

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 1)
Face Amount:	\$2,663,501	Kind Code:	6963 A1 ATUE13A
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	Paramedical, 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	51	1,000,000	846,470	963,398	2,663,501	846,470	963,398	2,663,501
2	52	0	874,060	987,526	2,663,501	874,060	987,526	2,663,501
3	53	0	902,376	1,012,379	2,663,501	902,376	1,012,379	2,663,501
4	54	0	904,831	1,011,372	2,663,501	928,893	1,035,434	2,663,501
5	55	0	906,961	1,009,773	2,663,501	956,203	1,059,015	2,663,501
6	56	0	902,906	996,129	2,663,501	990,702	1,083,925	2,663,501
7	57	0	888,441	980,066	2,663,501	1,017,716	1,109,341	2,663,501
8	58	0	871,594	961,621	2,663,501	1,045,219	1,135,246	2,663,501
9	59	0	852,066	940,761	2,663,501	1,072,900	1,161,595	2,663,501
10	60	0	829,944	917,041	2,663,501	1,101,252	1,188,349	2,663,501
15	65	0	734,877	734,877	2,663,501	1,331,692	1,331,692	2,663,501
50	100	0	0	0	0	2,663,503	2,663,503	2,929,854
71	121	0	0	0	0	4,346,571	4,346,571	4,520,434

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: \$42,936
Target Premium: \$58,704

Day One Accumulation Value: \$938,347
Day One Cash Value: \$817,956
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 73

