

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 Second Death
Death Benefit	USD 250,000
Accidental Death Benefit	Not available
Waiver of Premium Benefit	Not available
Policy Term	Lifetime

Premium Details

Monthly	Not available
Quarterly	USD 92.22
Semi-Annual	USD 176.74
Annual	USD 353.47

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 30.74	USD 92.21	USD 176.74	USD 353.47
37	USD 32.01	USD 96.02	USD 184.03	USD 368.06
38	USD 33.91	USD 101.74	USD 195.00	USD 389.99
39	USD 35.93	USD 107.80	USD 206.61	USD 413.22
40	USD 38.05	USD 114.16	USD 218.80	USD 437.60
41	USD 40.05	USD 120.15	USD 230.28	USD 460.56
42	USD 40.73	USD 122.19	USD 234.19	USD 468.39
43	USD 42.68	USD 128.04	USD 245.40	USD 490.81
44	USD 44.81	USD 134.42	USD 257.63	USD 515.27
45	USD 47.25	USD 141.75	USD 271.70	USD 543.39

Indicative Age Rated Premiums				
50	USD 53.84	USD 161.51	USD 309.57	USD 619.13
55	USD 72.00	USD 216.00	USD 414.00	USD 828.01
60	USD 105.61	USD 316.82	USD 607.25	USD 1,214.49
65	USD 159.40	USD 478.20	USD 916.56	USD 1,833.12

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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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
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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 Second 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 has died and the surviving 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 |

