

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$10,207,614	Kind Code:	6963 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	1,654,682	1,930,288	10,207,614	1,654,682	1,930,288	10,207,614
2	32	0	1,711,283	1,982,806	10,207,614	1,711,283	1,982,806	10,207,614
3	33	0	1,771,244	2,037,663	10,207,614	1,771,244	2,037,663	10,207,614
4	34	0	1,780,148	2,041,463	10,207,614	1,828,608	2,089,923	10,207,614
5	35	0	1,787,864	2,045,096	10,207,614	1,887,068	2,144,300	10,207,614
6	36	0	1,791,384	2,038,409	10,207,614	1,955,381	2,202,406	10,207,614
7	37	0	1,787,388	2,030,330	10,207,614	2,019,386	2,262,328	10,207,614
8	38	0	1,782,737	2,020,575	10,207,614	2,086,242	2,324,080	10,207,614
9	39	0	1,776,037	2,008,771	10,207,614	2,154,863	2,387,597	10,207,614
10	40	0	1,765,964	1,994,615	10,207,614	2,224,327	2,452,978	10,207,614
35	65	0	0	0	0	5,385,918	5,385,918	10,207,614
70	100	0	0	0	0	10,207,619	10,207,619	11,024,229
91	121	0	0	0	0	17,762,978	17,762,978	18,473,497

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: \$79,314
Target Premium: \$99,014

Day One Accumulation Value: \$1,876,979
Day One Cash Value: \$1,596,270
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 62

Incomplete Document: Not For Client Presentation.

