

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/40/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$8,629,969	Kind Code:	6961 B1 ATUE13B
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	1,678,265	1,937,165	8,629,969	1,678,265	1,937,165	8,629,969
2	42	0	1,743,000	1,996,722	8,629,969	1,743,000	1,996,722	8,629,969
3	43	0	1,810,314	2,058,858	8,629,969	1,810,314	2,058,858	8,629,969
4	44	0	1,826,237	2,069,603	8,629,969	1,875,293	2,118,659	8,629,969
5	45	0	1,842,191	2,080,379	8,629,969	1,942,790	2,180,978	8,629,969
6	46	0	1,856,392	2,080,772	8,629,969	2,022,743	2,247,123	8,629,969
7	47	0	1,855,667	2,079,184	8,629,969	2,091,913	2,315,430	8,629,969
8	48	0	1,857,561	2,075,900	8,629,969	2,167,614	2,385,953	8,629,969
9	49	0	1,858,116	2,071,277	8,629,969	2,245,523	2,458,684	8,629,969
10	50	0	1,856,899	2,064,882	8,629,969	2,325,642	2,533,625	8,629,969
25	65	0	1,326,705	1,326,705	8,629,969	4,023,339	4,023,339	8,629,969
60	100	0	0	0	0	8,629,976	8,629,976	9,406,675
81	121	0	0	0	0	15,073,329	15,073,329	15,676,263

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: \$91,651
Target Premium: \$132,729

Day One Accumulation Value: \$1,877,538
Day One Cash Value: \$1,613,461
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 71

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 41	4.65	2,000,000	0	1,678,265	1,937,165	8,629,969	1,678,265	1,937,165	8,629,969
2 42	4.65	0	0	1,743,000	1,996,722	8,629,969	1,743,000	1,996,722	8,629,969
3 43	4.65	0	0	1,810,314	2,058,858	8,629,969	1,810,314	2,058,858	8,629,969
4 44	4.40	0	0	1,826,237	2,069,603	8,629,969	1,875,293	2,118,659	8,629,969
5 45	4.40	0	0	1,842,191	2,080,379	8,629,969	1,942,790	2,180,978	8,629,969
Subtotal		2,000,000							
6 46	4.40	0	0	1,856,392	2,080,772	8,629,969	2,022,743	2,247,123	8,629,969
7 47	4.40	0	0	1,855,667	2,079,184	8,629,969	2,091,913	2,315,430	8,629,969
8 48	4.40	0	0	1,857,561	2,075,900	8,629,969	2,167,614	2,385,953	8,629,969
9 49	4.40	0	0	1,858,116	2,071,277	8,629,969	2,245,523	2,458,684	8,629,969
10 50	4.40	0	0	1,856,899	2,064,882	8,629,969	2,325,642	2,533,625	8,629,969
Subtotal		2,000,000							
11 51	4.40	0	0	1,854,454	2,057,259	8,629,969	2,409,049	2,611,854	8,629,969
12 52	4.40	0	0	1,891,377	2,046,717	8,629,969	2,536,957	2,692,297	8,629,969
13 53	4.40	0	0	1,928,946	2,032,506	8,629,969	2,671,417	2,774,977	8,629,969
14 54	4.40	0	0	1,960,545	2,014,051	8,629,969	2,806,234	2,859,740	8,629,969
15 55	4.40	0	0	1,990,142	1,990,142	8,629,969	2,946,562	2,946,562	8,629,969
Subtotal		2,000,000							
16 56	4.40	0	0	1,951,321	1,951,321	8,629,969	3,036,493	3,036,493	8,629,969
17 57	4.40	0	0	1,905,647	1,905,647	8,629,969	3,128,397	3,128,397	8,629,969
18 58	4.40	0	0	1,852,913	1,852,913	8,629,969	3,222,166	3,222,166	8,629,969
19 59	4.40	0	0	1,792,892	1,792,892	8,629,969	3,317,759	3,317,759	8,629,969
20 60	4.40	0	0	1,724,284	1,724,284	8,629,969	3,414,987	3,414,987	8,629,969
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 61	4.40	0	0	1,672,778	1,672,778	8,629,969	3,531,916	3,531,916	8,629,969
22 62	4.40	0	0	1,609,368	1,609,368	8,629,969	3,651,236	3,651,236	8,629,969
23 63	4.40	0	0	1,531,742	1,531,742	8,629,969	3,772,932	3,772,932	8,629,969
24 64	4.40	0	0	1,438,036	1,438,036	8,629,969	3,896,969	3,896,969	8,629,969
25 65	4.40	0	0	1,326,705	1,326,705	8,629,969	4,023,339	4,023,339	8,629,969
Subtotal		2,000,000							
26 66	4.40	0	0	1,196,018	1,196,018	8,629,969	4,152,069	4,152,069	8,629,969
27 67	4.40	0	0	1,044,487	1,044,487	8,629,969	4,283,176	4,283,176	8,629,969
28 68	4.40	0	0	869,793	869,793	8,629,969	4,416,543	4,416,543	8,629,969
29 69	4.40	0	0	669,237	669,237	8,629,969	4,551,842	4,551,842	8,629,969
30 70	4.40	0	0	438,347	438,347	8,629,969	4,688,483	4,688,483	8,629,969
Subtotal		2,000,000							
31 71	4.40	0	0	170,901	170,901	8,629,969	4,825,631	4,825,631	8,629,969
32 72	4.40	0	0	0	0	0	4,963,171	4,963,171	8,629,969
33 73	4.40	0	0	0	0	0	5,100,720	5,100,720	8,629,969
34 74	4.40	0	0	0	0	0	5,237,952	5,237,952	8,629,969
35 75	4.40	0	0	0	0	0	5,374,496	5,374,496	8,629,969
Subtotal		2,000,000							
36 76	4.40	0	0	0	0	0	5,509,887	5,509,887	8,629,969
37 77	4.40	0	0	0	0	0	5,650,863	5,650,863	8,629,969
38 78	4.40	0	0	0	0	0	5,791,179	5,791,179	8,629,969
39 79	4.40	0	0	0	0	0	5,930,576	5,930,576	8,629,969
40 80	4.40	0	0	0	0	0	6,068,799	6,068,799	8,629,969
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 81	4.40	0	0	0	0	0	6,205,623	6,205,623	8,629,969
42 82	4.40	0	0	0	0	0	6,340,877	6,340,877	8,629,969
43 83	4.40	0	0	0	0	0	6,474,409	6,474,409	8,629,969
44 84	4.40	0	0	0	0	0	6,606,145	6,606,145	8,629,969
45 85	4.40	0	0	0	0	0	6,736,116	6,736,116	8,629,969
Subtotal		2,000,000							
46 86	4.40	0	0	0	0	0	6,865,721	6,865,721	8,629,969
47 87	4.40	0	0	0	0	0	6,995,596	6,995,596	8,629,969
48 88	4.40	0	0	0	0	0	7,126,663	7,126,663	8,629,969
49 89	4.40	0	0	0	0	0	7,260,340	7,260,340	8,629,969
50 90	4.40	0	0	0	0	0	7,398,711	7,398,711	8,629,969
Subtotal		2,000,000							
51 91	4.40	0	0	0	0	0	7,544,857	7,544,857	8,629,969
52 92	4.40	0	0	0	0	0	7,694,227	7,694,227	8,694,477
53 93	4.40	0	0	0	0	0	7,841,455	7,841,455	8,782,430
54 94	4.40	0	0	0	0	0	7,986,653	7,986,653	8,865,185
55 95	4.40	0	0	0	0	0	8,130,925	8,130,925	9,025,327
Subtotal		2,000,000							
56 96	4.40	0	0	0	0	0	8,253,758	8,253,758	9,079,134
57 97	4.40	0	0	0	0	0	8,375,119	8,375,119	9,212,631
58 98	4.40	0	0	0	0	0	8,470,343	8,470,343	9,232,674
59 99	4.40	0	0	0	0	0	8,565,561	8,565,561	9,336,463
60 100	4.40	0	0	0	0	0	8,629,976	8,629,976	9,406,675
Subtotal		2,000,000							

