

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/50/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$5,949,973	Kind Code:	6961 B1 ATUE13B
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	1,695,539	1,937,108	5,949,973	1,695,539	1,937,108	5,949,973
2	52	0	1,761,042	1,996,066	5,949,973	1,761,042	1,996,066	5,949,973
3	53	0	1,829,027	2,056,911	5,949,973	1,829,027	2,056,911	5,949,973
4	54	0	1,844,104	2,065,443	5,949,973	1,893,123	2,114,462	5,949,973
5	55	0	1,858,676	2,072,876	5,949,973	1,959,238	2,173,438	5,949,973
6	56	0	1,871,605	2,064,980	5,949,973	2,041,509	2,234,884	5,949,973
7	57	0	1,863,707	2,053,512	5,949,973	2,107,919	2,297,724	5,949,973
8	58	0	1,851,559	2,038,389	5,949,973	2,175,060	2,361,890	5,949,973
9	59	0	1,836,256	2,019,516	5,949,973	2,244,102	2,427,362	5,949,973
10	60	0	1,815,904	1,996,189	5,949,973	2,313,736	2,494,021	5,949,973
15	65	0	1,777,869	1,777,869	5,949,973	2,849,641	2,849,641	5,949,973
50	100	0	0	0	0	5,949,978	5,949,978	6,485,477
71	121	0	0	0	0	10,391,288	10,391,288	10,806,941

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: \$95,914
Target Premium: \$138,873

Day One Accumulation Value: \$1,877,531
Day One Cash Value: \$1,629,417
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 75

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	1,695,539	1,937,108	5,949,973	1,695,539	1,937,108	5,949,973
2 52	4.65	0	0	1,761,042	1,996,066	5,949,973	1,761,042	1,996,066	5,949,973
3 53	4.65	0	0	1,829,027	2,056,911	5,949,973	1,829,027	2,056,911	5,949,973
4 54	4.40	0	0	1,844,104	2,065,443	5,949,973	1,893,123	2,114,462	5,949,973
5 55	4.40	0	0	1,858,676	2,072,876	5,949,973	1,959,238	2,173,438	5,949,973
Subtotal		2,000,000							
6 56	4.40	0	0	1,871,605	2,064,980	5,949,973	2,041,509	2,234,884	5,949,973
7 57	4.40	0	0	1,863,707	2,053,512	5,949,973	2,107,919	2,297,724	5,949,973
8 58	4.40	0	0	1,851,559	2,038,389	5,949,973	2,175,060	2,361,890	5,949,973
9 59	4.40	0	0	1,836,256	2,019,516	5,949,973	2,244,102	2,427,362	5,949,973
10 60	4.40	0	0	1,815,904	1,996,189	5,949,973	2,313,736	2,494,021	5,949,973
Subtotal		2,000,000							
11 61	4.40	0	0	1,794,684	1,968,424	5,949,973	2,389,223	2,562,963	5,949,973
12 62	4.40	0	0	1,801,814	1,933,904	5,949,973	2,500,958	2,633,048	5,949,973
13 63	4.40	0	0	1,803,252	1,891,312	5,949,973	2,616,171	2,704,231	5,949,973
14 64	4.40	0	0	1,794,966	1,839,591	5,949,973	2,731,821	2,776,446	5,949,973
15 65	4.40	0	0	1,777,869	1,777,869	5,949,973	2,849,641	2,849,641	5,949,973
Subtotal		2,000,000							
16 66	4.40	0	0	1,696,762	1,696,762	5,949,973	2,924,882	2,924,882	5,949,973
17 67	4.40	0	0	1,603,459	1,603,459	5,949,973	3,001,081	3,001,081	5,949,973
18 68	4.40	0	0	1,496,594	1,496,594	5,949,973	3,078,092	3,078,092	5,949,973
19 69	4.40	0	0	1,374,576	1,374,576	5,949,973	3,155,619	3,155,619	5,949,973
20 70	4.40	0	0	1,234,789	1,234,789	5,949,973	3,233,163	3,233,163	5,949,973
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 71	4.40	0	0	1,100,710	1,100,710	5,949,973	3,327,701	3,327,701	5,949,973
22 72	4.40	0	0	941,512	941,512	5,949,973	3,422,508	3,422,508	5,949,973
23 73	4.40	0	0	751,498	751,498	5,949,973	3,517,323	3,517,323	5,949,973
24 74	4.40	0	0	525,887	525,887	5,949,973	3,611,918	3,611,918	5,949,973
25 75	4.40	0	0	258,448	258,448	5,949,973	3,706,041	3,706,041	5,949,973
Subtotal		2,000,000							
26 76	4.40	0	0	0	0	0	3,799,368	3,799,368	5,949,973
27 77	4.40	0	0	0	0	0	3,896,546	3,896,546	5,949,973
28 78	4.40	0	0	0	0	0	3,993,269	3,993,269	5,949,973
29 79	4.40	0	0	0	0	0	4,089,359	4,089,359	5,949,973
30 80	4.40	0	0	0	0	0	4,184,642	4,184,642	5,949,973
Subtotal		2,000,000							
31 81	4.40	0	0	0	0	0	4,278,960	4,278,960	5,949,973
32 82	4.40	0	0	0	0	0	4,372,197	4,372,197	5,949,973
33 83	4.40	0	0	0	0	0	4,464,249	4,464,249	5,949,973
34 84	4.40	0	0	0	0	0	4,555,066	4,555,066	5,949,973
35 85	4.40	0	0	0	0	0	4,644,667	4,644,667	5,949,973
Subtotal		2,000,000							
36 86	4.40	0	0	0	0	0	4,734,019	4,734,019	5,949,973
37 87	4.40	0	0	0	0	0	4,823,561	4,823,561	5,949,973
38 88	4.40	0	0	0	0	0	4,913,930	4,913,930	5,949,973
39 89	4.40	0	0	0	0	0	5,006,104	5,006,104	5,949,973
40 90	4.40	0	0	0	0	0	5,101,523	5,101,523	5,949,973
Subtotal		2,000,000							

