

TransElite HFA - 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 |
|-----------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
| | BiWeekly26 Premium | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | BiWeekly26 Premium | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | BiWeekly26 Premium | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | |
| 16 | N/A† | | | N/A† | | | 13.97 | 0 | | 16 |
| 17 | N/A† | | | N/A† | | | 14.40 | 0 | | 17 |
| 18 | N/A† | | | N/A† | | | 14.86 | 0 | | 18 |
| 19 | N/A† | | | N/A† | | | 15.32 | 0 | | 19 |
| 20 | N/A† | | | N/A† | | | 15.79 | 0 | 18,186 | 20 |
| 21 | N/A† | | | 8.35 | 0 | | 16.70 | 0 | | 21 |
| 22 | N/A† | | | 8.61 | 0 | | 17.23 | 0 | | 22 |
| 23 | N/A† | | | 8.89 | 0 | | 17.78 | 0 | | 23 |
| 24 | N/A† | | | 9.18 | 0 | | 18.36 | 0 | | 24 |
| 25 | N/A† | | | 9.47 | 0 | 8,765 | 18.94 | 0 | 17,547 | 25 |
| 26 | N/A† | | | 9.81 | 0 | | 19.62 | 0 | | 26 |
| 27 | N/A† | | | 10.18 | 0 | | 20.36 | 0 | | 27 |
| 28 | N/A† | | | 10.54 | 0 | | 21.09 | 0 | | 28 |
| 29 | N/A† | | | 10.93 | 0 | | 21.87 | 0 | | 29 |
| 30 | N/A† | | | 11.34 | 0 | 8,404 | 22.68 | 0 | 16,809 | 30 |
| 31 | N/A† | | | 12.02 | 0 | | 24.05 | 0 | | 31 |
| 32 | N/A† | | | 12.47 | 0 | | 24.95 | 0 | | 32 |
| 33 | N/A† | | | 12.95 | 0 | | 25.91 | 0 | | 33 |
| 34 | N/A† | | | 13.48 | 0 | | 26.96 | 138 | | 34 |
| 35 | N/A† | | | 14.00 | 0 | 7,939 | 28.01 | 448 | 15,925 | 35 |
| 36 | N/A† | | | 14.66 | 0 | | 29.32 | 535 | | 36 |
| 37 | N/A† | | | 15.36 | 0 | | 30.72 | 595 | | 37 |
| 38 | 8.10 | 0 | | 16.20 | 0 | | 32.40 | 699 | | 38 |
| 39 | 8.49 | 0 | | 16.98 | 0 | | 33.96 | 898 | | 39 |
| 40 | 8.87 | 0 | 3,627 | 17.75 | 0 | 7,261 | 35.51 | 927 | 14,535 | 40 |
| 41 | 9.41 | 0 | | 18.82 | 73 | | 37.64 | 1,072 | | 41 |
| 42 | 9.84 | 0 | | 19.68 | 175 | | 39.36 | 1,221 | | 42 |
| 43 | 10.36 | 0 | | 20.73 | 268 | | 41.46 | 1,358 | | 43 |
| 44 | 10.83 | 0 | | 21.67 | 347 | | 43.34 | 1,460 | | 44 |
| 45 | 11.33 | 0 | 3,206 | 22.65 | 441 | 6,407 | 45.31 | 1,604 | 12,820 | 45 |
