

ILLUSTRATION

ILLUSTRATION PREPARED FOR

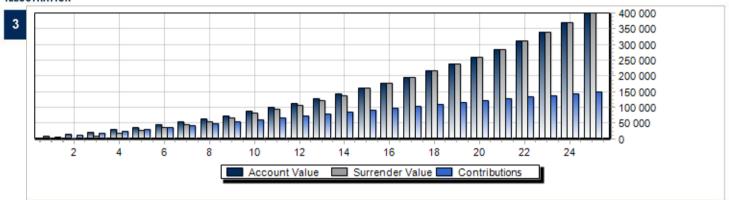
ILLUSTRATION DATE: 21.12.2021

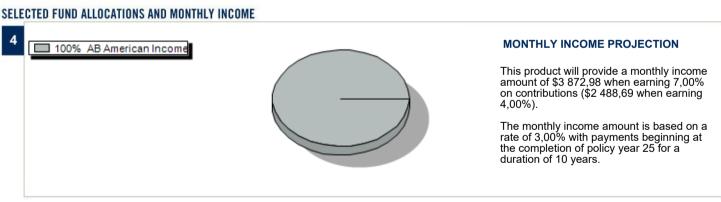
1	Plan Participant	Иван Иванов	Joint Plan Participant
Ė	Age	36	Age
	Gender	Male	Gender
	Term	21.12.2046	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	EVO25	Evolution 25 Year Plan USD	\$6 000,00	
			\$6 000.00	\$0.00

ILLUSTRATION





DECLARATION

I/We confirm that I/we have received a copy of this illustration consisting of 2 pages, showing the premium details and projected fund values.			
SIGNATURE OF PLAN PARTICIPANT	DATE		
SIGNATURE OF SECOND PLAN PARTICIPANT	DATE		

THIS IS AN ILLUSTRATION, NOT A CONTRACT.

Prepared by: Aleksey Proasevich

Moscow +7251109559



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ILLUSTRATION DETAILS

Age	Year	Total Premiums Paid	Account Value at 4,00%	Cash Surrender Value at 4,00%	Account Value at 7,00%	Cash Surrende Value at 7,00%
37	1	\$6 000,00	\$6 341,39	\$0,00	\$6 525,45	\$0,00
38	2	\$12 000,00	\$12 817,88	\$991,88	\$13 385,70	\$1 559,70
39	3	\$18 000,00	\$19 434,86	\$7 836,86	\$20 604,18	\$9 006,18
40	4	\$24 000,00	\$26 197,97	\$14 941,97	\$28 205,98	\$16 949,98
41	5	\$30 000,00	\$33 113,04	\$22 313,04	\$36 217,93	\$25 417,93
42	6	\$36 000,00	\$40 186,15	\$29 956,15	\$44 668,73	\$34 438,73
43	7	\$42 000,00	\$47 423,63	\$37 877,63	\$53 589,11	\$44 043,1
44	8	\$48 000,00	\$54 832,04	\$46 084,04	\$63 011,94	\$54 263,9
45	9	\$54 000,00	\$62 418,24	\$54 582,24	\$72 972,38	\$65 136,38
46	10	\$60 000,00	\$74 689,32	\$67 879,32	\$88 008,08	\$81 198,0
47	11	\$66 000,00	\$82 832,68	\$77 162,68	\$99 474,29	\$93 804,29
48	12	\$72 000,00	\$92 247,14	\$86 808,14	\$112 715,77	\$107 276,7
49	13	\$78 000,00	\$102 016,34	\$96 829,34	\$126 861,68	\$121 674,6
50	14	\$84 000,00	\$112 154,46	\$107 240,46	\$141 975,34	\$137 061,3
51	15	\$90 000,00	\$124 176,27	\$124 176,27	\$159 624,48	\$159 624,4
52	16	\$96 000,00	\$135 157,11	\$135 157,11	\$176 986,59	\$176 986,59
53	17	\$102 000,00	\$146 555,35	\$146 555,35	\$195 541,58	\$195 541,5
54	18	\$108 000,00	\$158 387,67	\$158 387,67	\$215 372,95	\$215 372,9
55	19	\$114 000,00	\$170 671,45	\$170 671,45	\$236 570,04	\$236 570,0
56	20	\$120 000,00	\$184 924,74	\$184 924,74	\$260 728,46	\$260 728,4
57	21	\$126 000,00	\$198 226,32	\$198 226,32	\$285 055,50	\$285 055,50
58	22	\$132 000,00	\$212 038,12	\$212 038,12	\$311 062,97	\$311 062,9
59	23	\$138 000,00	\$226 380,56	\$226 380,56	\$338 868,48	\$338 868,4
60	24	\$144 000,00	\$241 274,85	\$241 274,85	\$368 597,91	\$368 597,9
61	25	\$150 000,00	\$258 243,07	\$258 243,07	\$401 885,94	\$401 885,9
66	30	\$150 000,00	\$313 553,44	\$313 553,44	\$562 929,48	\$562 929,4
71	35	\$150 000,00	\$381 485,71	\$381 485,71	\$789 537,71	\$789 537,7
76	40	\$150 000,00	\$464 135,69	\$464 135,69	\$1 107 367,48	\$1 107 367,4
81	45	\$150 000,00	\$564 692,04	\$564 692,04	\$1 553 140,18	\$1 553 140,1
86	50	\$150 000,00	\$687 034,21	\$687 034,21	\$2 178 359,45	\$2 178 359,4

The Policy values above reflect the effect of the loyalty and extra allocation bonuses. They also allow for the monthly Policy Fee of \$7.00 (Policy Fee of the rider will be partially or totally waived as long as the established Policy Fee is fully covered by other benefits in the Policy), as well as a 1.9% annual Administration Charge, which reduces to 0.35% after the 10th year (applicable only for those products with a term of more than 10 years). The rates of growth shown are net of the 1.5% annual Structure Fee (this fee may also be referred to as the "Asset Management Fee"). Policy values are subject to Surrender Charges as illustrated above. Please refer to the Policy documents for details.

The rates shown here are for illustration purposes only and are not based on past performance. The actual return may be different. The value of investments and the yields from them may go down as well as up, because of the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations.

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