

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/60/Nonsmoker	Insured's Residence:	China (Region 1)
Face Amount:	\$4,534,905	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, ECG, FBP	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	2,000,000	1,667,287	1,930,312	4,534,905	1,667,287	1,930,312	4,534,905
2	62	0	1,725,723	1,981,946	4,534,905	1,725,723	1,981,946	4,534,905
3	63	0	1,782,750	2,034,891	4,534,905	1,782,750	2,034,891	4,534,905
4	64	0	1,792,615	2,035,686	4,534,905	1,841,076	2,084,147	4,534,905
5	65	0	1,801,409	2,034,957	4,534,905	1,900,804	2,134,352	4,534,905
6	66	0	1,784,434	2,010,726	4,534,905	1,960,535	2,186,827	4,534,905
7	67	0	1,762,566	1,981,602	4,534,905	2,021,274	2,240,310	4,534,905
8	68	0	1,735,340	1,947,121	4,534,905	2,082,939	2,294,720	4,534,905
9	69	0	1,702,193	1,906,718	4,534,905	2,145,398	2,349,923	4,534,905
10	70	0	1,662,620	1,859,435	4,534,905	2,208,851	2,405,666	4,534,905
40	100	0	0	0	0	4,534,909	4,534,909	5,033,750
61	121	0	0	0	0	7,654,340	7,654,340	7,960,514

### 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: \$119,132  
Target Premium: \$162,985

Day One Accumulation Value: \$1,876,975  
Day One Cash Value: \$1,609,869  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 81

