

# 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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			10.35	111		20.70	3,272		16
17	N/A†			10.67	435		21.34	3,787		17
18	N/A†			11.01	719		22.01	4,213		18
19	N/A†			11.35	1,025		22.70	4,741		19
20	N/A†			11.80	1,264	18,248	23.60	5,099	36,518	20
21	N/A†			12.34	1,690		24.68	5,833		21
22	N/A†			12.74	1,951		25.48	6,267		22
23	N/A†			13.15	2,238		26.31	6,776		23
24	N/A†			13.78	2,540		27.56	7,251		24
25	N/A†			14.25	2,853	17,664	28.50	7,786	35,346	25
26	N/A†			14.76	3,067		29.52	8,124		26
27	N/A†			15.31	3,270		30.63	8,469		27
28	N/A†			15.96	3,539		31.91	8,879		28
29	N/A†			16.73	3,793		33.46	9,312		29
30	8.69	1,175	8,509	17.38	4,006	17,006	34.75	9,644	33,987	30
31	9.06	1,331		18.12	4,256		36.24	10,092		31
32	9.50	1,472		19.00	4,448		38.01	10,415		32
33	9.91	1,630		19.82	4,698		39.63	10,813		33
34	10.31	1,767		20.62	4,896		41.24	11,154		34
35	10.72	1,908	8,086	21.44	5,114	16,174	42.88	11,515	32,347	35
36	11.30	1,980		22.60	5,193		45.20	11,609		36
37	11.95	2,046		23.91	5,273		47.82	11,708		37
38	12.62	2,135		25.24	5,371		50.49	11,845		38
39	13.31	2,210		26.63	5,465		53.27	11,982		39
40	14.11	2,243	7,415	28.23	5,484	14,838	56.46	11,941	29,676	40
41	14.93	2,282		29.86	5,486		59.73	11,915		41
42	15.72	2,346		31.43	5,554		62.87	11,979		42
43	16.60	2,358		33.21	5,542		66.42	11,894		43
44	17.44	2,391		34.87	5,532		69.75	11,839		44
45	18.30	2,402	6,472	36.59	5,517	12,940	73.19	11,753	25,880	45
46	19.59	2,454		39.19	5,582		78.38	11,832		46
47	20.92	2,517		41.85	5,658		83.69	11,933		47
48	22.31	2,561		44.61	5,692		89.23	11,963		48
49	23.73	2,587		47.46	5,702		94.92	11,935		49
50	25.22	2,598	5,720	50.44	5,683	11,441	100.87	11,847	22,871	50
51	26.75	2,589		53.50	5,626		107.01	11,705		51
52	28.35	2,564		56.71	5,543		113.41	11,487		52
53	30.01	2,530		60.01	5,426		120.03	11,223		53
54	31.73	2,462		63.47	5,257		126.94	10,850		54
55	33.32	2,367	4,425	66.63	5,026	8,845	133.27	10,351	17,695	55
56	35.83	2,004		71.67	4,269		143.35	8,804		56
57	38.42	1,566		76.84	3,357		153.69	6,945		57
58	41.11	1,181		82.23	2,557		164.45	5,309		58
59	43.88	807		87.76	1,778		175.52	3,721		59
60	46.91	448	1,509	93.81	1,029	3,017	187.63	2,193	6,036	60
61	50.02	205		100.03	514		200.07	1,134		61
62	53.38	0		106.77	0		213.54	0		62
63	56.98	0		113.96	0		227.93	0		63
64	60.85	0		121.69	0		243.39	0		64
65	63.52			127.04			254.07			65
66	67.87			135.74			271.48			66
67	72.38			144.77			289.54			67
68	77.10			154.20			308.40			68
69	82.01			164.03			328.06			69
70	87.19			174.37			348.75			70
71	83.54			167.08			334.17			71
72	88.80			177.61			355.22			72
73	94.33			188.67			377.34			73
74	100.17			200.34			400.69			74
75	106.31			212.62			425.24			75
76	112.83			225.66			451.33			76
77	119.77			239.55			479.10			77
78	127.17			254.34			508.69			78
79	134.95			269.90			539.81			79
80	143.19			286.38			572.76			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 \$1.25 SemiMonthly24 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.

