

# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			N/A†			6.84	0		16
17	N/A†			N/A†			7.04	0		17
18	N/A†			N/A†			7.22	0		18
19	N/A†			N/A†			7.45	0		19
20	N/A†			N/A†			7.69	1	987	20
21	N/A†			4.09	0		8.19	48		21
22	N/A†			4.20	0		8.41	137		22
23	N/A†			4.36	0		8.73	189		23
24	N/A†			4.50	0		9.01	283		24
25	N/A†			4.65	55	778	9.30	391	1,558	25
26	N/A†			4.83	93		9.66	469		26
27	N/A†			5.02	136		10.04	552		27
28	N/A†			5.16	195		10.32	671		28
29	N/A†			5.36	237		10.73	758		29
30	N/A†			5.57	276	1,138	11.14	835	2,274	30
31	N/A†			5.93	321		11.86	923		31
32	N/A†			6.11	378		12.23	1,041		32
33	N/A†			6.36	418		12.73	1,122		33
34	N/A†			6.63	461		13.26	1,205		34
35	N/A†			6.89	502	1,530	13.78	1,284	3,059	35
36	N/A†			7.17	547		14.34	1,375		36
37	N/A†			7.50	557		15.01	1,403		37
38	N/A†			7.85	574		15.71	1,432		38
39	4.11	159		8.23	608		16.47	1,504		39
40	4.30	172	958	8.60	631	1,918	17.21	1,546	3,840	40
41	4.56	182		9.12	650		18.25	1,591		41
42	4.75	206		9.50	697		19.01	1,680		42
43	5.02	198		10.04	683		20.08	1,653		43
44	5.24	203		10.49	699		20.98	1,683		44
45	5.50	201	1,176	11.01	694	2,360	22.02	1,674	4,722	45
46	5.79	191		11.58	668		23.17	1,628		46
47	6.09	175		12.19	641		24.39	1,576		47
48	6.48	162		12.96	613		25.92	1,512		48
49	6.83	148		13.66	584		27.33	1,464		49
50	7.28	100	1,363	14.57	493	2,731	29.14	1,279	5,464	50
51	7.71	61		15.42	410		30.84	1,112		51
52	8.16	14		16.32	320		32.65	940		52
53	8.69	0		17.40	291		34.80	873		53
54	9.20	98		18.41	493		36.82	1,279		54
55	9.78	141	1,915	19.57	585	3,839	39.14	1,465	7,678	55
56	10.43	27		20.87	359		41.74	1,019		56
57	11.16	0		22.32	80		44.63	455		57
58	11.97	0		23.95	0		47.91	0		58
59	12.88	0		25.77	0		51.55	0		59
60	13.94	0	1,933	27.89	0	3,875	55.78	0	7,748	60
61	15.09	0		30.19	0		60.39	0		61
62	16.49	0		32.99	0		65.99	0		62
63	17.94	0		35.89	0		71.78	0		63
64	19.56	0		39.12	0		78.25	0		64
65	21.51	0	1,665	43.03	0	3,337	86.06	0	6,670	65
66	23.53	0		47.06	0		94.12	0		66
67	25.35	0		50.71	0		101.42	0		67
68	27.52	0		55.05	0		110.11	0		68
69	29.59	0		59.18	0		118.37	0		69
70	32.09	0	297	64.18	0	591	128.37	0	1,193	70
71	34.89	0		69.80	0		139.59	0		71
72	38.49	0		76.98	0		153.96	0		72
73	42.26	0		84.52	0		169.05	0		73
74	46.20	0		92.41	0		184.82	0		74
75	51.02	0	327	102.05	0	664	204.09	0	1,318	75
76	40.75	0		81.50	0		163.01	0		76
77	44.14	0		88.28	0		176.57	0		77
78	47.75	0		95.50	0		191.00	0		78
79	51.62	0		103.24	0		206.49	0		79
80	55.71	0	236	111.43	0	483	222.86	0	970	80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium – A100

\* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. WML and WMD not included in Issue Ages 56+. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$0.58 Weekly per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

