

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/40/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$3,631,826	Kind Code:	6963 B1 ATUE13B
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, 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	41	1,000,000	839,018	966,859	3,631,826	839,018	966,859	3,631,826
2	42	0	869,895	994,830	3,631,826	869,895	994,830	3,631,826
3	43	0	901,940	1,023,970	3,631,826	901,940	1,023,970	3,631,826
4	44	0	908,711	1,027,472	3,631,826	933,094	1,051,855	3,631,826
5	45	0	915,090	1,030,946	3,631,826	965,065	1,080,921	3,631,826
6	46	0	920,424	1,024,295	3,631,826	1,007,988	1,111,859	3,631,826
7	47	0	912,789	1,015,933	3,631,826	1,040,596	1,143,740	3,631,826
8	48	0	904,016	1,006,071	3,631,826	1,074,489	1,176,544	3,631,826
9	49	0	893,649	994,977	3,631,826	1,108,951	1,210,279	3,631,826
10	50	0	882,076	982,315	3,631,826	1,144,691	1,244,930	3,631,826
25	65	0	239,463	239,463	3,631,826	1,917,899	1,917,899	3,631,826
60	100	0	0	0	0	3,631,828	3,631,828	3,922,375
81	121	0	0	0	0	6,317,734	6,317,734	6,570,444

### 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: \$38,570  
Target Premium: \$55,858

Day One Accumulation Value: \$938,628  
Day One Cash Value: \$807,882  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 66

Incomplete Document: Not For Client Presentation.

### 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 41	4.65	1,000,000	0	839,018	966,859	3,631,826	839,018	966,859	3,631,826
2 42	4.65	0	0	869,895	994,830	3,631,826	869,895	994,830	3,631,826
3 43	4.65	0	0	901,940	1,023,970	3,631,826	901,940	1,023,970	3,631,826
4 44	4.40	0	0	908,711	1,027,472	3,631,826	933,094	1,051,855	3,631,826
5 45	4.40	0	0	915,090	1,030,946	3,631,826	965,065	1,080,921	3,631,826
Subtotal		1,000,000							
6 46	4.40	0	0	920,424	1,024,295	3,631,826	1,007,988	1,111,859	3,631,826
7 47	4.40	0	0	912,789	1,015,933	3,631,826	1,040,596	1,143,740	3,631,826
8 48	4.40	0	0	904,016	1,006,071	3,631,826	1,074,489	1,176,544	3,631,826
9 49	4.40	0	0	893,649	994,977	3,631,826	1,108,951	1,210,279	3,631,826
10 50	4.40	0	0	882,076	982,315	3,631,826	1,144,691	1,244,930	3,631,826
Subtotal		1,000,000							
11 51	4.40	0	0	870,915	968,248	3,631,826	1,183,734	1,281,067	3,631,826
12 52	4.40	0	0	877,543	951,633	3,631,826	1,243,993	1,318,083	3,631,826
13 53	4.40	0	0	882,482	931,875	3,631,826	1,306,561	1,355,954	3,631,826
14 54	4.40	0	0	883,284	908,344	3,631,826	1,369,575	1,394,635	3,631,826
15 55	4.40	0	0	880,225	880,225	3,631,826	1,434,086	1,434,086	3,631,826
Subtotal		1,000,000							
16 56	4.40	0	0	842,412	842,412	3,631,826	1,474,833	1,474,833	3,631,826
17 57	4.40	0	0	798,936	798,936	3,631,826	1,516,250	1,516,250	3,631,826
18 58	4.40	0	0	749,806	749,806	3,631,826	1,558,274	1,558,274	3,631,826
19 59	4.40	0	0	694,847	694,847	3,631,826	1,600,828	1,600,828	3,631,826
20 60	4.40	0	0	632,952	632,952	3,631,826	1,643,859	1,643,859	3,631,826
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 61	4.40	0	0	577,436	577,436	3,631,826	1,696,993	1,696,993	3,631,826
22 62	4.40	0	0	512,074	512,074	3,631,826	1,750,968	1,750,968	3,631,826
23 63	4.40	0	0	434,973	434,973	3,631,826	1,805,792	1,805,792	3,631,826
24 64	4.40	0	0	344,510	344,510	3,631,826	1,861,433	1,861,433	3,631,826
25 65	4.40	0	0	239,463	239,463	3,631,826	1,917,899	1,917,899	3,631,826
Subtotal		1,000,000							
26 66	4.40	0	0	118,626	118,626	3,631,826	1,975,183	1,975,183	3,631,826
27 67	4.40	0	0	0	0	0	2,033,320	2,033,320	3,631,826
28 68	4.40	0	0	0	0	0	2,092,256	2,092,256	3,631,826
29 69	4.40	0	0	0	0	0	2,151,814	2,151,814	3,631,826
30 70	4.40	0	0	0	0	0	2,211,698	2,211,698	3,631,826
Subtotal		1,000,000							
31 71	4.40	0	0	0	0	0	2,271,505	2,271,505	3,631,826
32 72	4.40	0	0	0	0	0	2,331,203	2,331,203	3,631,826
33 73	4.40	0	0	0	0	0	2,390,648	2,390,648	3,631,826
34 74	4.40	0	0	0	0	0	2,449,718	2,449,718	3,631,826
35 75	4.40	0	0	0	0	0	2,508,288	2,508,288	3,631,826
Subtotal		1,000,000							
36 76	4.40	0	0	0	0	0	2,566,231	2,566,231	3,631,826
37 77	4.40	0	0	0	0	0	2,627,119	2,627,119	3,631,826
38 78	4.40	0	0	0	0	0	2,687,897	2,687,897	3,631,826
39 79	4.40	0	0	0	0	0	2,748,623	2,748,623	3,631,826
40 80	4.40	0	0	0	0	0	2,809,431	2,809,431	3,631,826
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
41 81	4.40	0	0	0	0	0	2,870,535	2,870,535	3,631,826
42 82	4.40	0	0	0	0	0	2,932,267	2,932,267	3,631,826
43 83	4.40	0	0	0	0	0	2,995,144	2,995,144	3,631,826
44 84	4.40	0	0	0	0	0	3,059,028	3,059,028	3,640,244
45 85	4.40	0	0	0	0	0	3,121,271	3,121,271	3,683,100
Subtotal		1,000,000							
46 86	4.40	0	0	0	0	0	3,180,948	3,180,948	3,689,900
47 87	4.40	0	0	0	0	0	3,242,731	3,242,731	3,729,142
48 88	4.40	0	0	0	0	0	3,302,447	3,302,447	3,797,814
49 89	4.40	0	0	0	0	0	3,354,025	3,354,025	3,823,590
50 90	4.40	0	0	0	0	0	3,402,959	3,402,959	3,845,345
Subtotal		1,000,000							
51 91	4.40	0	0	0	0	0	3,449,507	3,449,507	3,863,449
52 92	4.40	0	0	0	0	0	3,494,085	3,494,085	3,913,376
53 93	4.40	0	0	0	0	0	3,527,427	3,527,427	3,915,444
54 94	4.40	0	0	0	0	0	3,558,924	3,558,924	3,950,407
55 95	4.40	0	0	0	0	0	3,577,165	3,577,165	3,934,882
Subtotal		1,000,000							
56 96	4.40	0	0	0	0	0	3,593,566	3,593,566	3,952,923
57 97	4.40	0	0	0	0	0	3,601,681	3,601,681	3,925,833
58 98	4.40	0	0	0	0	0	3,617,618	3,617,618	3,943,205
59 99	4.40	0	0	0	0	0	3,626,258	3,626,258	3,952,622
60 100	4.40	0	0	0	0	0	3,631,828	3,631,828	3,922,375
Subtotal		1,000,000							