| 46 | 11.97 | 0 | | 23.94 | 412 | | 47.88 | 1,491 | | 46 |
| 47 | 12.64 | 0 | | 25.28 | 422 | | 50.57 | 1,474 | | 47 |
| 48 | 13.40 | 0 | | 26.82 | 457 | | 53.63 | 1,484 | | 48 |
| 49 | 14.16 | 0 | | 28.34 | 452 | | 56.68 | 1,435 | | 49 |
| 50 | 15.06 | 0 | 2,592 | 30.13 | 434 | 5,192 | 60.26 | 1,356 | 10,382 | 50 |
| 51 | 15.90 | 0 | | 31.81 | 429 | | 63.64 | 1,319 | | 51 |
| 52 | 16.81 | 15 | | 33.62 | 439 | | 67.25 | 1,289 | | 52 |
| 53 | 17.71 | 0 | | 35.43 | 333 | | 70.86 | 1,035 | | 53 |
| 54 | 18.72 | 55 | | 37.44 | 443 | | 74.90 | 1,226 | | 54 |
| 55 | 19.71 | 112 | 1,917 | 39.42 | 523 | 3,838 | 78.86 | 1,347 | 7,683 | 55 |
| 56 | 21.01 | 0 | | 42.02 | 186 | | 84.05 | 634 | | 56 |
| 57 | 22.44 | 0 | | 44.88 | 0 | | 89.76 | 0 | | 57 |
| 58 | 24.07 | 0 | | 48.15 | 0 | | 96.30 | 0 | | 58 |
| 59 | 25.87 | 0 | | 51.75 | 0 | | 103.50 | 0 | | 59 |
| 60 | 27.84 | 0 | 372 | 55.68 | 0 | 745 | 111.37 | 0 | 1,492 | 60 |
| 61 | 29.97 | 0 | | 59.94 | 0 | | 119.89 | 0 | | 61 |
| 62 | 32.46 | 0 | | 64.93 | 0 | | 129.87 | 0 | | 62 |
| 63 | 35.04 | 0 | | 70.08 | 0 | | 140.16 | 0 | | 63 |
| 64 | 37.97 | 0 | | 75.95 | 0 | | 151.89 | 0 | | 64 |
| 65 | 41.25 | | | 82.50 | | | 165.00 | | | 65 |
| 66 | 44.44 | | | 88.88 | | | 177.76 | | | 66 |
| 67 | 47.53 | | | 95.06 | | | 190.13 | | | 67 |
| 68 | 50.72 | | | 101.45 | | | 202.90 | | | 68 |
| 69 | 53.99 | | | 107.98 | | | 215.97 | | | 69 |
| 70 | 57.53 | | | 115.07 | | | 230.14 | | | 70 |
| 71 | 53.95 | | | 107.92 | | | 215.84 | | | 71 |
| 72 | 58.71 | | | 117.42 | | | 234.85 | | | 72 |
| 73 | 63.81 | | | 127.63 | | | 255.27 | | | 73 |
| 74 | 69.27 | | | 138.54 | | | 277.09 | | | 74 |
| 75 | 75.25 | | | 150.51 | | | 301.03 | | | 75 |
| 76 | 81.50 | | | 163.01 | | | 326.03 | | | 76 |
| 77 | 88.28 | | | 176.57 | | | 353.14 | | | 77 |
| 78 | 95.50 | | | 191.00 | | | 382.00 | | | 78 |
| 79 | 103.24 | | | 206.49 | | | 412.98 | | | 79 |
| 80 | 111.42 | | | 222.86 | | | 445.72 | | | 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 \$1.15 BiWeekly26 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.

