

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Nonsmoker	Insured's Residence:	China (Region 1)
Face Amount:	\$13,267,946	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	VIPMED	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	31	2,000,000	1,631,684	1,927,560	13,267,946	1,631,684	1,927,560	13,267,946
2	32	0	1,685,347	1,977,242	13,267,946	1,685,347	1,977,242	13,267,946
3	33	0	1,741,231	2,029,146	13,267,946	1,741,231	2,029,146	13,267,946
4	34	0	1,746,215	2,030,150	13,267,946	1,794,423	2,078,358	13,267,946
5	35	0	1,751,107	2,031,061	13,267,946	1,849,695	2,129,649	13,267,946
6	36	0	1,758,139	2,027,479	13,267,946	1,915,534	2,184,874	13,267,946
7	37	0	1,757,894	2,023,253	13,267,946	1,976,751	2,242,110	13,267,946
8	38	0	1,756,762	2,018,141	13,267,946	2,039,847	2,301,226	13,267,946
9	39	0	1,755,825	2,011,897	13,267,946	2,106,352	2,362,424	13,267,946
10	40	0	1,752,517	2,004,608	13,267,946	2,173,491	2,425,582	13,267,946
35	65	0	809,530	809,530	13,267,946	5,573,312	5,573,312	13,267,946
70	100	0	0	0	0	13,267,957	13,267,957	14,727,433
91	121	0	0	0	0	22,401,159	22,401,159	23,297,206

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: \$2,000,000
Required Premium: \$93,141
Target Premium: \$121,668

Day One Accumulation Value: \$1,876,758
Day One Cash Value: \$1,576,903
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 68

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 31	4.65	2,000,000	0	1,631,684	1,927,560	13,267,946	1,631,684	1,927,560	13,267,946
2 32	4.65	0	0	1,685,347	1,977,242	13,267,946	1,685,347	1,977,242	13,267,946
3 33	4.65	0	0	1,741,231	2,029,146	13,267,946	1,741,231	2,029,146	13,267,946
4 34	4.40	0	0	1,746,215	2,030,150	13,267,946	1,794,423	2,078,358	13,267,946
5 35	4.40	0	0	1,751,107	2,031,061	13,267,946	1,849,695	2,129,649	13,267,946
Subtotal		2,000,000							
6 36	4.40	0	0	1,758,139	2,027,479	13,267,946	1,915,534	2,184,874	13,267,946
7 37	4.40	0	0	1,757,894	2,023,253	13,267,946	1,976,751	2,242,110	13,267,946
8 38	4.40	0	0	1,756,762	2,018,141	13,267,946	2,039,847	2,301,226	13,267,946
9 39	4.40	0	0	1,755,825	2,011,897	13,267,946	2,106,352	2,362,424	13,267,946
10 40	4.40	0	0	1,752,517	2,004,608	13,267,946	2,173,491	2,425,582	13,267,946
Subtotal		2,000,000							
11 41	4.40	0	0	1,749,537	1,997,648	13,267,946	2,244,558	2,492,669	13,267,946
12 42	4.40	0	0	1,797,997	1,989,056	13,267,946	2,371,268	2,562,327	13,267,946
13 43	4.40	0	0	1,851,078	1,978,451	13,267,946	2,507,415	2,634,788	13,267,946
14 44	4.40	0	0	1,901,757	1,965,444	13,267,946	2,646,604	2,710,291	13,267,946
15 45	4.40	0	0	1,949,747	1,949,747	13,267,946	2,788,975	2,788,975	13,267,946
Subtotal		2,000,000							
16 46	4.40	0	0	1,917,660	1,917,660	13,267,946	2,872,855	2,872,855	13,267,946
17 47	4.40	0	0	1,882,205	1,882,205	13,267,946	2,959,557	2,959,557	13,267,946
18 48	4.40	0	0	1,843,752	1,843,752	13,267,946	3,049,120	3,049,120	13,267,946
19 49	4.40	0	0	1,802,681	1,802,681	13,267,946	3,141,585	3,141,585	13,267,946
20 50	4.40	0	0	1,758,453	1,758,453	13,267,946	3,236,901	3,236,901	13,267,946
Subtotal		2,000,000							

