

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/40/Smoker	Insured's Residence:	China (Region 1)
Face Amount:	\$7,943,196	Kind Code:	6963 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	1,673,561	1,930,127	7,943,196	1,673,561	1,930,127	7,943,196
2	42	0	1,731,341	1,982,346	7,943,196	1,731,341	1,982,346	7,943,196
3	43	0	1,791,317	2,036,762	7,943,196	1,791,317	2,036,762	7,943,196
4	44	0	1,800,239	2,040,124	7,943,196	1,848,677	2,088,562	7,943,196
5	45	0	1,809,054	2,043,379	7,943,196	1,908,215	2,142,540	7,943,196
6	46	0	1,818,681	2,028,382	7,943,196	1,990,688	2,200,389	7,943,196
7	47	0	1,802,260	2,010,372	7,943,196	2,051,942	2,260,054	7,943,196
8	48	0	1,782,360	1,989,678	7,943,196	2,114,257	2,321,575	7,943,196
9	49	0	1,761,031	1,966,760	7,943,196	2,179,272	2,385,001	7,943,196
10	50	0	1,736,126	1,941,061	7,943,196	2,245,334	2,450,269	7,943,196
25	65	0	646,187	646,187	7,943,196	3,794,381	3,794,381	7,943,196
60	100	0	0	0	0	7,943,198	7,943,198	8,737,518
81	121	0	0	0	0	12,969,213	12,969,213	13,487,982

### 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: \$84,357  
Target Premium: \$115,415

Day One Accumulation Value: \$1,876,966  
Day One Cash Value: \$1,615,634  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 67

**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 41	4.65	2,000,000	0	1,673,561	1,930,127	7,943,196	1,673,561	1,930,127	7,943,196
2 42	4.65	0	0	1,731,341	1,982,346	7,943,196	1,731,341	1,982,346	7,943,196
3 43	4.65	0	0	1,791,317	2,036,762	7,943,196	1,791,317	2,036,762	7,943,196
4 44	4.40	0	0	1,800,239	2,040,124	7,943,196	1,848,677	2,088,562	7,943,196
5 45	4.40	0	0	1,809,054	2,043,379	7,943,196	1,908,215	2,142,540	7,943,196
Subtotal		2,000,000							
6 46	4.40	0	0	1,818,681	2,028,382	7,943,196	1,990,688	2,200,389	7,943,196
7 47	4.40	0	0	1,802,260	2,010,372	7,943,196	2,051,942	2,260,054	7,943,196
8 48	4.40	0	0	1,782,360	1,989,678	7,943,196	2,114,257	2,321,575	7,943,196
9 49	4.40	0	0	1,761,031	1,966,760	7,943,196	2,179,272	2,385,001	7,943,196
10 50	4.40	0	0	1,736,126	1,941,061	7,943,196	2,245,334	2,450,269	7,943,196
Subtotal		2,000,000							
11 51	4.40	0	0	1,713,950	1,913,325	7,943,196	2,319,526	2,518,901	7,943,196
12 52	4.40	0	0	1,728,597	1,881,107	7,943,196	2,436,885	2,589,395	7,943,196
13 53	4.40	0	0	1,741,767	1,843,440	7,943,196	2,560,033	2,661,706	7,943,196
14 54	4.40	0	0	1,748,347	1,799,184	7,943,196	2,684,910	2,735,747	7,943,196
15 55	4.40	0	0	1,747,002	1,747,002	7,943,196	2,811,486	2,811,486	7,943,196
Subtotal		2,000,000							
16 56	4.40	0	0	1,674,430	1,674,430	7,943,196	2,890,331	2,890,331	7,943,196
17 57	4.40	0	0	1,592,082	1,592,082	7,943,196	2,970,752	2,970,752	7,943,196
18 58	4.40	0	0	1,500,031	1,500,031	7,943,196	3,052,695	3,052,695	7,943,196
19 59	4.40	0	0	1,398,076	1,398,076	7,943,196	3,136,015	3,136,015	7,943,196
20 60	4.40	0	0	1,284,452	1,284,452	7,943,196	3,220,577	3,220,577	7,943,196
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 61	4.40	0	0	1,194,076	1,194,076	7,943,196	3,330,801	3,330,801	7,943,196
22 62	4.40	0	0	1,087,700	1,087,700	7,943,196	3,443,304	3,443,304	7,943,196
23 63	4.40	0	0	962,394	962,394	7,943,196	3,558,048	3,558,048	7,943,196
24 64	4.40	0	0	815,758	815,758	7,943,196	3,675,067	3,675,067	7,943,196
25 65	4.40	0	0	646,187	646,187	7,943,196	3,794,381	3,794,381	7,943,196
Subtotal		2,000,000							
26 66	4.40	0	0	452,222	452,222	7,943,196	3,915,959	3,915,959	7,943,196
27 67	4.40	0	0	232,357	232,357	7,943,196	4,039,888	4,039,888	7,943,196
28 68	4.40	0	0	0	0	0	4,166,062	4,166,062	7,943,196
29 69	4.40	0	0	0	0	0	4,294,191	4,294,191	7,943,196
30 70	4.40	0	0	0	0	0	4,423,760	4,423,760	7,943,196
Subtotal		2,000,000							
31 71	4.40	0	0	0	0	0	4,554,049	4,554,049	7,943,196
32 72	4.40	0	0	0	0	0	4,684,991	4,684,991	7,943,196
33 73	4.40	0	0	0	0	0	4,816,298	4,816,298	7,943,196
34 74	4.40	0	0	0	0	0	4,947,715	4,947,715	7,943,196
35 75	4.40	0	0	0	0	0	5,079,004	5,079,004	7,943,196
Subtotal		2,000,000							
36 76	4.40	0	0	0	0	0	5,209,865	5,209,865	7,943,196
37 77	4.40	0	0	0	0	0	5,346,559	5,346,559	7,943,196
38 78	4.40	0	0	0	0	0	5,483,536	5,483,536	7,943,196
39 79	4.40	0	0	0	0	0	5,620,768	5,620,768	7,943,196
40 80	4.40	0	0	0	0	0	5,758,297	5,758,297	7,943,196
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 81	4.40	0	0	0	0	0	5,896,269	5,896,269	7,943,196
42 82	4.40	0	0	0	0	0	6,034,969	6,034,969	7,943,196
43 83	4.40	0	0	0	0	0	6,174,843	6,174,843	7,943,196
44 84	4.40	0	0	0	0	0	6,316,586	6,316,586	7,943,196
45 85	4.40	0	0	0	0	0	6,461,256	6,461,256	7,943,196
Subtotal		2,000,000							
46 86	4.40	0	0	0	0	0	6,608,192	6,608,192	7,943,196
47 87	4.40	0	0	0	0	0	6,758,235	6,758,235	8,042,300
48 88	4.40	0	0	0	0	0	6,903,916	6,903,916	8,146,621
49 89	4.40	0	0	0	0	0	7,044,708	7,044,708	8,242,309
50 90	4.40	0	0	0	0	0	7,180,284	7,180,284	8,329,131
Subtotal		2,000,000							
51 91	4.40	0	0	0	0	0	7,310,492	7,310,492	8,407,066
52 92	4.40	0	0	0	0	0	7,435,349	7,435,349	8,550,652
53 93	4.40	0	0	0	0	0	7,540,488	7,540,488	8,596,156
54 94	4.40	0	0	0	0	0	7,639,005	7,639,005	8,632,076
55 95	4.40	0	0	0	0	0	7,731,536	7,731,536	8,736,636
Subtotal		2,000,000							
56 96	4.40	0	0	0	0	0	7,797,157	7,797,157	8,732,817
57 97	4.40	0	0	0	0	0	7,855,237	7,855,237	8,797,866
58 98	4.40	0	0	0	0	0	7,882,405	7,882,405	8,749,470
59 99	4.40	0	0	0	0	0	7,920,715	7,920,715	8,791,994
60 100	4.40	0	0	0	0	0	7,943,198	7,943,198	8,737,518
Subtotal		2,000,000							

