

# 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 1)
Face Amount:	\$5,406,352	Kind Code:	6963 A1 ATUE13A
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	31	1,000,000	825,444	961,144	5,406,352	825,444	961,144	5,406,352
2	32	0	849,121	983,199	5,406,352	849,121	983,199	5,406,352
3	33	0	874,338	1,006,253	5,406,352	874,338	1,006,253	5,406,352
4	34	0	874,195	1,003,948	5,406,352	898,068	1,027,821	5,406,352
5	35	0	873,915	1,001,505	5,406,352	922,678	1,050,268	5,406,352
6	36	0	871,954	994,679	5,406,352	951,937	1,074,662	5,406,352
7	37	0	866,603	987,165	5,406,352	979,279	1,099,841	5,406,352
8	38	0	860,458	978,858	5,406,352	1,007,401	1,125,801	5,406,352
9	39	0	853,366	969,603	5,406,352	1,036,301	1,152,538	5,406,352
10	40	0	845,211	959,286	5,406,352	1,066,016	1,180,091	5,406,352
35	65	0	0	0	0	2,583,407	2,583,407	5,406,352
70	100	0	0	0	0	5,406,356	5,406,356	5,946,992
91	121	0	0	0	0	8,826,118	8,826,118	9,179,164

### 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: \$40,224  
Target Premium: \$49,577

Day One Accumulation Value: \$938,165  
Day One Cash Value: \$800,303  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 63

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 31	4.65	1,000,000	0	825,444	961,144	5,406,352	825,444	961,144	5,406,352
2 32	4.65	0	0	849,121	983,199	5,406,352	849,121	983,199	5,406,352
3 33	4.65	0	0	874,338	1,006,253	5,406,352	874,338	1,006,253	5,406,352
4 34	4.40	0	0	874,195	1,003,948	5,406,352	898,068	1,027,821	5,406,352
5 35	4.40	0	0	873,915	1,001,505	5,406,352	922,678	1,050,268	5,406,352
Subtotal		1,000,000							
6 36	4.40	0	0	871,954	994,679	5,406,352	951,937	1,074,662	5,406,352
7 37	4.40	0	0	866,603	987,165	5,406,352	979,279	1,099,841	5,406,352
8 38	4.40	0	0	860,458	978,858	5,406,352	1,007,401	1,125,801	5,406,352
9 39	4.40	0	0	853,366	969,603	5,406,352	1,036,301	1,152,538	5,406,352
10 40	4.40	0	0	845,211	959,286	5,406,352	1,066,016	1,180,091	5,406,352
Subtotal		1,000,000							
11 41	4.40	0	0	836,764	948,676	5,406,352	1,097,537	1,209,449	5,406,352
12 42	4.40	0	0	850,597	936,558	5,406,352	1,153,964	1,239,925	5,406,352
13 43	4.40	0	0	865,354	922,662	5,406,352	1,214,264	1,271,572	5,406,352
14 44	4.40	0	0	878,012	906,666	5,406,352	1,275,877	1,304,531	5,406,352
15 45	4.40	0	0	888,278	888,278	5,406,352	1,338,864	1,338,864	5,406,352
Subtotal		1,000,000							
16 46	4.40	0	0	859,903	859,903	5,406,352	1,375,661	1,375,661	5,406,352
17 47	4.40	0	0	828,790	828,790	5,406,352	1,413,558	1,413,558	5,406,352
18 48	4.40	0	0	795,167	795,167	5,406,352	1,452,576	1,452,576	5,406,352
19 49	4.40	0	0	759,366	759,366	5,406,352	1,492,737	1,492,737	5,406,352
20 50	4.40	0	0	720,933	720,933	5,406,352	1,533,989	1,533,989	5,406,352
Subtotal		1,000,000							

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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
21 51	4.40	0	0	703,372	703,372	5,406,352	1,592,114	1,592,114	5,406,352
22 52	4.40	0	0	682,425	682,425	5,406,352	1,652,007	1,652,007	5,406,352
23 53	4.40	0	0	657,348	657,348	5,406,352	1,713,665	1,713,665	5,406,352
24 54	4.40	0	0	627,263	627,263	5,406,352	1,777,054	1,777,054	5,406,352
25 55	4.40	0	0	591,141	591,141	5,406,352	1,842,187	1,842,187	5,406,352
Subtotal		1,000,000							
26 56	4.40	0	0	548,379	548,379	5,406,352	1,909,010	1,909,010	5,406,352
27 57	4.40	0	0	498,473	498,473	5,406,352	1,977,516	1,977,516	5,406,352
28 58	4.40	0	0	441,522	441,522	5,406,352	2,047,707	2,047,707	5,406,352
29 59	4.40	0	0	377,418	377,418	5,406,352	2,119,529	2,119,529	5,406,352
30 60	4.40	0	0	304,853	304,853	5,406,352	2,192,940	2,192,940	5,406,352
Subtotal		1,000,000							
31 61	4.40	0	0	221,875	221,875	5,406,352	2,267,946	2,267,946	5,406,352
32 62	4.40	0	0	126,085	126,085	5,406,352	2,344,503	2,344,503	5,406,352
33 63	4.40	0	0	15,154	15,154	5,406,352	2,422,585	2,422,585	5,406,352
34 64	4.40	0	0	0	0	0	2,502,215	2,502,215	5,406,352
35 65	4.40	0	0	0	0	0	2,583,407	2,583,407	5,406,352
Subtotal		1,000,000							
36 66	4.40	0	0	0	0	0	2,666,140	2,666,140	5,406,352
37 67	4.40	0	0	0	0	0	2,750,474	2,750,474	5,406,352
38 68	4.40	0	0	0	0	0	2,836,335	2,836,335	5,406,352
39 69	4.40	0	0	0	0	0	2,923,527	2,923,527	5,406,352
40 70	4.40	0	0	0	0	0	3,011,700	3,011,700	5,406,352
Subtotal		1,000,000							

