

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/60/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$1,719,412	Kind Code:	6963 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	858,574	960,020	1,766,438	858,574	960,020	1,766,438
2	62	0	880,590	980,316	1,774,373	880,590	980,316	1,774,373
3	63	0	902,772	1,000,779	1,771,380	902,772	1,000,779	1,771,380
4	64	0	899,169	995,457	1,732,097	922,757	1,019,045	1,773,140
5	65	0	895,611	989,491	1,719,412	943,428	1,037,308	1,719,412
6	66	0	876,821	967,778	1,719,412	966,495	1,057,452	1,719,412
7	67	0	854,630	942,664	1,719,412	989,735	1,077,769	1,719,412
8	68	0	828,487	913,770	1,719,412	1,012,933	1,098,216	1,719,412
9	69	0	798,290	880,650	1,719,412	1,036,339	1,118,699	1,719,412
10	70	0	763,128	842,565	1,719,412	1,059,629	1,139,066	1,719,412
40	100	0	0	0	0	1,719,414	1,719,414	1,856,967
61	121	0	0	0	0	2,989,154	2,989,154	3,108,721

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: \$44,791
Target Premium: \$57,274

Day One Accumulation Value: \$938,080
Day One Cash Value: \$834,916
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 78

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	858,574	960,020	1,766,438	858,574	960,020	1,766,438
2 62	4.65	0	0	880,590	980,316	1,774,373	880,590	980,316	1,774,373
3 63	4.65	0	0	902,772	1,000,779	1,771,380	902,772	1,000,779	1,771,380
4 64	4.40	0	0	899,169	995,457	1,732,097	922,757	1,019,045	1,773,140
5 65	4.40	0	0	895,611	989,491	1,719,412	943,428	1,037,308	1,719,412
Subtotal		1,000,000							
6 66	4.40	0	0	876,821	967,778	1,719,412	966,495	1,057,452	1,719,412
7 67	4.40	0	0	854,630	942,664	1,719,412	989,735	1,077,769	1,719,412
8 68	4.40	0	0	828,487	913,770	1,719,412	1,012,933	1,098,216	1,719,412
9 69	4.40	0	0	798,290	880,650	1,719,412	1,036,339	1,118,699	1,719,412
10 70	4.40	0	0	763,128	842,565	1,719,412	1,059,629	1,139,066	1,719,412
Subtotal		1,000,000							
11 71	4.40	0	0	722,819	799,333	1,719,412	1,083,420	1,159,934	1,719,412
12 72	4.40	0	0	688,447	748,627	1,719,412	1,120,303	1,180,483	1,719,412
13 73	4.40	0	0	644,821	688,666	1,719,412	1,156,760	1,200,605	1,719,412
14 74	4.40	0	0	590,484	617,995	1,719,412	1,192,678	1,220,189	1,719,412
15 75	4.40	0	0	534,391	534,391	1,719,412	1,239,102	1,239,102	1,719,412
Subtotal		1,000,000							
16 76	4.40	0	0	428,460	428,460	1,719,412	1,258,022	1,258,022	1,719,412
17 77	4.40	0	0	301,999	301,999	1,719,412	1,277,632	1,277,632	1,719,412
18 78	4.40	0	0	149,241	149,241	1,719,412	1,296,485	1,296,485	1,719,412
19 79	4.40	0	0	0	0	0	1,314,428	1,314,428	1,719,412
20 80	4.40	0	0	0	0	0	1,331,286	1,331,286	1,719,412
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 81	4.40	0	0	0	0	0	1,360,262	1,360,262	1,719,412
22 82	4.40	0	0	0	0	0	1,389,554	1,389,554	1,719,412
23 83	4.40	0	0	0	0	0	1,419,412	1,419,412	1,719,412
24 84	4.40	0	0	0	0	0	1,449,680	1,449,680	1,725,120
25 85	4.40	0	0	0	0	0	1,479,075	1,479,075	1,745,310
Subtotal		1,000,000							
26 86	4.40	0	0	0	0	0	1,507,252	1,507,252	1,748,413
27 87	4.40	0	0	0	0	0	1,536,425	1,536,425	1,766,890
28 88	4.40	0	0	0	0	0	1,564,616	1,564,616	1,799,310
29 89	4.40	0	0	0	0	0	1,588,951	1,588,951	1,811,405
30 90	4.40	0	0	0	0	0	1,612,031	1,612,031	1,821,596
Subtotal		1,000,000							
31 91	4.40	0	0	0	0	0	1,633,980	1,633,980	1,830,058
32 92	4.40	0	0	0	0	0	1,654,993	1,654,993	1,853,593
33 93	4.40	0	0	0	0	0	1,670,684	1,670,684	1,854,460
34 94	4.40	0	0	0	0	0	1,685,500	1,685,500	1,870,906
35 95	4.40	0	0	0	0	0	1,694,037	1,694,037	1,863,442
Subtotal		1,000,000							
36 96	4.40	0	0	0	0	0	1,701,703	1,701,703	1,871,873
37 97	4.40	0	0	0	0	0	1,705,444	1,705,444	1,858,935
38 98	4.40	0	0	0	0	0	1,712,889	1,712,889	1,867,049
39 99	4.40	0	0	0	0	0	1,716,878	1,716,878	1,871,398
40 100	4.40	0	0	0	0	0	1,719,414	1,719,414	1,856,967
Subtotal		1,000,000							

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41 101	4.40	0	0	0	0	0	1,729,919	1,729,919	1,868,313
42 102	4.40	0	0	0	0	0	1,740,490	1,740,490	1,879,729
43 103	4.40	0	0	0	0	0	1,751,126	1,751,126	1,873,706
44 104	4.40	0	0	0	0	0	1,769,976	1,769,976	1,893,875
45 105	4.40	0	0	0	0	0	1,789,031	1,789,031	1,914,263
Subtotal		1,000,000							
46 106	4.40	0	0	0	0	0	1,808,293	1,808,293	1,934,874
47 107	4.40	0	0	0	0	0	1,827,764	1,827,764	1,937,430
48 108	4.40	0	0	0	0	0	1,855,987	1,855,987	1,967,346
49 109	4.40	0	0	0	0	0	1,884,648	1,884,648	1,997,728
50 110	4.40	0	0	0	0	0	1,913,755	1,913,755	2,028,581
Subtotal		1,000,000							
51 111	4.40	0	0	0	0	0	1,943,315	1,943,315	2,040,481
52 112	4.40	0	0	0	0	0	2,028,821	2,028,821	2,130,263
53 113	4.40	0	0	0	0	0	2,118,089	2,118,089	2,223,994
54 114	4.40	0	0	0	0	0	2,211,285	2,211,285	2,321,850
55 115	4.40	0	0	0	0	0	2,308,582	2,308,582	2,400,926
Subtotal		1,000,000							
56 116	4.40	0	0	0	0	0	2,410,159	2,410,159	2,506,566
57 117	4.40	0	0	0	0	0	2,516,206	2,516,206	2,616,855
58 118	4.40	0	0	0	0	0	2,626,919	2,626,919	2,731,997
59 119	4.40	0	0	0	0	0	2,742,504	2,742,504	2,852,205
60 120	4.40	0	0	0	0	0	2,863,174	2,863,174	2,977,702
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	2,989,154	2,989,154	3,108,721
Subtotal		1,000,000							

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