

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$12,043,938	Kind Code:	6961 B1 ATUE13B
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	1,647,324	1,931,561	12,043,938	1,647,324	1,931,561	12,043,938
2	32	0	1,704,731	1,985,355	12,043,938	1,704,731	1,985,355	12,043,938
3	33	0	1,765,784	2,041,591	12,043,938	1,765,784	2,041,591	12,043,938
4	34	0	1,774,471	2,046,664	12,043,938	1,823,032	2,095,225	12,043,938
5	35	0	1,784,366	2,051,742	12,043,938	1,883,787	2,151,163	12,043,938
6	36	0	1,794,150	2,051,891	12,043,938	1,953,218	2,210,959	12,043,938
7	37	0	1,798,515	2,051,438	12,043,938	2,019,812	2,272,735	12,043,938
8	38	0	1,800,754	2,050,064	12,043,938	2,087,180	2,336,490	12,043,938
9	39	0	1,802,956	2,047,448	12,043,938	2,157,830	2,402,322	12,043,938
10	40	0	1,802,885	2,043,764	12,043,938	2,229,358	2,470,237	12,043,938
35	65	0	640,898	640,898	12,043,938	5,613,974	5,613,974	12,043,938
70	100	0	0	0	0	12,043,939	12,043,939	13,127,894
91	121	0	0	0	0	21,037,628	21,037,628	21,879,134

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: \$84,669
Target Premium: \$116,827

Day One Accumulation Value: \$1,877,083
Day One Cash Value: \$1,589,233
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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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	1,647,324	1,931,561	12,043,938	1,647,324	1,931,561	12,043,938
2 32	4.65	0	0	1,704,731	1,985,355	12,043,938	1,704,731	1,985,355	12,043,938
3 33	4.65	0	0	1,765,784	2,041,591	12,043,938	1,765,784	2,041,591	12,043,938
4 34	4.40	0	0	1,774,471	2,046,664	12,043,938	1,823,032	2,095,225	12,043,938
5 35	4.40	0	0	1,784,366	2,051,742	12,043,938	1,883,787	2,151,163	12,043,938
Subtotal		2,000,000							
6 36	4.40	0	0	1,794,150	2,051,891	12,043,938	1,953,218	2,210,959	12,043,938
7 37	4.40	0	0	1,798,515	2,051,438	12,043,938	2,019,812	2,272,735	12,043,938
8 38	4.40	0	0	1,800,754	2,050,064	12,043,938	2,087,180	2,336,490	12,043,938
9 39	4.40	0	0	1,802,956	2,047,448	12,043,938	2,157,830	2,402,322	12,043,938
10 40	4.40	0	0	1,802,885	2,043,764	12,043,938	2,229,358	2,470,237	12,043,938
Subtotal		2,000,000							
11 41	4.40	0	0	1,803,866	2,039,928	12,043,938	2,305,649	2,541,711	12,043,938
12 42	4.40	0	0	1,853,627	2,034,287	12,043,938	2,435,278	2,615,938	12,043,938
13 43	4.40	0	0	1,904,850	2,026,494	12,043,938	2,571,503	2,693,147	12,043,938
14 44	4.40	0	0	1,952,159	2,015,992	12,043,938	2,709,741	2,773,574	12,043,938
15 45	4.40	0	0	2,002,510	2,002,510	12,043,938	2,857,372	2,857,372	12,043,938
Subtotal		2,000,000							
16 46	4.40	0	0	1,974,549	1,974,549	12,043,938	2,946,258	2,946,258	12,043,938
17 47	4.40	0	0	1,942,875	1,942,875	12,043,938	3,037,981	3,037,981	12,043,938
18 48	4.40	0	0	1,907,895	1,907,895	12,043,938	3,132,603	3,132,603	12,043,938
19 49	4.40	0	0	1,870,129	1,870,129	12,043,938	3,230,102	3,230,102	12,043,938
20 50	4.40	0	0	1,828,877	1,828,877	12,043,938	3,330,462	3,330,462	12,043,938
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	1,818,879	1,818,879	12,043,938	3,456,956	3,456,956	12,043,938
22 52	4.40	0	0	1,804,386	1,804,386	12,043,938	3,587,302	3,587,302	12,043,938
23 53	4.40	0	0	1,784,235	1,784,235	12,043,938	3,721,569	3,721,569	12,043,938
24 54	4.40	0	0	1,757,533	1,757,533	12,043,938	3,859,585	3,859,585	12,043,938
25 55	4.40	0	0	1,722,406	1,722,406	12,043,938	4,001,363	4,001,363	12,043,938
Subtotal		2,000,000							
26 56	4.40	0	0	1,677,526	1,677,526	12,043,938	4,146,850	4,146,850	12,043,938
27 57	4.40	0	0	1,622,441	1,622,441	12,043,938	4,296,012	4,296,012	12,043,938
28 58	4.40	0	0	1,556,872	1,556,872	12,043,938	4,448,758	4,448,758	12,043,938
29 59	4.40	0	0	1,480,504	1,480,504	12,043,938	4,605,099	4,605,099	12,043,938
30 60	4.40	0	0	1,391,374	1,391,374	12,043,938	4,764,844	4,764,844	12,043,938
Subtotal		2,000,000							
31 61	4.40	0	0	1,286,515	1,286,515	12,043,938	4,928,052	4,928,052	12,043,938
32 62	4.40	0	0	1,162,412	1,162,412	12,043,938	5,094,597	5,094,597	12,043,938
33 63	4.40	0	0	1,015,374	1,015,374	12,043,938	5,264,460	5,264,460	12,043,938
34 64	4.40	0	0	842,383	842,383	12,043,938	5,437,588	5,437,588	12,043,938
35 65	4.40	0	0	640,898	640,898	12,043,938	5,613,974	5,613,974	12,043,938
Subtotal		2,000,000							
36 66	4.40	0	0	408,068	408,068	12,043,938	5,793,654	5,793,654	12,043,938
37 67	4.40	0	0	141,404	141,404	12,043,938	5,976,652	5,976,652	12,043,938
38 68	4.40	0	0	0	0	0	6,162,802	6,162,802	12,043,938
39 69	4.40	0	0	0	0	0	6,351,651	6,351,651	12,043,938
40 70	4.40	0	0	0	0	0	6,542,371	6,542,371	12,043,938
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
41 71	4.40	0	0	0	0	0	6,733,801	6,733,801	12,043,938
42 72	4.40	0	0	0	0	0	6,925,775	6,925,775	12,043,938
43 73	4.40	0	0	0	0	0	7,117,763	7,117,763	12,043,938
44 74	4.40	0	0	0	0	0	7,309,308	7,309,308	12,043,938
45 75	4.40	0	0	0	0	0	7,499,892	7,499,892	12,043,938
Subtotal		2,000,000							
46 76	4.40	0	0	0	0	0	7,688,866	7,688,866	12,043,938
47 77	4.40	0	0	0	0	0	7,885,636	7,885,636	12,043,938
48 78	4.40	0	0	0	0	0	8,081,482	8,081,482	12,043,938
49 79	4.40	0	0	0	0	0	8,276,046	8,276,046	12,043,938
50 80	4.40	0	0	0	0	0	8,468,971	8,468,971	12,043,938
Subtotal		2,000,000							
51 81	4.40	0	0	0	0	0	8,659,940	8,659,940	12,043,938
52 82	4.40	0	0	0	0	0	8,848,718	8,848,718	12,043,938
53 83	4.40	0	0	0	0	0	9,035,089	9,035,089	12,043,938
54 84	4.40	0	0	0	0	0	9,218,953	9,218,953	12,043,938
55 85	4.40	0	0	0	0	0	9,400,348	9,400,348	12,043,938
Subtotal		2,000,000							
56 86	4.40	0	0	0	0	0	9,581,230	9,581,230	12,043,938
57 87	4.40	0	0	0	0	0	9,762,484	9,762,484	12,043,938
58 88	4.40	0	0	0	0	0	9,945,394	9,945,394	12,043,938
59 89	4.40	0	0	0	0	0	10,131,940	10,131,940	12,043,938
60 90	4.40	0	0	0	0	0	10,325,025	10,325,025	12,043,938
Subtotal		2,000,000							