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 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 91	4.40	0	0	0	0	0	5,202,314	5,202,314	5,949,973
42 92	4.40	0	0	0	0	0	5,305,269	5,305,269	5,994,955
43 93	4.40	0	0	0	0	0	5,406,725	5,406,725	6,055,532
44 94	4.40	0	0	0	0	0	5,506,779	5,506,779	6,112,525
45 95	4.40	0	0	0	0	0	5,606,194	5,606,194	6,222,876
Subtotal		2,000,000							
46 96	4.40	0	0	0	0	0	5,690,826	5,690,826	6,259,909
47 97	4.40	0	0	0	0	0	5,774,442	5,774,442	6,351,887
48 98	4.40	0	0	0	0	0	5,840,036	5,840,036	6,365,640
49 99	4.40	0	0	0	0	0	5,905,627	5,905,627	6,437,134
50 100	4.40	0	0	0	0	0	5,949,978	5,949,978	6,485,477
Subtotal		2,000,000							
51 101	4.40	0	0	0	0	0	5,983,700	5,983,700	6,462,396
52 102	4.40	0	0	0	0	0	6,039,027	6,039,027	6,522,149
53 103	4.40	0	0	0	0	0	6,091,172	6,091,172	6,578,466
54 104	4.40	0	0	0	0	0	6,140,043	6,140,043	6,569,846
55 105	4.40	0	0	0	0	0	6,213,212	6,213,212	6,648,137
Subtotal		2,000,000							
56 106	4.40	0	0	0	0	0	6,283,920	6,283,920	6,723,795
57 107	4.40	0	0	0	0	0	6,352,063	6,352,063	6,733,188
58 108	4.40	0	0	0	0	0	6,450,627	6,450,627	6,837,665
59 109	4.40	0	0	0	0	0	6,550,723	6,550,723	6,943,767
60 110	4.40	0	0	0	0	0	6,652,375	6,652,375	7,051,518
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
61 111	4.40	0	0	0	0	0	6,755,607	6,755,607	7,093,388
62 112	4.40	0	0	0	0	0	7,052,854	7,052,854	7,405,497
63 113	4.40	0	0	0	0	0	7,363,180	7,363,180	7,731,339
64 114	4.40	0	0	0	0	0	7,687,160	7,687,160	8,071,518
65 115	4.40	0	0	0	0	0	8,025,395	8,025,395	8,346,411
Subtotal		2,000,000							
66 116	4.40	0	0	0	0	0	8,378,512	8,378,512	8,713,653
67 117	4.40	0	0	0	0	0	8,747,167	8,747,167	9,097,054
68 118	4.40	0	0	0	0	0	9,132,042	9,132,042	9,497,324
69 119	4.40	0	0	0	0	0	9,533,852	9,533,852	9,915,206
70 120	4.40	0	0	0	0	0	9,953,341	9,953,341	10,351,476
Subtotal		2,000,000							
71 121	4.40	0	0	0	0	0	10,391,288	10,391,288	10,806,941
Subtotal		2,000,000							

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