

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/50/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$2,521,622	Kind Code:	6963 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	843,385	966,441	2,521,622	843,385	966,441	2,521,622
2	52	0	874,629	993,650	2,521,622	874,629	993,650	2,521,622
3	53	0	906,639	1,021,625	2,521,622	906,639	1,021,625	2,521,622
4	54	0	912,528	1,023,480	2,521,622	936,862	1,047,814	2,521,622
5	55	0	917,973	1,024,638	2,521,622	967,880	1,074,545	2,521,622
6	56	0	914,992	1,012,075	2,521,622	1,005,300	1,102,383	2,521,622
7	57	0	901,663	996,729	2,521,622	1,035,649	1,130,715	2,521,622
8	58	0	885,591	978,639	2,521,622	1,066,454	1,159,502	2,521,622
9	59	0	866,712	957,743	2,521,622	1,097,666	1,188,697	2,521,622
10	60	0	844,477	933,491	2,521,622	1,129,259	1,218,273	2,521,622
15	65	0	734,052	734,052	2,521,622	1,373,717	1,373,717	2,521,622
50	100	0	0	0	0	2,521,623	2,521,623	2,723,353
71	121	0	0	0	0	4,385,409	4,385,409	4,560,826

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: \$40,649
Target Premium: \$58,855

Day One Accumulation Value: \$938,593
Day One Cash Value: \$811,503
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 72

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	843,385	966,441	2,521,622	843,385	966,441	2,521,622
2 52	4.65	0	0	874,629	993,650	2,521,622	874,629	993,650	2,521,622
3 53	4.65	0	0	906,639	1,021,625	2,521,622	906,639	1,021,625	2,521,622
4 54	4.40	0	0	912,528	1,023,480	2,521,622	936,862	1,047,814	2,521,622
5 55	4.40	0	0	917,973	1,024,638	2,521,622	967,880	1,074,545	2,521,622
Subtotal		1,000,000							
6 56	4.40	0	0	914,992	1,012,075	2,521,622	1,005,300	1,102,383	2,521,622
7 57	4.40	0	0	901,663	996,729	2,521,622	1,035,649	1,130,715	2,521,622
8 58	4.40	0	0	885,591	978,639	2,521,622	1,066,454	1,159,502	2,521,622
9 59	4.40	0	0	866,712	957,743	2,521,622	1,097,666	1,188,697	2,521,622
10 60	4.40	0	0	844,477	933,491	2,521,622	1,129,259	1,218,273	2,521,622
Subtotal		1,000,000							
11 61	4.40	0	0	819,714	905,702	2,521,622	1,162,806	1,248,794	2,521,622
12 62	4.40	0	0	807,463	872,773	2,521,622	1,214,317	1,279,627	2,521,622
13 63	4.40	0	0	790,091	833,716	2,521,622	1,267,129	1,310,754	2,521,622
14 64	4.40	0	0	766,000	787,686	2,521,622	1,320,440	1,342,126	2,521,622
15 65	4.40	0	0	734,052	734,052	2,521,622	1,373,717	1,373,717	2,521,622
Subtotal		1,000,000							
16 66	4.40	0	0	667,460	667,460	2,521,622	1,406,103	1,406,103	2,521,622
17 67	4.40	0	0	591,715	591,715	2,521,622	1,438,684	1,438,684	2,521,622
18 68	4.40	0	0	505,756	505,756	2,521,622	1,471,379	1,471,379	2,521,622
19 69	4.40	0	0	408,338	408,338	2,521,622	1,504,012	1,504,012	2,521,622
20 70	4.40	0	0	297,465	297,465	2,521,622	1,536,310	1,536,310	2,521,622
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
21 71	4.40	0	0	185,737	185,737	2,521,622	1,577,824	1,577,824	2,521,622
22 72	4.40	0	0	54,885	54,885	2,521,622	1,619,263	1,619,263	2,521,622
23 73	4.40	0	0	0	0	0	1,660,529	1,660,529	2,521,622
24 74	4.40	0	0	0	0	0	1,701,538	1,701,538	2,521,622
25 75	4.40	0	0	0	0	0	1,742,201	1,742,201	2,521,622
Subtotal		1,000,000							
26 76	4.40	0	0	0	0	0	1,782,432	1,782,432	2,521,622
27 77	4.40	0	0	0	0	0	1,824,710	1,824,710	2,521,622
28 78	4.40	0	0	0	0	0	1,866,916	1,866,916	2,521,622
29 79	4.40	0	0	0	0	0	1,909,091	1,909,091	2,521,622
30 80	4.40	0	0	0	0	0	1,951,330	1,951,330	2,521,622
Subtotal		1,000,000							
31 81	4.40	0	0	0	0	0	1,993,782	1,993,782	2,521,622
32 82	4.40	0	0	0	0	0	2,036,682	2,036,682	2,521,622
33 83	4.40	0	0	0	0	0	2,080,391	2,080,391	2,521,622
34 84	4.40	0	0	0	0	0	2,124,761	2,124,761	2,528,466
35 85	4.40	0	0	0	0	0	2,167,935	2,167,935	2,558,163
Subtotal		1,000,000							
36 86	4.40	0	0	0	0	0	2,209,325	2,209,325	2,562,817
37 87	4.40	0	0	0	0	0	2,252,177	2,252,177	2,590,004
38 88	4.40	0	0	0	0	0	2,293,592	2,293,592	2,637,631
39 89	4.40	0	0	0	0	0	2,329,355	2,329,355	2,655,465
40 90	4.40	0	0	0	0	0	2,363,280	2,363,280	2,670,507
Subtotal		1,000,000							