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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 71	4.40	0	0	0	0	0	3,100,363	3,100,363	5,406,352
42 72	4.40	0	0	0	0	0	3,189,472	3,189,472	5,406,352
43 73	4.40	0	0	0	0	0	3,278,830	3,278,830	5,406,352
44 74	4.40	0	0	0	0	0	3,368,265	3,368,265	5,406,352
45 75	4.40	0	0	0	0	0	3,457,613	3,457,613	5,406,352
Subtotal		1,000,000							
46 76	4.40	0	0	0	0	0	3,546,672	3,546,672	5,406,352
47 77	4.40	0	0	0	0	0	3,639,702	3,639,702	5,406,352
48 78	4.40	0	0	0	0	0	3,732,926	3,732,926	5,406,352
49 79	4.40	0	0	0	0	0	3,826,327	3,826,327	5,406,352
50 80	4.40	0	0	0	0	0	3,919,933	3,919,933	5,406,352
Subtotal		1,000,000							
51 81	4.40	0	0	0	0	0	4,013,845	4,013,845	5,406,352
52 82	4.40	0	0	0	0	0	4,108,257	4,108,257	5,406,352
53 83	4.40	0	0	0	0	0	4,203,475	4,203,475	5,406,352
54 84	4.40	0	0	0	0	0	4,299,972	4,299,972	5,406,352
55 85	4.40	0	0	0	0	0	4,398,472	4,398,472	5,406,352
Subtotal		1,000,000							
56 86	4.40	0	0	0	0	0	4,498,473	4,498,473	5,406,352
57 87	4.40	0	0	0	0	0	4,600,560	4,600,560	5,474,667
58 88	4.40	0	0	0	0	0	4,699,667	4,699,667	5,545,608
59 89	4.40	0	0	0	0	0	4,795,446	4,795,446	5,610,673
60 90	4.40	0	0	0	0	0	4,887,673	4,887,673	5,669,701
Subtotal		1,000,000							

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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
61 91	4.40	0	0	0	0	0	4,976,244	4,976,244	5,722,681
62 92	4.40	0	0	0	0	0	5,061,173	5,061,173	5,820,349
63 93	4.40	0	0	0	0	0	5,132,677	5,132,677	5,851,253
64 94	4.40	0	0	0	0	0	5,199,674	5,199,674	5,875,633
65 95	4.40	0	0	0	0	0	5,262,596	5,262,596	5,946,734
Subtotal		1,000,000							
66 96	4.40	0	0	0	0	0	5,307,200	5,307,200	5,944,065
67 97	4.40	0	0	0	0	0	5,346,671	5,346,671	5,988,273
68 98	4.40	0	0	0	0	0	5,365,102	5,365,102	5,955,263
69 99	4.40	0	0	0	0	0	5,391,115	5,391,115	5,984,139
70 100	4.40	0	0	0	0	0	5,406,356	5,406,356	5,946,992
Subtotal		1,000,000							
71 101	4.40	0	0	0	0	0	5,432,212	5,432,212	5,975,433
72 102	4.40	0	0	0	0	0	5,450,208	5,450,208	5,995,229
73 103	4.40	0	0	0	0	0	5,459,854	5,459,854	5,951,242
74 104	4.40	0	0	0	0	0	5,484,183	5,484,183	5,977,760
75 105	4.40	0	0	0	0	0	5,500,315	5,500,315	5,995,343
Subtotal		1,000,000							
76 106	4.40	0	0	0	0	0	5,512,680	5,512,680	5,953,695
77 107	4.40	0	0	0	0	0	5,546,788	5,546,788	5,990,531
78 108	4.40	0	0	0	0	0	5,581,108	5,581,108	6,027,597
79 109	4.40	0	0	0	0	0	5,615,642	5,615,642	6,008,737
80 110	4.40	0	0	0	0	0	5,676,518	5,676,518	6,073,874
Subtotal		1,000,000							

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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
81 111	4.40	0	0	0	0	0	5,738,056	5,738,056	6,139,720
82 112	4.40	0	0	0	0	0	5,990,530	5,990,530	6,349,962
83 113	4.40	0	0	0	0	0	6,254,113	6,254,113	6,629,361
84 114	4.40	0	0	0	0	0	6,529,294	6,529,294	6,921,053
85 115	4.40	0	0	0	0	0	6,816,583	6,816,583	7,225,579
Subtotal		1,000,000							
86 116	4.40	0	0	0	0	0	7,116,513	7,116,513	7,472,339
87 117	4.40	0	0	0	0	0	7,429,640	7,429,640	7,801,122
88 118	4.40	0	0	0	0	0	7,756,544	7,756,544	8,144,372
89 119	4.40	0	0	0	0	0	8,097,832	8,097,832	8,502,724
90 120	4.40	0	0	0	0	0	8,454,136	8,454,136	8,792,302
Subtotal		1,000,000							
91 121	4.40	0	0	0	0	0	8,826,118	8,826,118	9,179,164
Subtotal		1,000,000							

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