

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 1)
Face Amount:	\$2,263,891	Kind Code:	6961 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, 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	61	1,000,000	833,787	965,093	2,263,891	833,787	965,093	2,263,891
2	62	0	862,935	990,845	2,263,891	862,935	990,845	2,263,891
3	63	0	891,379	1,017,252	2,263,891	891,379	1,017,252	2,263,891
4	64	0	896,243	1,017,588	2,263,891	920,468	1,041,813	2,263,891
5	65	0	900,571	1,017,162	2,263,891	950,256	1,066,847	2,263,891
6	66	0	892,046	1,005,015	2,263,891	980,045	1,093,014	2,263,891
7	67	0	881,078	990,424	2,263,891	1,010,337	1,119,683	2,263,891
8	68	0	867,436	973,160	2,263,891	1,041,091	1,146,815	2,263,891
9	69	0	850,837	952,939	2,263,891	1,072,240	1,174,342	2,263,891
10	70	0	831,031	929,284	2,263,891	1,103,886	1,202,139	2,263,891
40	100	0	0	0	0	2,263,892	2,263,892	2,512,921
61	121	0	0	0	0	3,819,450	3,819,450	3,972,229

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: \$1,000,000
Required Premium: \$59,473
Target Premium: \$81,365

Day One Accumulation Value: \$938,482
Day One Cash Value: \$805,139
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 81

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	1,000,000	0	833,787	965,093	2,263,891	833,787	965,093	2,263,891
2 62	4.65	0	0	862,935	990,845	2,263,891	862,935	990,845	2,263,891
3 63	4.65	0	0	891,379	1,017,252	2,263,891	891,379	1,017,252	2,263,891
4 64	4.40	0	0	896,243	1,017,588	2,263,891	920,468	1,041,813	2,263,891
5 65	4.40	0	0	900,571	1,017,162	2,263,891	950,256	1,066,847	2,263,891
Subtotal		1,000,000							
6 66	4.40	0	0	892,046	1,005,015	2,263,891	980,045	1,093,014	2,263,891
7 67	4.40	0	0	881,078	990,424	2,263,891	1,010,337	1,119,683	2,263,891
8 68	4.40	0	0	867,436	973,160	2,263,891	1,041,091	1,146,815	2,263,891
9 69	4.40	0	0	850,837	952,939	2,263,891	1,072,240	1,174,342	2,263,891
10 70	4.40	0	0	831,031	929,284	2,263,891	1,103,886	1,202,139	2,263,891
Subtotal		1,000,000							
11 71	4.40	0	0	807,542	902,173	2,263,891	1,136,059	1,230,690	2,263,891
12 72	4.40	0	0	795,729	869,985	2,263,891	1,185,067	1,259,323	2,263,891
13 73	4.40	0	0	777,520	831,627	2,263,891	1,233,840	1,287,947	2,263,891
14 74	4.40	0	0	752,543	786,275	2,263,891	1,282,716	1,316,448	2,263,891
15 75	4.40	0	0	732,841	732,841	2,263,891	1,344,726	1,344,726	2,263,891
Subtotal		1,000,000							
16 76	4.40	0	0	664,811	664,811	2,263,891	1,373,298	1,373,298	2,263,891
17 77	4.40	0	0	584,999	584,999	2,263,891	1,402,828	1,402,828	2,263,891
18 78	4.40	0	0	490,591	490,591	2,263,891	1,432,004	1,432,004	2,263,891
19 79	4.40	0	0	377,938	377,938	2,263,891	1,460,700	1,460,700	2,263,891
20 80	4.40	0	0	242,725	242,725	2,263,891	1,488,764	1,488,764	2,263,891
Subtotal		1,000,000							

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Lock-In Interest Rate: 4.65%

