

# 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 1)
Face Amount:	\$3,963,813	Kind Code:	6963 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, BP1	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	1,000,000	836,971	965,003	3,963,813	836,971	965,003	3,963,813
2	42	0	865,794	991,051	3,963,813	865,794	991,051	3,963,813
3	43	0	895,713	1,018,195	3,963,813	895,713	1,018,195	3,963,813
4	44	0	900,106	1,019,814	3,963,813	924,320	1,044,028	3,963,813
5	45	0	904,445	1,021,378	3,963,813	954,014	1,070,947	3,963,813
6	46	0	909,194	1,013,839	3,963,813	995,152	1,099,797	3,963,813
7	47	0	900,944	1,004,796	3,963,813	1,025,701	1,129,553	3,963,813
8	48	0	890,956	994,412	3,963,813	1,056,778	1,160,234	3,963,813
9	49	0	880,255	982,918	3,963,813	1,089,203	1,191,866	3,963,813
10	50	0	867,768	970,035	3,963,813	1,122,149	1,224,416	3,963,813
25	65	0	322,876	322,876	3,963,813	1,894,805	1,894,805	3,963,813
60	100	0	0	0	0	3,963,814	3,963,814	4,360,195
81	121	0	0	0	0	6,470,200	6,470,200	6,729,009

### 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: \$42,096  
Target Premium: \$57,595

Day One Accumulation Value: \$938,478  
Day One Cash Value: \$808,069  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 67

**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	1,000,000	0	836,971	965,003	3,963,813	836,971	965,003	3,963,813
2 42	4.65	0	0	865,794	991,051	3,963,813	865,794	991,051	3,963,813
3 43	4.65	0	0	895,713	1,018,195	3,963,813	895,713	1,018,195	3,963,813
4 44	4.40	0	0	900,106	1,019,814	3,963,813	924,320	1,044,028	3,963,813
5 45	4.40	0	0	904,445	1,021,378	3,963,813	954,014	1,070,947	3,963,813
Subtotal		1,000,000							
6 46	4.40	0	0	909,194	1,013,839	3,963,813	995,152	1,099,797	3,963,813
7 47	4.40	0	0	900,944	1,004,796	3,963,813	1,025,701	1,129,553	3,963,813
8 48	4.40	0	0	890,956	994,412	3,963,813	1,056,778	1,160,234	3,963,813
9 49	4.40	0	0	880,255	982,918	3,963,813	1,089,203	1,191,866	3,963,813
10 50	4.40	0	0	867,768	970,035	3,963,813	1,122,149	1,224,416	3,963,813
Subtotal		1,000,000							
11 51	4.40	0	0	856,642	956,134	3,963,813	1,159,152	1,258,644	3,963,813
12 52	4.40	0	0	863,890	939,996	3,963,813	1,217,695	1,293,801	3,963,813
13 53	4.40	0	0	870,401	921,138	3,963,813	1,279,128	1,329,865	3,963,813
14 54	4.40	0	0	873,623	898,992	3,963,813	1,341,422	1,366,791	3,963,813
15 55	4.40	0	0	872,889	872,889	3,963,813	1,404,563	1,404,563	3,963,813
Subtotal		1,000,000							
16 56	4.40	0	0	836,612	836,612	3,963,813	1,443,886	1,443,886	3,963,813
17 57	4.40	0	0	795,455	795,455	3,963,813	1,483,994	1,483,994	3,963,813
18 58	4.40	0	0	749,454	749,454	3,963,813	1,524,862	1,524,862	3,963,813
19 59	4.40	0	0	698,511	698,511	3,963,813	1,566,416	1,566,416	3,963,813
20 60	4.40	0	0	641,743	641,743	3,963,813	1,608,590	1,608,590	3,963,813
Subtotal		1,000,000							

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### Values Calculated at Guaranteed Rates

