

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 1)
Face Amount:	\$1,852,134	Kind Code:	6963 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	850,460	959,736	1,900,277	850,460	959,736	1,900,277
2	62	0	872,398	979,822	1,891,058	872,398	979,822	1,891,058
3	63	0	894,755	1,000,327	1,890,619	894,755	1,000,327	1,890,619
4	64	0	891,407	995,127	1,852,134	915,008	1,018,728	1,884,647
5	65	0	889,087	989,288	1,852,134	937,147	1,037,348	1,852,134
6	66	0	871,259	968,311	1,852,134	960,493	1,057,545	1,852,134
7	67	0	850,469	944,373	1,852,134	984,091	1,077,995	1,852,134
8	68	0	826,260	917,200	1,852,134	1,007,714	1,098,654	1,852,134
9	69	0	798,662	886,454	1,852,134	1,031,649	1,119,441	1,852,134
10	70	0	766,934	851,577	1,852,134	1,055,576	1,140,219	1,852,134
40	100	0	0	0	0	1,852,144	1,852,144	2,037,358
61	121	0	0	0	0	3,021,483	3,021,483	3,142,343

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: \$48,656
Target Premium: \$66,566

Day One Accumulation Value: \$938,056
Day One Cash Value: \$826,928
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 79

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	850,460	959,736	1,900,277	850,460	959,736	1,900,277
2 62	4.65	0	0	872,398	979,822	1,891,058	872,398	979,822	1,891,058
3 63	4.65	0	0	894,755	1,000,327	1,890,619	894,755	1,000,327	1,890,619
4 64	4.40	0	0	891,407	995,127	1,852,134	915,008	1,018,728	1,884,647
5 65	4.40	0	0	889,087	989,288	1,852,134	937,147	1,037,348	1,852,134
Subtotal		1,000,000							
6 66	4.40	0	0	871,259	968,311	1,852,134	960,493	1,057,545	1,852,134
7 67	4.40	0	0	850,469	944,373	1,852,134	984,091	1,077,995	1,852,134
8 68	4.40	0	0	826,260	917,200	1,852,134	1,007,714	1,098,654	1,852,134
9 69	4.40	0	0	798,662	886,454	1,852,134	1,031,649	1,119,441	1,852,134
10 70	4.40	0	0	766,934	851,577	1,852,134	1,055,576	1,140,219	1,852,134
Subtotal		1,000,000							
11 71	4.40	0	0	731,212	812,706	1,852,134	1,080,231	1,161,725	1,852,134
12 72	4.40	0	0	703,874	767,773	1,852,134	1,119,142	1,183,041	1,852,134
13 73	4.40	0	0	669,143	715,447	1,852,134	1,157,757	1,204,061	1,852,134
14 74	4.40	0	0	626,049	654,758	1,852,134	1,195,964	1,224,673	1,852,134
15 75	4.40	0	0	584,182	584,182	1,852,134	1,244,757	1,244,757	1,852,134
Subtotal		1,000,000							
16 76	4.40	0	0	494,572	494,572	1,852,134	1,265,081	1,265,081	1,852,134
17 77	4.40	0	0	389,830	389,830	1,852,134	1,286,044	1,286,044	1,852,134
18 78	4.40	0	0	266,152	266,152	1,852,134	1,306,346	1,306,346	1,852,134
19 79	4.40	0	0	118,604	118,604	1,852,134	1,325,832	1,325,832	1,852,134
20 80	4.40	0	0	0	0	0	1,344,322	1,344,322	1,852,134
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
21 81	4.40	0	0	0	0	0	1,376,504	1,376,504	1,852,134
22 82	4.40	0	0	0	0	0	1,408,869	1,408,869	1,852,134
23 83	4.40	0	0	0	0	0	1,441,522	1,441,522	1,852,134
24 84	4.40	0	0	0	0	0	1,474,631	1,474,631	1,852,134
25 85	4.40	0	0	0	0	0	1,508,446	1,508,446	1,852,134
Subtotal		1,000,000							
26 86	4.40	0	0	0	0	0	1,542,676	1,542,676	1,852,134
27 87	4.40	0	0	0	0	0	1,577,574	1,577,574	1,877,313
28 88	4.40	0	0	0	0	0	1,611,431	1,611,431	1,901,489
29 89	4.40	0	0	0	0	0	1,644,144	1,644,144	1,923,649
30 90	4.40	0	0	0	0	0	1,675,637	1,675,637	1,943,739
Subtotal		1,000,000							
31 91	4.40	0	0	0	0	0	1,705,874	1,705,874	1,961,755
32 92	4.40	0	0	0	0	0	1,734,860	1,734,860	1,995,089
33 93	4.40	0	0	0	0	0	1,759,242	1,759,242	2,005,537
34 94	4.40	0	0	0	0	0	1,782,079	1,782,079	2,013,749
35 95	4.40	0	0	0	0	0	1,803,516	1,803,516	2,037,974
Subtotal		1,000,000							
36 96	4.40	0	0	0	0	0	1,818,675	1,818,675	2,036,917
37 97	4.40	0	0	0	0	0	1,832,074	1,832,074	2,051,924
38 98	4.40	0	0	0	0	0	1,838,263	1,838,263	2,040,472
39 99	4.40	0	0	0	0	0	1,847,049	1,847,049	2,050,225
40 100	4.40	0	0	0	0	0	1,852,144	1,852,144	2,037,358
Subtotal		1,000,000							

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Values Calculated at Non-Guaranteed Rates

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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
41 101	4.40	0	0	0	0	0	1,860,874	1,860,874	2,046,962
42 102	4.40	0	0	0	0	0	1,866,912	1,866,912	2,053,604
43 103	4.40	0	0	0	0	0	1,870,090	1,870,090	2,038,398
44 104	4.40	0	0	0	0	0	1,878,296	1,878,296	2,047,343
45 105	4.40	0	0	0	0	0	1,883,694	1,883,694	2,053,227
Subtotal		1,000,000							
46 106	4.40	0	0	0	0	0	1,887,802	1,887,802	2,038,827
47 107	4.40	0	0	0	0	0	1,899,355	1,899,355	2,051,304
48 108	4.40	0	0	0	0	0	1,910,980	1,910,980	2,063,859
49 109	4.40	0	0	0	0	0	1,922,677	1,922,677	2,057,265
50 110	4.40	0	0	0	0	0	1,943,393	1,943,393	2,079,431
Subtotal		1,000,000							
51 111	4.40	0	0	0	0	0	1,964,333	1,964,333	2,101,837
52 112	4.40	0	0	0	0	0	2,050,764	2,050,764	2,173,810
53 113	4.40	0	0	0	0	0	2,140,997	2,140,997	2,269,458
54 114	4.40	0	0	0	0	0	2,235,201	2,235,201	2,369,314
55 115	4.40	0	0	0	0	0	2,333,550	2,333,550	2,473,564
Subtotal		1,000,000							
56 116	4.40	0	0	0	0	0	2,436,226	2,436,226	2,558,038
57 117	4.40	0	0	0	0	0	2,543,420	2,543,420	2,670,592
58 118	4.40	0	0	0	0	0	2,655,331	2,655,331	2,788,098
59 119	4.40	0	0	0	0	0	2,772,166	2,772,166	2,910,774
60 120	4.40	0	0	0	0	0	2,894,141	2,894,141	3,009,907
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
61 121	4.40	0	0	0	0	0	3,021,483	3,021,483	3,142,343
Subtotal		1,000,000							

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