

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Smoker	Insured's Residence:	China (Region 1)
Face Amount:	\$10,835,319	Kind Code:	6963 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	1,650,422	1,922,389	10,835,319	1,650,422	1,922,389	10,835,319
2	32	0	1,697,887	1,966,603	10,835,319	1,697,887	1,966,603	10,835,319
3	33	0	1,748,437	2,012,819	10,835,319	1,748,437	2,012,819	10,835,319
4	34	0	1,748,265	2,008,313	10,835,319	1,796,021	2,056,069	10,835,319
5	35	0	1,747,821	2,003,535	10,835,319	1,845,367	2,101,081	10,835,319
6	36	0	1,744,005	1,989,967	10,835,319	1,904,032	2,149,994	10,835,319
7	37	0	1,733,397	1,975,025	10,835,319	1,958,856	2,200,484	10,835,319
8	38	0	1,721,201	1,958,495	10,835,319	2,015,245	2,252,539	10,835,319
9	39	0	1,707,106	1,940,066	10,835,319	2,073,191	2,306,151	10,835,319
10	40	0	1,690,885	1,919,511	10,835,319	2,132,774	2,361,400	10,835,319
35	65	0	0	0	0	5,174,950	5,174,950	10,835,319
70	100	0	0	0	0	10,835,320	10,835,320	11,918,852
91	121	0	0	0	0	17,692,542	17,692,542	18,400,244

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: \$80,615
Target Premium: \$99,360

Day One Accumulation Value: \$1,876,338
Day One Cash Value: \$1,600,037
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 63

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	1,650,422	1,922,389	10,835,319	1,650,422	1,922,389	10,835,319
2 32	4.65	0	0	1,697,887	1,966,603	10,835,319	1,697,887	1,966,603	10,835,319
3 33	4.65	0	0	1,748,437	2,012,819	10,835,319	1,748,437	2,012,819	10,835,319
4 34	4.40	0	0	1,748,265	2,008,313	10,835,319	1,796,021	2,056,069	10,835,319
5 35	4.40	0	0	1,747,821	2,003,535	10,835,319	1,845,367	2,101,081	10,835,319
Subtotal		2,000,000							
6 36	4.40	0	0	1,744,005	1,989,967	10,835,319	1,904,032	2,149,994	10,835,319
7 37	4.40	0	0	1,733,397	1,975,025	10,835,319	1,958,856	2,200,484	10,835,319
8 38	4.40	0	0	1,721,201	1,958,495	10,835,319	2,015,245	2,252,539	10,835,319
9 39	4.40	0	0	1,707,106	1,940,066	10,835,319	2,073,191	2,306,151	10,835,319
10 40	4.40	0	0	1,690,885	1,919,511	10,835,319	2,132,774	2,361,400	10,835,319
Subtotal		2,000,000							
11 41	4.40	0	0	1,674,079	1,898,371	10,835,319	2,195,976	2,420,268	10,835,319
12 42	4.40	0	0	1,701,929	1,874,211	10,835,319	2,309,096	2,481,378	10,835,319
13 43	4.40	0	0	1,731,635	1,846,490	10,835,319	2,429,980	2,544,835	10,835,319
14 44	4.40	0	0	1,757,133	1,814,561	10,835,319	2,553,496	2,610,924	10,835,319
15 45	4.40	0	0	1,777,840	1,777,840	10,835,319	2,679,768	2,679,768	10,835,319
Subtotal		2,000,000							
16 46	4.40	0	0	1,721,108	1,721,108	10,835,319	2,753,550	2,753,550	10,835,319
17 47	4.40	0	0	1,658,889	1,658,889	10,835,319	2,829,539	2,829,539	10,835,319
18 48	4.40	0	0	1,591,642	1,591,642	10,835,319	2,907,776	2,907,776	10,835,319
19 49	4.40	0	0	1,520,033	1,520,033	10,835,319	2,988,305	2,988,305	10,835,319
20 50	4.40	0	0	1,443,150	1,443,150	10,835,319	3,071,021	3,071,021	10,835,319
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	1,408,104	1,408,104	10,835,319	3,187,555	3,187,555	10,835,319
22 52	4.40	0	0	1,366,275	1,366,275	10,835,319	3,307,634	3,307,634	10,835,319
23 53	4.40	0	0	1,316,172	1,316,172	10,835,319	3,431,250	3,431,250	10,835,319
24 54	4.40	0	0	1,256,034	1,256,034	10,835,319	3,558,338	3,558,338	10,835,319
25 55	4.40	0	0	1,183,801	1,183,801	10,835,319	3,688,921	3,688,921	10,835,319
Subtotal		2,000,000							
26 56	4.40	0	0	1,098,265	1,098,265	10,835,319	3,822,893	3,822,893	10,835,319
27 57	4.40	0	0	998,413	998,413	10,835,319	3,960,237	3,960,237	10,835,319
28 58	4.40	0	0	884,448	884,448	10,835,319	4,100,961	4,100,961	10,835,319
29 59	4.40	0	0	756,154	756,154	10,835,319	4,244,953	4,244,953	10,835,319
30 60	4.40	0	0	610,906	610,906	10,835,319	4,392,132	4,392,132	10,835,319
Subtotal		2,000,000							
31 61	4.40	0	0	444,797	444,797	10,835,319	4,542,506	4,542,506	10,835,319
32 62	4.40	0	0	253,018	253,018	10,835,319	4,695,990	4,695,990	10,835,319
33 63	4.40	0	0	30,903	30,903	10,835,319	4,852,531	4,852,531	10,835,319
34 64	4.40	0	0	0	0	0	5,012,175	5,012,175	10,835,319
35 65	4.40	0	0	0	0	0	5,174,950	5,174,950	10,835,319
Subtotal		2,000,000							
36 66	4.40	0	0	0	0	0	5,340,812	5,340,812	10,835,319
37 67	4.40	0	0	0	0	0	5,509,883	5,509,883	10,835,319
38 68	4.40	0	0	0	0	0	5,682,014	5,682,014	10,835,319
39 69	4.40	0	0	0	0	0	5,856,813	5,856,813	10,835,319
40 70	4.40	0	0	0	0	0	6,033,575	6,033,575	10,835,319
Subtotal		2,000,000							