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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
61 101	4.40	0	0	0	0	0	7,981,276	7,981,276	8,779,404
62 102	4.40	0	0	0	0	0	8,007,808	8,007,808	8,808,589
63 103	4.40	0	0	0	0	0	8,022,071	8,022,071	8,744,058
64 104	4.40	0	0	0	0	0	8,057,907	8,057,907	8,783,119
65 105	4.40	0	0	0	0	0	8,081,700	8,081,700	8,809,054
Subtotal		2,000,000							
66 106	4.40	0	0	0	0	0	8,099,959	8,099,959	8,747,957
67 107	4.40	0	0	0	0	0	8,150,166	8,150,166	8,802,180
68 108	4.40	0	0	0	0	0	8,200,685	8,200,685	8,856,740
69 109	4.40	0	0	0	0	0	8,251,518	8,251,518	8,829,125
70 110	4.40	0	0	0	0	0	8,341,059	8,341,059	8,924,934
Subtotal		2,000,000							
71 111	4.40	0	0	0	0	0	8,431,574	8,431,574	9,021,784
72 112	4.40	0	0	0	0	0	8,802,563	8,802,563	9,330,717
73 113	4.40	0	0	0	0	0	9,189,876	9,189,876	9,741,269
74 114	4.40	0	0	0	0	0	9,594,230	9,594,230	10,169,885
75 115	4.40	0	0	0	0	0	10,016,376	10,016,376	10,617,360
Subtotal		2,000,000							
76 116	4.40	0	0	0	0	0	10,457,097	10,457,097	10,979,952
77 117	4.40	0	0	0	0	0	10,917,209	10,917,209	11,463,070
78 118	4.40	0	0	0	0	0	11,397,567	11,397,567	11,967,445
79 119	4.40	0	0	0	0	0	11,899,060	11,899,060	12,494,013
80 120	4.40	0	0	0	0	0	12,422,618	12,422,618	12,919,523
Subtotal		2,000,000							

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### Values Calculated at Non-Guaranteed Rates

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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
81 121	4.40	0	0	0	0	0	12,969,213	12,969,213	13,487,982
Subtotal		2,000,000							

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