SAMPLE

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	1,654,682	1,930,288	10,207,614	1,654,682	1,930,288	10,207,614
2 32	4.65	0	0	1,711,283	1,982,806	10,207,614	1,711,283	1,982,806	10,207,614
3 33	4.65	0	0	1,771,244	2,037,663	10,207,614	1,771,244	2,037,663	10,207,614
4 34	4.40	0	0	1,780,148	2,041,463	10,207,614	1,828,608	2,089,923	10,207,614
5 35	4.40	0	0	1,787,864	2,045,096	10,207,614	1,887,068	2,144,300	10,207,614
Subtotal		2,000,000							
6 36	4.40	0	0	1,791,384	2,038,409	10,207,614	1,955,381	2,202,406	10,207,614
7 37	4.40	0	0	1,787,388	2,030,330	10,207,614	2,019,386	2,262,328	10,207,614
8 38	4.40	0	0	1,782,737	2,020,575	10,207,614	2,086,242	2,324,080	10,207,614
9 39	4.40	0	0	1,776,037	2,008,771	10,207,614	2,154,863	2,387,597	10,207,614
10 40	4.40	0	0	1,765,964	1,994,615	10,207,614	2,224,327	2,452,978	10,207,614
Subtotal		2,000,000							
11 41	4.40	0	0	1,755,484	1,979,031	10,207,614	2,298,038	2,521,585	10,207,614
12 42	4.40	0	0	1,788,584	1,960,072	10,207,614	2,421,309	2,592,797	10,207,614
13 43	4.40	0	0	1,822,732	1,937,058	10,207,614	2,552,417	2,666,743	10,207,614
14 44	4.40	0	0	1,849,993	1,909,198	10,207,614	2,684,509	2,743,714	10,207,614
15 45	4.40	0	0	1,875,835	1,875,835	10,207,614	2,823,934	2,823,934	10,207,614
Subtotal		2,000,000							
16 46	4.40	0	0	1,825,912	1,825,912	10,207,614	2,909,066	2,909,066	10,207,614
17 47	4.40	0	0	1,769,730	1,769,730	10,207,614	2,996,720	2,996,720	10,207,614
18 48	4.40	0	0	1,707,914	1,707,914	10,207,614	3,086,829	3,086,829	10,207,614
19 49	4.40	0	0	1,641,287	1,641,287	10,207,614	3,179,401	3,179,401	10,207,614
20 50	4.40	0	0	1,568,708	1,568,708	10,207,614	3,274,383	3,274,383	10,207,614
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
21 51	4.40	0	0	1,523,650	1,523,650	10,207,614	3,394,528	3,394,528	10,207,614
22 52	4.40	0	0	1,470,308	1,470,308	10,207,614	3,517,958	3,517,958	10,207,614
23 53	4.40	0	0	1,406,747	1,406,747	10,207,614	3,644,646	3,644,646	10,207,614
24 54	4.40	0	0	1,330,912	1,330,912	10,207,614	3,774,518	3,774,518	10,207,614
25 55	4.40	0	0	1,240,152	1,240,152	10,207,614	3,907,519	3,907,519	10,207,614
Subtotal		2,000,000							
26 56	4.40	0	0	1,132,888	1,132,888	10,207,614	4,043,489	4,043,489	10,207,614
27 57	4.40	0	0	1,007,762	1,007,762	10,207,614	4,182,356	4,182,356	10,207,614
28 58	4.40	0	0	864,870	864,870	10,207,614	4,324,014	4,324,014	10,207,614
29 59	4.40	0	0	703,711	703,711	10,207,614	4,468,330	4,468,330	10,207,614
30 60	4.40	0	0	520,779	520,779	10,207,614	4,615,261	4,615,261	10,207,614
Subtotal		2,000,000							
31 61	4.40	0	0	311,102	311,102	10,207,614	4,764,688	4,764,688	10,207,614
32 62	4.40	0	0	68,209	68,209	10,207,614	4,916,478	4,916,478	10,207,614
33 63	4.40	0	0	0	0	0	5,070,654	5,070,654	10,207,614
34 64	4.40	0	0	0	0	0	5,227,128	5,227,128	10,207,614
35 65	4.40	0	0	0	0	0	5,385,918	5,385,918	10,207,614
Subtotal		2,000,000							
36 66	4.40	0	0	0	0	0	5,547,006	5,547,006	10,207,614
37 67	4.40	0	0	0	0	0	5,710,488	5,710,488	10,207,614
38 68	4.40	0	0	0	0	0	5,876,213	5,876,213	10,207,614
39 69	4.40	0	0	0	0	0	6,043,685	6,043,685	10,207,614
40 70	4.40	0	0	0	0	0	6,212,065	6,212,065	10,207,614
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
41 71	4.40	0	0	0	0	0	6,380,224	6,380,224	10,207,614
42 72	4.40	0	0	0	0	0	6,548,065	6,548,065	10,207,614
43 73	4.40	0	0	0	0	0	6,715,184	6,715,184	10,207,614
44 74	4.40	0	0	0	0	0	6,881,240	6,881,240	10,207,614
45 75	4.40	0	0	0	0	0	7,045,870	7,045,870	10,207,614
Subtotal		2,000,000							
46 76	4.40	0	0	0	0	0	7,208,721	7,208,721	10,207,614
47 77	4.40	0	0	0	0	0	7,379,840	7,379,840	10,207,614
48 78	4.40	0	0	0	0	0	7,550,625	7,550,625	10,207,614
49 79	4.40	0	0	0	0	0	7,721,232	7,721,232	10,207,614
50 80	4.40	0	0	0	0	0	7,892,028	7,892,028	10,207,614
Subtotal		2,000,000							
51 81	4.40	0	0	0	0	0	8,063,607	8,063,607	10,207,614
52 82	4.40	0	0	0	0	0	8,236,891	8,236,891	10,207,614
53 83	4.40	0	0	0	0	0	8,413,310	8,413,310	10,207,614
54 84	4.40	0	0	0	0	0	8,592,729	8,592,729	10,225,348
55 85	4.40	0	0	0	0	0	8,767,920	8,767,920	10,346,147
Subtotal		2,000,000							
56 86	4.40	0	0	0	0	0	8,935,909	8,935,909	10,365,655
57 87	4.40	0	0	0	0	0	9,109,823	9,109,823	10,476,297
58 88	4.40	0	0	0	0	0	9,277,934	9,277,934	10,669,624
59 89	4.40	0	0	0	0	0	9,423,191	9,423,191	10,742,438
60 90	4.40	0	0	0	0	0	9,561,023	9,561,023	10,803,956
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
61 91	4.40	0	0	0	0	0	9,692,156	9,692,156	10,855,215
62 92	4.40	0	0	0	0	0	9,817,757	9,817,757	10,995,889
63 93	4.40	0	0	0	0	0	9,911,792	9,911,792	11,002,090
64 94	4.40	0	0	0	0	0	10,000,647	10,000,647	11,100,719
65 95	4.40	0	0	0	0	0	10,052,255	10,052,255	11,057,481
Subtotal		2,000,000							
66 96	4.40	0	0	0	0	0	10,098,691	10,098,691	11,108,561
67 97	4.40	0	0	0	0	0	10,121,847	10,121,847	11,032,814
68 98	4.40	0	0	0	0	0	10,166,985	10,166,985	11,082,014
69 99	4.40	0	0	0	0	0	10,191,615	10,191,615	11,108,861
70 100	4.40	0	0	0	0	0	10,207,619	10,207,619	11,024,229
Subtotal		2,000,000							
71 101	4.40	0	0	0	0	0	10,270,940	10,270,940	11,092,615
72 102	4.40	0	0	0	0	0	10,334,655	10,334,655	11,161,427
73 103	4.40	0	0	0	0	0	10,398,766	10,398,766	11,126,680
74 104	4.40	0	0	0	0	0	10,511,658	10,511,658	11,247,475
75 105	4.40	0	0	0	0	0	10,625,778	10,625,778	11,369,583
Subtotal		2,000,000							
76 106	4.40	0	0	0	0	0	10,741,139	10,741,139	11,493,019
77 107	4.40	0	0	0	0	0	10,857,754	10,857,754	11,509,220
78 108	4.40	0	0	0	0	0	11,026,369	11,026,369	11,687,951
79 109	4.40	0	0	0	0	0	11,197,605	11,197,605	11,869,462
80 110	4.40	0	0	0	0	0	11,371,504	11,371,504	12,053,795
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
81 111	4.40	0	0	0	0	0	11,548,106	11,548,106	12,125,512
82 112	4.40	0	0	0	0	0	12,056,223	12,056,223	12,659,035
83 113	4.40	0	0	0	0	0	12,586,697	12,586,697	13,216,032
84 114	4.40	0	0	0	0	0	13,140,512	13,140,512	13,797,538
85 115	4.40	0	0	0	0	0	13,718,694	13,718,694	14,267,442
Subtotal		2,000,000							
86 116	4.40	0	0	0	0	0	14,322,317	14,322,317	14,895,210
87 117	4.40	0	0	0	0	0	14,952,499	14,952,499	15,550,599
88 118	4.40	0	0	0	0	0	15,610,409	15,610,409	16,234,826
89 119	4.40	0	0	0	0	0	16,297,267	16,297,267	16,949,158
90 120	4.40	0	0	0	0	0	17,014,346	17,014,346	17,694,921
Subtotal		2,000,000							
91 121	4.40	0	0	0	0	0	17,762,978	17,762,978	18,473,497
Subtotal		2,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.