

Vision UAE Illustration

Presented By	Continental Insurance Brokers	Date	14/10/2018
Prepared for Client 1 (Male)	RAKESH	Age Next Birthday	36
Regular Premium	700	Payment Frequency	Monthly
Regular Premium Allocation Rate	103%	Plan Currency	USD
Premium Payment Term	15 Years	Initial Period	15.54 Months
Contract Term	Whole of Life	Standard Death Benefit	101% of Investment Value
Life Assurance Basis	Single	Return	Illustrated at 5.00% and 7.50% p.a.

THE ASSUMED RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES. THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL RETURN MAY BE DIFFERENT!

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE SURRENDER AND INVESTMENT VALUES OF THE VISION UAE PRODUCT. IT IS INTENDED TO SHOW THE IMPACT OF FEES AND CHARGES ON SURRENDER AND INVESTMENT VALUES BASED ON THE ASSUMPTIONS STATED BELOW AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE PLAN DOCUMENT.

Illustrated Surrender and Investment Values for a Regular Premium Vision UAE Plan

Number of Years after Plan Issuance	Total Premiums Paid Since Start of Plan	Surrender Value Assuming a Net Rate of Return of 5.00% p.a.	Investment Value Assuming a Net Rate of Return of 5.00% p.a.	Surrender Value Assuming a Net Rate of Return of 7.50% p.a.	Investment Value Assuming a Net Rate of Return of 7.50% p.a.
1	8,400	144	9,201	163	9,328
2	16,800	6,132	17,812	6,226	18,274
3	25,200	14,845	26,514	15,214	27,520
4	33,600	23,856	35,289	24,699	37,055
5	42,000	33,180	44,120	34,733	46,858
10	84,000	89,917	92,478	99,878	103,074
15	126,000	154,672	154,672	184,123	184,123

Notes

- Because of the general nature of varied investments and possible exchange rate fluctuations, the value of investments and the yields from them may go down as well as up.
- When reviewing this illustration, please bear in mind that the cost of living in the future is likely to be higher than it is today due to inflation.
- The rates of return quoted are net of annual management charges levied by external fund providers which vary according to investment option. For example, assuming the underlying fund charges are 1.33% p.a., the gross rates of return on the underlying assets of the funds used will therefore be 6.41% p.a. and 8.94% p.a.
- You should only invest in this product if you intend to pay the premium for the whole of your chosen premium payment term. Should you terminate your Plan early you may suffer a loss as illustrated in the table above.
- This illustration does not form part of any contract with Assicurazioni Generali S.p.A., United Arab Emirates and should be read in conjunction with the Vision UAE Product Brochure.
- Your Vision UAE Plan has been designed to recognise and reward long-term investment through the payment of Loyalty Bonuses. Provided your Plan is still in-force or paid-up at the bonus date you will become entitled to a Loyalty Bonus equal to 5% of all the regular contributions you have paid over the relevant preceding period (for precise details please see the Plan Terms and Conditions). The Projected Surrender and Investment Values at the end of year 15, in the table above, include the projected values of Loyalty Bonuses shown below:

Illustrated Growth Rates:	5.00% p.a.	7.50% p.a.
Projected Value of Loyalty Bonus	7,035	7,652

- The Projected Surrender and Investment Values at the end of year 15, in the table above, include the projected values of Incentive Premium (please see Welcome Pack for further details) shown below:

Illustrated Growth Rates:	5.00% p.a.	7.50% p.a.
Projected Value of Incentive Premium	1,154	1,643

Declaration

I confirm having read and understood the information provided in this illustration and received the product brochure.

Signature _____	Date _____
First Applicant	



Vision UAE All Years Breakdown

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Life Assurance Basis	Single	Standard Death Benefit	101% of Investment Value
		Return	Illustrated at 5.00% and 7.50% p.a.

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1	8,400	144	9,201	163	9,328
2	16,800	6,132	17,812	6,226	18,274
3	25,200	14,845	26,514	15,214	27,520
4	33,600	23,856	35,289	24,699	37,055
5	42,000	33,180	44,120	34,733	46,858
6	50,400	43,530	52,986	46,171	56,908
7	58,800	53,524	61,864	57,480	67,175
8	67,200	63,877	70,728	69,471	77,625
9	75,600	74,609	79,550	82,193	88,215
10	84,000	89,917	92,478	99,878	103,074
11	92,400	101,608	103,842	114,470	117,324
12	100,800	113,704	115,529	129,927	132,314
13	109,200	126,221	127,544	146,302	148,073
14	117,600	139,175	139,894	163,650	164,635
15	126,000	154,672	154,672	184,123	184,123
16	126,000	159,969	159,969	194,963	194,963
17	126,000	165,448	165,448	206,441	206,441
18	126,000	171,115	171,115	218,595	218,595
19	126,000	176,975	176,975	231,465	231,465
20	126,000	183,037	183,037	245,093	245,093
21	126,000	189,306	189,306	259,523	259,523
22	126,000	195,789	195,789	274,802	274,802
23	126,000	202,495	202,495	290,981	290,981
24	126,000	209,431	209,431	308,113	308,113
25	126,000	216,604	216,604	326,253	326,253
26	126,000	224,022	224,022	345,461	345,461
27	126,000	231,695	231,695	365,800	365,800
28	126,000	239,631	239,631	387,336	387,336
29	126,000	247,838	247,838	410,141	410,141
30	126,000	256,326	256,326	434,288	434,288
31	126,000	265,106	265,106	459,856	459,856
32	126,000	274,186	274,186	486,930	486,930
33	126,000	283,576	283,576	515,598	515,598
34	126,000	293,289	293,289	545,954	545,954
35	126,000	303,334	303,334	578,097	578,097



