

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/40/Nonsmoker	Insured's Residence:	China (Region 1)
Face Amount:	\$9,510,666	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, 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	41	2,000,000	1,668,884	1,934,232	9,510,666	1,668,884	1,934,232	9,510,666
2	42	0	1,730,132	1,990,725	9,510,666	1,730,132	1,990,725	9,510,666
3	43	0	1,793,831	2,049,668	9,510,666	1,793,831	2,049,668	9,510,666
4	44	0	1,806,302	2,057,384	9,510,666	1,855,092	2,106,174	9,510,666
5	45	0	1,818,785	2,065,112	9,510,666	1,918,744	2,165,071	9,510,666
6	46	0	1,831,245	2,063,306	9,510,666	1,995,874	2,227,935	9,510,666
7	47	0	1,827,665	2,059,726	9,510,666	2,060,901	2,292,962	9,510,666
8	48	0	1,827,326	2,054,631	9,510,666	2,132,881	2,360,186	9,510,666
9	49	0	1,826,688	2,048,287	9,510,666	2,208,049	2,429,648	9,510,666
10	50	0	1,823,516	2,040,360	9,510,666	2,284,476	2,501,320	9,510,666
25	65	0	1,385,393	1,385,393	9,510,666	3,995,796	3,995,796	9,510,666
60	100	0	0	0	0	9,510,668	9,510,668	10,556,841
81	121	0	0	0	0	16,056,516	16,056,516	16,698,777

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: \$101,004
Target Premium: \$138,190

Day One Accumulation Value: \$1,877,300
Day One Cash Value: \$1,607,197
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.

