

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/60/Smoker	Insured's Residence:	China (Region 1)
Face Amount:	\$3,710,381	Kind Code:	6963 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	1,700,698	1,919,611	3,800,830	1,700,698	1,919,611	3,800,830
2	62	0	1,744,725	1,959,928	3,782,663	1,744,725	1,959,928	3,782,663
3	63	0	1,789,597	2,001,089	3,782,058	1,789,597	2,001,089	3,782,058
4	64	0	1,783,049	1,990,831	3,710,381	1,830,262	2,038,044	3,770,382
5	65	0	1,778,516	1,979,248	3,710,381	1,874,712	2,075,444	3,710,381
6	66	0	1,742,872	1,937,296	3,710,381	1,921,532	2,115,956	3,710,381
7	67	0	1,701,292	1,889,409	3,710,381	1,968,856	2,156,973	3,710,381
8	68	0	1,652,862	1,835,042	3,710,381	2,016,229	2,198,409	3,710,381
9	69	0	1,597,641	1,773,514	3,710,381	2,064,226	2,240,099	3,710,381
10	70	0	1,534,143	1,703,708	3,710,381	2,112,208	2,281,773	3,710,381
40	100	0	0	0	0	3,710,382	3,710,382	4,081,421
61	121	0	0	0	0	6,056,304	6,056,304	6,298,556

### 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: \$97,472  
Target Premium: \$133,352

Day One Accumulation Value: \$1,876,123  
Day One Cash Value: \$1,653,500  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 79

