

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/50/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$5,051,854	Kind Code:	6963 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	1,686,478	1,933,009	5,051,854	1,686,478	1,933,009	5,051,854
2	52	0	1,749,112	1,987,560	5,051,854	1,749,112	1,987,560	5,051,854
3	53	0	1,813,277	2,043,642	5,051,854	1,813,277	2,043,642	5,051,854
4	54	0	1,825,196	2,047,478	5,051,854	1,873,874	2,096,156	5,051,854
5	55	0	1,836,224	2,049,918	5,051,854	1,936,063	2,149,757	5,051,854
6	56	0	1,830,349	2,024,846	5,051,854	2,011,080	2,205,577	5,051,854
7	57	0	1,803,743	1,994,198	5,051,854	2,071,931	2,262,386	5,051,854
8	58	0	1,771,636	1,958,050	5,051,854	2,133,693	2,320,107	5,051,854
9	59	0	1,733,911	1,916,283	5,051,854	2,196,274	2,378,646	5,051,854
10	60	0	1,689,459	1,867,790	5,051,854	2,259,616	2,437,947	5,051,854
15	65	0	1,468,689	1,468,689	5,051,854	2,749,611	2,749,611	5,051,854
50	100	0	0	0	0	5,051,857	5,051,857	5,456,006
71	121	0	0	0	0	8,789,312	8,789,312	9,140,885

### 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: \$81,436  
Target Premium: \$117,911

Day One Accumulation Value: \$1,877,196  
Day One Cash Value: \$1,622,582  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 72

**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 51	4.65	2,000,000	0	1,686,478	1,933,009	5,051,854	1,686,478	1,933,009	5,051,854
2 52	4.65	0	0	1,749,112	1,987,560	5,051,854	1,749,112	1,987,560	5,051,854
3 53	4.65	0	0	1,813,277	2,043,642	5,051,854	1,813,277	2,043,642	5,051,854
4 54	4.40	0	0	1,825,196	2,047,478	5,051,854	1,873,874	2,096,156	5,051,854
5 55	4.40	0	0	1,836,224	2,049,918	5,051,854	1,936,063	2,149,757	5,051,854
Subtotal		2,000,000							
6 56	4.40	0	0	1,830,349	2,024,846	5,051,854	2,011,080	2,205,577	5,051,854
7 57	4.40	0	0	1,803,743	1,994,198	5,051,854	2,071,931	2,262,386	5,051,854
8 58	4.40	0	0	1,771,636	1,958,050	5,051,854	2,133,693	2,320,107	5,051,854
9 59	4.40	0	0	1,733,911	1,916,283	5,051,854	2,196,274	2,378,646	5,051,854
10 60	4.40	0	0	1,689,459	1,867,790	5,051,854	2,259,616	2,437,947	5,051,854
Subtotal		2,000,000							
11 61	4.40	0	0	1,639,943	1,812,212	5,051,854	2,326,874	2,499,143	5,051,854
12 62	4.40	0	0	1,615,491	1,746,335	5,051,854	2,430,120	2,560,964	5,051,854
13 63	4.40	0	0	1,580,782	1,668,180	5,051,854	2,535,975	2,623,373	5,051,854
14 64	4.40	0	0	1,532,606	1,576,052	5,051,854	2,642,827	2,686,273	5,051,854
15 65	4.40	0	0	1,468,689	1,468,689	5,051,854	2,749,611	2,749,611	5,051,854
Subtotal		2,000,000							
16 66	4.40	0	0	1,335,367	1,335,367	5,051,854	2,814,539	2,814,539	5,051,854
17 67	4.40	0	0	1,183,706	1,183,706	5,051,854	2,879,859	2,879,859	5,051,854
18 68	4.40	0	0	1,011,582	1,011,582	5,051,854	2,945,405	2,945,405	5,051,854
19 69	4.40	0	0	816,504	816,504	5,051,854	3,010,824	3,010,824	5,051,854
20 70	4.40	0	0	594,469	594,469	5,051,854	3,075,569	3,075,569	5,051,854
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
21 71	4.40	0	0	370,722	370,722	5,051,854	3,158,775	3,158,775	5,051,854
22 72	4.40	0	0	108,662	108,662	5,051,854	3,241,826	3,241,826	5,051,854
23 73	4.40	0	0	0	0	0	3,324,523	3,324,523	5,051,854
24 74	4.40	0	0	0	0	0	3,406,697	3,406,697	5,051,854
25 75	4.40	0	0	0	0	0	3,488,169	3,488,169	5,051,854
Subtotal		2,000,000							
26 76	4.40	0	0	0	0	0	3,568,767	3,568,767	5,051,854
27 77	4.40	0	0	0	0	0	3,653,459	3,653,459	5,051,854
28 78	4.40	0	0	0	0	0	3,737,993	3,737,993	5,051,854
29 79	4.40	0	0	0	0	0	3,822,448	3,822,448	5,051,854
30 80	4.40	0	0	0	0	0	3,907,007	3,907,007	5,051,854
Subtotal		2,000,000							
31 81	4.40	0	0	0	0	0	3,991,968	3,991,968	5,051,854
32 82	4.40	0	0	0	0	0	4,077,790	4,077,790	5,051,854
33 83	4.40	0	0	0	0	0	4,165,186	4,165,186	5,051,854
34 84	4.40	0	0	0	0	0	4,254,019	4,254,019	5,062,284
35 85	4.40	0	0	0	0	0	4,340,654	4,340,654	5,121,972
Subtotal		2,000,000							
36 86	4.40	0	0	0	0	0	4,423,720	4,423,720	5,131,516
37 87	4.40	0	0	0	0	0	4,509,718	4,509,718	5,186,176
38 88	4.40	0	0	0	0	0	4,592,841	4,592,841	5,281,768
39 89	4.40	0	0	0	0	0	4,664,650	4,664,650	5,317,701
40 90	4.40	0	0	0	0	0	4,732,781	4,732,781	5,348,043
Subtotal		2,000,000							