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
21 61	4.40	0	0	596,574	596,574	3,963,813	1,663,569	1,663,569	3,963,813
22 62	4.40	0	0	543,420	543,420	3,963,813	1,719,686	1,719,686	3,963,813
23 63	4.40	0	0	480,819	480,819	3,963,813	1,776,920	1,776,920	3,963,813
24 64	4.40	0	0	407,571	407,571	3,963,813	1,835,290	1,835,290	3,963,813
25 65	4.40	0	0	322,876	322,876	3,963,813	1,894,805	1,894,805	3,963,813
Subtotal		1,000,000							
26 66	4.40	0	0	226,005	226,005	3,963,813	1,955,449	1,955,449	3,963,813
27 67	4.40	0	0	116,207	116,207	3,963,813	2,017,267	2,017,267	3,963,813
28 68	4.40	0	0	0	0	0	2,080,205	2,080,205	3,963,813
29 69	4.40	0	0	0	0	0	2,144,119	2,144,119	3,963,813
30 70	4.40	0	0	0	0	0	2,208,753	2,208,753	3,963,813
Subtotal		1,000,000							
31 71	4.40	0	0	0	0	0	2,273,746	2,273,746	3,963,813
32 72	4.40	0	0	0	0	0	2,339,067	2,339,067	3,963,813
33 73	4.40	0	0	0	0	0	2,404,572	2,404,572	3,963,813
34 74	4.40	0	0	0	0	0	2,470,133	2,470,133	3,963,813
35 75	4.40	0	0	0	0	0	2,535,633	2,535,633	3,963,813
Subtotal		1,000,000							
36 76	4.40	0	0	0	0	0	2,600,922	2,600,922	3,963,813
37 77	4.40	0	0	0	0	0	2,669,122	2,669,122	3,963,813
38 78	4.40	0	0	0	0	0	2,737,467	2,737,467	3,963,813
39 79	4.40	0	0	0	0	0	2,805,944	2,805,944	3,963,813
40 80	4.40	0	0	0	0	0	2,874,574	2,874,574	3,963,813
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 81	4.40	0	0	0	0	0	2,943,432	2,943,432	3,963,813
42 82	4.40	0	0	0	0	0	3,012,660	3,012,660	3,963,813
43 83	4.40	0	0	0	0	0	3,082,485	3,082,485	3,963,813
44 84	4.40	0	0	0	0	0	3,153,254	3,153,254	3,963,813
45 85	4.40	0	0	0	0	0	3,225,500	3,225,500	3,963,813
Subtotal		1,000,000							
46 86	4.40	0	0	0	0	0	3,298,809	3,298,809	3,963,813
47 87	4.40	0	0	0	0	0	3,373,625	3,373,625	4,014,615
48 88	4.40	0	0	0	0	0	3,446,250	3,446,250	4,066,575
49 89	4.40	0	0	0	0	0	3,516,432	3,516,432	4,114,226
50 90	4.40	0	0	0	0	0	3,584,009	3,584,009	4,157,451
Subtotal		1,000,000							
51 91	4.40	0	0	0	0	0	3,648,904	3,648,904	4,196,240
52 92	4.40	0	0	0	0	0	3,711,127	3,711,127	4,267,797
53 93	4.40	0	0	0	0	0	3,763,507	3,763,507	4,290,398
54 94	4.40	0	0	0	0	0	3,812,580	3,812,580	4,308,216
55 95	4.40	0	0	0	0	0	3,858,665	3,858,665	4,360,292
Subtotal		1,000,000							
56 96	4.40	0	0	0	0	0	3,891,318	3,891,318	4,358,277
57 97	4.40	0	0	0	0	0	3,920,207	3,920,207	4,390,633
58 98	4.40	0	0	0	0	0	3,933,669	3,933,669	4,366,373
59 99	4.40	0	0	0	0	0	3,952,691	3,952,691	4,387,487
60 100	4.40	0	0	0	0	0	3,963,814	3,963,814	4,360,195
Subtotal		1,000,000							

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Current Interest Rate: 4.40%

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61 101	4.40	0	0	0	0	0	3,982,719	3,982,719	4,380,991
62 102	4.40	0	0	0	0	0	3,995,862	3,995,862	4,395,448
63 103	4.40	0	0	0	0	0	4,002,882	4,002,882	4,363,142
64 104	4.40	0	0	0	0	0	4,020,667	4,020,667	4,382,528
65 105	4.40	0	0	0	0	0	4,032,443	4,032,443	4,395,363
Subtotal		1,000,000							
66 106	4.40	0	0	0	0	0	4,041,456	4,041,456	4,364,774
67 107	4.40	0	0	0	0	0	4,066,410	4,066,410	4,391,723
68 108	4.40	0	0	0	0	0	4,091,519	4,091,519	4,418,841
69 109	4.40	0	0	0	0	0	4,116,784	4,116,784	4,404,960
70 110	4.40	0	0	0	0	0	4,161,360	4,161,360	4,452,656
Subtotal		1,000,000							
71 111	4.40	0	0	0	0	0	4,206,421	4,206,421	4,500,871
72 112	4.40	0	0	0	0	0	4,391,503	4,391,503	4,654,994
73 113	4.40	0	0	0	0	0	4,584,730	4,584,730	4,859,814
74 114	4.40	0	0	0	0	0	4,786,458	4,786,458	5,073,646
75 115	4.40	0	0	0	0	0	4,997,062	4,997,062	5,296,886
Subtotal		1,000,000							
76 116	4.40	0	0	0	0	0	5,216,933	5,216,933	5,477,780
77 117	4.40	0	0	0	0	0	5,446,478	5,446,478	5,718,802
78 118	4.40	0	0	0	0	0	5,686,123	5,686,123	5,970,429
79 119	4.40	0	0	0	0	0	5,936,312	5,936,312	6,233,128
80 120	4.40	0	0	0	0	0	6,197,510	6,197,510	6,445,411
Subtotal		1,000,000							

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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
81 121	4.40	0	0	0	0	0	6,470,200	6,470,200	6,729,009
Subtotal		1,000,000							

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