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 51	4.65	1,000,000	0	846,470	963,398	2,663,501	846,470	963,398	2,663,501
2 52	4.65	0	0	874,060	987,526	2,663,501	874,060	987,526	2,663,501
3 53	4.65	0	0	902,376	1,012,379	2,663,501	902,376	1,012,379	2,663,501
4 54	4.40	0	0	904,831	1,011,372	2,663,501	928,893	1,035,434	2,663,501
5 55	4.40	0	0	906,961	1,009,773	2,663,501	956,203	1,059,015	2,663,501
Subtotal		1,000,000							
6 56	4.40	0	0	902,906	996,129	2,663,501	990,702	1,083,925	2,663,501
7 57	4.40	0	0	888,441	980,066	2,663,501	1,017,716	1,109,341	2,663,501
8 58	4.40	0	0	871,594	961,621	2,663,501	1,045,219	1,135,246	2,663,501
9 59	4.40	0	0	852,066	940,761	2,663,501	1,072,900	1,161,595	2,663,501
10 60	4.40	0	0	829,944	917,041	2,663,501	1,101,252	1,188,349	2,663,501
Subtotal		1,000,000							
11 61	4.40	0	0	806,472	890,639	2,663,501	1,132,163	1,216,330	2,663,501
12 62	4.40	0	0	796,005	859,930	2,663,501	1,180,764	1,244,689	2,663,501
13 63	4.40	0	0	781,515	824,132	2,663,501	1,230,768	1,273,385	2,663,501
14 64	4.40	0	0	761,287	782,595	2,663,501	1,281,088	1,302,396	2,663,501
15 65	4.40	0	0	734,877	734,877	2,663,501	1,331,692	1,331,692	2,663,501
Subtotal		1,000,000							
16 66	4.40	0	0	674,088	674,088	2,663,501	1,362,067	1,362,067	2,663,501
17 67	4.40	0	0	605,961	605,961	2,663,501	1,392,705	1,392,705	2,663,501
18 68	4.40	0	0	529,784	529,784	2,663,501	1,423,519	1,423,519	2,663,501
19 69	4.40	0	0	444,685	444,685	2,663,501	1,454,357	1,454,357	2,663,501
20 70	4.40	0	0	349,277	349,277	2,663,501	1,484,974	1,484,974	2,663,501
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 71	4.40	0	0	262,557	262,557	2,663,501	1,528,632	1,528,632	2,663,501
22 72	4.40	0	0	162,027	162,027	2,663,501	1,572,510	1,572,510	2,663,501
23 73	4.40	0	0	44,648	44,648	2,663,501	1,616,513	1,616,513	2,663,501
24 74	4.40	0	0	0	0	0	1,660,555	1,660,555	2,663,501
25 75	4.40	0	0	0	0	0	1,704,558	1,704,558	2,663,501
Subtotal		1,000,000							
26 76	4.40	0	0	0	0	0	1,748,420	1,748,420	2,663,501
27 77	4.40	0	0	0	0	0	1,794,240	1,794,240	2,663,501
28 78	4.40	0	0	0	0	0	1,840,159	1,840,159	2,663,501
29 79	4.40	0	0	0	0	0	1,886,169	1,886,169	2,663,501
30 80	4.40	0	0	0	0	0	1,932,286	1,932,286	2,663,501
Subtotal		1,000,000							
31 81	4.40	0	0	0	0	0	1,978,560	1,978,560	2,663,501
32 82	4.40	0	0	0	0	0	2,025,089	2,025,089	2,663,501
33 83	4.40	0	0	0	0	0	2,072,024	2,072,024	2,663,501
34 84	4.40	0	0	0	0	0	2,119,602	2,119,602	2,663,501
35 85	4.40	0	0	0	0	0	2,168,183	2,168,183	2,663,501
Subtotal		1,000,000							
36 86	4.40	0	0	0	0	0	2,217,428	2,217,428	2,663,501
37 87	4.40	0	0	0	0	0	2,267,664	2,267,664	2,698,521
38 88	4.40	0	0	0	0	0	2,316,416	2,316,416	2,733,372
39 89	4.40	0	0	0	0	0	2,363,526	2,363,526	2,765,326
40 90	4.40	0	0	0	0	0	2,408,883	2,408,883	2,794,305
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
41 91	4.40	0	0	0	0	0	2,452,437	2,452,437	2,820,303
42 92	4.40	0	0	0	0	0	2,494,194	2,494,194	2,868,323
43 93	4.40	0	0	0	0	0	2,529,334	2,529,334	2,883,441
44 94	4.40	0	0	0	0	0	2,562,251	2,562,251	2,895,344
45 95	4.40	0	0	0	0	0	2,593,158	2,593,158	2,930,270
Subtotal		1,000,000							
46 96	4.40	0	0	0	0	0	2,615,039	2,615,039	2,928,845
47 97	4.40	0	0	0	0	0	2,634,390	2,634,390	2,950,517
48 98	4.40	0	0	0	0	0	2,643,373	2,643,373	2,934,144
49 99	4.40	0	0	0	0	0	2,656,092	2,656,092	2,948,262
50 100	4.40	0	0	0	0	0	2,663,503	2,663,503	2,929,854
Subtotal		1,000,000							
51 101	4.40	0	0	0	0	0	2,676,143	2,676,143	2,943,758
52 102	4.40	0	0	0	0	0	2,684,911	2,684,911	2,953,402
53 103	4.40	0	0	0	0	0	2,689,565	2,689,565	2,931,626
54 104	4.40	0	0	0	0	0	2,701,451	2,701,451	2,944,582
55 105	4.40	0	0	0	0	0	2,709,300	2,709,300	2,953,137
Subtotal		1,000,000							
56 106	4.40	0	0	0	0	0	2,715,293	2,715,293	2,932,516
57 107	4.40	0	0	0	0	0	2,731,994	2,731,994	2,950,555
58 108	4.40	0	0	0	0	0	2,748,800	2,748,800	2,968,705
59 109	4.40	0	0	0	0	0	2,765,711	2,765,711	2,959,311
60 110	4.40	0	0	0	0	0	2,795,594	2,795,594	2,991,286
Subtotal		1,000,000							

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Current Interest Rate: 4.40%

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61 111	4.40	0	0	0	0	0	2,825,802	2,825,802	3,023,609
62 112	4.40	0	0	0	0	0	2,950,138	2,950,138	3,127,146
63 113	4.40	0	0	0	0	0	3,079,944	3,079,944	3,264,741
64 114	4.40	0	0	0	0	0	3,215,461	3,215,461	3,408,389
65 115	4.40	0	0	0	0	0	3,356,941	3,356,941	3,558,358
Subtotal		1,000,000							
66 116	4.40	0	0	0	0	0	3,504,647	3,504,647	3,679,880
67 117	4.40	0	0	0	0	0	3,658,851	3,658,851	3,841,794
68 118	4.40	0	0	0	0	0	3,819,841	3,819,841	4,010,833
69 119	4.40	0	0	0	0	0	3,987,914	3,987,914	4,187,310
70 120	4.40	0	0	0	0	0	4,163,382	4,163,382	4,329,918
Subtotal		1,000,000							
71 121	4.40	0	0	0	0	0	4,346,571	4,346,571	4,520,434
Subtotal		1,000,000							

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