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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
21 51	4.40	0	0	1,753,283	1,753,283	13,267,946	3,363,302	3,363,302	13,267,946
22 52	4.40	0	0	1,744,260	1,744,260	13,267,946	3,493,856	3,493,856	13,267,946
23 53	4.40	0	0	1,730,468	1,730,468	13,267,946	3,628,596	3,628,596	13,267,946
24 54	4.40	0	0	1,711,080	1,711,080	13,267,946	3,767,569	3,767,569	13,267,946
25 55	4.40	0	0	1,684,533	1,684,533	13,267,946	3,910,736	3,910,736	13,267,946
Subtotal		2,000,000							
26 56	4.40	0	0	1,649,793	1,649,793	13,267,946	4,058,169	4,058,169	13,267,946
27 57	4.40	0	0	1,606,367	1,606,367	13,267,946	4,209,769	4,209,769	13,267,946
28 58	4.40	0	0	1,554,203	1,554,203	13,267,946	4,365,636	4,365,636	13,267,946
29 59	4.40	0	0	1,492,994	1,492,994	13,267,946	4,525,619	4,525,619	13,267,946
30 60	4.40	0	0	1,421,092	1,421,092	13,267,946	4,689,765	4,689,765	13,267,946
Subtotal		2,000,000							
31 61	4.40	0	0	1,336,149	1,336,149	13,267,946	4,858,145	4,858,145	13,267,946
32 62	4.40	0	0	1,235,191	1,235,191	13,267,946	5,030,681	5,030,681	13,267,946
33 63	4.40	0	0	1,115,287	1,115,287	13,267,946	5,207,325	5,207,325	13,267,946
34 64	4.40	0	0	974,025	974,025	13,267,946	5,388,222	5,388,222	13,267,946
35 65	4.40	0	0	809,530	809,530	13,267,946	5,573,312	5,573,312	13,267,946
Subtotal		2,000,000							
36 66	4.40	0	0	619,730	619,730	13,267,946	5,762,646	5,762,646	13,267,946
37 67	4.40	0	0	402,848	402,848	13,267,946	5,956,320	5,956,320	13,267,946
38 68	4.40	0	0	156,240	156,240	13,267,946	6,154,174	6,154,174	13,267,946
39 69	4.40	0	0	0	0	0	6,355,888	6,355,888	13,267,946
40 70	4.40	0	0	0	0	0	6,560,791	6,560,791	13,267,946
Subtotal		2,000,000							

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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
41 71	4.40	0	0	0	0	0	6,767,888	6,767,888	13,267,946
42 72	4.40	0	0	0	0	0	6,977,082	6,977,082	13,267,946
43 73	4.40	0	0	0	0	0	7,187,976	7,187,976	13,267,946
44 74	4.40	0	0	0	0	0	7,400,088	7,400,088	13,267,946
45 75	4.40	0	0	0	0	0	7,613,052	7,613,052	13,267,946
Subtotal		2,000,000							
46 76	4.40	0	0	0	0	0	7,826,277	7,826,277	13,267,946
47 77	4.40	0	0	0	0	0	8,047,941	8,047,941	13,267,946
48 78	4.40	0	0	0	0	0	8,270,402	8,270,402	13,267,946
49 79	4.40	0	0	0	0	0	8,493,377	8,493,377	13,267,946
50 80	4.40	0	0	0	0	0	8,716,540	8,716,540	13,267,946
Subtotal		2,000,000							
51 81	4.40	0	0	0	0	0	8,939,609	8,939,609	13,267,946
52 82	4.40	0	0	0	0	0	9,162,335	9,162,335	13,267,946
53 83	4.40	0	0	0	0	0	9,384,550	9,384,550	13,267,946
54 84	4.40	0	0	0	0	0	9,606,214	9,606,214	13,267,946
55 85	4.40	0	0	0	0	0	9,827,322	9,827,322	13,267,946
Subtotal		2,000,000							
56 86	4.40	0	0	0	0	0	10,049,678	10,049,678	13,267,946
57 87	4.40	0	0	0	0	0	10,274,061	10,274,061	13,267,946
58 88	4.40	0	0	0	0	0	10,501,649	10,501,649	13,267,946
59 89	4.40	0	0	0	0	0	10,734,156	10,734,156	13,267,946
60 90	4.40	0	0	0	0	0	10,973,974	10,973,974	13,267,946
Subtotal		2,000,000							

