

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/60/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$3,444,301	Kind Code:	6963 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	1,716,974	1,920,188	3,533,147	1,716,974	1,920,188	3,533,147
2	62	0	1,761,163	1,960,933	3,549,289	1,761,163	1,960,933	3,549,289
3	63	0	1,805,691	2,002,017	3,543,571	1,805,691	2,002,017	3,543,571
4	64	0	1,798,642	1,991,523	3,465,251	1,845,831	2,038,712	3,547,360
5	65	0	1,791,682	1,979,741	3,444,301	1,887,346	2,075,405	3,444,301
6	66	0	1,754,103	1,936,307	3,444,301	1,933,600	2,115,804	3,444,301
7	67	0	1,709,708	1,886,057	3,444,301	1,980,198	2,156,547	3,444,301
8	68	0	1,657,394	1,828,232	3,444,301	2,026,714	2,197,552	3,444,301
9	69	0	1,596,954	1,761,937	3,444,301	2,073,642	2,238,625	3,444,301
10	70	0	1,526,567	1,685,694	3,444,301	2,120,335	2,279,462	3,444,301
40	100	0	0	0	0	3,444,306	3,444,306	3,719,852
61	121	0	0	0	0	5,991,351	5,991,351	6,231,005

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: \$89,725
Target Premium: \$114,730

Day One Accumulation Value: \$1,876,173
Day One Cash Value: \$1,669,515
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 78

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 61	4.65	2,000,000	0	1,716,974	1,920,188	3,533,147	1,716,974	1,920,188	3,533,147
2 62	4.65	0	0	1,761,163	1,960,933	3,549,289	1,761,163	1,960,933	3,549,289
3 63	4.65	0	0	1,805,691	2,002,017	3,543,571	1,805,691	2,002,017	3,543,571
4 64	4.40	0	0	1,798,642	1,991,523	3,465,251	1,845,831	2,038,712	3,547,360
5 65	4.40	0	0	1,791,682	1,979,741	3,444,301	1,887,346	2,075,405	3,444,301
Subtotal		2,000,000							
6 66	4.40	0	0	1,754,103	1,936,307	3,444,301	1,933,600	2,115,804	3,444,301
7 67	4.40	0	0	1,709,708	1,886,057	3,444,301	1,980,198	2,156,547	3,444,301
8 68	4.40	0	0	1,657,394	1,828,232	3,444,301	2,026,714	2,197,552	3,444,301
9 69	4.40	0	0	1,596,954	1,761,937	3,444,301	2,073,642	2,238,625	3,444,301
10 70	4.40	0	0	1,526,567	1,685,694	3,444,301	2,120,335	2,279,462	3,444,301
Subtotal		2,000,000							
11 71	4.40	0	0	1,445,864	1,599,136	3,444,301	2,168,026	2,321,298	3,444,301
12 72	4.40	0	0	1,377,049	1,497,600	3,444,301	2,241,940	2,362,491	3,444,301
13 73	4.40	0	0	1,289,686	1,377,516	3,444,301	2,314,994	2,402,824	3,444,301
14 74	4.40	0	0	1,180,861	1,235,970	3,444,301	2,386,962	2,442,071	3,444,301
15 75	4.40	0	0	1,068,509	1,068,509	3,444,301	2,479,966	2,479,966	3,444,301
Subtotal		2,000,000							
16 76	4.40	0	0	856,309	856,309	3,444,301	2,517,862	2,517,862	3,444,301
17 77	4.40	0	0	602,970	602,970	3,444,301	2,557,137	2,557,137	3,444,301
18 78	4.40	0	0	296,935	296,935	3,444,301	2,594,880	2,594,880	3,444,301
19 79	4.40	0	0	0	0	0	2,630,783	2,630,783	3,444,301
20 80	4.40	0	0	0	0	0	2,664,490	2,664,490	3,444,301
Subtotal		2,000,000							