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41 91	4.40	0	0	0	0	0	2,395,547	2,395,547	2,683,014
42 92	4.40	0	0	0	0	0	2,426,446	2,426,446	2,717,620
43 93	4.40	0	0	0	0	0	2,449,540	2,449,540	2,718,990
44 94	4.40	0	0	0	0	0	2,471,354	2,471,354	2,743,204
45 95	4.40	0	0	0	0	0	2,483,962	2,483,962	2,732,358
Subtotal		1,000,000							
46 96	4.40	0	0	0	0	0	2,495,291	2,495,291	2,744,821
47 97	4.40	0	0	0	0	0	2,500,867	2,500,867	2,725,946
48 98	4.40	0	0	0	0	0	2,511,875	2,511,875	2,737,944
49 99	4.40	0	0	0	0	0	2,517,815	2,517,815	2,744,418
50 100	4.40	0	0	0	0	0	2,521,623	2,521,623	2,723,353
Subtotal		1,000,000							
51 101	4.40	0	0	0	0	0	2,537,120	2,537,120	2,740,090
52 102	4.40	0	0	0	0	0	2,552,713	2,552,713	2,756,931
53 103	4.40	0	0	0	0	0	2,568,404	2,568,404	2,748,192
54 104	4.40	0	0	0	0	0	2,596,141	2,596,141	2,777,871
55 105	4.40	0	0	0	0	0	2,624,180	2,624,180	2,807,873
Subtotal		1,000,000							
56 106	4.40	0	0	0	0	0	2,652,524	2,652,524	2,838,202
57 107	4.40	0	0	0	0	0	2,681,177	2,681,177	2,842,048
58 108	4.40	0	0	0	0	0	2,722,668	2,722,668	2,886,028
59 109	4.40	0	0	0	0	0	2,764,804	2,764,804	2,930,693
60 110	4.40	0	0	0	0	0	2,807,595	2,807,595	2,976,051
Subtotal		1,000,000							

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61 111	4.40	0	0	0	0	0	2,851,052	2,851,052	2,993,605
62 112	4.40	0	0	0	0	0	2,976,498	2,976,498	3,125,323
63 113	4.40	0	0	0	0	0	3,107,464	3,107,464	3,262,838
64 114	4.40	0	0	0	0	0	3,244,192	3,244,192	3,406,402
65 115	4.40	0	0	0	0	0	3,386,937	3,386,937	3,522,415
Subtotal		1,000,000							
66 116	4.40	0	0	0	0	0	3,535,962	3,535,962	3,677,401
67 117	4.40	0	0	0	0	0	3,691,544	3,691,544	3,839,207
68 118	4.40	0	0	0	0	0	3,853,972	3,853,972	4,008,132
69 119	4.40	0	0	0	0	0	4,023,547	4,023,547	4,184,490
70 120	4.40	0	0	0	0	0	4,200,583	4,200,583	4,368,607
Subtotal		1,000,000							
71 121	4.40	0	0	0	0	0	4,385,409	4,385,409	4,560,826
Subtotal		1,000,000							

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