

PRIVATE AND CONFIDENTIAL

This quotation was prepared on 08 Sep 2021
by Logic Planning Group Transnational, LLC

Personal Details

Name Elena Korneva
Date of Birth 1 April 1986 (36 NB)
Gender Female
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 1,000,000
Accidental Death Benefit Not Selected
Waiver of Premium Benefit Included
Policy Term Lifetime

Premium Details

Monthly USD 86.10
Quarterly USD 258.30
Semi-Annual USD 495.07
Annual USD 990.14
Please refer overleaf for future premium guidance

Application Requirements

Application Form *Can be completed online or on paper*
Proof of Identity *A clear colour photograph of your passport*
Proof of Residence *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

Elena Korneva

HIV 1 & 2
Cotinine test
Random cholesterol test
GGT test
Short Form Medical Exam

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				
36	USD 86.10	USD 258.30	USD 495.07	USD 990.14
37	USD 93.54	USD 280.61	USD 537.84	USD 1,075.68
38	USD 102.06	USD 306.18	USD 586.85	USD 1,173.71
39	USD 109.16	USD 327.47	USD 627.64	USD 1,255.29
40	USD 119.49	USD 358.48	USD 687.08	USD 1,374.17
41	USD 130.79	USD 392.37	USD 752.03	USD 1,504.07
42	USD 142.84	USD 428.53	USD 821.34	USD 1,642.68
43	USD 155.77	USD 467.30	USD 895.66	USD 1,791.31
44	USD 165.86	USD 497.58	USD 953.70	USD 1,907.39
45	USD 180.83	USD 542.48	USD 1,039.76	USD 2,079.51

Indicative Age Rated Premiums				
50	USD 275.39	USD 826.16	USD 1,583.47	USD 3,166.93
55	USD 411.98	USD 1,235.93	USD 2,368.86	USD 4,737.71
60	USD 619.69	USD 1,859.08	USD 3,563.24	USD 7,126.48
65	USD 807.55	USD 2,422.64	USD 4,643.40	USD 9,286.80

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.

Elena Korneva

Date

Thank you for considering Unisure 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 |

