
	32	5	\$100 000,00	\$118 309,69	\$118 309,69
	33	6	\$100 000,00	\$122 364,94	\$122 364,94
	34	7	\$100 000,00	\$126 562,13	\$126 562,13
	35	8	\$100 000,00	\$130 906,22	\$130 906,22
	36	9	\$100 000,00	\$135 402,36	\$135 402,36
	37	10	\$100 000,00	\$140 055,85	\$140 055,85
	38	11	\$100 000,00	\$144 872,23	\$144 872,23
	39	12	\$100 000,00	\$149 857,17	\$149 857,17
	40	13	\$100 000,00	\$155 016,59	\$155 016,59
	41	14	\$100 000,00	\$160 356,58	\$160 356,58
	42	15	\$100 000,00	\$165 883,48	\$165 883,48
	47	20	\$100 000,00	\$196 558,59	\$196 558,59
	52	25	\$100 000,00	\$232 991,01	\$232 991,01
	57	30	\$100 000,00	\$276 720,23	\$276 720,23
	62	35	\$100 000,00	\$328 656,83	\$328 656,83
	67	40	\$100 000,00	\$390 341,21	\$390 341,21
	72	45	\$100 000,00	\$463 602,91	\$463 602,91
	77	50	\$100 000,00	\$550 614,83	\$550 614,83

The values above allow for the monthly plan fee of \$7 (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). Plan values are subject to surrender charges as illustrated above. Surrender values are subject to liquidity restrictions as stated on the Summary of Product Details. Please refer to the Trust and plan 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 yields from investment may go down as well as up, because of the general nature of variable investment and the possibility of exchange or interest rate fluctuations.

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