6/15/2016

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AZ Ver: 3.0.0.2620

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Tobacco

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	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			4.87	174		9.75	638		16
17	N/A†			5.02	211		10.05	713		17
18	N/A†			5.16	272		10.32	827		18
19	N/A†			5.36	310		10.72	900		19
20	N/A†			5.54	354	1,175	11.08	988	2,350	20
21	N/A†			5.88	379		11.76	1,037		21
22	N/A†			6.05	417		12.11	1,120		22
23	N/A†			6.29	437		12.59	1,158		23
24	N/A†			6.52	496		13.05	1,279		24
25	N/A†			6.74	513	1,467	13.48	1,308	2,934	25
26	N/A†			7.00	575		14.00	1,435		26
27	N/A†			7.34	603		14.69	1,492		27
28	N/A†			7.59	682		15.18	1,646		28
29	N/A†			7.94	711		15.90	1,716		29
30	4.13	244	957	8.27	778	1,923	16.55	1,841	3,848	30
31	4.37	276		8.74	835		17.48	1,953		31
32	4.52	313		9.05	917		18.11	2,121		32
33	4.74	327		9.48	940		18.97	2,167		33
34	4.94	352		9.89	991		19.78	2,268		34
35	5.15	377	1,219	10.30	1,037	2,440	20.61	2,365	4,887	35
36	5.39	379		10.79	1,046		21.59	2,383		36
37	5.68	378		11.37	1,051		22.74	2,384		37
38	5.93	389		11.87	1,071		23.74	2,430		38
39	6.26	405		12.53	1,105		25.06	2,497		39
40	6.58	401	1,431	13.17	1,098	2,872	26.34	2,483	5,744	40
41	6.92	396		13.85	1,084		27.70	2,457		41
42	7.26	417		14.54	1,130		29.07	2,545		42
43	7.68	390		15.36	1,069		30.72	2,427		43
44	8.09	357		16.18	1,002		32.36	2,295		44
45	8.55	314	1,617	17.10	918	3,233	34.19	2,123	6,458	45
46	9.04	272		18.08	838		36.17	1,974		46
47	9.55	226		19.11	754		38.23	1,807		47
48	10.13	149		20.27	599		40.55	1,501		48
49	10.70	91		21.39	477		42.80	1,258		49
50	11.37	0	1,767	22.74	271	3,533	45.48	841	7,065	50
51	12.06	0		24.13	27		48.27	361		51
52	12.80	0		25.60	0		51.20	0		52
53	13.65	0		27.31	0		54.62	0		53
54	14.46	0		28.92	0		57.84	0		54
55	15.38	0	2,345	30.77	0	4,697	61.54	0	9,396	55
56	16.36	0		32.73	0		65.47	0		56
57	17.47	0		34.95	0		69.91	0		57
58	18.70	0		37.40	0		74.82	0		58
59	20.07	0		40.14	0		80.30	0		59
60	21.60	0	2,675	43.21	0	5,358	86.42	0	10,714	60
61	23.10	0		46.22	0		92.44	0		61
62	24.81	0		49.62	0		99.25	0		62
63	26.65	0		53.31	0		106.62	0		63
64	28.57	0		57.15	0		114.30	0		64
65	30.79	0	2,076	61.58	0	4,154	123.16	0	8,306	65
66	34.05	0		68.11	0		136.23	0		66
67	36.52	0		73.04	0		146.09	0		67
68	39.49	0		78.99	0		157.99	0		68
69	42.29	0		84.59	0		169.18	0		69
70	45.54	0	286	91.09	0	585	182.19	0	1,180	70
71	49.22	0		98.44	0		196.88	0		71
72	53.86	0		107.72	0		215.44	0		72
73	58.67	0		117.34	0		234.68	0		73
74	63.60	0		127.21	0		254.43	0		74
75	69.58	0	358	139.16	0	716	278.33	0	1,447	75
76	56.33	0		112.66	0		225.32	0		76
77	60.38	0		120.76	0		241.52	0		77
78	64.69	0		129.38	0		258.77	0		78
79	69.22	0		138.44	0		276.89	0		79
80	73.84	0	221	147.69	0	454	295.38	0	912	80

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- HFA**      **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender, or a face amount increase could require additional payments. Coverage may be extended to age 100 and could require additional payments.
- TI**      **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI100):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WML**      **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR**      **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT100):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- EXT**      **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.