

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Nonsmoker	Insured's Residence:	China (Region 1)
Face Amount:	\$6,619,961	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, BP2	Plan Type:	CVCapLevel
Substandard Rating:	No	Loan:	No
Flat Extra Amount:	No		
Flat Extra Years:	0		

Summary of Values (for more years please see the next page)

Year	Age	Premium	Guaranteed Basis			Non-Guaranteed Basis		
			Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
1	31	1,000,000	816,098	963,724	6,619,961	816,098	963,724	6,619,961
2	32	0	842,867	988,507	6,619,961	842,867	988,507	6,619,961
3	33	0	870,745	1,014,399	6,619,961	870,745	1,014,399	6,619,961
4	34	0	873,175	1,014,843	6,619,961	897,274	1,038,942	6,619,961
5	35	0	875,557	1,015,239	6,619,961	924,840	1,064,522	6,619,961
6	36	0	879,008	1,013,394	6,619,961	957,679	1,092,065	6,619,961
7	37	0	878,826	1,011,226	6,619,961	988,210	1,120,610	6,619,961
8	38	0	878,202	1,008,616	6,619,961	1,019,679	1,150,093	6,619,961
9	39	0	877,672	1,005,438	6,619,961	1,052,849	1,180,615	6,619,961
10	40	0	875,959	1,001,739	6,619,961	1,086,334	1,212,114	6,619,961
35	65	0	403,393	403,393	6,619,961	2,782,118	2,782,118	6,619,961
70	100	0	0	0	0	6,619,962	6,619,962	7,348,158
91	121	0	0	0	0	11,175,206	11,175,206	11,622,214

Plan Summary

Lock-In Interest Rate: 4.65%
Current Interest Rate: 4.40%
Guaranteed Minimum Interest Rate: 2.00%

Planned Periodic Premium (Annualised): \$0
ANNUALLY Planned Periodic Premium: \$0
Planned Initial Lump Sum / Single Premium: \$1,000,000
Required Premium: \$46,473
Target Premium: \$60,706

Day One Accumulation Value: \$938,375
Day One Cash Value: \$788,764
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 68

Incomplete Document: Not For Client Presentation.

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Quote for Universal Life

Values Calculated at Guaranteed Rates

Lock-In Interest Rate: 4.65%
Guaranteed Minimum Interest Rate: 2.00%

Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%
Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
1 31	4.65	1,000,000	0	816,098	963,724	6,619,961	816,098	963,724	6,619,961
2 32	4.65	0	0	842,867	988,507	6,619,961	842,867	988,507	6,619,961
3 33	4.65	0	0	870,745	1,014,399	6,619,961	870,745	1,014,399	6,619,961
4 34	4.40	0	0	873,175	1,014,843	6,619,961	897,274	1,038,942	6,619,961
5 35	4.40	0	0	875,557	1,015,239	6,619,961	924,840	1,064,522	6,619,961
Subtotal		1,000,000							
6 36	4.40	0	0	879,008	1,013,394	6,619,961	957,679	1,092,065	6,619,961
7 37	4.40	0	0	878,826	1,011,226	6,619,961	988,210	1,120,610	6,619,961
8 38	4.40	0	0	878,202	1,008,616	6,619,961	1,019,679	1,150,093	6,619,961
9 39	4.40	0	0	877,672	1,005,438	6,619,961	1,052,849	1,180,615	6,619,961
10 40	4.40	0	0	875,959	1,001,739	6,619,961	1,086,334	1,212,114	6,619,961
Subtotal		1,000,000							
11 41	4.40	0	0	874,409	998,203	6,619,961	1,121,778	1,245,572	6,619,961
12 42	4.40	0	0	898,523	993,851	6,619,961	1,184,985	1,280,313	6,619,961
13 43	4.40	0	0	924,941	988,493	6,619,961	1,252,900	1,316,452	6,619,961
14 44	4.40	0	0	950,160	981,936	6,619,961	1,322,332	1,354,108	6,619,961
15 45	4.40	0	0	974,035	974,035	6,619,961	1,393,351	1,393,351	6,619,961
Subtotal		1,000,000							
16 46	4.40	0	0	957,956	957,956	6,619,961	1,435,185	1,435,185	6,619,961
17 47	4.40	0	0	940,195	940,195	6,619,961	1,478,427	1,478,427	6,619,961
18 48	4.40	0	0	920,936	920,936	6,619,961	1,523,095	1,523,095	6,619,961
19 49	4.40	0	0	900,370	900,370	6,619,961	1,569,212	1,569,212	6,619,961
20 50	4.40	0	0	878,226	878,226	6,619,961	1,616,749	1,616,749	6,619,961
Subtotal		1,000,000							