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61 91	4.40	0	0	0	0	0	10,528,948	10,528,948	12,043,938
62 92	4.40	0	0	0	0	0	10,737,443	10,737,443	12,133,311
63 93	4.40	0	0	0	0	0	10,942,979	10,942,979	12,256,137
64 94	4.40	0	0	0	0	0	11,145,684	11,145,684	12,371,709
65 95	4.40	0	0	0	0	0	11,347,097	11,347,097	12,595,279
Subtotal		2,000,000							
66 96	4.40	0	0	0	0	0	11,518,594	11,518,594	12,670,454
67 97	4.40	0	0	0	0	0	11,688,037	11,688,037	12,856,841
68 98	4.40	0	0	0	0	0	11,821,004	11,821,004	12,884,895
69 99	4.40	0	0	0	0	0	11,953,966	11,953,966	13,029,824
70 100	4.40	0	0	0	0	0	12,043,939	12,043,939	13,127,894
Subtotal		2,000,000							
71 101	4.40	0	0	0	0	0	12,112,396	12,112,396	13,081,388
72 102	4.40	0	0	0	0	0	12,224,589	12,224,589	13,202,556
73 103	4.40	0	0	0	0	0	12,330,342	12,330,342	13,316,770
74 104	4.40	0	0	0	0	0	12,429,470	12,429,470	13,299,534
75 105	4.40	0	0	0	0	0	12,577,787	12,577,787	13,458,232
Subtotal		2,000,000							
76 106	4.40	0	0	0	0	0	12,721,124	12,721,124	13,611,603
77 107	4.40	0	0	0	0	0	12,859,271	12,859,271	13,630,828
78 108	4.40	0	0	0	0	0	13,059,004	13,059,004	13,842,545
79 109	4.40	0	0	0	0	0	13,261,843	13,261,843	14,057,554
80 110	4.40	0	0	0	0	0	13,467,835	13,467,835	14,275,906
Subtotal		2,000,000							

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81 111	4.40	0	0	0	0	0	13,677,030	13,677,030	14,360,882
82 112	4.40	0	0	0	0	0	14,278,819	14,278,819	14,992,760
83 113	4.40	0	0	0	0	0	14,907,087	14,907,087	15,652,442
84 114	4.40	0	0	0	0	0	15,562,999	15,562,999	16,341,149
85 115	4.40	0	0	0	0	0	16,247,771	16,247,771	16,897,682
Subtotal		2,000,000							
86 116	4.40	0	0	0	0	0	16,962,673	16,962,673	17,641,180
87 117	4.40	0	0	0	0	0	17,709,030	17,709,030	18,417,392
88 118	4.40	0	0	0	0	0	18,488,228	18,488,228	19,227,757
89 119	4.40	0	0	0	0	0	19,301,710	19,301,710	20,073,779
90 120	4.40	0	0	0	0	0	20,150,985	20,150,985	20,957,025
Subtotal		2,000,000							
91 121	4.40	0	0	0	0	0	21,037,628	21,037,628	21,879,134
Subtotal		2,000,000							

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