SAMPLE

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	2,000,000	0	1,668,884	1,934,232	9,510,666	1,668,884	1,934,232	9,510,666
2 42	4.65	0	0	1,730,132	1,990,725	9,510,666	1,730,132	1,990,725	9,510,666
3 43	4.65	0	0	1,793,831	2,049,668	9,510,666	1,793,831	2,049,668	9,510,666
4 44	4.40	0	0	1,806,302	2,057,384	9,510,666	1,855,092	2,106,174	9,510,666
5 45	4.40	0	0	1,818,785	2,065,112	9,510,666	1,918,744	2,165,071	9,510,666
Subtotal		2,000,000							
6 46	4.40	0	0	1,831,245	2,063,306	9,510,666	1,995,874	2,227,935	9,510,666
7 47	4.40	0	0	1,827,665	2,059,726	9,510,666	2,060,901	2,292,962	9,510,666
8 48	4.40	0	0	1,827,326	2,054,631	9,510,666	2,132,881	2,360,186	9,510,666
9 49	4.40	0	0	1,826,688	2,048,287	9,510,666	2,208,049	2,429,648	9,510,666
10 50	4.40	0	0	1,823,516	2,040,360	9,510,666	2,284,476	2,501,320	9,510,666
Subtotal		2,000,000							
11 51	4.40	0	0	1,819,634	2,031,722	9,510,666	2,364,543	2,576,631	9,510,666
12 52	4.40	0	0	1,857,822	2,020,455	9,510,666	2,491,614	2,654,247	9,510,666
13 53	4.40	0	0	1,897,537	2,005,959	9,510,666	2,625,737	2,734,159	9,510,666
14 54	4.40	0	0	1,933,476	1,987,687	9,510,666	2,762,152	2,816,363	9,510,666
15 55	4.40	0	0	1,964,615	1,964,615	9,510,666	2,900,796	2,900,796	9,510,666
Subtotal		2,000,000							
16 56	4.40	0	0	1,925,519	1,925,519	9,510,666	2,988,845	2,988,845	9,510,666
17 57	4.40	0	0	1,880,321	1,880,321	9,510,666	3,079,079	3,079,079	9,510,666
18 58	4.40	0	0	1,828,954	1,828,954	9,510,666	3,171,522	3,171,522	9,510,666
19 59	4.40	0	0	1,771,182	1,771,182	9,510,666	3,266,015	3,266,015	9,510,666
20 60	4.40	0	0	1,705,886	1,705,886	9,510,666	3,362,535	3,362,535	9,510,666
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
21 61	4.40	0	0	1,665,319	1,665,319	9,510,666	3,483,217	3,483,217	9,510,666
22 62	4.40	0	0	1,614,682	1,614,682	9,510,666	3,606,878	3,606,878	9,510,666
23 63	4.40	0	0	1,552,104	1,552,104	9,510,666	3,733,483	3,733,483	9,510,666
24 64	4.40	0	0	1,476,061	1,476,061	9,510,666	3,863,138	3,863,138	9,510,666
25 65	4.40	0	0	1,385,393	1,385,393	9,510,666	3,995,796	3,995,796	9,510,666
Subtotal		2,000,000							
26 66	4.40	0	0	1,278,816	1,278,816	9,510,666	4,131,497	4,131,497	9,510,666
27 67	4.40	0	0	1,155,248	1,155,248	9,510,666	4,270,308	4,270,308	9,510,666
28 68	4.40	0	0	1,013,048	1,013,048	9,510,666	4,412,116	4,412,116	9,510,666
29 69	4.40	0	0	850,218	850,218	9,510,666	4,556,691	4,556,691	9,510,666
30 70	4.40	0	0	663,454	663,454	9,510,666	4,703,550	4,703,550	9,510,666
Subtotal		2,000,000							
31 71	4.40	0	0	448,053	448,053	9,510,666	4,851,983	4,851,983	9,510,666
32 72	4.40	0	0	197,205	197,205	9,510,666	5,001,919	5,001,919	9,510,666
33 73	4.40	0	0	0	0	0	5,153,073	5,153,073	9,510,666
34 74	4.40	0	0	0	0	0	5,305,101	5,305,101	9,510,666
35 75	4.40	0	0	0	0	0	5,457,739	5,457,739	9,510,666
Subtotal		2,000,000							
36 76	4.40	0	0	0	0	0	5,610,564	5,610,564	9,510,666
37 77	4.40	0	0	0	0	0	5,769,439	5,769,439	9,510,666
38 78	4.40	0	0	0	0	0	5,928,885	5,928,885	9,510,666
39 79	4.40	0	0	0	0	0	6,088,700	6,088,700	9,510,666
40 80	4.40	0	0	0	0	0	6,248,650	6,248,650	9,510,666
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
41 81	4.40	0	0	0	0	0	6,408,533	6,408,533	9,510,666
42 82	4.40	0	0	0	0	0	6,568,172	6,568,172	9,510,666
43 83	4.40	0	0	0	0	0	6,727,445	6,727,445	9,510,666
44 84	4.40	0	0	0	0	0	6,886,324	6,886,324	9,510,666
45 85	4.40	0	0	0	0	0	7,044,806	7,044,806	9,510,666
Subtotal		2,000,000							
46 86	4.40	0	0	0	0	0	7,204,185	7,204,185	9,510,666
47 87	4.40	0	0	0	0	0	7,365,018	7,365,018	9,510,666
48 88	4.40	0	0	0	0	0	7,528,152	7,528,152	9,510,666
49 89	4.40	0	0	0	0	0	7,694,813	7,694,813	9,510,666
50 90	4.40	0	0	0	0	0	7,866,720	7,866,720	9,510,666
Subtotal		2,000,000							
51 91	4.40	0	0	0	0	0	8,046,363	8,046,363	9,510,666
52 92	4.40	0	0	0	0	0	8,233,877	8,233,877	9,551,298
53 93	4.40	0	0	0	0	0	8,421,419	8,421,419	9,684,632
54 94	4.40	0	0	0	0	0	8,605,953	8,605,953	9,810,787
55 95	4.40	0	0	0	0	0	8,787,671	8,787,671	10,017,945
Subtotal		2,000,000							
56 96	4.40	0	0	0	0	0	8,950,263	8,950,263	10,113,797
57 97	4.40	0	0	0	0	0	9,107,771	9,107,771	10,200,704
58 98	4.40	0	0	0	0	0	9,260,988	9,260,988	10,372,307
59 99	4.40	0	0	0	0	0	9,388,118	9,388,118	10,420,811
60 100	4.40	0	0	0	0	0	9,510,668	9,510,668	10,556,841
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
61 101	4.40	0	0	0	0	0	9,619,913	9,619,913	10,581,905
62 102	4.40	0	0	0	0	0	9,732,207	9,732,207	10,705,428
63 103	4.40	0	0	0	0	0	9,818,563	9,818,563	10,702,234
64 104	4.40	0	0	0	0	0	9,914,203	9,914,203	10,806,482
65 105	4.40	0	0	0	0	0	9,984,410	9,984,410	10,883,007
Subtotal		2,000,000							
66 106	4.40	0	0	0	0	0	10,027,918	10,027,918	10,830,152
67 107	4.40	0	0	0	0	0	10,090,120	10,090,120	10,897,331
68 108	4.40	0	0	0	0	0	10,152,710	10,152,710	10,964,927
69 109	4.40	0	0	0	0	0	10,215,689	10,215,689	10,930,788
70 110	4.40	0	0	0	0	0	10,326,590	10,326,590	11,049,452
Subtotal		2,000,000							
71 111	4.40	0	0	0	0	0	10,438,698	10,438,698	11,169,407
72 112	4.40	0	0	0	0	0	10,898,000	10,898,000	11,551,881
73 113	4.40	0	0	0	0	0	11,377,512	11,377,512	12,060,164
74 114	4.40	0	0	0	0	0	11,878,123	11,878,123	12,590,811
75 115	4.40	0	0	0	0	0	12,400,760	12,400,760	13,144,807
Subtotal		2,000,000							
76 116	4.40	0	0	0	0	0	12,946,394	12,946,394	13,593,714
77 117	4.40	0	0	0	0	0	13,516,035	13,516,035	14,191,838
78 118	4.40	0	0	0	0	0	14,110,741	14,110,741	14,816,278
79 119	4.40	0	0	0	0	0	14,731,613	14,731,613	15,468,195
80 120	4.40	0	0	0	0	0	15,379,804	15,379,804	15,994,997
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
81 121	4.40	0	0	0	0	0	16,056,516	16,056,516	16,698,777
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.