

SAMPLE

Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Nonsmoker	Insured's Residence:	China (Region 2)
Face Amount:	\$6,009,510	Kind Code:	6961 B1 ATUE13B
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	823,895	965,720	6,009,510	823,895	965,720	6,009,510
2	32	0	852,532	992,554	6,009,510	852,532	992,554	6,009,510
3	33	0	882,989	1,020,607	6,009,510	882,989	1,020,607	6,009,510
4	34	0	887,266	1,023,081	6,009,510	911,541	1,047,356	6,009,510
5	35	0	892,145	1,025,557	6,009,510	941,843	1,075,255	6,009,510
6	36	0	896,969	1,025,573	6,009,510	976,474	1,105,078	6,009,510
7	37	0	899,087	1,025,287	6,009,510	1,009,688	1,135,888	6,009,510
8	38	0	900,144	1,024,541	6,009,510	1,043,288	1,167,685	6,009,510
9	39	0	901,179	1,023,173	6,009,510	1,078,524	1,200,518	6,009,510
10	40	0	901,081	1,021,272	6,009,510	1,114,200	1,234,391	6,009,510
35	65	0	319,194	319,194	6,009,510	2,802,415	2,802,415	6,009,510
70	100	0	0	0	0	6,009,517	6,009,517	6,550,374
91	121	0	0	0	0	10,495,304	10,495,304	10,915,117

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: \$42,247
Target Premium: \$58,293

Day One Accumulation Value: \$938,537
Day One Cash Value: \$794,909
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.

