

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/50/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$2,969,834	Kind Code:	6961 B1 ATUE13B
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	Paramedical, BP1	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	51	1,000,000	847,909	968,485	2,969,834	847,909	968,485	2,969,834
2	52	0	880,585	997,894	2,969,834	880,585	997,894	2,969,834
3	53	0	914,498	1,028,243	2,969,834	914,498	1,028,243	2,969,834
4	54	0	921,963	1,032,441	2,969,834	946,466	1,056,944	2,969,834
5	55	0	929,173	1,036,088	2,969,834	979,441	1,086,356	2,969,834
6	56	0	935,570	1,032,090	2,969,834	1,020,480	1,117,000	2,969,834
7	57	0	931,570	1,026,308	2,969,834	1,053,601	1,148,339	2,969,834
8	58	0	925,448	1,018,701	2,969,834	1,087,086	1,180,339	2,969,834
9	59	0	917,752	1,009,223	2,969,834	1,121,520	1,212,991	2,969,834
10	60	0	907,534	997,520	2,969,834	1,156,249	1,246,235	2,969,834
15	65	0	888,243	888,243	2,969,834	1,423,588	1,423,588	2,969,834
50	100	0	0	0	0	2,969,840	2,969,840	3,237,126
71	121	0	0	0	0	5,184,894	5,184,894	5,392,291

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: \$47,874
Target Premium: \$69,316

Day One Accumulation Value: \$938,760
Day One Cash Value: \$814,918
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 75

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 51	4.65	1,000,000	0	847,909	968,485	2,969,834	847,909	968,485	2,969,834
2 52	4.65	0	0	880,585	997,894	2,969,834	880,585	997,894	2,969,834
3 53	4.65	0	0	914,498	1,028,243	2,969,834	914,498	1,028,243	2,969,834
4 54	4.40	0	0	921,963	1,032,441	2,969,834	946,466	1,056,944	2,969,834
5 55	4.40	0	0	929,173	1,036,088	2,969,834	979,441	1,086,356	2,969,834
Subtotal		1,000,000							
6 56	4.40	0	0	935,570	1,032,090	2,969,834	1,020,480	1,117,000	2,969,834
7 57	4.40	0	0	931,570	1,026,308	2,969,834	1,053,601	1,148,339	2,969,834
8 58	4.40	0	0	925,448	1,018,701	2,969,834	1,087,086	1,180,339	2,969,834
9 59	4.40	0	0	917,752	1,009,223	2,969,834	1,121,520	1,212,991	2,969,834
10 60	4.40	0	0	907,534	997,520	2,969,834	1,156,249	1,246,235	2,969,834
Subtotal		1,000,000							
11 61	4.40	0	0	896,881	983,601	2,969,834	1,193,897	1,280,617	2,969,834
12 62	4.40	0	0	900,379	966,310	2,969,834	1,249,639	1,315,570	2,969,834
13 63	4.40	0	0	901,036	944,990	2,969,834	1,307,116	1,351,070	2,969,834
14 64	4.40	0	0	896,839	919,113	2,969,834	1,364,811	1,387,085	2,969,834
15 65	4.40	0	0	888,243	888,243	2,969,834	1,423,588	1,423,588	2,969,834
Subtotal		1,000,000							
16 66	4.40	0	0	847,698	847,698	2,969,834	1,461,113	1,461,113	2,969,834
17 67	4.40	0	0	801,063	801,063	2,969,834	1,499,115	1,499,115	2,969,834
18 68	4.40	0	0	747,658	747,658	2,969,834	1,537,522	1,537,522	2,969,834
19 69	4.40	0	0	686,688	686,688	2,969,834	1,576,185	1,576,185	2,969,834
20 70	4.40	0	0	616,847	616,847	2,969,834	1,614,858	1,614,858	2,969,834
Subtotal		1,000,000							

