

Example Unit Linked Policy with mortality load and rouble reserve

Yearly Premiums 20,000 Rb
 Sum Insured 200,000 Rb
 Fees
 Initial fee 50% first year premium
 0.00% pa on fund
 0 Rb annual charge
 Assume Unit growth 6% p.a.
 Mortality charge 2.00% of sum at risk
 Mortality cost 0.50% of sum at risk
 Initial costs 10,000 rb
 Maintenance 600 rb p.a.
 Inflation 6.00% p.a.
 Discount rate 6.00% p.a.



Year	Premium Paid	Fee	sum at risk	Mortality Charge	Unit value purchased	Unit Value after premium payment	Unit value at year end	Fund fee	Net unit value
1	20,000	10,000	190,000	3,800	6,200	6,200	6,572	-	6,572
2	20,000	-	173,428	3,469	16,531	23,103	24,490	-	24,490
3	20,000	-	155,510	3,110	16,890	41,379	43,862	-	43,862
4	20,000	-	136,138	2,723	17,277	61,139	64,808	-	64,808
5	20,000	-	115,192	2,304	17,696	82,504	87,454	-	87,454
6	20,000	-	92,546	1,851	18,149	105,603	111,939	-	111,939
7	20,000	-	68,061	1,361	18,639	130,578	138,413	-	138,413
8	20,000	-	41,587	832	19,168	157,581	167,036	-	167,036
9	20,000	-	12,964	259	19,741	186,777	197,983	-	197,983
10	20,000	-	-	-	20,000	217,983	231,062	-	231,062

Total fees	Costs	Net
12,850	10,000	2,850
2,601	636	1,965
2,333	674	1,658
2,042	715	1,327
1,728	757	970
1,388	803	585
1,021	851	170
624	902	- 278
194	956	- 762
-	1,014	- 1,014
-	-	-



Rouble reserve
891
1,530
1,792
1,621
956
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