

PRIVATE AND CONFIDENTIAL

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

Personal Details

| | | |
|------------------------|-------------------------|-----------------------|
| Name | Alexey Beresnev | Inna Beresneva |
| Date of Birth | 1 January 1985 (36 NB) | 2 May 1985 (36 NB) |
| Gender | Male | Female |
| Nationality | Russian Federation | Russian Federation |
| Residence | Russian Federation | Russian Federation |
| Smoking Status | Non-smoker | Non-smoker |
| Annual Income | USD 80,000 | USD 80,000 |
| Education Level | Level 4 | Level 4 |

Cover Details

| | |
|----------------------------------|------------------------|
| Cover Basis | Joint Life First Death |
| Death Benefit | USD 250,000 |
| Accidental Death Benefit | Not available |
| Waiver of Premium Benefit | Not available |
| Policy Term | Lifetime |

Premium Details

| | |
|--------------------|------------|
| Monthly | USD 71.77 |
| Quarterly | USD 215.31 |
| Semi-Annual | USD 412.65 |
| Annual | USD 825.30 |

Please refer overleaf for future premium guidance

Application Requirements

| | |
|---------------------------|---|
| Application Form | <i>Can be completed online or on paper</i> |
| Proof of Identity | <i>A clear colour photograph of your passport</i> |
| Proof of Residence | <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 | Inna Beresneva |
| HIV 1 & 2 | HIV 1 & 2 |
| Cotinine test | Cotinine test |

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

Please initial
Alexey Beresnev

Please initial
Inna Beresneva



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Future Premium Guidance

| Age Next Birthday | Monthly | Quarterly | Semi-Annual | Annual |
|--------------------------------------|------------|------------|-------------|--------------|
| Guaranteed Age Rated Premiums | | | | |
| 36 | USD 71.77 | USD 215.30 | USD 412.65 | USD 825.30 |
| 37 | USD 76.52 | USD 229.55 | USD 439.98 | USD 879.95 |
| 38 | USD 81.72 | USD 245.15 | USD 469.87 | USD 939.73 |
| 39 | USD 84.87 | USD 254.60 | USD 487.98 | USD 975.97 |
| 40 | USD 90.89 | USD 272.66 | USD 522.60 | USD 1,045.19 |
| 41 | USD 97.56 | USD 292.69 | USD 561.00 | USD 1,121.99 |
| 42 | USD 104.80 | USD 314.40 | USD 602.60 | USD 1,205.20 |
| 43 | USD 112.63 | USD 337.90 | USD 647.63 | USD 1,295.27 |
| 44 | USD 117.84 | USD 353.52 | USD 677.57 | USD 1,355.14 |
| 45 | USD 126.99 | USD 380.98 | USD 730.21 | USD 1,460.42 |

| | | | | |
|--------------------------------------|------------|--------------|--------------|--------------|
| Indicative Age Rated Premiums | | | | |
| 50 | USD 186.02 | USD 558.07 | USD 1,069.63 | USD 2,139.25 |
| 55 | USD 273.81 | USD 821.43 | USD 1,574.40 | USD 3,148.80 |
| 60 | USD 418.98 | USD 1,256.94 | USD 2,409.14 | USD 4,818.28 |
| 65 | USD 662.71 | USD 1,988.12 | USD 3,810.56 | USD 7,621.12 |

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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Please initial
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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

Inna Beresneva

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 First Death of a Life Assured and is guaranteed for the entire Policy Term.
2. The Death Benefit is paid out early if a 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

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

