

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, EXT, LTC

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			20.70	292		41.40	867		16
17	N/A†			21.34	343		42.69	970		17
18	N/A†			22.02	397		44.03	1,075		18
19	N/A†			22.71	460		45.41	1,201		19
20	N/A†			23.61	548	1,326	47.21	1,375	2,651	20
21	N/A†			24.68	606		49.36	1,492		21
22	N/A†			25.48	680		50.96	1,641		22
23	N/A†			26.32	764		52.64	1,810		23
24	N/A†			27.57	826		55.13	1,932		24
25	N/A†			28.50	797	1,669	57.01	1,877	3,341	25
26	N/A†			29.52	865		59.05	2,011		26
27	N/A†			30.63	936		61.26	2,154		27
28	N/A†			31.92	1,041		63.83	2,361		28
29	N/A†			33.46	1,104		66.92	2,487		29
30	17.38	452	1,114	34.76	1,186	2,227	69.51	2,650	4,452	30
31	18.12	506		36.24	1,297		72.48	2,874		31
32	19.01	540		38.01	1,361		76.02	3,004		32
33	19.82	596		39.64	1,476		79.27	3,231		33
34	20.62	641		41.24	1,565		82.48	3,412		34
35	21.44	688	1,456	42.88	1,660	2,913	85.76	3,601	5,826	35
36	22.60	725		45.21	1,736		90.41	3,752		36
37	23.91	772		47.82	1,829		95.65	3,941		37
38	25.25	826		50.49	1,933		100.98	4,147		38
39	26.63	880		53.27	2,044		106.54	4,371		39
40	28.23	918	1,879	56.46	2,120	3,755	112.93	4,523	7,512	40
41	29.87	963		59.73	2,207		119.46	4,700		41
42	31.44	1,027		62.87	2,338		125.74	4,958		42
43	33.21	1,077		66.42	2,439		132.84	5,160		43
44	34.88	1,139		69.75	2,559		139.50	5,403		44
45	36.60	1,199	2,383	73.19	2,684	4,767	146.39	5,655	9,533	45
46	39.19	1,259		78.38	2,804		156.77	5,897		46
47	41.85	1,326		83.70	2,937		167.39	6,163		47
48	44.62	1,390		89.23	3,065		178.47	6,418		48
49	47.46	1,452		94.93	3,191		189.85	6,672		49
50	50.44	1,515	3,081	100.88	3,317	6,162	201.75	6,922	12,323	50
51	53.51	1,576		107.01	3,439		214.02	7,171		51
52	56.71	1,630		113.42	3,556		226.83	7,401		52
53	60.02	1,848		120.03	3,990		240.07	8,272		53
54	63.47	2,108		126.94	4,508		253.88	9,313		54
55	66.64	2,367	4,425	133.27	5,029	8,849	266.55	10,354	17,698	55
56	71.67	2,391		143.35	5,081		286.70	10,459		56
57	76.85	2,419		153.69	5,136		307.38	10,571		57
58	82.23	2,444		164.46	5,188		328.91	10,676		58
59	87.76	2,466		175.53	5,237		351.05	10,779		59
60	93.82	2,492	5,377	187.63	5,291	10,755	375.26	10,889	21,510	60
61	100.04	2,511		200.07	5,332		400.14	10,971		61
62	106.77	2,520		213.55	5,353		427.09	11,019		62
63	113.97	2,521		227.93	5,355		455.87	11,029		63
64	121.70	2,507		243.39	5,333		486.78	10,983		64
65	127.04	2,524	6,543	254.08	5,370	13,085	508.15	11,061	26,167	65
66	135.74	2,454		271.48	5,240		542.97	10,806		66
67	144.77	2,369		289.54	5,072		579.09	10,480		67
68	154.20	2,250		308.40	4,838		616.81	10,019		68
69	164.03	2,082		328.06	4,514		656.12	9,373		69
70	174.38	1,862	7,755	348.75	4,078	15,511	697.51	8,513	31,022	70
71	167.09	3,907		334.17	8,175		668.35	16,717		71
72	177.61	3,716		355.23	7,810		710.45	15,994		72
73	188.67	3,465		377.35	7,320		754.69	15,028		73
74	200.34	3,140		400.69	6,688		801.38	13,776		74
75	212.62	2,711	8,815	425.25	5,843	17,633	850.49	12,104	35,265	75
76	225.67	2,171		451.33	4,776		902.66	9,993		76
77	239.55	1,492		479.10	3,446		958.20	7,356		77
78	254.35	663		508.69	1,812		1,017.38	4,109		78
79	269.91	0		539.81	0		1,079.62	7		79
80	286.38	0	9,700	572.76	0	19,400	1,145.53	0	38,803	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 \$2.50 Monthly 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.

