

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/50/Smoker	Insured's Residence:	China (Region 1)
Face Amount:	\$5,336,501	Kind Code:	6963 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	1,692,641	1,926,914	5,336,501	1,692,641	1,926,914	5,336,501
2	52	0	1,747,955	1,975,290	5,336,501	1,747,955	1,975,290	5,336,501
3	53	0	1,804,722	2,025,120	5,336,501	1,804,722	2,025,120	5,336,501
4	54	0	1,809,762	2,023,223	5,336,501	1,857,895	2,071,356	5,336,501
5	55	0	1,814,152	2,020,141	5,336,501	1,912,658	2,118,647	5,336,501
6	56	0	1,806,127	1,992,905	5,336,501	1,981,824	2,168,602	5,336,501
7	57	0	1,777,246	1,960,822	5,336,501	2,035,995	2,219,571	5,336,501
8	58	0	1,743,594	1,923,968	5,336,501	2,091,147	2,271,521	5,336,501
9	59	0	1,704,570	1,882,276	5,336,501	2,146,656	2,324,362	5,336,501
10	60	0	1,660,351	1,834,855	5,336,501	2,203,510	2,378,014	5,336,501
15	65	0	1,470,382	1,470,382	5,336,501	2,665,461	2,665,461	5,336,501
50	100	0	0	0	0	5,336,511	5,336,511	5,870,163
71	121	0	0	0	0	8,712,050	8,712,050	9,060,532

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: \$86,025
Target Premium: \$117,617

Day One Accumulation Value: \$1,876,703
Day One Cash Value: \$1,635,493
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 73

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 51	4.65	2,000,000	0	1,692,641	1,926,914	5,336,501	1,692,641	1,926,914	5,336,501
2 52	4.65	0	0	1,747,955	1,975,290	5,336,501	1,747,955	1,975,290	5,336,501
3 53	4.65	0	0	1,804,722	2,025,120	5,336,501	1,804,722	2,025,120	5,336,501
4 54	4.40	0	0	1,809,762	2,023,223	5,336,501	1,857,895	2,071,356	5,336,501
5 55	4.40	0	0	1,814,152	2,020,141	5,336,501	1,912,658	2,118,647	5,336,501
Subtotal		2,000,000							
6 56	4.40	0	0	1,806,127	1,992,905	5,336,501	1,981,824	2,168,602	5,336,501
7 57	4.40	0	0	1,777,246	1,960,822	5,336,501	2,035,995	2,219,571	5,336,501
8 58	4.40	0	0	1,743,594	1,923,968	5,336,501	2,091,147	2,271,521	5,336,501
9 59	4.40	0	0	1,704,570	1,882,276	5,336,501	2,146,656	2,324,362	5,336,501
10 60	4.40	0	0	1,660,351	1,834,855	5,336,501	2,203,510	2,378,014	5,336,501
Subtotal		2,000,000							
11 61	4.40	0	0	1,613,424	1,782,058	5,336,501	2,265,492	2,434,126	5,336,501
12 62	4.40	0	0	1,592,557	1,720,634	5,336,501	2,362,917	2,490,994	5,336,501
13 63	4.40	0	0	1,563,625	1,649,010	5,336,501	2,463,153	2,548,538	5,336,501
14 64	4.40	0	0	1,523,196	1,565,888	5,336,501	2,564,022	2,606,714	5,336,501
15 65	4.40	0	0	1,470,382	1,470,382	5,336,501	2,665,461	2,665,461	5,336,501
Subtotal		2,000,000							
16 66	4.40	0	0	1,348,689	1,348,689	5,336,501	2,726,371	2,726,371	5,336,501
17 67	4.40	0	0	1,212,293	1,212,293	5,336,501	2,787,806	2,787,806	5,336,501
18 68	4.40	0	0	1,059,769	1,059,769	5,336,501	2,849,595	2,849,595	5,336,501
19 69	4.40	0	0	889,372	889,372	5,336,501	2,911,429	2,911,429	5,336,501
20 70	4.40	0	0	698,321	698,321	5,336,501	2,972,821	2,972,821	5,336,501
Subtotal		2,000,000							

