

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/50/Nonsmoker	Insured's Residence:	China (Region 1)
Face Amount:	\$6,478,923	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, BP2, ECG	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	2,000,000	1,692,927	1,933,943	6,478,923	1,692,927	1,933,943	6,478,923
2	52	0	1,754,556	1,989,741	6,478,923	1,754,556	1,989,741	6,478,923
3	53	0	1,818,704	2,047,410	6,478,923	1,818,704	2,047,410	6,478,923
4	54	0	1,830,929	2,053,157	6,478,923	1,879,665	2,101,893	6,478,923
5	55	0	1,841,605	2,058,002	6,478,923	1,941,470	2,157,867	6,478,923
6	56	0	1,854,268	2,048,636	6,478,923	2,022,342	2,216,710	6,478,923
7	57	0	1,844,283	2,036,060	6,478,923	2,085,264	2,277,041	6,478,923
8	58	0	1,831,076	2,020,261	6,478,923	2,149,696	2,338,881	6,478,923
9	59	0	1,814,539	2,001,132	6,478,923	2,215,537	2,402,130	6,478,923
10	60	0	1,794,052	1,978,054	6,478,923	2,282,774	2,466,776	6,478,923
15	65	0	1,776,331	1,776,331	6,478,923	2,817,304	2,817,304	6,478,923
50	100	0	0	0	0	6,478,927	6,478,927	7,191,609
71	121	0	0	0	0	10,937,051	10,937,051	11,374,534

### 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: \$104,441  
Target Premium: \$142,796

Day One Accumulation Value: \$1,877,275  
Day One Cash Value: \$1,630,428  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 76

**Incomplete Document: Not For Client Presentation.**

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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
1 51	4.65	2,000,000	0	1,692,927	1,933,943	6,478,923	1,692,927	1,933,943	6,478,923
2 52	4.65	0	0	1,754,556	1,989,741	6,478,923	1,754,556	1,989,741	6,478,923
3 53	4.65	0	0	1,818,704	2,047,410	6,478,923	1,818,704	2,047,410	6,478,923
4 54	4.40	0	0	1,830,929	2,053,157	6,478,923	1,879,665	2,101,893	6,478,923
5 55	4.40	0	0	1,841,605	2,058,002	6,478,923	1,941,470	2,157,867	6,478,923
Subtotal		2,000,000							
6 56	4.40	0	0	1,854,268	2,048,636	6,478,923	2,022,342	2,216,710	6,478,923
7 57	4.40	0	0	1,844,283	2,036,060	6,478,923	2,085,264	2,277,041	6,478,923
8 58	4.40	0	0	1,831,076	2,020,261	6,478,923	2,149,696	2,338,881	6,478,923
9 59	4.40	0	0	1,814,539	2,001,132	6,478,923	2,215,537	2,402,130	6,478,923
10 60	4.40	0	0	1,794,052	1,978,054	6,478,923	2,282,774	2,466,776	6,478,923
Subtotal		2,000,000							
11 61	4.40	0	0	1,773,332	1,951,503	6,478,923	2,356,017	2,534,188	6,478,923
12 62	4.40	0	0	1,782,988	1,919,046	6,478,923	2,466,927	2,602,985	6,478,923
13 63	4.40	0	0	1,788,887	1,879,592	6,478,923	2,582,400	2,673,105	6,478,923
14 64	4.40	0	0	1,786,895	1,832,248	6,478,923	2,699,218	2,744,571	6,478,923
15 65	4.40	0	0	1,776,331	1,776,331	6,478,923	2,817,304	2,817,304	6,478,923
Subtotal		2,000,000							
16 66	4.40	0	0	1,700,608	1,700,608	6,478,923	2,892,646	2,892,646	6,478,923
17 67	4.40	0	0	1,614,504	1,614,504	6,478,923	2,969,278	2,969,278	6,478,923
18 68	4.40	0	0	1,516,999	1,516,999	6,478,923	3,047,056	3,047,056	6,478,923
19 69	4.40	0	0	1,406,858	1,406,858	6,478,923	3,125,751	3,125,751	6,478,923
20 70	4.40	0	0	1,282,069	1,282,069	6,478,923	3,204,947	3,204,947	6,478,923
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 71	4.40	0	0	1,173,517	1,173,517	6,478,923	3,306,043	3,306,043	6,478,923
22 72	4.40	0	0	1,045,046	1,045,046	6,478,923	3,408,164	3,408,164	6,478,923
23 73	4.40	0	0	892,373	892,373	6,478,923	3,511,114	3,511,114	6,478,923
24 74	4.40	0	0	712,254	712,254	6,478,923	3,614,660	3,614,660	6,478,923
25 75	4.40	0	0	500,416	500,416	6,478,923	3,718,622	3,718,622	6,478,923
Subtotal		2,000,000							
26 76	4.40	0	0	251,401	251,401	6,478,923	3,822,711	3,822,711	6,478,923
27 77	4.40	0	0	0	0	0	3,930,921	3,930,921	6,478,923
28 78	4.40	0	0	0	0	0	4,039,521	4,039,521	6,478,923
29 79	4.40	0	0	0	0	0	4,148,372	4,148,372	6,478,923
30 80	4.40	0	0	0	0	0	4,257,316	4,257,316	6,478,923
Subtotal		2,000,000							
31 81	4.40	0	0	0	0	0	4,366,215	4,366,215	6,478,923
32 82	4.40	0	0	0	0	0	4,474,949	4,474,949	6,478,923
33 83	4.40	0	0	0	0	0	4,583,434	4,583,434	6,478,923
34 84	4.40	0	0	0	0	0	4,691,653	4,691,653	6,478,923
35 85	4.40	0	0	0	0	0	4,799,603	4,799,603	6,478,923
Subtotal		2,000,000							
36 86	4.40	0	0	0	0	0	4,908,166	4,908,166	6,478,923
37 87	4.40	0	0	0	0	0	5,017,721	5,017,721	6,478,923
38 88	4.40	0	0	0	0	0	5,128,847	5,128,847	6,478,923
39 89	4.40	0	0	0	0	0	5,242,379	5,242,379	6,478,923
40 90	4.40	0	0	0	0	0	5,359,489	5,359,489	6,478,923
Subtotal		2,000,000							

