

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status: **Male/40/Nonsmoker**
Face Amount: \$4,306,653
Risk Classification: **Standard**
Underwriting Requirements: MER, MSU, BP1
Substandard Rating: No
Flat Extra Amount: No
Flat Extra Years: 0

Insured's Residence: **China (Region 2)**
Kind Code: 6961 B1 ATUE13B
Form Number: UL09 HK
Plan Type: CVCapLevel
Loan: No

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	41	1,000,000	839,315	968,515	4,306,653	839,315	968,515	4,306,653
2	42	0	871,608	998,224	4,306,653	871,608	998,224	4,306,653
3	43	0	905,187	1,029,219	4,306,653	905,187	1,029,219	4,306,653
4	44	0	913,074	1,034,522	4,306,653	937,596	1,059,044	4,306,653
5	45	0	920,975	1,039,839	4,306,653	971,261	1,090,125	4,306,653
6	46	0	928,003	1,039,976	4,306,653	1,011,141	1,123,114	4,306,653
7	47	0	927,581	1,039,124	4,306,653	1,045,639	1,157,182	4,306,653
8	48	0	928,466	1,037,425	4,306,653	1,083,396	1,192,355	4,306,653
9	49	0	928,681	1,035,056	4,306,653	1,122,254	1,228,629	4,306,653
10	50	0	928,011	1,031,802	4,306,653	1,162,214	1,266,005	4,306,653
25	65	0	662,337	662,337	4,306,653	2,009,020	2,009,020	4,306,653
60	100	0	0	0	0	4,306,661	4,306,661	4,694,262
81	121	0	0	0	0	7,520,363	7,520,363	7,821,178

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: \$45,737
Target Premium: \$66,237

Day One Accumulation Value: \$938,763
Day One Cash Value: \$806,980
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 71

Incomplete Document: Not For Client Presentation.

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Quote for Universal Life

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Values Calculated at Guaranteed Rates			Values Calculated at Non-Guaranteed Rates		
				Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
				Lock-In Interest Rate: 4.65%			Lock-In Interest Rate: 4.65%		
				Guaranteed Minimum Interest Rate: 2.00%			Current Interest Rate: 4.40%		
1 41	4.65	1,000,000	0	839,315	968,515	4,306,653	839,315	968,515	4,306,653
2 42	4.65	0	0	871,608	998,224	4,306,653	871,608	998,224	4,306,653
3 43	4.65	0	0	905,187	1,029,219	4,306,653	905,187	1,029,219	4,306,653
4 44	4.40	0	0	913,074	1,034,522	4,306,653	937,596	1,059,044	4,306,653
5 45	4.40	0	0	920,975	1,039,839	4,306,653	971,261	1,090,125	4,306,653
Subtotal		1,000,000							
6 46	4.40	0	0	928,003	1,039,976	4,306,653	1,011,141	1,123,114	4,306,653
7 47	4.40	0	0	927,581	1,039,124	4,306,653	1,045,639	1,157,182	4,306,653
8 48	4.40	0	0	928,466	1,037,425	4,306,653	1,083,396	1,192,355	4,306,653
9 49	4.40	0	0	928,681	1,035,056	4,306,653	1,122,254	1,228,629	4,306,653
10 50	4.40	0	0	928,011	1,031,802	4,306,653	1,162,214	1,266,005	4,306,653
Subtotal		1,000,000							
11 51	4.40	0	0	926,726	1,027,933	4,306,653	1,203,814	1,305,021	4,306,653
12 52	4.40	0	0	945,087	1,022,607	4,306,653	1,267,622	1,345,142	4,306,653
13 53	4.40	0	0	963,770	1,015,450	4,306,653	1,334,698	1,386,378	4,306,653
14 54	4.40	0	0	979,471	1,006,173	4,306,653	1,401,952	1,428,654	4,306,653
15 55	4.40	0	0	994,173	994,173	4,306,653	1,471,956	1,471,956	4,306,653
Subtotal		1,000,000							
16 56	4.40	0	0	974,731	974,731	4,306,653	1,516,809	1,516,809	4,306,653
17 57	4.40	0	0	951,868	951,868	4,306,653	1,562,645	1,562,645	4,306,653
18 58	4.40	0	0	925,480	925,480	4,306,653	1,609,412	1,609,412	4,306,653
19 59	4.40	0	0	895,454	895,454	4,306,653	1,657,089	1,657,089	4,306,653
20 60	4.40	0	0	861,142	861,142	4,306,653	1,705,581	1,705,581	4,306,653
Subtotal		1,000,000							