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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	3,654,233	3,654,233	3,946,572
62 102	4.40	0	0	0	0	0	3,676,777	3,676,777	3,970,920
63 103	4.40	0	0	0	0	0	3,699,462	3,699,462	3,958,425
64 104	4.40	0	0	0	0	0	3,739,499	3,739,499	4,001,265
65 105	4.40	0	0	0	0	0	3,779,972	3,779,972	4,044,571
Subtotal		1,000,000							
66 106	4.40	0	0	0	0	0	3,820,886	3,820,886	4,088,348
67 107	4.40	0	0	0	0	0	3,862,244	3,862,244	4,093,979
68 108	4.40	0	0	0	0	0	3,922,097	3,922,097	4,157,424
69 109	4.40	0	0	0	0	0	3,982,881	3,982,881	4,221,855
70 110	4.40	0	0	0	0	0	4,044,611	4,044,611	4,287,288
Subtotal		1,000,000							
71 111	4.40	0	0	0	0	0	4,107,299	4,107,299	4,312,665
72 112	4.40	0	0	0	0	0	4,288,021	4,288,021	4,502,422
73 113	4.40	0	0	0	0	0	4,476,694	4,476,694	4,700,529
74 114	4.40	0	0	0	0	0	4,673,668	4,673,668	4,907,352
75 115	4.40	0	0	0	0	0	4,879,309	4,879,309	5,074,482
Subtotal		1,000,000							
76 116	4.40	0	0	0	0	0	5,093,999	5,093,999	5,297,760
77 117	4.40	0	0	0	0	0	5,318,135	5,318,135	5,530,861
78 118	4.40	0	0	0	0	0	5,552,133	5,552,133	5,774,219
79 119	4.40	0	0	0	0	0	5,796,427	5,796,427	6,028,285
80 120	4.40	0	0	0	0	0	6,051,470	6,051,470	6,293,529
Subtotal		1,000,000							

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

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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
81 121	4.40	0	0	0	0	0	6,317,734	6,317,734	6,570,444
Subtotal		1,000,000							

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