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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 71	4.40	0	0	524,680	524,680	5,336,501	3,060,338	3,060,338	5,336,501
22 72	4.40	0	0	323,373	323,373	5,336,501	3,148,295	3,148,295	5,336,501
23 73	4.40	0	0	88,308	88,308	5,336,501	3,236,498	3,236,498	5,336,501
24 74	4.40	0	0	0	0	0	3,324,777	3,324,777	5,336,501
25 75	4.40	0	0	0	0	0	3,412,971	3,412,971	5,336,501
Subtotal		2,000,000							
26 76	4.40	0	0	0	0	0	3,500,879	3,500,879	5,336,501
27 77	4.40	0	0	0	0	0	3,592,706	3,592,706	5,336,501
28 78	4.40	0	0	0	0	0	3,684,726	3,684,726	5,336,501
29 79	4.40	0	0	0	0	0	3,776,920	3,776,920	5,336,501
30 80	4.40	0	0	0	0	0	3,869,317	3,869,317	5,336,501
Subtotal		2,000,000							
31 81	4.40	0	0	0	0	0	3,962,016	3,962,016	5,336,501
32 82	4.40	0	0	0	0	0	4,055,209	4,055,209	5,336,501
33 83	4.40	0	0	0	0	0	4,149,197	4,149,197	5,336,501
34 84	4.40	0	0	0	0	0	4,244,450	4,244,450	5,336,501
35 85	4.40	0	0	0	0	0	4,341,679	4,341,679	5,336,501
Subtotal		2,000,000							
36 86	4.40	0	0	0	0	0	4,440,388	4,440,388	5,336,501
37 87	4.40	0	0	0	0	0	4,541,154	4,541,154	5,403,974
38 88	4.40	0	0	0	0	0	4,638,980	4,638,980	5,473,996
39 89	4.40	0	0	0	0	0	4,733,519	4,733,519	5,538,218
40 90	4.40	0	0	0	0	0	4,824,552	4,824,552	5,596,481
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
41 91	4.40	0	0	0	0	0	4,911,977	4,911,977	5,648,774
42 92	4.40	0	0	0	0	0	4,995,806	4,995,806	5,745,178
43 93	4.40	0	0	0	0	0	5,066,385	5,066,385	5,775,679
44 94	4.40	0	0	0	0	0	5,132,514	5,132,514	5,799,742
45 95	4.40	0	0	0	0	0	5,194,620	5,194,620	5,869,922
Subtotal		2,000,000							
46 96	4.40	0	0	0	0	0	5,238,646	5,238,646	5,867,284
47 97	4.40	0	0	0	0	0	5,277,605	5,277,605	5,910,918
48 98	4.40	0	0	0	0	0	5,295,795	5,295,795	5,878,333
49 99	4.40	0	0	0	0	0	5,321,470	5,321,470	5,906,832
50 100	4.40	0	0	0	0	0	5,336,511	5,336,511	5,870,163
Subtotal		2,000,000							
51 101	4.40	0	0	0	0	0	5,362,030	5,362,030	5,898,234
52 102	4.40	0	0	0	0	0	5,379,792	5,379,792	5,917,771
53 103	4.40	0	0	0	0	0	5,389,311	5,389,311	5,874,349
54 104	4.40	0	0	0	0	0	5,413,322	5,413,322	5,900,522
55 105	4.40	0	0	0	0	0	5,429,243	5,429,243	5,917,876
Subtotal		2,000,000							
56 106	4.40	0	0	0	0	0	5,441,446	5,441,446	5,876,763
57 107	4.40	0	0	0	0	0	5,475,111	5,475,111	5,913,120
58 108	4.40	0	0	0	0	0	5,508,985	5,508,985	5,949,704
59 109	4.40	0	0	0	0	0	5,543,070	5,543,070	5,931,085
60 110	4.40	0	0	0	0	0	5,603,157	5,603,157	5,995,378
Subtotal		2,000,000							

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Lock-In Interest Rate: 4.65%
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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	5,663,897	5,663,897	6,060,370
62 112	4.40	0	0	0	0	0	5,913,109	5,913,109	6,267,896
63 113	4.40	0	0	0	0	0	6,173,285	6,173,285	6,543,683
64 114	4.40	0	0	0	0	0	6,444,910	6,444,910	6,831,605
65 115	4.40	0	0	0	0	0	6,728,486	6,728,486	7,132,196
Subtotal		2,000,000							
66 116	4.40	0	0	0	0	0	7,024,539	7,024,539	7,375,767
67 117	4.40	0	0	0	0	0	7,333,619	7,333,619	7,700,301
68 118	4.40	0	0	0	0	0	7,656,298	7,656,298	8,039,114
69 119	4.40	0	0	0	0	0	7,993,176	7,993,176	8,392,835
70 120	4.40	0	0	0	0	0	8,344,875	8,344,875	8,678,671
Subtotal		2,000,000							
71 121	4.40	0	0	0	0	0	8,712,050	8,712,050	9,060,532
Subtotal		2,000,000							

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