

PRIVATE AND CONFIDENTIAL

This quotation was prepared on 24 Jun 2020
by Logic Planning Group Transnational, LLC

Personal Details

Name	Ruslan Ershov
Date of Birth	26 October 1990 (30 NB)
Gender	Male
Nationality	Russian Federation
Residence	Russian Federation
Smoking Status	Non-smoker
Annual Income	USD 120,000
Education Level	Level 4

Cover Details

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

Premium Details

Monthly	Not available
Quarterly	USD 82.65
Semi-Annual	USD 158.44
Annual	USD 316.87

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

Ruslan Ershov

HIV 1 & 2
Cotinine test

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

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Future Premium Guidance

Age Next Birthday	Monthly	Quarterly	Semi-Annual	Annual
Guaranteed Age Rated Premiums				
30	USD 27.55	USD 82.66	USD 158.43	USD 316.87
31	USD 29.20	USD 87.59	USD 167.87	USD 335.74
32	USD 30.92	USD 92.75	USD 177.78	USD 355.55
33	USD 32.54	USD 97.62	USD 187.10	USD 374.21
34	USD 33.09	USD 99.28	USD 190.28	USD 380.57
35	USD 34.68	USD 104.03	USD 199.39	USD 398.78
36	USD 36.40	USD 109.21	USD 209.33	USD 418.65
37	USD 38.39	USD 115.18	USD 220.75	USD 441.50
38	USD 40.47	USD 121.40	USD 232.69	USD 465.39
39	USD 41.41	USD 124.22	USD 238.08	USD 476.17

Indicative Age Rated Premiums				
40	USD 43.74	USD 131.23	USD 251.52	USD 503.04
45	USD 58.50	USD 175.50	USD 336.38	USD 672.76
50	USD 85.81	USD 257.42	USD 493.39	USD 986.78
55	USD 129.51	USD 388.54	USD 744.70	USD 1,489.41

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.

Ruslan Ershov

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

- | | |
|----------------|--|
| 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 |