3/15/2017

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

Issue State: CA Ver: 3.0.0.3718

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML, EXT, LTC

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			13.74	0		27.49	0		16
17	N/A†			14.19	0		28.38	0		17
18	N/A†			14.65	0		29.30	0		18
19	N/A†			15.12	0		30.24	0		19
20	N/A†			15.69	0	20,731	31.38	0	41,486	20
21	N/A†			16.38	0		32.76	0		21
22	N/A†			16.91	0		33.83	0		22
23	8.73	0		17.47	0		34.94	6		23
24	9.11	0		18.23	0		36.47	767		24
25	9.42	0	10,013	18.84	0	20,026	37.69	1,580	40,072	25
26	9.76	0		19.53	6		39.06	2,195		26
27	10.22	0		20.45	318		40.90	2,753		27
28	10.72	0		21.45	656		42.91	3,353		28
29	11.25	0		22.51	1,033		45.02	3,983		29
30	11.78	0	9,591	23.55	1,328	19,154	47.11	4,520	38,351	30
31	12.35	0		24.69	1,667		49.39	5,093		31
32	12.90	161		25.81	1,995		51.64	5,680		32
33	13.53	372		27.06	2,319		54.14	6,253		33
34	14.16	568		28.33	2,647		56.65	6,773		34
35	14.74	764	9,019	29.49	2,954	18,060	58.98	7,334	36,110	35
36	15.47	880		30.95	3,119		61.91	7,595		36
37	16.37	999		32.74	3,281		65.49	7,834		37
38	17.27	1,103		34.54	3,414		69.09	8,037		38
39	18.23	1,217		36.47	3,574		72.95	8,294		39
40	19.21	1,307	8,151	38.43	3,687	16,311	76.86	8,433	32,608	40
41	20.26	1,393		40.52	3,797		81.04	8,597		41
42	21.32	1,463		42.64	3,870		85.27	8,665		42
43	22.45	1,541		44.89	3,957		89.79	8,807		43
44	23.59	1,578		47.19	3,995		94.37	8,801		44
45	24.60	1,671	7,085	49.21	4,120	14,180	98.42	9,006	28,353	45
46	26.22	1,781		52.44	4,278		104.88	9,264		46
47	27.88	1,865		55.77	4,398		111.53	9,455		47
48	29.60	1,944		59.21	4,512		118.41	9,629		48
49	31.39	2,005		62.77	4,568		125.55	9,716		49
50	33.23	2,047	6,305	66.47	4,613	12,607	132.95	9,756	25,229	50
51	35.15	2,068		70.31	4,613		140.63	9,709		51
52	37.14	2,080		74.29	4,589		148.57	9,606		52
53	39.19	2,060		78.40	4,517		156.80	9,424		53
54	41.44	2,030		82.88	4,405		165.76	9,162		54
55	43.54	1,952	4,823	87.09	4,213	9,648	174.19	8,741	19,301	55
56	46.34	1,587		92.69	3,446		185.38	7,166		56
57	49.23	1,157		98.46	2,548		196.92	5,333		57
58	52.21	813		104.41	1,825		208.83	3,854		58
59	55.30	499		110.61	1,168		221.22	2,503		59
60	58.53	215	1,702	117.05	565	3,402	234.11	1,269	6,806	60
61	61.98	8		123.96	124		247.91	353		61
62	65.55	0		131.09	0		262.19	0		62
63	69.22	0		138.44	0		276.89	0		63
64	73.00	0		146.00	0		292.01	0		64
65	76.92			153.85			307.70			65
66	81.86			163.72			327.44			66
67	86.96			173.93			347.86			67
68	92.28			184.56			369.13			68
69	97.83			195.67			391.34			69
70	103.66			207.31			414.63			70
71	98.24			196.49			392.98			71
72	104.14			208.27			416.55			72
73	110.30			220.59			441.19			73
74	116.76			233.52			467.05			74
75	123.61			247.21			494.43			75
76	130.83			261.67			523.33			76
77	138.46			276.92			553.85			77
78	146.51			293.01			586.03			78
79	154.97			309.95			619.90			79
80	163.90			327.80			655.60			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 \$1.25 SemiMonthly24 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.

3/15/2017

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

Issue State: CA Ver: 3.0.0.3718

- 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.