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61 91	4.40	0	0	0	0	0	11,224,579	11,224,579	13,267,946
62 92	4.40	0	0	0	0	0	11,486,195	11,486,195	13,323,987
63 93	4.40	0	0	0	0	0	11,747,891	11,747,891	13,510,075
64 94	4.40	0	0	0	0	0	12,005,393	12,005,393	13,686,149
65 95	4.40	0	0	0	0	0	12,258,969	12,258,969	13,975,225
Subtotal		2,000,000							
66 96	4.40	0	0	0	0	0	12,485,864	12,485,864	14,109,027
67 97	4.40	0	0	0	0	0	12,705,669	12,705,669	14,230,349
68 98	4.40	0	0	0	0	0	12,919,489	12,919,489	14,469,829
69 99	4.40	0	0	0	0	0	13,096,917	13,096,917	14,537,579
70 100	4.40	0	0	0	0	0	13,267,957	13,267,957	14,727,433
Subtotal		2,000,000							
71 101	4.40	0	0	0	0	0	13,420,438	13,420,438	14,762,482
72 102	4.40	0	0	0	0	0	13,577,172	13,577,172	14,934,889
73 103	4.40	0	0	0	0	0	13,697,721	13,697,721	14,930,517
74 104	4.40	0	0	0	0	0	13,831,225	13,831,225	15,076,035
75 105	4.40	0	0	0	0	0	13,929,245	13,929,245	15,182,878
Subtotal		2,000,000							
76 106	4.40	0	0	0	0	0	13,990,020	13,990,020	15,109,222
77 107	4.40	0	0	0	0	0	14,076,875	14,076,875	15,203,026
78 108	4.40	0	0	0	0	0	14,164,272	14,164,272	15,297,414
79 109	4.40	0	0	0	0	0	14,252,212	14,252,212	15,249,867
80 110	4.40	0	0	0	0	0	14,407,010	14,407,010	15,415,501
Subtotal		2,000,000							

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81 111	4.40	0	0	0	0	0	14,563,491	14,563,491	15,582,936
82 112	4.40	0	0	0	0	0	15,204,285	15,204,285	16,116,542
83 113	4.40	0	0	0	0	0	15,873,273	15,873,273	16,825,670
84 114	4.40	0	0	0	0	0	16,571,697	16,571,697	17,566,000
85 115	4.40	0	0	0	0	0	17,300,852	17,300,852	18,338,904
Subtotal		2,000,000							
86 116	4.40	0	0	0	0	0	18,062,090	18,062,090	18,965,195
87 117	4.40	0	0	0	0	0	18,856,821	18,856,821	19,799,663
88 118	4.40	0	0	0	0	0	19,686,522	19,686,522	20,670,848
89 119	4.40	0	0	0	0	0	20,552,729	20,552,729	21,580,366
90 120	4.40	0	0	0	0	0	21,457,049	21,457,049	22,315,331
Subtotal		2,000,000							
91 121	4.40	0	0	0	0	0	22,401,159	22,401,159	23,297,206
Subtotal		2,000,000							

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