***«BONUS»***

This product is a long-term accumulative type of life insurance. In the insurance product “Bonus”, after the expiration of the insurance period (minimum 370 days), the money that you paid for the insurance will return to you in the form of savings increased by the amount of additional income.

***Benefits***

**1**

**Care for the well-being of loved ones**

You will take care of the family and children who will quickly receive the agreed amount of money if something irreparable happens.

**2**

**Saving savings**  
You will save your contributions by receiving payment at the end of the insurance period.

**3**

**Income tax exemption**By transferring your salary to an insurance company you receive an income tax exemption (Art. 129 para. 11; Art. 145 para. 33; Art. 171 para. 13; Art. 179 para. 22 and para. 28 of the Tax Code of the Republic of Uzbekistan).

**4   
Achieving a cherished dream**  
You will form the capital exactly in the amount in which you yourself have chosen and determined in the contract.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Insured events** | | | | |
| 1. The survival of the insured person until the end of the insurance period | | 2 The death of the insured person due to various reasons (except for the exceptions specified in the contract) during the insurance period. | | |
| **Insurance premium** | | | | |
| It is set in accordance with the tariffs of the Insurer based on the insurance period, the age of the Insured and the procedure for paying insurance premiums (contributions) | | | | |
| **The procedure for payment of insurance premiums (insurance premiums)** | | | | |
| Monthly; Quarterly; Once every six months; Annually; At a time | | | | |
| **Insurance period** | | | | |
| 370 days | 13 months | 18 months | 2 years | 3-20 years |
| **Sum insured** | | | | |
| **When surviving the Insured** | | Derived by agreement of the parties and equal to the sum of insurance premiums and bonus | | |
| **Upon death of the Insured** | | Equal to the amount of insurance premiums (despite the amount of insurance premiums paid at the time of the insured event) | | |
| **Redemption amount** | | | | |
| Upon death of the Insured Person as a result of exceptions to the insured events specified in the contract | | In the amount of 90% of the paid contributions | | |
| **Additional Information** | | | | |
| * It is allowed to make changes (exclusion from the list, change of the insured person (with the consent of the insured person)) to the list of insured persons. * Redistribution of the sum insured to the staff within the total sum insured. * In case of early termination of the contract (including for any insured person), a corresponding reduction in the insurance amount. * Amendment of the terms of the agreement by agreement of the parties. | | | | |

***How it works?***

**Example:** Customer's salary is 2,000,000 sў. He makes a monthly contribution to the insurance company in the amount of 1,000,000 Sum.

|  |  |  |
| --- | --- | --- |
| Months | Insurance premium transferred to an insurance company | Insurance payment |
|  |  | 102% |
| 1 | 1 000 000 |  |
| 2 | 1 000 000 |  |
| 3 | 1 000 000 |  |
| 4 | 1 000 000 |  |
| 5 | 1 000 000 |  |
| 6 | 1 000 000 |  |
| 7 | 1 000 000 |  |
| 8 | 1 000 000 |  |
| 9 | 1 000 000 |  |
| 10 | 1 000 000 |  |
| 11 | 1 000 000 |  |
| 12 | 1 000 000 |  |
| 13 | 1 000 000 |  |
| TOTAL | 13 000 000 | 13 260 000 |

|  |  |
| --- | --- |
| Monthly installment | 1 000 000 |
| Insurance premium for 13 months | 13 000 000 |
| Bonus | 260 000 |
| Income tax exemption | 1 560 000 |
| Additional accumulation | 1 820 000 |
| Profit from long-term life insurance | 14 820 000 |
| Income without investment in life insurance | 11 440 000 |
| Difference (+, -) | 3 380 000 |