

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/40/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$7,277,494	Kind Code:	6963 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	1,677,677	1,933,845	7,277,494	1,677,677	1,933,845	7,277,494
2	42	0	1,739,573	1,989,919	7,277,494	1,739,573	1,989,919	7,277,494
3	43	0	1,803,813	2,048,337	7,277,494	1,803,813	2,048,337	7,277,494
4	44	0	1,817,496	2,055,471	7,277,494	1,866,272	2,104,247	7,277,494
5	45	0	1,830,399	2,062,552	7,277,494	1,930,374	2,162,527	7,277,494
6	46	0	1,841,196	2,049,333	7,277,494	2,016,423	2,224,560	7,277,494
7	47	0	1,826,007	2,032,688	7,277,494	2,081,803	2,288,484	7,277,494
8	48	0	1,808,539	2,013,037	7,277,494	2,149,760	2,354,258	7,277,494
9	49	0	1,787,878	1,990,921	7,277,494	2,218,854	2,421,897	7,277,494
10	50	0	1,764,806	1,965,665	7,277,494	2,290,516	2,491,375	7,277,494
25	65	0	479,055	479,055	7,277,494	3,840,596	3,840,596	7,277,494
60	100	0	0	0	0	7,277,497	7,277,497	7,859,697
81	121	0	0	0	0	12,663,065	12,663,065	13,169,588

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: \$77,287
Target Premium: \$111,928

Day One Accumulation Value: \$1,877,267
Day One Cash Value: \$1,615,277
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 66

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	1,677,677	1,933,845	7,277,494	1,677,677	1,933,845	7,277,494
2 42	4.65	0	0	1,739,573	1,989,919	7,277,494	1,739,573	1,989,919	7,277,494
3 43	4.65	0	0	1,803,813	2,048,337	7,277,494	1,803,813	2,048,337	7,277,494
4 44	4.40	0	0	1,817,496	2,055,471	7,277,494	1,866,272	2,104,247	7,277,494
5 45	4.40	0	0	1,830,399	2,062,552	7,277,494	1,930,374	2,162,527	7,277,494
Subtotal		2,000,000							
6 46	4.40	0	0	1,841,196	2,049,333	7,277,494	2,016,423	2,224,560	7,277,494
7 47	4.40	0	0	1,826,007	2,032,688	7,277,494	2,081,803	2,288,484	7,277,494
8 48	4.40	0	0	1,808,539	2,013,037	7,277,494	2,149,760	2,354,258	7,277,494
9 49	4.40	0	0	1,787,878	1,990,921	7,277,494	2,218,854	2,421,897	7,277,494
10 50	4.40	0	0	1,764,806	1,965,665	7,277,494	2,290,516	2,491,375	7,277,494
Subtotal		2,000,000							
11 51	4.40	0	0	1,742,557	1,937,594	7,277,494	2,368,793	2,563,830	7,277,494
12 52	4.40	0	0	1,755,958	1,904,419	7,277,494	2,489,588	2,638,049	7,277,494
13 53	4.40	0	0	1,765,974	1,864,948	7,277,494	2,615,007	2,713,981	7,277,494
14 54	4.40	0	0	1,767,703	1,817,918	7,277,494	2,741,322	2,791,537	7,277,494
15 55	4.40	0	0	1,761,694	1,761,694	7,277,494	2,870,637	2,870,637	7,277,494
Subtotal		2,000,000							
16 56	4.40	0	0	1,686,046	1,686,046	7,277,494	2,952,333	2,952,333	7,277,494
17 57	4.40	0	0	1,599,052	1,599,052	7,277,494	3,035,375	3,035,375	7,277,494
18 58	4.40	0	0	1,500,731	1,500,731	7,277,494	3,119,633	3,119,633	7,277,494
19 59	4.40	0	0	1,390,730	1,390,730	7,277,494	3,204,950	3,204,950	7,277,494
20 60	4.40	0	0	1,266,836	1,266,836	7,277,494	3,291,227	3,291,227	7,277,494
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 61	4.40	0	0	1,155,726	1,155,726	7,277,494	3,397,747	3,397,747	7,277,494
22 62	4.40	0	0	1,024,888	1,024,888	7,277,494	3,505,951	3,505,951	7,277,494
23 63	4.40	0	0	870,531	870,531	7,277,494	3,615,857	3,615,857	7,277,494
24 64	4.40	0	0	689,403	689,403	7,277,494	3,727,400	3,727,400	7,277,494
25 65	4.40	0	0	479,055	479,055	7,277,494	3,840,596	3,840,596	7,277,494
Subtotal		2,000,000							
26 66	4.40	0	0	237,074	237,074	7,277,494	3,955,429	3,955,429	7,277,494
27 67	4.40	0	0	0	0	0	4,071,970	4,071,970	7,277,494
28 68	4.40	0	0	0	0	0	4,190,111	4,190,111	7,277,494
29 69	4.40	0	0	0	0	0	4,309,497	4,309,497	7,277,494
30 70	4.40	0	0	0	0	0	4,429,533	4,429,533	7,277,494
Subtotal		2,000,000							
31 71	4.40	0	0	0	0	0	4,549,411	4,549,411	7,277,494
32 72	4.40	0	0	0	0	0	4,669,064	4,669,064	7,277,494
33 73	4.40	0	0	0	0	0	4,788,204	4,788,204	7,277,494
34 74	4.40	0	0	0	0	0	4,906,588	4,906,588	7,277,494
35 75	4.40	0	0	0	0	0	5,023,959	5,023,959	7,277,494
Subtotal		2,000,000							
36 76	4.40	0	0	0	0	0	5,140,063	5,140,063	7,277,494
37 77	4.40	0	0	0	0	0	5,262,064	5,262,064	7,277,494
38 78	4.40	0	0	0	0	0	5,383,831	5,383,831	7,277,494
39 79	4.40	0	0	0	0	0	5,505,476	5,505,476	7,277,494
40 80	4.40	0	0	0	0	0	5,627,262	5,627,262	7,277,494
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
41 81	4.40	0	0	0	0	0	5,749,614	5,749,614	7,277,494
42 82	4.40	0	0	0	0	0	5,873,192	5,873,192	7,277,494
43 83	4.40	0	0	0	0	0	5,999,017	5,999,017	7,277,494
44 84	4.40	0	0	0	0	0	6,126,954	6,126,954	7,291,076
45 85	4.40	0	0	0	0	0	6,251,817	6,251,817	7,377,144
Subtotal		2,000,000							
46 86	4.40	0	0	0	0	0	6,371,542	6,371,542	7,390,990
47 87	4.40	0	0	0	0	0	6,495,492	6,495,492	7,469,816
48 88	4.40	0	0	0	0	0	6,615,302	6,615,302	7,607,598
49 89	4.40	0	0	0	0	0	6,718,817	6,718,817	7,659,452
50 90	4.40	0	0	0	0	0	6,817,037	6,817,037	7,703,252
Subtotal		2,000,000							
51 91	4.40	0	0	0	0	0	6,910,479	6,910,479	7,739,737
52 92	4.40	0	0	0	0	0	6,999,977	6,999,977	7,839,975
53 93	4.40	0	0	0	0	0	7,066,968	7,066,968	7,844,335
54 94	4.40	0	0	0	0	0	7,130,265	7,130,265	7,914,595
55 95	4.40	0	0	0	0	0	7,167,004	7,167,004	7,883,705
Subtotal		2,000,000							
56 96	4.40	0	0	0	0	0	7,200,057	7,200,057	7,920,063
57 97	4.40	0	0	0	0	0	7,216,511	7,216,511	7,865,998
58 98	4.40	0	0	0	0	0	7,248,637	7,248,637	7,901,015
59 99	4.40	0	0	0	0	0	7,266,143	7,266,143	7,920,096
60 100	4.40	0	0	0	0	0	7,277,497	7,277,497	7,859,697
Subtotal		2,000,000							