SAMPLE

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	823,895	965,720	6,009,510	823,895	965,720	6,009,510
2 32	4.65	0	0	852,532	992,554	6,009,510	852,532	992,554	6,009,510
3 33	4.65	0	0	882,989	1,020,607	6,009,510	882,989	1,020,607	6,009,510
4 34	4.40	0	0	887,266	1,023,081	6,009,510	911,541	1,047,356	6,009,510
5 35	4.40	0	0	892,145	1,025,557	6,009,510	941,843	1,075,255	6,009,510
Subtotal		1,000,000							
6 36	4.40	0	0	896,969	1,025,573	6,009,510	976,474	1,105,078	6,009,510
7 37	4.40	0	0	899,087	1,025,287	6,009,510	1,009,688	1,135,888	6,009,510
8 38	4.40	0	0	900,144	1,024,541	6,009,510	1,043,288	1,167,685	6,009,510
9 39	4.40	0	0	901,179	1,023,173	6,009,510	1,078,524	1,200,518	6,009,510
10 40	4.40	0	0	901,081	1,021,272	6,009,510	1,114,200	1,234,391	6,009,510
Subtotal		1,000,000							
11 41	4.40	0	0	901,507	1,019,294	6,009,510	1,152,251	1,270,038	6,009,510
12 42	4.40	0	0	926,271	1,016,414	6,009,510	1,216,915	1,307,058	6,009,510
13 43	4.40	0	0	951,762	1,012,459	6,009,510	1,284,869	1,345,566	6,009,510
14 44	4.40	0	0	975,300	1,007,151	6,009,510	1,353,828	1,385,679	6,009,510
15 45	4.40	0	0	1,000,355	1,000,355	6,009,510	1,427,473	1,427,473	6,009,510
Subtotal		1,000,000							
16 46	4.40	0	0	986,333	986,333	6,009,510	1,471,804	1,471,804	6,009,510
17 47	4.40	0	0	970,458	970,458	6,009,510	1,517,551	1,517,551	6,009,510
18 48	4.40	0	0	952,931	952,931	6,009,510	1,564,743	1,564,743	6,009,510
19 49	4.40	0	0	934,013	934,013	6,009,510	1,613,371	1,613,371	6,009,510
20 50	4.40	0	0	913,354	913,354	6,009,510	1,663,425	1,663,425	6,009,510
Subtotal		1,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
21 51	4.40	0	0	908,287	908,287	6,009,510	1,726,518	1,726,518	6,009,510
22 52	4.40	0	0	900,977	900,977	6,009,510	1,791,533	1,791,533	6,009,510
23 53	4.40	0	0	890,841	890,841	6,009,510	1,858,504	1,858,504	6,009,510
24 54	4.40	0	0	877,435	877,435	6,009,510	1,927,345	1,927,345	6,009,510
25 55	4.40	0	0	859,823	859,823	6,009,510	1,998,062	1,998,062	6,009,510
Subtotal		1,000,000							
26 56	4.40	0	0	837,344	837,344	6,009,510	2,070,629	2,070,629	6,009,510
27 57	4.40	0	0	809,770	809,770	6,009,510	2,145,029	2,145,029	6,009,510
28 58	4.40	0	0	776,962	776,962	6,009,510	2,221,217	2,221,217	6,009,510
29 59	4.40	0	0	738,763	738,763	6,009,510	2,299,198	2,299,198	6,009,510
30 60	4.40	0	0	694,194	694,194	6,009,510	2,378,877	2,378,877	6,009,510
Subtotal		1,000,000							
31 61	4.40	0	0	641,774	641,774	6,009,510	2,460,284	2,460,284	6,009,510
32 62	4.40	0	0	579,747	579,747	6,009,510	2,543,355	2,543,355	6,009,510
33 63	4.40	0	0	506,273	506,273	6,009,510	2,628,080	2,628,080	6,009,510
34 64	4.40	0	0	419,845	419,845	6,009,510	2,714,435	2,714,435	6,009,510
35 65	4.40	0	0	319,194	319,194	6,009,510	2,802,415	2,802,415	6,009,510
Subtotal		1,000,000							
36 66	4.40	0	0	202,897	202,897	6,009,510	2,892,038	2,892,038	6,009,510
37 67	4.40	0	0	69,711	69,711	6,009,510	2,983,316	2,983,316	6,009,510
38 68	4.40	0	0	0	0	0	3,076,167	3,076,167	6,009,510
39 69	4.40	0	0	0	0	0	3,170,363	3,170,363	6,009,510
40 70	4.40	0	0	0	0	0	3,265,494	3,265,494	6,009,510
Subtotal		1,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
41 71	4.40	0	0	0	0	0	3,360,978	3,360,978	6,009,510
42 72	4.40	0	0	0	0	0	3,456,735	3,456,735	6,009,510
43 73	4.40	0	0	0	0	0	3,552,498	3,552,498	6,009,510
44 74	4.40	0	0	0	0	0	3,648,041	3,648,041	6,009,510
45 75	4.40	0	0	0	0	0	3,743,106	3,743,106	6,009,510
Subtotal		1,000,000							
46 76	4.40	0	0	0	0	0	3,837,368	3,837,368	6,009,510
47 77	4.40	0	0	0	0	0	3,935,519	3,935,519	6,009,510
48 78	4.40	0	0	0	0	0	4,033,210	4,033,210	6,009,510
49 79	4.40	0	0	0	0	0	4,130,263	4,130,263	6,009,510
50 80	4.40	0	0	0	0	0	4,226,499	4,226,499	6,009,510
Subtotal		1,000,000							
51 81	4.40	0	0	0	0	0	4,321,762	4,321,762	6,009,510
52 82	4.40	0	0	0	0	0	4,415,933	4,415,933	6,009,510
53 83	4.40	0	0	0	0	0	4,508,906	4,508,906	6,009,510
54 84	4.40	0	0	0	0	0	4,600,632	4,600,632	6,009,510
55 85	4.40	0	0	0	0	0	4,691,130	4,691,130	6,009,510
Subtotal		1,000,000							
56 86	4.40	0	0	0	0	0	4,781,376	4,781,376	6,009,510
57 87	4.40	0	0	0	0	0	4,871,814	4,871,814	6,009,510
58 88	4.40	0	0	0	0	0	4,963,087	4,963,087	6,009,510
59 89	4.40	0	0	0	0	0	5,056,184	5,056,184	6,009,510
60 90	4.40	0	0	0	0	0	5,152,557	5,152,557	6,009,510
Subtotal		1,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
61 91	4.40	0	0	0	0	0	5,254,355	5,254,355	6,009,510
62 92	4.40	0	0	0	0	0	5,358,342	5,358,342	6,054,928
63 93	4.40	0	0	0	0	0	5,460,814	5,460,814	6,116,113
64 94	4.40	0	0	0	0	0	5,561,872	5,561,872	6,173,678
65 95	4.40	0	0	0	0	0	5,662,283	5,662,283	6,285,135
Subtotal		1,000,000							
66 96	4.40	0	0	0	0	0	5,747,764	5,747,764	6,322,541
67 97	4.40	0	0	0	0	0	5,832,218	5,832,218	6,415,441
68 98	4.40	0	0	0	0	0	5,898,471	5,898,471	6,429,334
69 99	4.40	0	0	0	0	0	5,964,720	5,964,720	6,501,545
70 100	4.40	0	0	0	0	0	6,009,517	6,009,517	6,550,374
Subtotal		1,000,000							
71 101	4.40	0	0	0	0	0	6,043,578	6,043,578	6,527,064
72 102	4.40	0	0	0	0	0	6,099,460	6,099,460	6,587,418
73 103	4.40	0	0	0	0	0	6,152,129	6,152,129	6,644,300
74 104	4.40	0	0	0	0	0	6,201,491	6,201,491	6,635,596
75 105	4.40	0	0	0	0	0	6,275,394	6,275,394	6,714,673
Subtotal		1,000,000							
76 106	4.40	0	0	0	0	0	6,346,812	6,346,812	6,791,089
77 107	4.40	0	0	0	0	0	6,415,639	6,415,639	6,800,578
78 108	4.40	0	0	0	0	0	6,515,191	6,515,191	6,906,103
79 109	4.40	0	0	0	0	0	6,616,291	6,616,291	7,013,269
80 110	4.40	0	0	0	0	0	6,718,963	6,718,963	7,122,101
Subtotal		1,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.

SAMPLE

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
81 111	4.40	0	0	0	0	0	6,823,231	6,823,231	7,164,393
82 112	4.40	0	0	0	0	0	7,123,453	7,123,453	7,479,626
83 113	4.40	0	0	0	0	0	7,436,885	7,436,885	7,808,729
84 114	4.40	0	0	0	0	0	7,764,108	7,764,108	8,152,313
85 115	4.40	0	0	0	0	0	8,105,728	8,105,728	8,429,958
Subtotal		1,000,000							
86 116	4.40	0	0	0	0	0	8,462,380	8,462,380	8,800,876
87 117	4.40	0	0	0	0	0	8,834,725	8,834,725	9,188,115
88 118	4.40	0	0	0	0	0	9,223,453	9,223,453	9,592,392
89 119	4.40	0	0	0	0	0	9,629,285	9,629,285	10,014,457
90 120	4.40	0	0	0	0	0	10,052,974	10,052,974	10,455,093
Subtotal		1,000,000							
91 121	4.40	0	0	0	0	0	10,495,304	10,495,304	10,915,117
Subtotal		1,000,000							

INCOMPLETE DOCUMENT: NOT FOR CLIENT PRESENTATION.