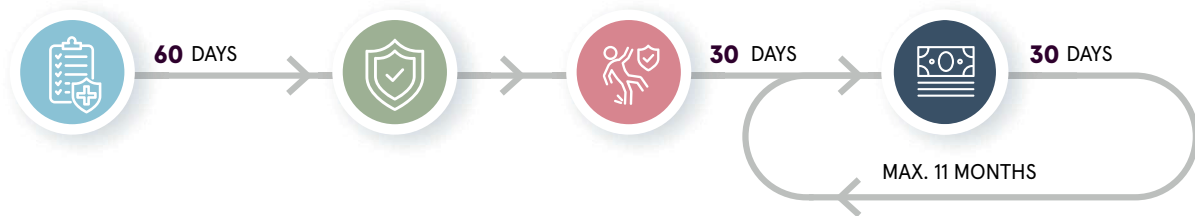


GRAPHICAL EXAMPLE HOW INITIAL WAITING PERIOD AND DEDUCTIBLE PERIOD APPLY FOR NEW INSURANCE CONTRACT IN THE CASE OF FORCED UNEMPLOYMENT:



INSURANCE START DATE

- Contract concluded and the first payment of the insurance premium has been paid
- Initial waiting period (60 days)



INSURANCE EFFECTIVE DATE



YOU LOSE YOUR JOB AND BECOME UNEMPLOYED

- 30 days deductible period



MONTHLY COMPENSATION PAID BY INSURER

- The insurance compensation will be calculated 30 days after insured event occurs and will include the days when the insured event exists
- Insurer will pay compensation every month during insurance coverage period but not longer than 11 months.