

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/60/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$4,025,971	Kind Code:	6961 B1 ATUE13B
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	1,689,163	1,926,696	4,025,971	1,689,163	1,926,696	4,025,971
2	62	0	1,740,913	1,974,420	4,025,971	1,740,913	1,974,420	4,025,971
3	63	0	1,793,685	2,023,166	4,025,971	1,793,685	2,023,166	4,025,971
4	64	0	1,794,262	2,019,717	4,025,971	1,842,448	2,067,903	4,025,971
5	65	0	1,796,167	2,014,375	4,025,971	1,895,046	2,113,254	4,025,971
6	66	0	1,775,232	1,986,193	4,025,971	1,949,659	2,160,620	4,025,971
7	67	0	1,749,306	1,952,618	4,025,971	2,005,318	2,208,630	4,025,971
8	68	0	1,717,000	1,913,065	4,025,971	2,061,135	2,257,200	4,025,971
9	69	0	1,678,028	1,866,847	4,025,971	2,117,333	2,306,152	4,025,971
10	70	0	1,631,638	1,812,807	4,025,971	2,174,021	2,355,190	4,025,971
40	100	0	0	0	0	4,025,978	4,025,978	4,388,316
61	121	0	0	0	0	7,030,000	7,030,000	7,311,200

### 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: \$92,638  
Target Premium: \$134,106

Day One Accumulation Value: \$1,876,678  
Day One Cash Value: \$1,635,120  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 80

**Incomplete Document: Not For Client Presentation.**

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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
1 61	4.65	2,000,000	0	1,689,163	1,926,696	4,025,971	1,689,163	1,926,696	4,025,971
2 62	4.65	0	0	1,740,913	1,974,420	4,025,971	1,740,913	1,974,420	4,025,971
3 63	4.65	0	0	1,793,685	2,023,166	4,025,971	1,793,685	2,023,166	4,025,971
4 64	4.40	0	0	1,794,262	2,019,717	4,025,971	1,842,448	2,067,903	4,025,971
5 65	4.40	0	0	1,796,167	2,014,375	4,025,971	1,895,046	2,113,254	4,025,971
Subtotal		2,000,000							
6 66	4.40	0	0	1,775,232	1,986,193	4,025,971	1,949,659	2,160,620	4,025,971
7 67	4.40	0	0	1,749,306	1,952,618	4,025,971	2,005,318	2,208,630	4,025,971
8 68	4.40	0	0	1,717,000	1,913,065	4,025,971	2,061,135	2,257,200	4,025,971
9 69	4.40	0	0	1,678,028	1,866,847	4,025,971	2,117,333	2,306,152	4,025,971
10 70	4.40	0	0	1,631,638	1,812,807	4,025,971	2,174,021	2,355,190	4,025,971
Subtotal		2,000,000							
11 71	4.40	0	0	1,576,823	1,750,745	4,025,971	2,231,403	2,405,325	4,025,971
12 72	4.40	0	0	1,540,465	1,676,946	4,025,971	2,318,621	2,455,102	4,025,971
13 73	4.40	0	0	1,489,705	1,588,744	4,025,971	2,405,244	2,504,283	4,025,971
14 74	4.40	0	0	1,421,911	1,483,911	4,025,971	2,490,634	2,552,634	4,025,971
15 75	4.40	0	0	1,359,536	1,359,536	4,025,971	2,599,884	2,599,884	4,025,971
Subtotal		2,000,000							
16 76	4.40	0	0	1,200,846	1,200,846	4,025,971	2,647,119	2,647,119	4,025,971
17 77	4.40	0	0	1,012,573	1,012,573	4,025,971	2,695,847	2,695,847	4,025,971
18 78	4.40	0	0	786,991	786,991	4,025,971	2,743,140	2,743,140	4,025,971
19 79	4.40	0	0	513,794	513,794	4,025,971	2,788,654	2,788,654	4,025,971
20 80	4.40	0	0	180,233	180,233	4,025,971	2,831,984	2,831,984	4,025,971
Subtotal		2,000,000							