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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	96,087	96,087	2,263,891	1,526,780	1,526,780	2,263,891
22 82	4.40	0	0	0	0	0	1,564,739	1,564,739	2,263,891
23 83	4.40	0	0	0	0	0	1,602,615	1,602,615	2,263,891
24 84	4.40	0	0	0	0	0	1,640,400	1,640,400	2,263,891
25 85	4.40	0	0	0	0	0	1,678,095	1,678,095	2,263,891
Subtotal		1,000,000							
26 86	4.40	0	0	0	0	0	1,716,008	1,716,008	2,263,891
27 87	4.40	0	0	0	0	0	1,754,272	1,754,272	2,263,891
28 88	4.40	0	0	0	0	0	1,793,090	1,793,090	2,263,891
29 89	4.40	0	0	0	0	0	1,832,757	1,832,757	2,263,891
30 90	4.40	0	0	0	0	0	1,873,682	1,873,682	2,263,891
Subtotal		1,000,000							
31 91	4.40	0	0	0	0	0	1,916,462	1,916,462	2,263,891
32 92	4.40	0	0	0	0	0	1,961,054	1,961,054	2,274,823
33 93	4.40	0	0	0	0	0	2,005,572	2,005,572	2,306,408
34 94	4.40	0	0	0	0	0	2,049,371	2,049,371	2,336,283
35 95	4.40	0	0	0	0	0	2,092,496	2,092,496	2,385,446
Subtotal		1,000,000							
36 96	4.40	0	0	0	0	0	2,131,063	2,131,063	2,408,102
37 97	4.40	0	0	0	0	0	2,168,418	2,168,418	2,428,629
38 98	4.40	0	0	0	0	0	2,204,749	2,204,749	2,469,319
39 99	4.40	0	0	0	0	0	2,234,867	2,234,867	2,480,703
40 100	4.40	0	0	0	0	0	2,263,892	2,263,892	2,512,921
Subtotal		1,000,000							

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41 101	4.40	0	0	0	0	0	2,289,749	2,289,749	2,518,725
42 102	4.40	0	0	0	0	0	2,316,330	2,316,330	2,547,964
43 103	4.40	0	0	0	0	0	2,336,736	2,336,736	2,547,043
44 104	4.40	0	0	0	0	0	2,359,350	2,359,350	2,571,692
45 105	4.40	0	0	0	0	0	2,375,910	2,375,910	2,589,743
Subtotal		1,000,000							
46 106	4.40	0	0	0	0	0	2,386,116	2,386,116	2,577,006
47 107	4.40	0	0	0	0	0	2,400,770	2,400,770	2,592,832
48 108	4.40	0	0	0	0	0	2,415,515	2,415,515	2,608,757
49 109	4.40	0	0	0	0	0	2,430,352	2,430,352	2,600,477
50 110	4.40	0	0	0	0	0	2,456,588	2,456,588	2,628,550
Subtotal		1,000,000							
51 111	4.40	0	0	0	0	0	2,483,109	2,483,109	2,656,928
52 112	4.40	0	0	0	0	0	2,592,366	2,592,366	2,747,909
53 113	4.40	0	0	0	0	0	2,706,430	2,706,430	2,868,817
54 114	4.40	0	0	0	0	0	2,825,513	2,825,513	2,995,045
55 115	4.40	0	0	0	0	0	2,949,836	2,949,836	3,126,827
Subtotal		1,000,000							
56 116	4.40	0	0	0	0	0	3,079,629	3,079,629	3,233,611
57 117	4.40	0	0	0	0	0	3,215,132	3,215,132	3,375,890
58 118	4.40	0	0	0	0	0	3,356,598	3,356,598	3,524,429
59 119	4.40	0	0	0	0	0	3,504,289	3,504,289	3,679,504
60 120	4.40	0	0	0	0	0	3,658,477	3,658,477	3,804,817
Subtotal		1,000,000							

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61 121	4.40	0	0	0	0	0	3,819,450	3,819,450	3,972,229
Subtotal		1,000,000							

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