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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	1,700,698	1,919,611	3,800,830	1,700,698	1,919,611	3,800,830
2 62	4.65	0	0	1,744,725	1,959,928	3,782,663	1,744,725	1,959,928	3,782,663
3 63	4.65	0	0	1,789,597	2,001,089	3,782,058	1,789,597	2,001,089	3,782,058
4 64	4.40	0	0	1,783,049	1,990,831	3,710,381	1,830,262	2,038,044	3,770,382
5 65	4.40	0	0	1,778,516	1,979,248	3,710,381	1,874,712	2,075,444	3,710,381
Subtotal		2,000,000							
6 66	4.40	0	0	1,742,872	1,937,296	3,710,381	1,921,532	2,115,956	3,710,381
7 67	4.40	0	0	1,701,292	1,889,409	3,710,381	1,968,856	2,156,973	3,710,381
8 68	4.40	0	0	1,652,862	1,835,042	3,710,381	2,016,229	2,198,409	3,710,381
9 69	4.40	0	0	1,597,641	1,773,514	3,710,381	2,064,226	2,240,099	3,710,381
10 70	4.40	0	0	1,534,143	1,703,708	3,710,381	2,112,208	2,281,773	3,710,381
Subtotal		2,000,000							
11 71	4.40	0	0	1,462,641	1,625,898	3,710,381	2,161,645	2,324,902	3,710,381
12 72	4.40	0	0	1,407,933	1,535,942	3,710,381	2,239,638	2,367,647	3,710,381
13 73	4.40	0	0	1,338,408	1,431,168	3,710,381	2,317,035	2,409,795	3,710,381
14 74	4.40	0	0	1,252,127	1,309,638	3,710,381	2,393,613	2,451,124	3,710,381
15 75	4.40	0	0	1,168,296	1,168,296	3,710,381	2,491,389	2,491,389	3,710,381
Subtotal		2,000,000							
16 76	4.40	0	0	988,815	988,815	3,710,381	2,532,131	2,532,131	3,710,381
17 77	4.40	0	0	779,012	779,012	3,710,381	2,574,150	2,574,150	3,710,381
18 78	4.40	0	0	531,265	531,265	3,710,381	2,614,838	2,614,838	3,710,381
19 79	4.40	0	0	235,688	235,688	3,710,381	2,653,883	2,653,883	3,710,381
20 80	4.40	0	0	0	0	0	2,690,921	2,690,921	3,710,381
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 81	4.40	0	0	0	0	0	2,755,378	2,755,378	3,710,381
22 82	4.40	0	0	0	0	0	2,820,182	2,820,182	3,710,381
23 83	4.40	0	0	0	0	0	2,885,545	2,885,545	3,710,381
24 84	4.40	0	0	0	0	0	2,951,795	2,951,795	3,710,381
25 85	4.40	0	0	0	0	0	3,019,428	3,019,428	3,710,381
Subtotal		2,000,000							
26 86	4.40	0	0	0	0	0	3,088,047	3,088,047	3,710,381
27 87	4.40	0	0	0	0	0	3,158,073	3,158,073	3,758,107
28 88	4.40	0	0	0	0	0	3,226,044	3,226,044	3,806,733
29 89	4.40	0	0	0	0	0	3,291,730	3,291,730	3,851,325
30 90	4.40	0	0	0	0	0	3,354,976	3,354,976	3,891,773
Subtotal		2,000,000							
31 91	4.40	0	0	0	0	0	3,415,712	3,415,712	3,928,069
32 92	4.40	0	0	0	0	0	3,473,946	3,473,946	3,995,039
33 93	4.40	0	0	0	0	0	3,522,966	3,522,966	4,016,181
34 94	4.40	0	0	0	0	0	3,568,890	3,568,890	4,032,847
35 95	4.40	0	0	0	0	0	3,612,017	3,612,017	4,081,579
Subtotal		2,000,000							
36 96	4.40	0	0	0	0	0	3,642,571	3,642,571	4,079,680
37 97	4.40	0	0	0	0	0	3,669,601	3,669,601	4,109,953
38 98	4.40	0	0	0	0	0	3,682,189	3,682,189	4,087,231
39 99	4.40	0	0	0	0	0	3,699,983	3,699,983	4,106,981
40 100	4.40	0	0	0	0	0	3,710,382	3,710,382	4,081,421
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	3,728,066	3,728,066	4,100,873
42 102	4.40	0	0	0	0	0	3,740,356	3,740,356	4,114,393
43 103	4.40	0	0	0	0	0	3,746,916	3,746,916	4,084,139
44 104	4.40	0	0	0	0	0	3,763,551	3,763,551	4,102,271
45 105	4.40	0	0	0	0	0	3,774,561	3,774,561	4,114,272
Subtotal		2,000,000							
46 106	4.40	0	0	0	0	0	3,782,986	3,782,986	4,085,626
47 107	4.40	0	0	0	0	0	3,806,332	3,806,332	4,110,839
48 108	4.40	0	0	0	0	0	3,829,822	3,829,822	4,136,209
49 109	4.40	0	0	0	0	0	3,853,459	3,853,459	4,123,202
50 110	4.40	0	0	0	0	0	3,895,171	3,895,171	4,167,834
Subtotal		2,000,000							
51 111	4.40	0	0	0	0	0	3,937,337	3,937,337	4,212,952
52 112	4.40	0	0	0	0	0	4,110,580	4,110,580	4,357,216
53 113	4.40	0	0	0	0	0	4,291,446	4,291,446	4,548,933
54 114	4.40	0	0	0	0	0	4,480,269	4,480,269	4,749,086
55 115	4.40	0	0	0	0	0	4,677,401	4,677,401	4,958,046
Subtotal		2,000,000							
56 116	4.40	0	0	0	0	0	4,883,207	4,883,207	5,127,368
57 117	4.40	0	0	0	0	0	5,098,068	5,098,068	5,352,972
58 118	4.40	0	0	0	0	0	5,322,383	5,322,383	5,588,503
59 119	4.40	0	0	0	0	0	5,556,568	5,556,568	5,834,397
60 120	4.40	0	0	0	0	0	5,801,057	5,801,057	6,033,100
Subtotal		2,000,000							

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Guaranteed Minimum Interest Rate:  
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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	6,056,304	6,056,304	6,298,556
Subtotal		2,000,000							

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