

PRIVATE AND CONFIDENTIAL

This quotation has been prepared by Logic Planning Group Transnational, LLC
on 29 Sep 2019 and is valid for 30 days from this date

Policy Type

T100 - Joint Life Second Death

Details of Lives to be Insured

Iliia Vasilev, Male, Non-smoker

Date of Birth	10 September 1984 (36 next birthday)
Nationality	Russian Federation
Residence	Russian Federation
Education Level	Completed all school education, and attended at least 4 years' tertiary education at a college or university
Annual Income	USD 120,000

Svetlana Vasileva, Female, Non-smoker

Date of Birth	17 July 1984 (36 next birthday)
Nationality	Russian Federation
Residence	Russian Federation
Education Level	Completed all school education, and attended at least 4 years' tertiary education at a college or university
Annual Income	USD 120,000

Cover Details

Death Benefit	USD 400,000
Policy Term	T100 - Whole of life

The Death Benefit is the amount which becomes payable on the Second Death of a Life Assured, and is guaranteed for the entire Policy Term. The Death Benefit is paid out early if a Life Assured has died, and the surviving Life Assured is diagnosed with a Terminal Illness.

Premium Details

Monthly Premium	USD 172.76 per month
Quarterly Premium	USD 518.28 per quarter
Semi-Annual Premium	USD 993.35 per 6 months
Annual Premium	USD 1,986.69 per annum
Premium Paying Term	To age 100

This quotation is for a Policy with a standard premium payment term to age 100. This means the Selected Premium is payable until the Policy anniversary preceding the 100th birthday of the younger Life Assured. Should the younger Life Assured die first, the Selected Premium will continue to be payable until the policy anniversary preceding the 100th birthday of the surviving Life Assured. After the Start Date of the Policy, the Selected Premium for the Death Benefit and, if included on the Policy, the Accidental Death Benefit and/or the Waiver Premium is guaranteed for the entire Policy Term. Premium frequency can only be changed at each policy anniversary.

SEE NEXT PAGE FOR APPLICATION REQUIREMENTS AND DECLARATION

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Application Requirements

Application Form
Certified proof of Address
Certified proof of Identity

Underwriting Requirements

First Life

HIV 1 & 2
Cotinine test

Second Life

HIV 1 & 2
Cotinine test

We reserve the right to request further evidence in the assessment of an application.

Declaration

I confirm that I have read this quotation document, and that the personal details used in its production are correct.

Ilia Vasilev

Date

Svetlana Vasileva

Date

Please read all relevant documentation

Please read this quotation, together with the Policy Terms and Conditions and the Policy Guide, fully and carefully and keep them all in a safe place for future reference. Your quotation documents have been produced based on the information you gave us about you and your requirements. If anything needs to change, please contact us as any incorrect information may affect our ability to pay a claim. Your quotation is valid for 30 days. If you choose to go ahead and accept the quotation, your policy terms and conditions will be formed by the quotation documentation.