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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	2,000,000	0	1,667,287	1,930,312	4,534,905	1,667,287	1,930,312	4,534,905
2 62	4.65	0	0	1,725,723	1,981,946	4,534,905	1,725,723	1,981,946	4,534,905
3 63	4.65	0	0	1,782,750	2,034,891	4,534,905	1,782,750	2,034,891	4,534,905
4 64	4.40	0	0	1,792,615	2,035,686	4,534,905	1,841,076	2,084,147	4,534,905
5 65	4.40	0	0	1,801,409	2,034,957	4,534,905	1,900,804	2,134,352	4,534,905
Subtotal		2,000,000							
6 66	4.40	0	0	1,784,434	2,010,726	4,534,905	1,960,535	2,186,827	4,534,905
7 67	4.40	0	0	1,762,566	1,981,602	4,534,905	2,021,274	2,240,310	4,534,905
8 68	4.40	0	0	1,735,340	1,947,121	4,534,905	2,082,939	2,294,720	4,534,905
9 69	4.40	0	0	1,702,193	1,906,718	4,534,905	2,145,398	2,349,923	4,534,905
10 70	4.40	0	0	1,662,620	1,859,435	4,534,905	2,208,851	2,405,666	4,534,905
Subtotal		2,000,000							
11 71	4.40	0	0	1,615,670	1,805,230	4,534,905	2,273,360	2,462,920	4,534,905
12 72	4.40	0	0	1,592,108	1,740,853	4,534,905	2,371,595	2,520,340	4,534,905
13 73	4.40	0	0	1,555,732	1,664,117	4,534,905	2,469,355	2,577,740	4,534,905
14 74	4.40	0	0	1,505,799	1,573,370	4,534,905	2,567,323	2,634,894	4,534,905
15 75	4.40	0	0	1,466,435	1,466,435	4,534,905	2,691,600	2,691,600	4,534,905
Subtotal		2,000,000							
16 76	4.40	0	0	1,330,259	1,330,259	4,534,905	2,748,895	2,748,895	4,534,905
17 77	4.40	0	0	1,170,483	1,170,483	4,534,905	2,808,109	2,808,109	4,534,905
18 78	4.40	0	0	981,470	981,470	4,534,905	2,866,614	2,866,614	4,534,905
19 79	4.40	0	0	755,909	755,909	4,534,905	2,924,157	2,924,157	4,534,905
20 80	4.40	0	0	485,157	485,157	4,534,905	2,980,430	2,980,430	4,534,905
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
21 81	4.40	0	0	191,520	191,520	4,534,905	3,056,637	3,056,637	4,534,905
22 82	4.40	0	0	0	0	0	3,132,729	3,132,729	4,534,905
23 83	4.40	0	0	0	0	0	3,208,649	3,208,649	4,534,905
24 84	4.40	0	0	0	0	0	3,284,383	3,284,383	4,534,905
25 85	4.40	0	0	0	0	0	3,359,931	3,359,931	4,534,905
Subtotal		2,000,000							
26 86	4.40	0	0	0	0	0	3,435,909	3,435,909	4,534,905
27 87	4.40	0	0	0	0	0	3,512,584	3,512,584	4,534,905
28 88	4.40	0	0	0	0	0	3,590,361	3,590,361	4,534,905
29 89	4.40	0	0	0	0	0	3,669,825	3,669,825	4,534,905
30 90	4.40	0	0	0	0	0	3,751,798	3,751,798	4,534,905
Subtotal		2,000,000							
31 91	4.40	0	0	0	0	0	3,837,469	3,837,469	4,534,905
32 92	4.40	0	0	0	0	0	3,926,850	3,926,850	4,555,147
33 93	4.40	0	0	0	0	0	4,016,189	4,016,189	4,618,618
34 94	4.40	0	0	0	0	0	4,104,092	4,104,092	4,678,666
35 95	4.40	0	0	0	0	0	4,190,650	4,190,650	4,777,342
Subtotal		2,000,000							
36 96	4.40	0	0	0	0	0	4,268,085	4,268,085	4,822,937
37 97	4.40	0	0	0	0	0	4,343,094	4,343,094	4,864,266
38 98	4.40	0	0	0	0	0	4,416,055	4,416,055	4,945,982
39 99	4.40	0	0	0	0	0	4,476,574	4,476,574	4,968,998
40 100	4.40	0	0	0	0	0	4,534,909	4,534,909	5,033,750
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
41 101	4.40	0	0	0	0	0	4,586,898	4,586,898	5,045,589
42 102	4.40	0	0	0	0	0	4,640,340	4,640,340	5,104,375
43 103	4.40	0	0	0	0	0	4,681,414	4,681,414	5,102,741
44 104	4.40	0	0	0	0	0	4,726,913	4,726,913	5,152,336
45 105	4.40	0	0	0	0	0	4,760,285	4,760,285	5,188,711
Subtotal		2,000,000							
46 106	4.40	0	0	0	0	0	4,780,928	4,780,928	5,163,402
47 107	4.40	0	0	0	0	0	4,810,482	4,810,482	5,195,321
48 108	4.40	0	0	0	0	0	4,840,221	4,840,221	5,227,439
49 109	4.40	0	0	0	0	0	4,870,145	4,870,145	5,211,055
50 110	4.40	0	0	0	0	0	4,922,913	4,922,913	5,267,518
Subtotal		2,000,000							
51 111	4.40	0	0	0	0	0	4,976,256	4,976,256	5,324,595
52 112	4.40	0	0	0	0	0	5,195,211	5,195,211	5,506,925
53 113	4.40	0	0	0	0	0	5,423,801	5,423,801	5,749,229
54 114	4.40	0	0	0	0	0	5,662,448	5,662,448	6,002,195
55 115	4.40	0	0	0	0	0	5,911,596	5,911,596	6,266,292
Subtotal		2,000,000							
56 116	4.40	0	0	0	0	0	6,171,706	6,171,706	6,480,292
57 117	4.40	0	0	0	0	0	6,443,261	6,443,261	6,765,425
58 118	4.40	0	0	0	0	0	6,726,765	6,726,765	7,063,103
59 119	4.40	0	0	0	0	0	7,022,742	7,022,742	7,373,880
60 120	4.40	0	0	0	0	0	7,331,743	7,331,743	7,625,013
Subtotal		2,000,000							

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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
61 121	4.40	0	0	0	0	0	7,654,340	7,654,340	7,960,514
Subtotal		2,000,000							

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