

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:	\$4,745,861	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, 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	41	1,000,000	834,642	967,052	4,745,861	834,642	967,052	4,745,861
2	42	0	865,195	995,232	4,745,861	865,195	995,232	4,745,861
3	43	0	896,970	1,024,634	4,745,861	896,970	1,024,634	4,745,861
4	44	0	903,135	1,028,426	4,745,861	927,524	1,052,815	4,745,861
5	45	0	909,304	1,032,222	4,745,861	959,271	1,082,189	4,745,861
6	46	0	915,464	1,031,263	4,745,861	997,742	1,113,541	4,745,861
7	47	0	913,617	1,029,416	4,745,861	1,030,173	1,145,972	4,745,861
8	48	0	913,387	1,026,814	4,745,861	1,066,072	1,179,499	4,745,861
9	49	0	913,007	1,023,586	4,745,861	1,103,563	1,214,142	4,745,861
10	50	0	911,362	1,019,568	4,745,861	1,141,681	1,249,887	4,745,861
25	65	0	691,650	691,650	4,745,861	1,995,268	1,995,268	4,745,861
60	100	0	0	0	0	4,745,884	4,745,884	5,267,931
81	121	0	0	0	0	8,010,596	8,010,596	8,331,020

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: \$50,402
Target Premium: \$68,958

Day One Accumulation Value: \$938,645
Day One Cash Value: \$803,862
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 41	4.65	1,000,000	0	834,642	967,052	4,745,861	834,642	967,052	4,745,861
2 42	4.65	0	0	865,195	995,232	4,745,861	865,195	995,232	4,745,861
3 43	4.65	0	0	896,970	1,024,634	4,745,861	896,970	1,024,634	4,745,861
4 44	4.40	0	0	903,135	1,028,426	4,745,861	927,524	1,052,815	4,745,861
5 45	4.40	0	0	909,304	1,032,222	4,745,861	959,271	1,082,189	4,745,861
Subtotal		1,000,000							
6 46	4.40	0	0	915,464	1,031,263	4,745,861	997,742	1,113,541	4,745,861
7 47	4.40	0	0	913,617	1,029,416	4,745,861	1,030,173	1,145,972	4,745,861
8 48	4.40	0	0	913,387	1,026,814	4,745,861	1,066,072	1,179,499	4,745,861
9 49	4.40	0	0	913,007	1,023,586	4,745,861	1,103,563	1,214,142	4,745,861
10 50	4.40	0	0	911,362	1,019,568	4,745,861	1,141,681	1,249,887	4,745,861
Subtotal		1,000,000							
11 51	4.40	0	0	909,360	1,015,193	4,745,861	1,181,615	1,287,448	4,745,861
12 52	4.40	0	0	928,351	1,009,506	4,745,861	1,245,002	1,326,157	4,745,861
13 53	4.40	0	0	948,103	1,002,206	4,745,861	1,311,909	1,366,012	4,745,861
14 54	4.40	0	0	965,969	993,021	4,745,861	1,379,959	1,407,011	4,745,861
15 55	4.40	0	0	981,440	981,440	4,745,861	1,449,120	1,449,120	4,745,861
Subtotal		1,000,000							
16 56	4.40	0	0	961,862	961,862	4,745,861	1,493,034	1,493,034	4,745,861
17 57	4.40	0	0	939,238	939,238	4,745,861	1,538,036	1,538,036	4,745,861
18 58	4.40	0	0	913,533	913,533	4,745,861	1,584,141	1,584,141	4,745,861
19 59	4.40	0	0	884,632	884,632	4,745,861	1,631,268	1,631,268	4,745,861
20 60	4.40	0	0	851,974	851,974	4,745,861	1,679,406	1,679,406	4,745,861
Subtotal		1,000,000							

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Lock-In Interest Rate: 4.65%
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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 61	4.40	0	0	831,655	831,655	4,745,861	1,739,601	1,739,601	4,745,861
22 62	4.40	0	0	806,310	806,310	4,745,861	1,801,281	1,801,281	4,745,861
23 63	4.40	0	0	775,004	775,004	4,745,861	1,864,430	1,864,430	4,745,861
24 64	4.40	0	0	736,977	736,977	4,745,861	1,929,100	1,929,100	4,745,861
25 65	4.40	0	0	691,650	691,650	4,745,861	1,995,268	1,995,268	4,745,861
Subtotal		1,000,000							
26 66	4.40	0	0	638,382	638,382	4,745,861	2,062,955	2,062,955	4,745,861
27 67	4.40	0	0	576,632	576,632	4,745,861	2,132,192	2,132,192	4,745,861
28 68	4.40	0	0	505,582	505,582	4,745,861	2,202,924	2,202,924	4,745,861
29 69	4.40	0	0	424,234	424,234	4,745,861	2,275,037	2,275,037	4,745,861
30 70	4.40	0	0	330,938	330,938	4,745,861	2,348,290	2,348,290	4,745,861
Subtotal		1,000,000							
31 71	4.40	0	0	223,348	223,348	4,745,861	2,422,327	2,422,327	4,745,861
32 72	4.40	0	0	98,064	98,064	4,745,861	2,497,114	2,497,114	4,745,861
33 73	4.40	0	0	0	0	0	2,572,510	2,572,510	4,745,861
34 74	4.40	0	0	0	0	0	2,648,341	2,648,341	4,745,861
35 75	4.40	0	0	0	0	0	2,724,478	2,724,478	4,745,861
Subtotal		1,000,000							
36 76	4.40	0	0	0	0	0	2,800,708	2,800,708	4,745,861
37 77	4.40	0	0	0	0	0	2,879,957	2,879,957	4,745,861
38 78	4.40	0	0	0	0	0	2,959,491	2,959,491	4,745,861
39 79	4.40	0	0	0	0	0	3,039,209	3,039,209	4,745,861
40 80	4.40	0	0	0	0	0	3,118,997	3,118,997	4,745,861
Subtotal		1,000,000							