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Lock-In Interest Rate: 4.65%
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Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%
Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
21 51	4.40	0	0	875,570	875,570	6,619,961	1,679,796	1,679,796	6,619,961
22 52	4.40	0	0	870,989	870,989	6,619,961	1,744,914	1,744,914	6,619,961
23 53	4.40	0	0	864,027	864,027	6,619,961	1,812,120	1,812,120	6,619,961
24 54	4.40	0	0	854,272	854,272	6,619,961	1,881,438	1,881,438	6,619,961
25 55	4.40	0	0	840,943	840,943	6,619,961	1,952,847	1,952,847	6,619,961
Subtotal		1,000,000							
26 56	4.40	0	0	823,524	823,524	6,619,961	2,026,385	2,026,385	6,619,961
27 57	4.40	0	0	801,769	801,769	6,619,961	2,102,000	2,102,000	6,619,961
28 58	4.40	0	0	775,652	775,652	6,619,961	2,179,745	2,179,745	6,619,961
29 59	4.40	0	0	745,020	745,020	6,619,961	2,259,542	2,259,542	6,619,961
30 60	4.40	0	0	709,050	709,050	6,619,961	2,341,416	2,341,416	6,619,961
Subtotal		1,000,000							
31 61	4.40	0	0	666,571	666,571	6,619,961	2,425,401	2,425,401	6,619,961
32 62	4.40	0	0	616,098	616,098	6,619,961	2,511,460	2,511,460	6,619,961
33 63	4.40	0	0	556,168	556,168	6,619,961	2,599,568	2,599,568	6,619,961
34 64	4.40	0	0	485,579	485,579	6,619,961	2,689,797	2,689,797	6,619,961
35 65	4.40	0	0	403,393	403,393	6,619,961	2,782,118	2,782,118	6,619,961
Subtotal		1,000,000							
36 66	4.40	0	0	308,576	308,576	6,619,961	2,876,555	2,876,555	6,619,961
37 67	4.40	0	0	200,242	200,242	6,619,961	2,973,158	2,973,158	6,619,961
38 68	4.40	0	0	77,070	77,070	6,619,961	3,071,845	3,071,845	6,619,961
39 69	4.40	0	0	0	0	0	3,172,459	3,172,459	6,619,961
40 70	4.40	0	0	0	0	0	3,274,662	3,274,662	6,619,961
Subtotal		1,000,000							

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End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
41 71	4.40	0	0	0	0	0	3,377,961	3,377,961	6,619,961
42 72	4.40	0	0	0	0	0	3,482,306	3,482,306	6,619,961
43 73	4.40	0	0	0	0	0	3,587,499	3,587,499	6,619,961
44 74	4.40	0	0	0	0	0	3,693,299	3,693,299	6,619,961
45 75	4.40	0	0	0	0	0	3,799,526	3,799,526	6,619,961
Subtotal		1,000,000							
46 76	4.40	0	0	0	0	0	3,905,882	3,905,882	6,619,961
47 77	4.40	0	0	0	0	0	4,016,449	4,016,449	6,619,961
48 78	4.40	0	0	0	0	0	4,127,414	4,127,414	6,619,961
49 79	4.40	0	0	0	0	0	4,238,636	4,238,636	6,619,961
50 80	4.40	0	0	0	0	0	4,349,953	4,349,953	6,619,961
Subtotal		1,000,000							
51 81	4.40	0	0	0	0	0	4,461,224	4,461,224	6,619,961
52 82	4.40	0	0	0	0	0	4,572,326	4,572,326	6,619,961
53 83	4.40	0	0	0	0	0	4,683,174	4,683,174	6,619,961
54 84	4.40	0	0	0	0	0	4,793,749	4,793,749	6,619,961
55 85	4.40	0	0	0	0	0	4,904,050	4,904,050	6,619,961
Subtotal		1,000,000							
56 86	4.40	0	0	0	0	0	5,014,976	5,014,976	6,619,961
57 87	4.40	0	0	0	0	0	5,126,917	5,126,917	6,619,961
58 88	4.40	0	0	0	0	0	5,240,462	5,240,462	6,619,961
59 89	4.40	0	0	0	0	0	5,356,466	5,356,466	6,619,961
60 90	4.40	0	0	0	0	0	5,476,124	5,476,124	6,619,961
Subtotal		1,000,000							