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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 71	4.40	0	0	549,853	549,853	2,969,834	1,662,013	1,662,013	2,969,834
22 72	4.40	0	0	470,319	470,319	2,969,834	1,709,302	1,709,302	2,969,834
23 73	4.40	0	0	375,401	375,401	2,969,834	1,756,596	1,756,596	2,969,834
24 74	4.40	0	0	262,712	262,712	2,969,834	1,803,781	1,803,781	2,969,834
25 75	4.40	0	0	129,141	129,141	2,969,834	1,850,730	1,850,730	2,969,834
Subtotal		1,000,000							
26 76	4.40	0	0	0	0	0	1,897,284	1,897,284	2,969,834
27 77	4.40	0	0	0	0	0	1,945,758	1,945,758	2,969,834
28 78	4.40	0	0	0	0	0	1,994,007	1,994,007	2,969,834
29 79	4.40	0	0	0	0	0	2,041,941	2,041,941	2,969,834
30 80	4.40	0	0	0	0	0	2,089,473	2,089,473	2,969,834
Subtotal		1,000,000							
31 81	4.40	0	0	0	0	0	2,136,526	2,136,526	2,969,834
32 82	4.40	0	0	0	0	0	2,183,042	2,183,042	2,969,834
33 83	4.40	0	0	0	0	0	2,228,969	2,228,969	2,969,834
34 84	4.40	0	0	0	0	0	2,274,282	2,274,282	2,969,834
35 85	4.40	0	0	0	0	0	2,318,994	2,318,994	2,969,834
Subtotal		1,000,000							
36 86	4.40	0	0	0	0	0	2,363,586	2,363,586	2,969,834
37 87	4.40	0	0	0	0	0	2,408,279	2,408,279	2,969,834
38 88	4.40	0	0	0	0	0	2,453,392	2,453,392	2,969,834
39 89	4.40	0	0	0	0	0	2,499,417	2,499,417	2,969,834
40 90	4.40	0	0	0	0	0	2,547,074	2,547,074	2,969,834
Subtotal		1,000,000							

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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
41 91	4.40	0	0	0	0	0	2,597,432	2,597,432	2,969,834
42 92	4.40	0	0	0	0	0	2,648,766	2,648,766	2,993,107
43 93	4.40	0	0	0	0	0	2,699,323	2,699,323	3,023,242
44 94	4.40	0	0	0	0	0	2,749,178	2,749,178	3,051,588
45 95	4.40	0	0	0	0	0	2,798,712	2,798,712	3,106,571
Subtotal		1,000,000							
46 96	4.40	0	0	0	0	0	2,840,865	2,840,865	3,124,952
47 97	4.40	0	0	0	0	0	2,882,509	2,882,509	3,170,760
48 98	4.40	0	0	0	0	0	2,915,155	2,915,155	3,177,520
49 99	4.40	0	0	0	0	0	2,947,799	2,947,799	3,213,101
50 100	4.40	0	0	0	0	0	2,969,840	2,969,840	3,237,126
Subtotal		1,000,000							
51 101	4.40	0	0	0	0	0	2,986,575	2,986,575	3,225,501
52 102	4.40	0	0	0	0	0	3,014,093	3,014,093	3,255,221
53 103	4.40	0	0	0	0	0	3,040,022	3,040,022	3,283,224
54 104	4.40	0	0	0	0	0	3,064,316	3,064,316	3,278,818
55 105	4.40	0	0	0	0	0	3,100,735	3,100,735	3,317,787
Subtotal		1,000,000							
56 106	4.40	0	0	0	0	0	3,135,925	3,135,925	3,355,441
57 107	4.40	0	0	0	0	0	3,169,835	3,169,835	3,360,025
58 108	4.40	0	0	0	0	0	3,218,923	3,218,923	3,412,059
59 109	4.40	0	0	0	0	0	3,268,775	3,268,775	3,464,902
60 110	4.40	0	0	0	0	0	3,319,401	3,319,401	3,518,566
Subtotal		1,000,000							

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61 111	4.40	0	0	0	0	0	3,370,815	3,370,815	3,539,356
62 112	4.40	0	0	0	0	0	3,519,131	3,519,131	3,695,088
63 113	4.40	0	0	0	0	0	3,673,973	3,673,973	3,857,672
64 114	4.40	0	0	0	0	0	3,835,627	3,835,627	4,027,409
65 115	4.40	0	0	0	0	0	4,004,395	4,004,395	4,164,571
Subtotal		1,000,000							
66 116	4.40	0	0	0	0	0	4,180,588	4,180,588	4,347,813
67 117	4.40	0	0	0	0	0	4,364,534	4,364,534	4,539,116
68 118	4.40	0	0	0	0	0	4,556,574	4,556,574	4,738,837
69 119	4.40	0	0	0	0	0	4,757,063	4,757,063	4,947,346
70 120	4.40	0	0	0	0	0	4,966,374	4,966,374	5,165,029
Subtotal		1,000,000							
71 121	4.40	0	0	0	0	0	5,184,894	5,184,894	5,392,291
Subtotal		1,000,000							

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