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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
21 61	4.40	0	0	835,363	835,363	4,306,653	1,763,903	1,763,903	4,306,653
22 62	4.40	0	0	803,641	803,641	4,306,653	1,823,419	1,823,419	4,306,653
23 63	4.40	0	0	764,824	764,824	4,306,653	1,884,120	1,884,120	4,306,653
24 64	4.40	0	0	717,979	717,979	4,306,653	1,945,988	1,945,988	4,306,653
25 65	4.40	0	0	662,337	662,337	4,306,653	2,009,020	2,009,020	4,306,653
Subtotal		1,000,000							
26 66	4.40	0	0	597,033	597,033	4,306,653	2,073,230	2,073,230	4,306,653
27 67	4.40	0	0	521,323	521,323	4,306,653	2,138,626	2,138,626	4,306,653
28 68	4.40	0	0	434,050	434,050	4,306,653	2,205,148	2,205,148	4,306,653
29 69	4.40	0	0	333,867	333,867	4,306,653	2,272,635	2,272,635	4,306,653
30 70	4.40	0	0	218,541	218,541	4,306,653	2,340,791	2,340,791	4,306,653
Subtotal		1,000,000							
31 71	4.40	0	0	84,967	84,967	4,306,653	2,409,201	2,409,201	4,306,653
32 72	4.40	0	0	0	0	0	2,477,806	2,477,806	4,306,653
33 73	4.40	0	0	0	0	0	2,546,416	2,546,416	4,306,653
34 74	4.40	0	0	0	0	0	2,614,868	2,614,868	4,306,653
35 75	4.40	0	0	0	0	0	2,682,978	2,682,978	4,306,653
Subtotal		1,000,000							
36 76	4.40	0	0	0	0	0	2,750,513	2,750,513	4,306,653
37 77	4.40	0	0	0	0	0	2,820,835	2,820,835	4,306,653
38 78	4.40	0	0	0	0	0	2,890,828	2,890,828	4,306,653
39 79	4.40	0	0	0	0	0	2,960,364	2,960,364	4,306,653
40 80	4.40	0	0	0	0	0	3,029,316	3,029,316	4,306,653
Subtotal		1,000,000							

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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
41 81	4.40	0	0	0	0	0	3,097,571	3,097,571	4,306,653
42 82	4.40	0	0	0	0	0	3,165,045	3,165,045	4,306,653
43 83	4.40	0	0	0	0	0	3,231,662	3,231,662	4,306,653
44 84	4.40	0	0	0	0	0	3,297,387	3,297,387	4,306,653
45 85	4.40	0	0	0	0	0	3,362,235	3,362,235	4,306,653
Subtotal		1,000,000							
46 86	4.40	0	0	0	0	0	3,426,906	3,426,906	4,306,653
47 87	4.40	0	0	0	0	0	3,491,717	3,491,717	4,306,653
48 88	4.40	0	0	0	0	0	3,557,131	3,557,131	4,306,653
49 89	4.40	0	0	0	0	0	3,623,857	3,623,857	4,306,653
50 90	4.40	0	0	0	0	0	3,692,939	3,692,939	4,306,653
Subtotal		1,000,000							
51 91	4.40	0	0	0	0	0	3,765,920	3,765,920	4,306,653
52 92	4.40	0	0	0	0	0	3,840,412	3,840,412	4,339,667
53 93	4.40	0	0	0	0	0	3,913,801	3,913,801	4,383,457
54 94	4.40	0	0	0	0	0	3,986,174	3,986,174	4,424,654
55 95	4.40	0	0	0	0	0	4,058,084	4,058,084	4,504,473
Subtotal		1,000,000							
56 96	4.40	0	0	0	0	0	4,119,292	4,119,292	4,531,221
57 97	4.40	0	0	0	0	0	4,179,763	4,179,763	4,597,740
58 98	4.40	0	0	0	0	0	4,227,190	4,227,190	4,607,637
59 99	4.40	0	0	0	0	0	4,274,612	4,274,612	4,659,328
60 100	4.40	0	0	0	0	0	4,306,661	4,306,661	4,694,262
Subtotal		1,000,000							

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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
61 101	4.40	0	0	0	0	0	4,331,016	4,331,016	4,677,498
62 102	4.40	0	0	0	0	0	4,371,008	4,371,008	4,720,690
63 103	4.40	0	0	0	0	0	4,408,697	4,408,697	4,761,393
64 104	4.40	0	0	0	0	0	4,444,016	4,444,016	4,755,098
65 105	4.40	0	0	0	0	0	4,496,920	4,496,920	4,811,705
Subtotal		1,000,000							
66 106	4.40	0	0	0	0	0	4,548,043	4,548,043	4,866,407
67 107	4.40	0	0	0	0	0	4,597,309	4,597,309	4,873,148
68 108	4.40	0	0	0	0	0	4,668,591	4,668,591	4,948,707
69 109	4.40	0	0	0	0	0	4,740,981	4,740,981	5,025,440
70 110	4.40	0	0	0	0	0	4,814,496	4,814,496	5,103,367
Subtotal		1,000,000							
71 111	4.40	0	0	0	0	0	4,889,155	4,889,155	5,133,613
72 112	4.40	0	0	0	0	0	5,104,278	5,104,278	5,359,492
73 113	4.40	0	0	0	0	0	5,328,866	5,328,866	5,595,310
74 114	4.40	0	0	0	0	0	5,563,336	5,563,336	5,841,503
75 115	4.40	0	0	0	0	0	5,808,123	5,808,123	6,040,448
Subtotal		1,000,000							
76 116	4.40	0	0	0	0	0	6,063,680	6,063,680	6,306,228
77 117	4.40	0	0	0	0	0	6,330,482	6,330,482	6,583,702
78 118	4.40	0	0	0	0	0	6,609,023	6,609,023	6,873,385
79 119	4.40	0	0	0	0	0	6,899,820	6,899,820	7,175,814
80 120	4.40	0	0	0	0	0	7,203,413	7,203,413	7,491,550
Subtotal		1,000,000							

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Guaranteed Minimum Interest Rate:
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Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%

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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
81 121	4.40	0	0	0	0	0	7,520,363	7,520,363	7,821,178
Subtotal		1,000,000							

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