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 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 71	4.40	0	0	0	0	0	6,211,320	6,211,320	10,835,319
42 72	4.40	0	0	0	0	0	6,389,954	6,389,954	10,835,319
43 73	4.40	0	0	0	0	0	6,569,084	6,569,084	10,835,319
44 74	4.40	0	0	0	0	0	6,748,365	6,748,365	10,835,319
45 75	4.40	0	0	0	0	0	6,927,467	6,927,467	10,835,319
Subtotal		2,000,000							
46 76	4.40	0	0	0	0	0	7,105,985	7,105,985	10,835,319
47 77	4.40	0	0	0	0	0	7,292,459	7,292,459	10,835,319
48 78	4.40	0	0	0	0	0	7,479,315	7,479,315	10,835,319
49 79	4.40	0	0	0	0	0	7,666,517	7,666,517	10,835,319
50 80	4.40	0	0	0	0	0	7,854,120	7,854,120	10,835,319
Subtotal		2,000,000							
51 81	4.40	0	0	0	0	0	8,042,323	8,042,323	10,835,319
52 82	4.40	0	0	0	0	0	8,231,513	8,231,513	10,835,319
53 83	4.40	0	0	0	0	0	8,422,297	8,422,297	10,835,319
54 84	4.40	0	0	0	0	0	8,615,623	8,615,623	10,835,319
55 85	4.40	0	0	0	0	0	8,812,930	8,812,930	10,835,319
Subtotal		2,000,000							
56 86	4.40	0	0	0	0	0	9,013,373	9,013,373	10,835,319
57 87	4.40	0	0	0	0	0	9,218,089	9,218,089	10,969,527
58 88	4.40	0	0	0	0	0	9,416,865	9,416,865	11,111,902
59 89	4.40	0	0	0	0	0	9,608,975	9,608,975	11,242,502
60 90	4.40	0	0	0	0	0	9,793,972	9,793,972	11,361,008
Subtotal		2,000,000							

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61 91	4.40	0	0	0	0	0	9,971,647	9,971,647	11,467,395
62 92	4.40	0	0	0	0	0	10,142,026	10,142,026	11,663,330
63 93	4.40	0	0	0	0	0	10,285,508	10,285,508	11,725,479
64 94	4.40	0	0	0	0	0	10,419,960	10,419,960	11,774,555
65 95	4.40	0	0	0	0	0	10,546,246	10,546,246	11,917,259
Subtotal		2,000,000							
66 96	4.40	0	0	0	0	0	10,635,828	10,635,828	11,912,128
67 97	4.40	0	0	0	0	0	10,715,124	10,715,124	12,000,939
68 98	4.40	0	0	0	0	0	10,752,253	10,752,253	11,935,001
69 99	4.40	0	0	0	0	0	10,804,581	10,804,581	11,993,085
70 100	4.40	0	0	0	0	0	10,835,320	10,835,320	11,918,852
Subtotal		2,000,000							
71 101	4.40	0	0	0	0	0	10,887,333	10,887,333	11,976,067
72 102	4.40	0	0	0	0	0	10,923,595	10,923,595	12,015,955
73 103	4.40	0	0	0	0	0	10,943,123	10,943,123	11,928,004
74 104	4.40	0	0	0	0	0	10,992,077	10,992,077	11,981,365
75 105	4.40	0	0	0	0	0	11,024,605	11,024,605	12,016,820
Subtotal		2,000,000							
76 106	4.40	0	0	0	0	0	11,049,583	11,049,583	11,933,550
77 107	4.40	0	0	0	0	0	11,118,143	11,118,143	12,007,595
78 108	4.40	0	0	0	0	0	11,187,129	11,187,129	12,082,100
79 109	4.40	0	0	0	0	0	11,256,545	11,256,545	12,044,503
80 110	4.40	0	0	0	0	0	11,378,765	11,378,765	12,175,279
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
81 111	4.40	0	0	0	0	0	11,502,315	11,502,315	12,307,477
82 112	4.40	0	0	0	0	0	12,008,416	12,008,416	12,728,922
83 113	4.40	0	0	0	0	0	12,536,787	12,536,787	13,288,994
84 114	4.40	0	0	0	0	0	13,088,405	13,088,405	13,873,710
85 115	4.40	0	0	0	0	0	13,664,295	13,664,295	14,484,153
Subtotal		2,000,000							
86 116	4.40	0	0	0	0	0	14,265,524	14,265,524	14,978,801
87 117	4.40	0	0	0	0	0	14,893,207	14,893,207	15,637,868
88 118	4.40	0	0	0	0	0	15,548,508	15,548,508	16,325,934
89 119	4.40	0	0	0	0	0	16,232,643	16,232,643	17,044,276
90 120	4.40	0	0	0	0	0	16,946,879	16,946,879	17,624,755
Subtotal		2,000,000							
91 121	4.40	0	0	0	0	0	17,692,542	17,692,542	18,400,244
Subtotal		2,000,000							

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