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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 81	4.40	0	0	0	0	0	2,722,443	2,722,443	3,444,301
22 82	4.40	0	0	0	0	0	2,780,995	2,780,995	3,444,301
23 83	4.40	0	0	0	0	0	2,840,634	2,840,634	3,444,301
24 84	4.40	0	0	0	0	0	2,901,223	2,901,223	3,452,456
25 85	4.40	0	0	0	0	0	2,960,246	2,960,246	3,493,090
Subtotal		2,000,000							
26 86	4.40	0	0	0	0	0	3,016,834	3,016,834	3,499,527
27 87	4.40	0	0	0	0	0	3,075,420	3,075,420	3,536,733
28 88	4.40	0	0	0	0	0	3,132,044	3,132,044	3,601,851
29 89	4.40	0	0	0	0	0	3,180,951	3,180,951	3,626,285
30 90	4.40	0	0	0	0	0	3,227,350	3,227,350	3,646,906
Subtotal		2,000,000							
31 91	4.40	0	0	0	0	0	3,271,486	3,271,486	3,664,065
32 92	4.40	0	0	0	0	0	3,313,753	3,313,753	3,711,404
33 93	4.40	0	0	0	0	0	3,345,364	3,345,364	3,713,355
34 94	4.40	0	0	0	0	0	3,375,226	3,375,226	3,746,501
35 95	4.40	0	0	0	0	0	3,392,515	3,392,515	3,731,767
Subtotal		2,000,000							
36 96	4.40	0	0	0	0	0	3,408,059	3,408,059	3,748,866
37 97	4.40	0	0	0	0	0	3,415,746	3,415,746	3,723,164
38 98	4.40	0	0	0	0	0	3,430,850	3,430,850	3,739,627
39 99	4.40	0	0	0	0	0	3,439,034	3,439,034	3,748,548
40 100	4.40	0	0	0	0	0	3,444,306	3,444,306	3,719,852
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
41 101	4.40	0	0	0	0	0	3,465,544	3,465,544	3,742,789
42 102	4.40	0	0	0	0	0	3,486,915	3,486,915	3,765,868
43 103	4.40	0	0	0	0	0	3,508,418	3,508,418	3,754,008
44 104	4.40	0	0	0	0	0	3,546,378	3,546,378	3,794,625
45 105	4.40	0	0	0	0	0	3,584,751	3,584,751	3,835,684
Subtotal		2,000,000							
46 106	4.40	0	0	0	0	0	3,623,541	3,623,541	3,877,189
47 107	4.40	0	0	0	0	0	3,662,753	3,662,753	3,882,519
48 108	4.40	0	0	0	0	0	3,719,505	3,719,505	3,942,676
49 109	4.40	0	0	0	0	0	3,777,139	3,777,139	4,003,768
50 110	4.40	0	0	0	0	0	3,835,670	3,835,670	4,065,810
Subtotal		2,000,000							
51 111	4.40	0	0	0	0	0	3,895,110	3,895,110	4,089,866
52 112	4.40	0	0	0	0	0	4,066,495	4,066,495	4,269,820
53 113	4.40	0	0	0	0	0	4,245,421	4,245,421	4,457,692
54 114	4.40	0	0	0	0	0	4,432,219	4,432,219	4,653,831
55 115	4.40	0	0	0	0	0	4,627,237	4,627,237	4,812,327
Subtotal		2,000,000							
56 116	4.40	0	0	0	0	0	4,830,835	4,830,835	5,024,069
57 117	4.40	0	0	0	0	0	5,043,392	5,043,392	5,245,128
58 118	4.40	0	0	0	0	0	5,265,301	5,265,301	5,475,914
59 119	4.40	0	0	0	0	0	5,496,975	5,496,975	5,716,854
60 120	4.40	0	0	0	0	0	5,738,842	5,738,842	5,968,396
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
61 121	4.40	0	0	0	0	0	5,991,351	5,991,351	6,231,005
Subtotal		2,000,000							

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