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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 91	4.40	0	0	0	0	0	5,481,875	5,481,875	6,478,923
42 92	4.40	0	0	0	0	0	5,609,596	5,609,596	6,507,132
43 93	4.40	0	0	0	0	0	5,737,303	5,737,303	6,597,899
44 94	4.40	0	0	0	0	0	5,862,959	5,862,959	6,683,774
45 95	4.40	0	0	0	0	0	5,986,696	5,986,696	6,824,834
Subtotal		2,000,000							
46 96	4.40	0	0	0	0	0	6,097,401	6,097,401	6,890,064
47 97	4.40	0	0	0	0	0	6,204,642	6,204,642	6,949,200
48 98	4.40	0	0	0	0	0	6,308,960	6,308,960	7,066,035
49 99	4.40	0	0	0	0	0	6,395,503	6,395,503	7,099,009
50 100	4.40	0	0	0	0	0	6,478,927	6,478,927	7,191,609
Subtotal		2,000,000							
51 101	4.40	0	0	0	0	0	6,553,286	6,553,286	7,208,615
52 102	4.40	0	0	0	0	0	6,629,721	6,629,721	7,292,694
53 103	4.40	0	0	0	0	0	6,688,486	6,688,486	7,290,451
54 104	4.40	0	0	0	0	0	6,753,576	6,753,576	7,361,398
55 105	4.40	0	0	0	0	0	6,801,339	6,801,339	7,413,460
Subtotal		2,000,000							
56 106	4.40	0	0	0	0	0	6,830,915	6,830,915	7,377,389
57 107	4.40	0	0	0	0	0	6,873,225	6,873,225	7,423,084
58 108	4.40	0	0	0	0	0	6,915,799	6,915,799	7,469,063
59 109	4.40	0	0	0	0	0	6,958,637	6,958,637	7,445,742
60 110	4.40	0	0	0	0	0	7,034,118	7,034,118	7,526,507
Subtotal		2,000,000							

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### Values Calculated at Non-Guaranteed Rates

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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
61 111	4.40	0	0	0	0	0	7,110,420	7,110,420	7,608,150
62 112	4.40	0	0	0	0	0	7,423,278	7,423,278	7,868,676
63 113	4.40	0	0	0	0	0	7,749,903	7,749,903	8,214,897
64 114	4.40	0	0	0	0	0	8,090,898	8,090,898	8,576,353
65 115	4.40	0	0	0	0	0	8,446,898	8,446,898	8,953,712
Subtotal		2,000,000							
66 116	4.40	0	0	0	0	0	8,818,561	8,818,561	9,259,490
67 117	4.40	0	0	0	0	0	9,206,578	9,206,578	9,666,908
68 118	4.40	0	0	0	0	0	9,611,668	9,611,668	10,092,252
69 119	4.40	0	0	0	0	0	10,034,581	10,034,581	10,536,311
70 120	4.40	0	0	0	0	0	10,476,103	10,476,103	10,895,147
Subtotal		2,000,000							
71 121	4.40	0	0	0	0	0	10,937,051	10,937,051	11,374,534
Subtotal		2,000,000							

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