

ILLUSTRATION PREPARED FOR

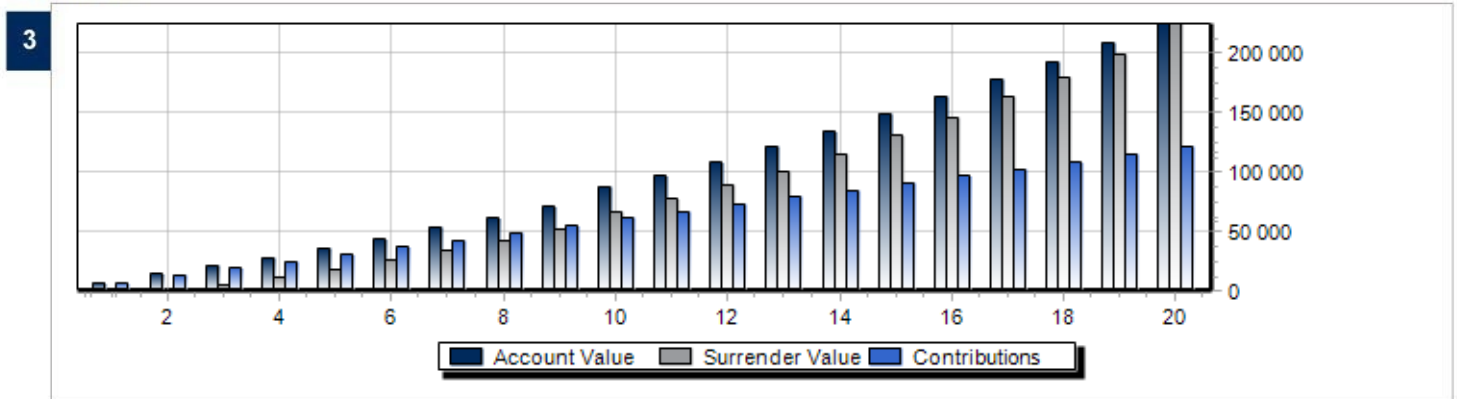
ILLUSTRATION DATE: 21.12.2021

1	Plan Participant	Иван Иванов	Joint Plan Participant
	Age	36	Age
	Gender	Male	Gender
	Term	21.12.2041	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	SPX20-X	S&P 500 20 Year Plan	\$6 000,00	
			\$6 000,00	

ILLUSTRATION



VALUES AND INCOME

4

Minimum Values

This product provides a minimum value of \$192 000,00 at the end of the 20th plan year, if all premiums due are received on a timely manner (within the plan's pre-established grace period) and if there are no partial surrenders or premium decreases.

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.

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ILLUSTRATION DETAILS

5	Age	Year	Total Premiums Paid	Account Value at 4,00%	Cash Surrender Value at 4,00%	Account Value at 7,00%	Cash Surrender Value at 7,00%
	37	1	\$6 000,00	\$6 120,00	\$0,00	\$6 300,00	\$0,00
	38	2	\$12 000,00	\$12 419,59	\$0,00	\$12 976,31	\$0,00
	39	3	\$18 000,00	\$18 889,29	\$3 933,42	\$20 025,78	\$4 048,50
	40	4	\$24 000,00	\$25 536,86	\$10 208,17	\$27 475,32	\$10 627,39
	41	5	\$30 000,00	\$32 363,16	\$16 733,91	\$35 340,62	\$17 666,81
	42	6	\$36 000,00	\$39 368,75	\$23 520,69	\$43 637,18	\$25 198,98
	43	7	\$42 000,00	\$46 553,78	\$30 578,93	\$52 380,23	\$33 258,40
	44	8	\$48 000,00	\$53 918,02	\$37 919,50	\$61 584,55	\$41 881,99
	45	9	\$54 000,00	\$61 460,79	\$45 553,69	\$71 264,29	\$51 109,22
	46	10	\$60 000,00	\$73 680,95	\$57 993,26	\$85 932,82	\$65 482,37
	47	11	\$66 000,00	\$81 756,80	\$66 430,40	\$96 917,43	\$76 361,63
	48	12	\$72 000,00	\$90 013,30	\$75 205,03	\$108 436,23	\$88 002,44
	49	13	\$78 000,00	\$98 447,87	\$84 330,65	\$120 500,25	\$100 458,11
	50	14	\$84 000,00	\$107 057,26	\$93 821,30	\$133 118,74	\$113 785,67
	51	15	\$90 000,00	\$118 087,51	\$105 941,56	\$148 548,86	\$130 296,17
	52	16	\$96 000,00	\$127 123,88	\$116 296,64	\$162 452,72	\$145 712,40
	53	17	\$102 000,00	\$136 324,41	\$127 065,92	\$176 935,52	\$162 207,76
	54	18	\$108 000,00	\$145 682,78	\$138 265,97	\$191 996,27	\$179 857,80
	55	19	\$114 000,00	\$155 191,67	\$149 914,03	\$207 629,98	\$198 743,34
	56	20	\$120 000,00	\$192 000,00	\$192 000,00	\$225 327,13	\$225 327,13

The Policy values above reflect the effect of the loyalty bonuses. They also allow for the monthly Policy Fee of \$10.00 (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) and a 1.1% annual Administration Charge. The illustrated rate assumes a net rate of return on the S&P 500 Index during the investment period and are net of the 0.125% monthly 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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