

### ILLUSTRATION PREPARED FOR

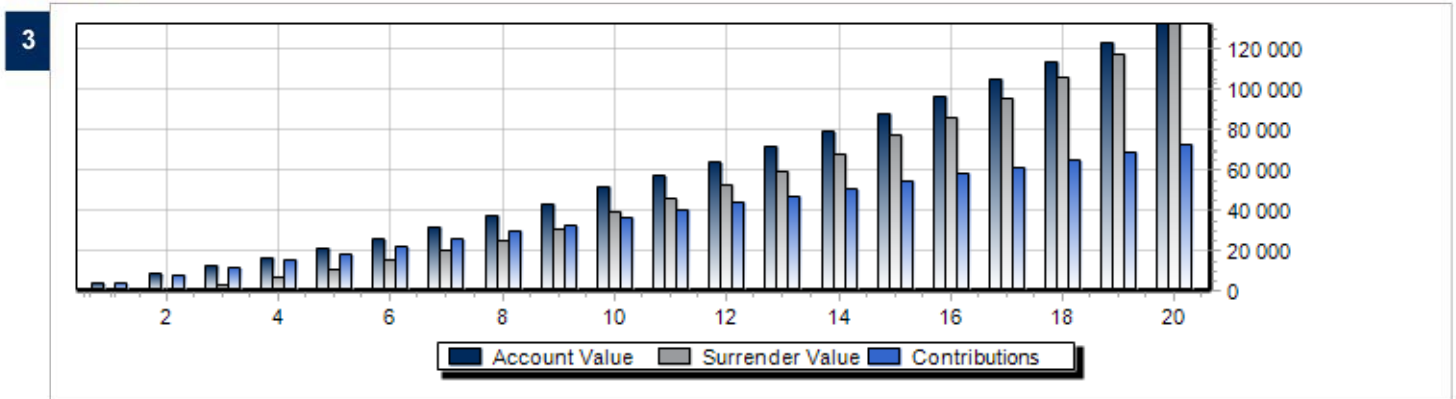
ILLUSTRATION DATE: 23.06.2018

<b>1</b>	<b>Plan Participant</b>	Ruslan Ivanov	<b>Second Plan Participant</b>
	<b>Age</b>	30	<b>Age</b>
	<b>Gender</b>	Male	<b>Gender</b>
	<b>Contract Term</b>	23.06.2038	

### PRODUCT INFORMATION

<b>2</b>	<b>Product</b>	<b>Description</b>	<b>Annual</b>	<b>Lump Sum</b>
	SPX20-X	S&P 500 20 Year Plan	\$3 600,00	
				\$3 600,00

### ILLUSTRATION



### VALUES AND INCOME

**4**

**Minimum Values**

This product provides a minimum value of \$115 200,00 at the end of the 20th plan year, if all premiums due are received on a timely manner (within the plan's pre-established grace period) and if there are no partial surrenders or premium decreases.

### 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 4,00%	Cash Surrender Value at 4,00%	Account Value at 7,00%	Cash Surrender Value at 7,00%
	31	1	\$3 600,00	\$3 624,00	\$0,00	\$3 732,00	\$0,00
	32	2	\$7 200,00	\$7 355,75	\$0,00	\$7 689,78	\$0,00
	33	3	\$10 800,00	\$11 184,70	\$2 211,18	\$11 862,94	\$2 276,57
	34	4	\$14 400,00	\$15 118,25	\$5 921,04	\$16 272,19	\$6 163,43
	35	5	\$18 000,00	\$19 156,84	\$9 779,30	\$20 926,66	\$10 322,38
	36	6	\$21 600,00	\$23 300,71	\$13 791,88	\$25 835,35	\$14 772,43
	37	7	\$25 200,00	\$27 549,87	\$17 964,97	\$31 007,10	\$19 534,01
	38	8	\$28 800,00	\$31 904,08	\$22 304,99	\$36 450,41	\$24 628,88
	39	9	\$32 400,00	\$36 362,84	\$26 818,60	\$42 173,44	\$30 080,40
	40	10	\$36 000,00	\$43 625,36	\$34 212,77	\$50 883,79	\$38 613,52
	41	11	\$39 600,00	\$48 398,51	\$39 202,69	\$57 377,45	\$45 043,97
	42	12	\$43 200,00	\$53 277,15	\$44 392,21	\$64 184,81	\$51 924,54
	43	13	\$46 800,00	\$58 259,62	\$49 789,31	\$71 312,04	\$59 286,76
	44	14	\$50 400,00	\$63 343,86	\$55 402,31	\$78 764,17	\$67 164,33
	45	15	\$54 000,00	\$69 877,35	\$62 589,81	\$87 894,94	\$76 943,33
	46	16	\$57 600,00	\$75 211,14	\$68 714,82	\$96 101,05	\$86 056,86
	47	17	\$61 200,00	\$80 639,90	\$75 084,82	\$104 644,99	\$95 808,33
	48	18	\$64 800,00	\$86 159,70	\$81 709,64	\$113 525,49	\$106 242,41
	49	19	\$68 400,00	\$91 766,01	\$88 599,44	\$122 738,86	\$117 406,88
	50	20	\$72 000,00	\$115 200,00	\$115 200,00	\$133 178,62	\$133 178,62

Через 15 лет при доходности 4% годовых в контракте гарантированно накопится 62 589, 81\$.  
Что позволит оплатить высшее образование Анны.

The plan values above reflect the effect of the loyalty bonuses. They also allow for the monthly plan fee of \$10.00 (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) and a 1.1% annual administration fee. The illustrated rate assumes a net rate of return on the S&P 500 Index during the investment period and are net of the 0.125% monthly structure 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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