

PRIVATE AND CONFIDENTIAL

This quotation was prepared on 10 Sep 2021
by Logic Planning Group Transnational, LLC

Personal Details

Name	Alexander Kornev	Elena Korneva
Date of Birth	1 April 1986 (36 NB)	1 April 1986 (36 NB)
Gender	Male	Female
Nationality	Russian Federation	Russian Federation
Residence	Russian Federation	Russian Federation
Smoking Status	Non-smoker	Non-smoker
Annual Income	USD 120,000	USD 50,000
Education Level	Level 4	Level 4

Cover Details

Cover Basis	Joint Life First Death
Death Benefit	USD 1,000,000
Accidental Death Benefit	Not available
Waiver of Premium Benefit	Not available
Policy Term	Lifetime

Premium Details

Monthly	USD 213.22
Quarterly	USD 639.66
Semi-Annual	USD 1,226.01
Annual	USD 2,452.02

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> <ul style="list-style-type: none">- <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>

Covid 19 Questionnaire

Underwriting Requirements

Alexander Kornev

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

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.

Please initial
Alexander Kornev

Please initial
Elena Korneva



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Future Premium Guidance

Age Next Birthday	Monthly	Quarterly	Semi-Annual	Annual
Guaranteed Age Rated Premiums				
36	USD 213.22	USD 639.66	USD 1,226.01	USD 2,452.02
37	USD 227.65	USD 682.95	USD 1,308.98	USD 2,617.97
38	USD 243.50	USD 730.51	USD 1,400.14	USD 2,800.28
39	USD 254.77	USD 764.30	USD 1,464.91	USD 2,929.82
40	USD 273.28	USD 819.84	USD 1,571.36	USD 3,142.72
41	USD 293.78	USD 881.33	USD 1,689.22	USD 3,378.44
42	USD 315.95	USD 947.84	USD 1,816.70	USD 3,633.39
43	USD 339.90	USD 1,019.71	USD 1,954.45	USD 3,908.90
44	USD 357.79	USD 1,073.38	USD 2,057.30	USD 4,114.61
45	USD 385.82	USD 1,157.46	USD 2,218.47	USD 4,436.94

Indicative Age Rated Premiums				
50	USD 567.93	USD 1,703.80	USD 3,265.62	USD 6,531.24
55	USD 837.58	USD 2,512.74	USD 4,816.08	USD 9,632.16
60	USD 1,282.65	USD 3,847.95	USD 7,375.25	USD 14,750.49
65	USD 2,029.27	USD 6,087.82	USD 11,668.32	USD 23,336.63

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
Alexander Kornev

Please initial
Elena Korneva



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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.

<hr/> Alexander Kornev	<hr/> Date	<hr/> Elena Korneva	<hr/> Date
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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 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 |

