

ILLUSTRATION PREPARED FOR

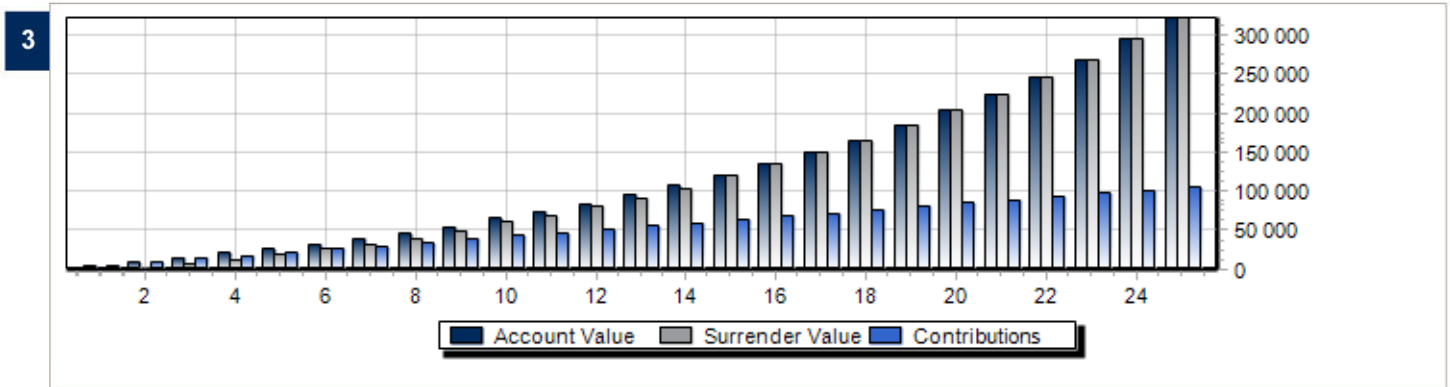
ILLUSTRATION DATE: 26.07.2017

1	Plan Participant	Ivan Ivanov	Second Plan Participant
	Age	35	Age
	Gender	Male	Gender
	Contract Term	26.07.2042	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	EVO25	Evolution 25 Year Plan USD	\$4 212,00	
			\$4 212,00	\$0,00

ILLUSTRATION



SELECTED FUND ALLOCATIONS AND MONTHLY INCOME

4

20%	AB Global Bond
15%	FT Global
10%	GAM Trading II
20%	MFS Global High Yield
20%	MS Emergings Mkts. Debt
15%	MS Global Quality

MONTHLY INCOME PROJECTION

This product will provide a monthly income amount of \$3 117,66 when earning 8,00% on contributions (\$1 719,22 when earning 4,00%).

The monthly income amount is based on a rate of 3,00% with payments beginning at the completion of policy year 25 for a duration of 10 years.

DECLARATION

I confirm that I 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 8,00%	Cash Surrender Value at 8,00%
	36	1	\$4 212,00	\$4 382,28	\$0,00	\$4 552,34	\$0,00
	37	2	\$8 424,00	\$8 856,62	\$554,77	\$9 382,44	\$1 080,59
	38	3	\$12 636,00	\$13 426,70	\$5 284,90	\$14 512,51	\$6 370,71
	39	4	\$16 848,00	\$18 096,37	\$10 194,66	\$19 966,57	\$12 064,86
	40	5	\$21 060,00	\$22 869,59	\$15 287,99	\$25 770,52	\$18 188,92
	41	6	\$25 272,00	\$27 750,51	\$20 569,05	\$31 952,35	\$24 770,89
	42	7	\$29 484,00	\$32 743,43	\$26 042,14	\$38 542,29	\$31 841,00
	43	8	\$33 696,00	\$37 852,84	\$31 711,74	\$45 573,00	\$39 431,90
	44	9	\$37 908,00	\$43 083,41	\$37 582,54	\$53 079,75	\$47 578,88
	45	10	\$42 120,00	\$51 598,96	\$46 818,34	\$64 259,60	\$59 478,98
	46	11	\$46 332,00	\$57 212,91	\$53 232,57	\$73 088,41	\$69 108,07
	47	12	\$50 544,00	\$63 715,06	\$59 896,88	\$83 312,69	\$79 494,51
	48	13	\$54 756,00	\$70 461,97	\$66 820,70	\$94 339,00	\$90 697,73
	49	14	\$58 968,00	\$77 463,41	\$74 013,78	\$106 231,48	\$102 781,85
	50	15	\$63 180,00	\$85 782,59	\$85 782,59	\$120 112,43	\$120 112,43
	51	16	\$67 392,00	\$93 366,19	\$93 366,19	\$134 034,95	\$134 034,95
	52	17	\$71 604,00	\$101 237,82	\$101 237,82	\$149 055,35	\$149 055,35
	53	18	\$75 816,00	\$109 408,98	\$109 408,98	\$165 261,46	\$165 261,46
	54	19	\$80 028,00	\$117 891,64	\$117 891,64	\$182 748,13	\$182 748,13
	55	20	\$84 240,00	\$127 751,28	\$127 751,28	\$202 670,81	\$202 670,81
	56	21	\$88 452,00	\$136 936,98	\$136 936,98	\$223 118,39	\$223 118,39
	57	22	\$92 664,00	\$146 474,78	\$146 474,78	\$245 185,86	\$245 185,86
	58	23	\$96 876,00	\$156 378,76	\$156 378,76	\$269 002,81	\$269 002,81
	59	24	\$101 088,00	\$166 663,56	\$166 663,56	\$294 709,18	\$294 709,18
	60	25	\$105 300,00	\$178 397,42	\$178 397,42	\$323 509,14	\$323 509,14
	65	30	\$105 300,00	\$216 599,34	\$216 599,34	\$474 799,54	\$474 799,54
	70	35	\$105 300,00	\$263 526,21	\$263 526,21	\$697 636,30	\$697 636,30
	75	40	\$105 300,00	\$320 619,93	\$320 619,93	\$1 025 056,60	\$1 025 056,60
	80	45	\$105 300,00	\$390 083,17	\$390 083,17	\$1 506 144,44	\$1 506 144,44
	85	50	\$105 300,00	\$474 595,82	\$474 595,82	\$2 213 020,31	\$2 213 020,31

The plan values above reflect the effect of the loyalty and extra allocation bonuses. They also allow for the monthly plan fee of USD\$ 7.00 (Plan Fee of the rider will be partially or totally waived as long as the established plan fee is fully covered by other benefits in the plan), as well as a 1.9% annual administration fee 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 asset management fee. Plan values are subject to surrender charges as illustrated above. Please refer to Trust document 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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