Illustrated Surrender and Investment Values for a Regular Premium Vision UAE Plan continued

Number of Years after Plan Issuance	Total Premiums Paid Since Start of Plan	Surrender Value Assuming a Net Rate of Return of 5.00% p.a.*	Investment Value Assuming a Net Rate of Return of 5.00% p.a.*	Surrender Value Assuming a Net Rate of Return of 7.50% p.a.*	Investment Value Assuming a Net Rate of Return of 7.50% p.a.*
36	126,000	313,723	313,723	612,133	612,133
37	126,000	324,468	324,468	648,172	648,172
38	126,000	335,581	335,581	686,333	686,333
39	126,000	347,075	347,075	726,741	726,741

Notes

1. The assumptions and notes contained on the illustration also apply here.

Declaration

I confirm having read and understood the information provided in this illustration and received the product brochure.

Signature

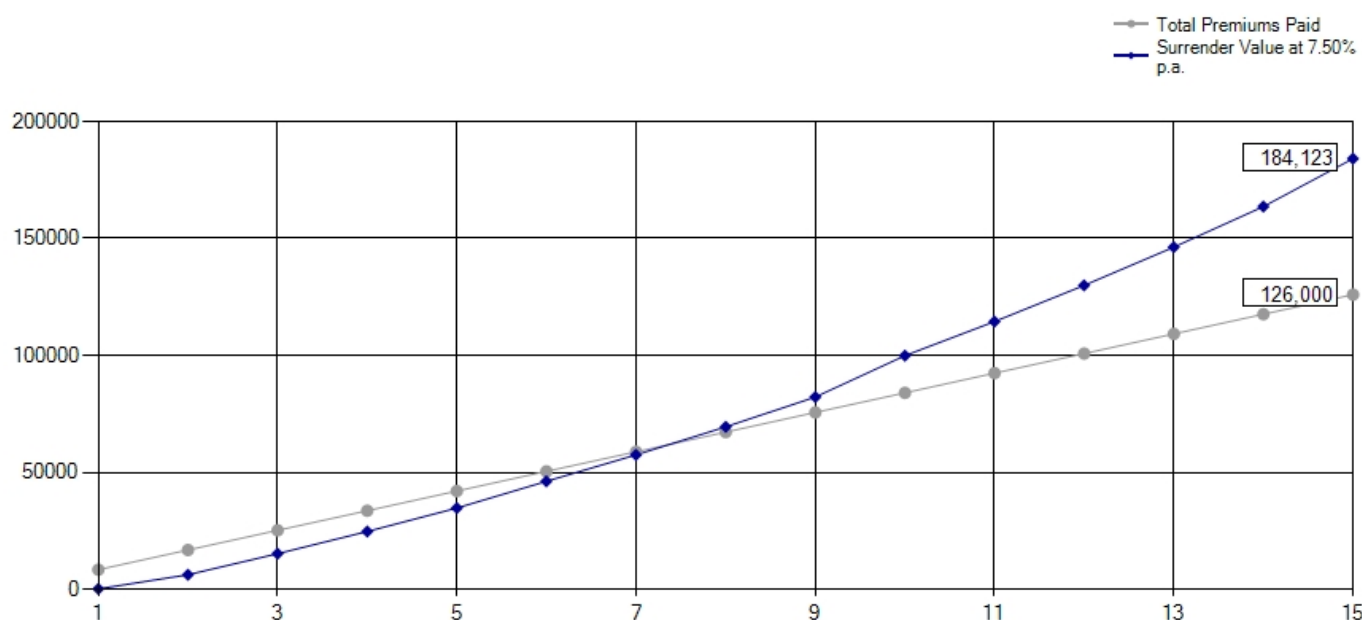
First Applicant

Date

Vision UAE Graphical Analysis

Presented By	Continental Insurance Brokers	Date	14/10/2018
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Fund Graph



Notes

1. The Fund Graph above shows Projected Values assuming a growth rate of 7.50% p.a
2. The assumptions and notes contained on the illustration also apply to the above fund graph.

