

PRIVATE AND CONFIDENTIAL

This quotation was prepared on 27 Nov 2020  
by Logic Planning Group Transnational, LLC

Personal Details

<b>Name</b>	<b>Konstantin Ivanov</b>	<b>Elena Ivanova</b>
<b>Date of Birth</b>	17 January 1985 (36 NB )	19 March 1984 (37 NB )
<b>Gender</b>	Male	Female
<b>Nationality</b>	Russian Federation	Russian Federation
<b>Residence</b>	Russian Federation	Russian Federation
<b>Smoking Status</b>	Non-smoker	Non-smoker
<b>Annual Income</b>	USD 120,000	USD 50,000
<b>Education Level</b>	Level 4	Level 4

Cover Details

<b>Cover Basis</b>	Joint Life Second Death
<b>Death Benefit</b>	USD 400,000
<b>Accidental Death Benefit</b>	Not available
<b>Waiver of Premium Benefit</b>	Not available
<b>Policy Term</b>	Lifetime

Premium Details

<b>Monthly</b>	Not available
<b>Quarterly</b>	USD 149.58
<b>Semi-Annual</b>	USD 286.71
<b>Annual</b>	USD 573.42

Please refer overleaf for future premium guidance

Application Requirements

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

Covid 19 Questionnaire

Underwriting Requirements

<b>Konstantin Ivanov</b>	<b>Elena Ivanova</b>
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  
Konstantin Ivanov

Please initial  
Elena Ivanova



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**Future Premium Guidance**

Age Next Birthday	Monthly	Quarterly	Semi-Annual	Annual
<b>Guaranteed Age Rated Premiums</b>				
36	USD 49.86	USD 149.59	USD 286.71	USD 573.42
37	USD 51.21	USD 153.62	USD 294.45	USD 588.89
38	USD 54.26	USD 162.78	USD 311.99	USD 623.99
39	USD 57.49	USD 172.48	USD 330.58	USD 661.16
40	USD 60.88	USD 182.65	USD 350.08	USD 700.16
41	USD 64.08	USD 192.24	USD 368.45	USD 736.90
42	USD 65.17	USD 195.50	USD 374.71	USD 749.42
43	USD 68.29	USD 204.86	USD 392.65	USD 785.29
44	USD 71.69	USD 215.07	USD 412.21	USD 824.43
45	USD 75.60	USD 226.81	USD 434.71	USD 869.42

<b>Indicative Age Rated Premiums</b>				
50	USD 86.14	USD 258.42	USD 495.30	USD 990.61
55	USD 115.20	USD 345.60	USD 662.41	USD 1,324.81
60	USD 168.97	USD 506.92	USD 971.59	USD 1,943.19
65	USD 255.04	USD 765.13	USD 1,466.49	USD 2,932.99

**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.

Please initial  
Konstantin Ivanov

Please initial  
Elena Ivanova



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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.

Konstantin Ivanov	Date	Elena Ivanova	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**

- |                |  |
|----------------|--|
| <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 |