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61 91	4.40	0	0	0	0	0	5,601,173	5,601,173	6,619,961
62 92	4.40	0	0	0	0	0	5,731,676	5,731,676	6,648,745
63 93	4.40	0	0	0	0	0	5,862,166	5,862,166	6,741,492
64 94	4.40	0	0	0	0	0	5,990,562	5,990,562	6,829,241
65 95	4.40	0	0	0	0	0	6,116,996	6,116,996	6,973,376
Subtotal		1,000,000							
66 96	4.40	0	0	0	0	0	6,230,115	6,230,115	7,040,030
67 97	4.40	0	0	0	0	0	6,339,694	6,339,694	7,100,458
68 98	4.40	0	0	0	0	0	6,446,286	6,446,286	7,219,841
69 99	4.40	0	0	0	0	0	6,534,718	6,534,718	7,253,538
70 100	4.40	0	0	0	0	0	6,619,962	6,619,962	7,348,158
Subtotal		1,000,000							
71 101	4.40	0	0	0	0	0	6,695,944	6,695,944	7,365,539
72 102	4.40	0	0	0	0	0	6,774,047	6,774,047	7,451,452
73 103	4.40	0	0	0	0	0	6,834,096	6,834,096	7,449,165
74 104	4.40	0	0	0	0	0	6,900,606	6,900,606	7,521,662
75 105	4.40	0	0	0	0	0	6,949,414	6,949,414	7,574,861
Subtotal		1,000,000							
76 106	4.40	0	0	0	0	0	6,979,638	6,979,638	7,538,009
77 107	4.40	0	0	0	0	0	7,022,873	7,022,873	7,584,704
78 108	4.40	0	0	0	0	0	7,066,378	7,066,378	7,631,689
79 109	4.40	0	0	0	0	0	7,110,153	7,110,153	7,607,865
80 110	4.40	0	0	0	0	0	7,187,282	7,187,282	7,690,392
Subtotal		1,000,000							

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Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
81 111	4.40	0	0	0	0	0	7,265,249	7,265,249	7,773,817
82 112	4.40	0	0	0	0	0	7,584,920	7,584,920	8,040,016
83 113	4.40	0	0	0	0	0	7,918,657	7,918,657	8,393,777
84 114	4.40	0	0	0	0	0	8,267,078	8,267,078	8,763,103
85 115	4.40	0	0	0	0	0	8,630,829	8,630,829	9,148,680
Subtotal		1,000,000							
86 116	4.40	0	0	0	0	0	9,010,586	9,010,586	9,461,116
87 117	4.40	0	0	0	0	0	9,407,052	9,407,052	9,877,405
88 118	4.40	0	0	0	0	0	9,820,962	9,820,962	10,312,011
89 119	4.40	0	0	0	0	0	10,253,084	10,253,084	10,765,739
90 120	4.40	0	0	0	0	0	10,704,220	10,704,220	11,132,389
Subtotal		1,000,000							
91 121	4.40	0	0	0	0	0	11,175,206	11,175,206	11,622,214
Subtotal		1,000,000							

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