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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 81	4.40	0	0	0	0	0	2,895,787	2,895,787	4,025,971
22 82	4.40	0	0	0	0	0	2,958,861	2,958,861	4,025,971
23 83	4.40	0	0	0	0	0	3,021,134	3,021,134	4,025,971
24 84	4.40	0	0	0	0	0	3,082,573	3,082,573	4,025,971
25 85	4.40	0	0	0	0	0	3,143,193	3,143,193	4,025,971
Subtotal		2,000,000							
26 86	4.40	0	0	0	0	0	3,203,648	3,203,648	4,025,971
27 87	4.40	0	0	0	0	0	3,264,235	3,264,235	4,025,971
28 88	4.40	0	0	0	0	0	3,325,386	3,325,386	4,025,971
29 89	4.40	0	0	0	0	0	3,387,766	3,387,766	4,025,971
30 90	4.40	0	0	0	0	0	3,452,350	3,452,350	4,025,971
Subtotal		2,000,000							
31 91	4.40	0	0	0	0	0	3,520,580	3,520,580	4,025,971
32 92	4.40	0	0	0	0	0	3,590,210	3,590,210	4,056,938
33 93	4.40	0	0	0	0	0	3,658,805	3,658,805	4,097,862
34 94	4.40	0	0	0	0	0	3,726,450	3,726,450	4,136,360
35 95	4.40	0	0	0	0	0	3,793,662	3,793,662	4,210,965
Subtotal		2,000,000							
36 96	4.40	0	0	0	0	0	3,850,869	3,850,869	4,235,956
37 97	4.40	0	0	0	0	0	3,907,387	3,907,387	4,298,127
38 98	4.40	0	0	0	0	0	3,951,710	3,951,710	4,307,365
39 99	4.40	0	0	0	0	0	3,996,030	3,996,030	4,355,673
40 100	4.40	0	0	0	0	0	4,025,978	4,025,978	4,388,316
Subtotal		2,000,000							

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Values Calculated at Guaranteed Rates

Lock-In Interest Rate: 4.65%  
Guaranteed Minimum Interest Rate:  
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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
41 101	4.40	0	0	0	0	0	4,048,733	4,048,733	4,372,632
42 102	4.40	0	0	0	0	0	4,086,106	4,086,106	4,412,995
43 103	4.40	0	0	0	0	0	4,121,325	4,121,325	4,451,032
44 104	4.40	0	0	0	0	0	4,154,329	4,154,329	4,445,133
45 105	4.40	0	0	0	0	0	4,203,773	4,203,773	4,498,037
Subtotal		2,000,000							
46 106	4.40	0	0	0	0	0	4,251,550	4,251,550	4,549,159
47 107	4.40	0	0	0	0	0	4,297,592	4,297,592	4,555,448
48 108	4.40	0	0	0	0	0	4,364,214	4,364,214	4,626,067
49 109	4.40	0	0	0	0	0	4,431,871	4,431,871	4,697,784
50 110	4.40	0	0	0	0	0	4,500,581	4,500,581	4,770,616
Subtotal		2,000,000							
51 111	4.40	0	0	0	0	0	4,570,359	4,570,359	4,798,877
52 112	4.40	0	0	0	0	0	4,771,455	4,771,455	5,010,028
53 113	4.40	0	0	0	0	0	4,981,399	4,981,399	5,230,469
54 114	4.40	0	0	0	0	0	5,200,580	5,200,580	5,460,610
55 115	4.40	0	0	0	0	0	5,429,406	5,429,406	5,646,583
Subtotal		2,000,000							
56 116	4.40	0	0	0	0	0	5,668,300	5,668,300	5,895,032
57 117	4.40	0	0	0	0	0	5,917,705	5,917,705	6,154,414
58 118	4.40	0	0	0	0	0	6,178,084	6,178,084	6,425,208
59 119	4.40	0	0	0	0	0	6,449,920	6,449,920	6,707,917
60 120	4.40	0	0	0	0	0	6,733,716	6,733,716	7,003,066
Subtotal		2,000,000							

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Guaranteed Minimum Interest Rate:  
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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
61 121	4.40	0	0	0	0	0	7,030,000	7,030,000	7,311,200
Subtotal		2,000,000							

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