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61 101	4.40	0	0	0	0	0	8,678,974	8,678,974	9,373,292
62 102	4.40	0	0	0	0	0	8,759,309	8,759,309	9,460,054
63 103	4.40	0	0	0	0	0	8,835,030	8,835,030	9,541,833
64 104	4.40	0	0	0	0	0	8,906,003	8,906,003	9,529,424
65 105	4.40	0	0	0	0	0	9,012,220	9,012,220	9,643,076
Subtotal		2,000,000							
66 106	4.40	0	0	0	0	0	9,114,869	9,114,869	9,752,911
67 107	4.40	0	0	0	0	0	9,213,799	9,213,799	9,766,627
68 108	4.40	0	0	0	0	0	9,356,855	9,356,855	9,918,267
69 109	4.40	0	0	0	0	0	9,502,135	9,502,135	10,072,263
70 110	4.40	0	0	0	0	0	9,649,673	9,649,673	10,228,654
Subtotal		2,000,000							
71 111	4.40	0	0	0	0	0	9,799,506	9,799,506	10,289,482
72 112	4.40	0	0	0	0	0	10,230,684	10,230,684	10,742,219
73 113	4.40	0	0	0	0	0	10,680,834	10,680,834	11,214,877
74 114	4.40	0	0	0	0	0	11,150,791	11,150,791	11,708,331
75 115	4.40	0	0	0	0	0	11,641,426	11,641,426	12,107,084
Subtotal		2,000,000							
76 116	4.40	0	0	0	0	0	12,153,649	12,153,649	12,639,795
77 117	4.40	0	0	0	0	0	12,688,409	12,688,409	13,195,946
78 118	4.40	0	0	0	0	0	13,246,699	13,246,699	13,776,568
79 119	4.40	0	0	0	0	0	13,829,554	13,829,554	14,382,737
80 120	4.40	0	0	0	0	0	14,438,055	14,438,055	15,015,577
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
81 121	4.40	0	0	0	0	0	15,073,329	15,073,329	15,676,263
Subtotal		2,000,000							

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