

**PRIVATE AND CONFIDENTIAL**

This quotation was prepared on 25 Jun 2020  
by Logic Planning Group Transnational, LLC

**Personal Details**

<b>Name</b>	<b>Alexey Beresnev</b>
<b>Date of Birth</b>	1 February 1985 (36 NB )
<b>Gender</b>	Male
<b>Nationality</b>	Russian Federation
<b>Residence</b>	Russian Federation
<b>Smoking Status</b>	Non-smoker
<b>Annual Income</b>	USD 80,000
<b>Education Level</b>	Level 4

**Cover Details**

<b>Cover Basis</b>	Single Life
<b>Death Benefit</b>	USD 250,000
<b>Accidental Death Benefit</b>	Not Selected
<b>Waiver of Premium Benefit</b>	Not Selected
<b>Policy Term</b>	Lifetime

**Premium Details**

<b>Monthly</b>	Not available
<b>Quarterly</b>	USD 134.43
<b>Semi-Annual</b>	USD 257.64
<b>Annual</b>	USD 515.27

*Please refer overleaf for future premium guidance*

**Application Requirements**

<b>Application Form</b>	<i>Can be completed online or on paper</i>
<b>Proof of Identity</b>	<i>A clear colour photograph of your passport</i>
<b>Proof of Residence</b>	<i>A clear colour photograph of any of the following which shows your home address</i> <i>- Utility bill, bank statement or credit card statement not older than 3 months</i> <i>- Government issued Identity Card or Driver's Licence</i> <i>- Tenancy Agreement which has been signed by you within the last 12 months</i>

**Underwriting Requirements**

**Alexey Beresnev**

HIV 1 & 2  
Cotinine test

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

Please initial  
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**Future Premium Guidance**

Age Next Birthday	Monthly	Quarterly	Semi-Annual	Annual
<b>Guaranteed Age Rated Premiums</b>				
36	USD 44.81	USD 134.42	USD 257.63	USD 515.27
37	USD 47.25	USD 141.75	USD 271.70	USD 543.39
38	USD 49.81	USD 149.42	USD 286.39	USD 572.78
39	USD 50.96	USD 152.88	USD 293.03	USD 586.05
40	USD 53.84	USD 161.51	USD 309.57	USD 619.13
41	USD 57.10	USD 171.29	USD 328.31	USD 656.61
42	USD 60.69	USD 182.07	USD 348.97	USD 697.94
43	USD 64.65	USD 193.95	USD 371.75	USD 743.49
44	USD 67.17	USD 201.51	USD 386.22	USD 772.45
45	USD 72.00	USD 216.00	USD 414.00	USD 828.01

<b>Indicative Age Rated Premiums</b>				
50	USD 105.61	USD 316.82	USD 607.25	USD 1,214.49
55	USD 159.40	USD 478.20	USD 916.56	USD 1,833.12
60	USD 251.94	USD 755.83	USD 1,448.67	USD 2,897.34
65	USD 412.22	USD 1,236.67	USD 2,370.29	USD 4,740.58

**IMPORTANT NOTES REGARDING AGE RATED PREMIUMS**

1. The Selected Premium for this Policy is determined by the current age of the Life Assured at the Start Date and will increase at each Policy Anniversary.
2. The Age Rated Premiums for the first 10 years of the Policy Term are guaranteed, as shown in the Policy Schedule. Thereafter, the Age Rated Premium will be determined by the current age of the Life Assured as well as the predicted cost of continuing to provide the Protection Benefit. Changes to health, country of residence, occupation, lifestyle or travel obligations of the Life Assured which occur after the Start Date will not affect premium determination.
3. The Company will deliver a Policy Renewal Notice to the Policyholder at least 90 days before each Policy Anniversary which will advise the Age Rated Premium applicable to the following Policy year.

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**Declaration**

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

I understand that

1. the premium for this Policy is age rated and will increase at each Policy Anniversary.
2. the premiums for the first 10 years of the Policy Term, shown under Future Premium Guidance on page 2 of this quotation, are guaranteed.
3. the Indicative Age Rated Premiums shown on Page 2 of this quotation are for illustrative purposes only and are not guaranteed.

\_\_\_\_\_  
**Alexey Beresnev**

\_\_\_\_\_  
**Date**

**Thank you for considering Unilife as your life assurance solution provider.**

**IMPORTANT NOTES**

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.

**Cover Details**

1. The Death Benefit is the amount which becomes payable on the Death of the Life Assured and is guaranteed for the entire Policy Term.
2. The Death Benefit is paid out early if the Life Assured is diagnosed with a Terminal Illness, subject to the remaining Policy Term exceeding two years.

**Quotation**

1. This quotation is valid for 30 days from the date it was prepared.
2. This quotation may change to reflect changes in taxation, insurance or other legislation affecting our obligations.
3. This quotation is provided for illustration purposes only and does not constitute an offer of insurance, confirm eligibility or guarantee payment of benefits.
4. If you choose to proceed, your policy terms and conditions will be formed by the quotation documentation.
5. Payment of benefits are subject to all terms, conditions, limitations and exclusions of your policy at time of claim.

**Education Level Key**

- |                |  |
|----------------|--|
| <b>Level 1</b> | Incomplete primary and secondary school education                                |
| <b>Level 2</b> | Completed primary and secondary school education                                 |
| <b>Level 3</b> | Completed all school education and attended at least 2 years' tertiary education |
| <b>Level 4</b> | Completed all school education and attended at least 4 years' tertiary education |
| <b>Level 5</b> | Completed all school education and attended at least 6 years' tertiary education |

