

Example Unit Linked Policy with no initial charge

Yearly Premiums 20,000 Rb

Sum Insured 200,000 Rb

Fees

Initial fee 0% first year premium

1.50% pa on fund

1,000 Rb annual charge

Assume Unit growth 6% p.a.

Mortality charge 0.50% 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 4.00% 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	1,000	181,000	905	18,095	18,095	19,181	288	18,893
2	20,000	1,000	162,107	811	18,189	37,082	39,307	590	38,718
3	20,000	1,000	142,282	711	18,289	57,006	60,427	906	59,520
4	20,000	1,000	121,480	607	18,393	77,913	82,588	1,239	81,349
5	20,000	1,000	99,651	498	18,502	99,851	105,842	1,588	104,254
6	20,000	1,000	76,746	384	18,616	122,870	130,243	1,954	128,289
7	20,000	1,000	52,711	264	18,736	147,025	155,847	2,338	153,509
8	20,000	1,000	27,491	137	18,863	172,372	182,714	2,741	179,973
9	20,000	1,000	1,027	5	18,995	198,968	210,906	3,164	207,743
10	20,000	1,000	-	-	19,000	226,743	240,347	3,605	236,742

Total fees	Costs	Net
1,288	10,000	- 8,712
1,590	636	954
1,906	674	1,232
2,239	715	1,524
2,588	757	1,830
2,954	803	2,151
3,338	851	2,487
3,741	902	2,839
4,164	956	3,207
4,605	1,014	3,592
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Rouble reserve
- 15,732
- 15,408
- 14,792
- 13,860
- 12,584
- 10,937
- 8,888
- 6,404
- 3,453
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