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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 91	4.40	0	0	0	0	0	4,797,595	4,797,595	5,373,307
42 92	4.40	0	0	0	0	0	4,859,669	4,859,669	5,442,830
43 93	4.40	0	0	0	0	0	4,906,118	4,906,118	5,445,791
44 94	4.40	0	0	0	0	0	4,950,002	4,950,002	5,494,502
45 95	4.40	0	0	0	0	0	4,975,448	4,975,448	5,472,993
Subtotal		2,000,000							
46 96	4.40	0	0	0	0	0	4,998,335	4,998,335	5,498,169
47 97	4.40	0	0	0	0	0	5,009,698	5,009,698	5,460,572
48 98	4.40	0	0	0	0	0	5,031,941	5,031,941	5,484,816
49 99	4.40	0	0	0	0	0	5,044,034	5,044,034	5,497,998
50 100	4.40	0	0	0	0	0	5,051,857	5,051,857	5,456,006
Subtotal		2,000,000							
51 101	4.40	0	0	0	0	0	5,083,098	5,083,098	5,489,746
52 102	4.40	0	0	0	0	0	5,114,533	5,114,533	5,523,696
53 103	4.40	0	0	0	0	0	5,146,163	5,146,163	5,506,395
54 104	4.40	0	0	0	0	0	5,201,934	5,201,934	5,566,069
55 105	4.40	0	0	0	0	0	5,258,310	5,258,310	5,626,393
Subtotal		2,000,000							
56 106	4.40	0	0	0	0	0	5,315,301	5,315,301	5,687,372
57 107	4.40	0	0	0	0	0	5,372,910	5,372,910	5,695,285
58 108	4.40	0	0	0	0	0	5,456,251	5,456,251	5,783,626
59 109	4.40	0	0	0	0	0	5,540,887	5,540,887	5,873,340
60 110	4.40	0	0	0	0	0	5,626,839	5,626,839	5,964,449
Subtotal		2,000,000							

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61 111	4.40	0	0	0	0	0	5,714,127	5,714,127	5,999,834
62 112	4.40	0	0	0	0	0	5,965,548	5,965,548	6,263,826
63 113	4.40	0	0	0	0	0	6,228,033	6,228,033	6,539,435
64 114	4.40	0	0	0	0	0	6,502,066	6,502,066	6,827,170
65 115	4.40	0	0	0	0	0	6,788,157	6,788,157	7,059,684
Subtotal		2,000,000							
66 116	4.40	0	0	0	0	0	7,086,836	7,086,836	7,370,310
67 117	4.40	0	0	0	0	0	7,398,657	7,398,657	7,694,603
68 118	4.40	0	0	0	0	0	7,724,198	7,724,198	8,033,166
69 119	4.40	0	0	0	0	0	8,064,062	8,064,062	8,386,625
70 120	4.40	0	0	0	0	0	8,418,881	8,418,881	8,755,637
Subtotal		2,000,000							
71 121	4.40	0	0	0	0	0	8,789,312	8,789,312	9,140,885
Subtotal		2,000,000							

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