6/9/2016

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

Issue State: CA Ver: 3.0.0.2620

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	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			27.49	511		54.99	1,305		16
17	N/A†			28.38	549		56.76	1,381		17
18	N/A†			29.30	591		58.60	1,466		18
19	N/A†			30.24	647		60.49	1,578		19
20	N/A†			31.38	726	1,677	62.76	1,732	3,355	20
21	N/A†			32.77	775		65.53	1,831		21
22	N/A†			33.83	847		67.66	1,978		22
23	17.47	325		34.95	932		69.90	2,147		23
24	18.24	358		36.48	997		72.96	2,276		24
25	18.85	407	1,091	37.69	1,095	2,179	75.39	2,472	4,359	25
26	19.53	452		39.06	1,188		78.12	2,655		26
27	20.45	488		40.90	1,257		81.81	2,800		27
28	21.46	538		42.92	1,360		85.84	3,003		28
29	22.51	590		45.02	1,465		90.04	3,212		29
30	23.56	631	1,429	47.11	1,544	2,857	94.23	3,374	5,716	30
31	24.70	684		49.39	1,650		98.79	3,584		31
32	25.82	727		51.64	1,737		103.29	3,759		32
33	27.07	778		54.14	1,841		108.29	3,968		33
34	28.33	820		56.66	1,926		113.31	4,133		34
35	29.49	878	1,824	58.99	2,041	3,650	117.97	4,367	7,297	35
36	30.96	914		61.91	2,111		123.83	4,508		36
37	32.75	948		65.49	2,181		130.99	4,648		37
38	34.55	976		69.09	2,238		138.18	4,762		38
39	36.48	1,021		72.96	2,326		145.91	4,937		39
40	38.43	1,056	2,251	76.86	2,396	4,499	153.72	5,078	8,997	40
41	40.52	1,099		81.04	2,487		162.09	5,264		41
42	42.64	1,138		85.28	2,565		170.55	5,417		42
43	44.90	1,187		89.79	2,661		179.58	5,612		43
44	47.19	1,223		94.38	2,737		188.75	5,761		44
45	49.21	1,279	2,790	98.42	2,851	5,581	196.84	5,992	11,161	45
46	52.44	1,310		104.88	2,913		209.76	6,114		46
47	55.77	1,332		111.54	2,955		223.07	6,204		47
48	59.21	1,350		118.42	2,997		236.83	6,288		48
49	62.78	1,363		125.55	3,021		251.11	6,341		49
50	66.47	1,371	3,474	132.95	3,041	6,948	265.90	6,379	13,897	50
51	70.31	1,368		140.63	3,038		281.26	6,378		51
52	74.29	1,360		148.58	3,018		297.15	6,336		52
53	78.40	1,525		156.81	3,359		313.61	7,018		53
54	82.88	1,747		165.76	3,799		331.53	7,906		54
55	87.09	1,953	4,825	174.19	4,216	9,651	348.38	8,742	19,303	55
56	92.69	1,888		185.38	4,086		370.77	8,487		56
57	98.46	1,817		196.92	3,950		393.84	8,217		57
58	104.42	1,742		208.83	3,802		417.67	7,925		58
59	110.61	1,663		221.22	3,647		442.45	7,619		59
60	117.06	1,582	5,649	234.11	3,486	11,293	468.22	7,301	22,588	60
61	123.96	1,486		247.92	3,303		495.83	6,935		61
62	131.10	1,382		262.19	3,098		524.39	6,533		62
63	138.45	1,262		276.89	2,861		553.79	6,062		63
64	146.00	1,122		292.01	2,588		584.02	5,522		64
65	153.85	968	6,649	307.70	2,287	13,295	615.40	4,926	26,593	65
66	163.72	759		327.44	1,878		654.88	4,113		66
67	173.93	509		347.87	1,386		695.73	3,134		67
68	184.57	207		369.13	786		738.26	1,949		68
69	195.67	0		391.35	48		782.69	479		69
70	207.32	0	7,719	414.63	0	15,439	829.27	0	30,883	70
71	196.49	2,131		392.98	4,668		785.97	9,747		71
72	208.28	1,724		416.55	3,867		833.10	8,158		72
73	220.60	1,222		441.19	2,881		882.38	6,203		73
74	233.52	600		467.05	1,665		934.10	3,788		74
75	247.22	0	8,542	494.43	195	17,082	988.86	872	34,164	75
76	261.67	0		523.34	0		1,046.67	0		76
77	276.92	0		553.85	0		1,107.70	0		77
78	293.02	0		586.03	0		1,172.07	0		78
79	309.95	0		619.90	0		1,239.81	0		79
80	327.80	0	9,057	655.60	0	18,115	1,311.20	0	36,231	80

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- HCV** **TransElite HCV – Universal Life Insurance:** HCV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HCV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy - 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.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI1CA):** 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 CRLWL1CA):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form CRABLT00):** Allows the owner to receive 4% of the rider face amount per month for up to 25 months if the insured is confined in a licensed nursing or assisted living facility, or 2% of the rider face amount per month for up to 50 months if the insured receives home health care or adult day care services. The benefit for this rider can only be triggered by a chronically ill diagnosis that must be certified by a licensed physician.
- EXT** **Extension of Benefits for LTC (Form CREXTB00):** When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (i.e., ADL-deficient or severely cognitively impaired), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.