

#### PRIVATE AND CONFIDENTIAL

This quotation has been prepared by Logic Planning Group Transnational, LLC on 12 Jul 2017 and is valid for 30 days from this date

## **Policy Type**

T100 - Joint Life Second Death

#### Details of Lives to be Insured

Dmitry Dmitry, Male, Non-smoker

Date of Birth 1 January 1982 (36 next birthday)

NationalityRussian FederationResidenceRussian Federation

Education Level Completed all school education, and attended at least 6 years' tertiary

education at a college or university, or is recognised by a professional or

education body as a Doctor or Professor

Annual Income USD 120,000.00

Tatiana Tatiana, Female, Non-smoker

Date of Birth 1 January 1982 (36 next birthday)

NationalityRussian FederationResidenceRussian Federation

Education Level Completed all school education, and attended at least 6 years' tertiary

education at a college or university, or is recognised by a professional or

education body as a Doctor or Professor

Annual Income USD 120,000,00

**Cover Details** 

Death Benefit USD 500,000
Policy Term T100 - Whole of life

The Death Benefit is the amount which becomes payable on the Second Death of a Life Assured, and is guaranteed for the entire Policy Term. The Death Benefit is paid out early if a Life Assured has died, and the surviving Life Assured with a Terminal Illness.

### **Premium Details**

Monthly PremiumUSD 78.18 per monthQuarterly PremiumUSD 234.54 per quarterSemi-Annual PremiumUSD 449.54 per 6 monthsAnnual PremiumUSD 899.07 per annum

Premium Paying Term To age 100

This quotation is for a Policy with a standard premium payment term to age 100. This means the Selected Premium is payable until the Policy anniversary preceding the 100th birthday of the younger Life Assured. Should the younger Life Assured die first, the Selected Premium will continue to be payable until the policy anniversary preceding the 100th birthday of the surviving Life Assured. After the Start Date of the Policy, the Selected Premium is guaranteed for the entire Policy Term. Premium frequency can only be changed at each policy anniversary.

### SEE NEXT PAGE FOR APPLICATION REQUIREMENTS AND DECLARATION



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## **Application Requirements**

Application Form Proof of Address Proof of Identity

# **Underwriting Requirements**

 First Life
 Second Life

 HIV 1 & 2
 HIV 1 & 2

 Cotinine test
 Cotinine test

We reserve the right to request further evidence in the assessment of an application.

#### **Declaration**

I confirm that I have read this quotation document, and that the personal details used in its production are correct.

| Dmitry Dmitry | Date | Tatiana Tatiana | Date |
|---------------|------|-----------------|------|

#### Please read all relevant documentation

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. Your quotation is valid for 30 days. If you choose to go ahead and accept the quotation, your policy terms and conditions will be formed by the quotation documentation.



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