

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/60/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$2,010,041	Kind Code:	6961 B1 ATUE13B
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, 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	61	1,000,000	844,695	963,288	2,010,041	844,695	963,288	2,010,041
2	62	0	870,505	987,088	2,010,041	870,505	987,088	2,010,041
3	63	0	896,826	1,011,399	2,010,041	896,826	1,011,399	2,010,041
4	64	0	897,054	1,009,617	2,010,041	921,141	1,033,704	2,010,041
5	65	0	897,944	1,006,889	2,010,041	947,371	1,056,316	2,010,041
6	66	0	887,442	992,769	2,010,041	974,606	1,079,933	2,010,041
7	67	0	874,450	975,958	2,010,041	1,002,364	1,103,872	2,010,041
8	68	0	858,272	956,161	2,010,041	1,030,200	1,128,089	2,010,041
9	69	0	838,766	933,037	2,010,041	1,058,226	1,152,497	2,010,041
10	70	0	815,556	906,008	2,010,041	1,086,496	1,176,948	2,010,041
40	100	0	0	0	0	2,010,043	2,010,043	2,190,947
61	121	0	0	0	0	3,508,098	3,508,098	3,648,423

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: \$46,252
Target Premium: \$66,955

Day One Accumulation Value: \$938,334
Day One Cash Value: \$817,732
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 80

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 61	4.65	1,000,000	0	844,695	963,288	2,010,041	844,695	963,288	2,010,041
2 62	4.65	0	0	870,505	987,088	2,010,041	870,505	987,088	2,010,041
3 63	4.65	0	0	896,826	1,011,399	2,010,041	896,826	1,011,399	2,010,041
4 64	4.40	0	0	897,054	1,009,617	2,010,041	921,141	1,033,704	2,010,041
5 65	4.40	0	0	897,944	1,006,889	2,010,041	947,371	1,056,316	2,010,041
Subtotal		1,000,000							
6 66	4.40	0	0	887,442	992,769	2,010,041	974,606	1,079,933	2,010,041
7 67	4.40	0	0	874,450	975,958	2,010,041	1,002,364	1,103,872	2,010,041
8 68	4.40	0	0	858,272	956,161	2,010,041	1,030,200	1,128,089	2,010,041
9 69	4.40	0	0	838,766	933,037	2,010,041	1,058,226	1,152,497	2,010,041
10 70	4.40	0	0	815,556	906,008	2,010,041	1,086,496	1,176,948	2,010,041
Subtotal		1,000,000							
11 71	4.40	0	0	788,140	874,974	2,010,041	1,115,113	1,201,947	2,010,041
12 72	4.40	0	0	769,940	838,081	2,010,041	1,158,626	1,226,767	2,010,041
13 73	4.40	0	0	744,550	793,997	2,010,041	1,201,843	1,251,290	2,010,041
14 74	4.40	0	0	710,656	741,611	2,010,041	1,244,444	1,275,399	2,010,041
15 75	4.40	0	0	679,468	679,468	2,010,041	1,298,959	1,298,959	2,010,041
Subtotal		1,000,000							
16 76	4.40	0	0	600,193	600,193	2,010,041	1,322,513	1,322,513	2,010,041
17 77	4.40	0	0	506,148	506,148	2,010,041	1,346,811	1,346,811	2,010,041
18 78	4.40	0	0	393,477	393,477	2,010,041	1,370,393	1,370,393	2,010,041
19 79	4.40	0	0	257,032	257,032	2,010,041	1,393,089	1,393,089	2,010,041
20 80	4.40	0	0	90,451	90,451	2,010,041	1,414,696	1,414,696	2,010,041
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 81	4.40	0	0	0	0	0	1,446,526	1,446,526	2,010,041
22 82	4.40	0	0	0	0	0	1,477,995	1,477,995	2,010,041
23 83	4.40	0	0	0	0	0	1,509,066	1,509,066	2,010,041
24 84	4.40	0	0	0	0	0	1,539,725	1,539,725	2,010,041
25 85	4.40	0	0	0	0	0	1,569,979	1,569,979	2,010,041
Subtotal		1,000,000							
26 86	4.40	0	0	0	0	0	1,600,155	1,600,155	2,010,041
27 87	4.40	0	0	0	0	0	1,630,404	1,630,404	2,010,041
28 88	4.40	0	0	0	0	0	1,660,942	1,660,942	2,010,041
29 89	4.40	0	0	0	0	0	1,692,103	1,692,103	2,010,041
30 90	4.40	0	0	0	0	0	1,724,379	1,724,379	2,010,041
Subtotal		1,000,000							
31 91	4.40	0	0	0	0	0	1,758,493	1,758,493	2,010,041
32 92	4.40	0	0	0	0	0	1,793,201	1,793,201	2,026,317
33 93	4.40	0	0	0	0	0	1,827,364	1,827,364	2,046,648
34 94	4.40	0	0	0	0	0	1,861,052	1,861,052	2,065,768
35 95	4.40	0	0	0	0	0	1,894,521	1,894,521	2,102,919
Subtotal		1,000,000							
36 96	4.40	0	0	0	0	0	1,922,993	1,922,993	2,115,292
37 97	4.40	0	0	0	0	0	1,951,119	1,951,119	2,146,231
38 98	4.40	0	0	0	0	0	1,973,154	1,973,154	2,150,739
39 99	4.40	0	0	0	0	0	1,995,187	1,995,187	2,174,754
40 100	4.40	0	0	0	0	0	2,010,043	2,010,043	2,190,947
Subtotal		1,000,000							

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41 101	4.40	0	0	0	0	0	2,021,307	2,021,307	2,183,012
42 102	4.40	0	0	0	0	0	2,039,868	2,039,868	2,203,058
43 103	4.40	0	0	0	0	0	2,057,354	2,057,354	2,221,943
44 104	4.40	0	0	0	0	0	2,073,732	2,073,732	2,218,894
45 105	4.40	0	0	0	0	0	2,098,316	2,098,316	2,245,199
Subtotal		1,000,000							
46 106	4.40	0	0	0	0	0	2,122,067	2,122,067	2,270,612
47 107	4.40	0	0	0	0	0	2,144,951	2,144,951	2,273,648
48 108	4.40	0	0	0	0	0	2,178,105	2,178,105	2,308,792
49 109	4.40	0	0	0	0	0	2,211,775	2,211,775	2,344,482
50 110	4.40	0	0	0	0	0	2,245,968	2,245,968	2,380,726
Subtotal		1,000,000							
51 111	4.40	0	0	0	0	0	2,280,693	2,280,693	2,394,728
52 112	4.40	0	0	0	0	0	2,381,043	2,381,043	2,500,096
53 113	4.40	0	0	0	0	0	2,485,809	2,485,809	2,610,100
54 114	4.40	0	0	0	0	0	2,595,185	2,595,185	2,724,944
55 115	4.40	0	0	0	0	0	2,709,373	2,709,373	2,817,748
Subtotal		1,000,000							
56 116	4.40	0	0	0	0	0	2,828,585	2,828,585	2,941,729
57 117	4.40	0	0	0	0	0	2,953,043	2,953,043	3,071,165
58 118	4.40	0	0	0	0	0	3,082,977	3,082,977	3,206,296
59 119	4.40	0	0	0	0	0	3,218,628	3,218,628	3,347,373
60 120	4.40	0	0	0	0	0	3,360,247	3,360,247	3,494,658
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
61 121	4.40	0	0	0	0	0	3,508,098	3,508,098	3,648,423
Subtotal		1,000,000							

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