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61 101	4.40	0	0	0	0	0	7,322,586	7,322,586	7,908,393
62 102	4.40	0	0	0	0	0	7,367,955	7,367,955	7,957,392
63 103	4.40	0	0	0	0	0	7,413,607	7,413,607	7,932,560
64 104	4.40	0	0	0	0	0	7,494,036	7,494,036	8,018,619
65 105	4.40	0	0	0	0	0	7,575,339	7,575,339	8,105,614
Subtotal		2,000,000							
66 106	4.40	0	0	0	0	0	7,657,527	7,657,527	8,193,554
67 107	4.40	0	0	0	0	0	7,740,608	7,740,608	8,205,045
68 108	4.40	0	0	0	0	0	7,860,760	7,860,760	8,332,406
69 109	4.40	0	0	0	0	0	7,982,780	7,982,780	8,461,747
70 110	4.40	0	0	0	0	0	8,106,696	8,106,696	8,593,099
Subtotal		2,000,000							
71 111	4.40	0	0	0	0	0	8,232,540	8,232,540	8,644,167
72 112	4.40	0	0	0	0	0	8,594,772	8,594,772	9,024,511
73 113	4.40	0	0	0	0	0	8,972,942	8,972,942	9,421,589
74 114	4.40	0	0	0	0	0	9,367,751	9,367,751	9,836,139
75 115	4.40	0	0	0	0	0	9,779,932	9,779,932	10,171,130
Subtotal		2,000,000							
76 116	4.40	0	0	0	0	0	10,210,249	10,210,249	10,618,660
77 117	4.40	0	0	0	0	0	10,659,500	10,659,500	11,085,881
78 118	4.40	0	0	0	0	0	11,128,518	11,128,518	11,573,659
79 119	4.40	0	0	0	0	0	11,618,173	11,618,173	12,082,900
80 120	4.40	0	0	0	0	0	12,129,373	12,129,373	12,614,548
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
81 121	4.40	0	0	0	0	0	12,663,065	12,663,065	13,169,588
Subtotal		2,000,000							

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