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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	3,198,752	3,198,752	4,745,861
42 82	4.40	0	0	0	0	0	3,278,386	3,278,386	4,745,861
43 83	4.40	0	0	0	0	0	3,357,840	3,357,840	4,745,861
44 84	4.40	0	0	0	0	0	3,437,100	3,437,100	4,745,861
45 85	4.40	0	0	0	0	0	3,516,164	3,516,164	4,745,861
Subtotal		1,000,000							
46 86	4.40	0	0	0	0	0	3,595,679	3,595,679	4,745,861
47 87	4.40	0	0	0	0	0	3,675,923	3,675,923	4,745,861
48 88	4.40	0	0	0	0	0	3,757,320	3,757,320	4,745,861
49 89	4.40	0	0	0	0	0	3,840,483	3,840,483	4,745,861
50 90	4.40	0	0	0	0	0	3,926,270	3,926,270	4,745,861
Subtotal		1,000,000							
51 91	4.40	0	0	0	0	0	4,015,927	4,015,927	4,745,861
52 92	4.40	0	0	0	0	0	4,109,470	4,109,470	4,766,986
53 93	4.40	0	0	0	0	0	4,202,973	4,202,973	4,833,420
54 94	4.40	0	0	0	0	0	4,294,974	4,294,974	4,896,270
55 95	4.40	0	0	0	0	0	4,385,566	4,385,566	4,999,546
Subtotal		1,000,000							
56 96	4.40	0	0	0	0	0	4,466,612	4,466,612	5,047,272
57 97	4.40	0	0	0	0	0	4,545,118	4,545,118	5,090,533
58 98	4.40	0	0	0	0	0	4,621,482	4,621,482	5,176,061
59 99	4.40	0	0	0	0	0	4,684,826	4,684,826	5,200,158
60 100	4.40	0	0	0	0	0	4,745,884	4,745,884	5,267,931
Subtotal		1,000,000							

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61 101	4.40	0	0	0	0	0	4,800,301	4,800,301	5,280,331
62 102	4.40	0	0	0	0	0	4,856,238	4,856,238	5,341,862
63 103	4.40	0	0	0	0	0	4,899,231	4,899,231	5,340,163
64 104	4.40	0	0	0	0	0	4,946,857	4,946,857	5,392,074
65 105	4.40	0	0	0	0	0	4,981,791	4,981,791	5,430,152
Subtotal		1,000,000							
66 106	4.40	0	0	0	0	0	5,003,402	5,003,402	5,403,675
67 107	4.40	0	0	0	0	0	5,034,342	5,034,342	5,437,089
68 108	4.40	0	0	0	0	0	5,065,473	5,065,473	5,470,711
69 109	4.40	0	0	0	0	0	5,096,798	5,096,798	5,453,575
70 110	4.40	0	0	0	0	0	5,152,032	5,152,032	5,512,675
Subtotal		1,000,000							
71 111	4.40	0	0	0	0	0	5,207,866	5,207,866	5,572,417
72 112	4.40	0	0	0	0	0	5,437,012	5,437,012	5,763,234
73 113	4.40	0	0	0	0	0	5,676,241	5,676,241	6,016,816
74 114	4.40	0	0	0	0	0	5,925,996	5,925,996	6,281,556
75 115	4.40	0	0	0	0	0	6,186,739	6,186,739	6,557,944
Subtotal		1,000,000							
76 116	4.40	0	0	0	0	0	6,458,956	6,458,956	6,781,904
77 117	4.40	0	0	0	0	0	6,743,150	6,743,150	7,080,308
78 118	4.40	0	0	0	0	0	7,039,849	7,039,849	7,391,842
79 119	4.40	0	0	0	0	0	7,349,602	7,349,602	7,717,083
80 120	4.40	0	0	0	0	0	7,672,985	7,672,985	7,979,904
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
81 121	4.40	0	0	0	0	0	8,010,596	8,010,596	8,331,020
Subtotal		1,000,000							

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