

PRIVATE AND CONFIDENTIAL

This quotation was prepared on 22 Dec 2021
by Logic Planning Group Transnational, LLC

Personal Details

Name	Sergey Ivanov
Date of Birth	1 February 1985 (37 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 135,000
Accidental Death Benefit	Not Selected
Waiver of Premium Benefit	Included
Policy Term	Lifetime

Premium Details

Monthly	Not available
Quarterly	USD 60.30
Semi-Annual	USD 115.56
Annual	USD 231.11
<i>Please refer overleaf for future premium guidance</i>	

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

Sergey Ivanov

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				
37	USD 20.10	USD 60.29	USD 115.56	USD 231.11
38	USD 21.23	USD 63.69	USD 122.07	USD 244.15
39	USD 21.90	USD 65.69	USD 125.91	USD 251.82
40	USD 23.20	USD 69.59	USD 133.39	USD 266.77
41	USD 24.67	USD 74.01	USD 141.85	USD 283.69
42	USD 26.29	USD 78.86	USD 151.15	USD 302.29
43	USD 28.07	USD 84.22	USD 161.43	USD 322.86
44	USD 29.40	USD 88.21	USD 169.06	USD 338.13
45	USD 31.63	USD 94.89	USD 181.88	USD 363.76
46	USD 34.19	USD 102.57	USD 196.60	USD 393.19

Indicative Age Rated Premiums				
50	USD 47.77	USD 143.32	USD 274.70	USD 549.41
55	USD 74.58	USD 223.74	USD 428.84	USD 857.68
60	USD 120.07	USD 360.22	USD 690.42	USD 1,380.85
65	USD 177.90	USD 533.71	USD 1,022.95	USD 2,045.89

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.

Sergey Ivanov

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