4/12/2016

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

Issue State: CA Ver: 3.0.0.2406

TransElite HFA - 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 |
|-----------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
| | BiWeekly26 Premium | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | BiWeekly26 Premium | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | BiWeekly26 Premium | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | |
| 16 | N/A† | | | 9.91 | 0 | | 19.82 | 0 | | 16 |
| 17 | N/A† | | | 10.25 | 0 | | 20.50 | 0 | | 17 |
| 18 | N/A† | | | 10.61 | 0 | | 21.22 | 0 | | 18 |
| 19 | N/A† | | | 10.96 | 0 | | 21.93 | 0 | | 19 |
| 20 | N/A† | | | 11.33 | 0 | 12,738 | 22.66 | 0 | 25,501 | 20 |
| 21 | N/A† | | | 11.96 | 0 | | 23.93 | 0 | | 21 |
| 22 | N/A† | | | 12.35 | 0 | | 24.71 | 0 | | 22 |
| 23 | N/A† | | | 12.77 | 0 | | 25.55 | 0 | | 23 |
| 24 | N/A† | | | 13.23 | 0 | | 26.46 | 0 | | 24 |
| 25 | N/A† | | | 13.66 | 0 | 12,307 | 27.32 | 0 | 24,595 | 25 |
| 26 | N/A† | | | 14.18 | 0 | | 28.36 | 0 | | 26 |
| 27 | N/A† | | | 14.88 | 0 | | 29.76 | 0 | | 27 |
| 28 | N/A† | | | 15.42 | 0 | | 30.85 | 0 | | 28 |
| 29 | 8.07 | 0 | | 16.14 | 0 | | 32.28 | 0 | | 29 |
| 30 | 8.40 | 0 | 5,891 | 16.80 | 0 | 11,783 | 33.60 | 0 | 23,567 | 30 |
| 31 | 8.84 | 0 | | 17.68 | 0 | | 35.37 | 0 | | 31 |
| 32 | 9.19 | 0 | | 18.39 | 0 | | 36.78 | 0 | | 32 |
| 33 | 9.62 | 0 | | 19.25 | 0 | | 38.51 | 0 | | 33 |
| 34 | 10.03 | 0 | | 20.06 | 0 | | 40.13 | 0 | | 34 |
| 35 | 10.44 | 0 | 5,506 | 20.89 | 0 | 11,043 | 41.79 | 0 | 22,088 | 35 |
| 36 | 10.98 | 0 | | 21.97 | 0 | | 43.95 | 0 | | 36 |
| 37 | 11.57 | 0 | | 23.14 | 0 | | 46.29 | 0 | | 37 |
| 38 | 12.16 | 0 | | 24.32 | 0 | | 48.66 | 0 | | 38 |
| 39 | 12.84 | 0 | | 25.68 | 0 | | 51.38 | 0 | | 39 |
| 40 | 13.50 | 0 | 4,996 | 26.99 | 0 | 9,971 | 53.99 | 0 | 19,944 | 40 |
| 41 | 14.17 | 0 | | 28.35 | 0 | | 56.70 | 0 | | 41 |
| 42 | 14.93 | 0 | | 29.86 | 0 | | 59.73 | 0 | | 42 |
| 43 | 15.74 | 0 | | 31.50 | 0 | | 62.99 | 0 | | 43 |
| 44 | 16.57 | 0 | | 33.15 | 0 | | 66.31 | 94 | | 44 |
| 45 | 17.46 | 0 | 4,258 | 34.92 | 0 | 8,515 | 69.85 | 298 | 17,032 | 45 |
| 46 | 18.54 | 0 | | 37.08 | 0 | | 74.16 | 179 | | 46 |
| 47 | 19.66 | 0 | | 39.33 | 0 | | 78.66 | 83 | | 47 |
| 48 | 20.82 | 0 | | 41.64 | 0 | | 83.29 | 0 | | 48 |
| 49 | 22.03 | 0 | | 44.07 | 0 | | 88.14 | 0 | | 49 |
| 50 | 23.38 | 0 | 3,345 | 46.76 | 0 | 6,687 | 93.52 | 0 | 13,381 | 50 |
| 51 | 24.77 | 0 | | 49.54 | 0 | | 99.09 | 0 | | 51 |
| 52 | 26.22 | 0 | | 52.45 | 0 | | 104.91 | 0 | | 52 |
| 53 | 27.72 | 0 | | 55.45 | 0 | | 110.91 | 0 | | 53 |
| 54 | 29.33 | 0 | | 58.67 | 0 | | 117.35 | 0 | | 54 |
| 55 | 30.96 | 0 | 2,349 | 61.93 | 0 | 4,700 | 123.86 | 0 | 9,399 | 55 |
| 56 | 32.92 | 0 | | 65.85 | 0 | | 131.70 | 0 | | 56 |
| 57 | 35.11 | 0 | | 70.23 | 0 | | 140.46 | 0 | | 57 |
| 58 | 37.57 | 0 | | 75.14 | 0 | | 150.29 | 0 | | 58 |
| 59 | 40.29 | 0 | | 80.58 | 0 | | 161.16 | 0 | | 59 |
| 60 | 43.14 | 0 | 667 | 86.28 | 0 | 1,331 | 172.56 | 0 | 2,665 | 60 |
| 61 | 45.92 | 0 | | 91.85 | 0 | | 183.70 | 0 | | 61 |
| 62 | 48.93 | 0 | | 97.86 | 0 | | 195.72 | 0 | | 62 |
| 63 | 52.20 | 0 | | 104.40 | 0 | | 208.80 | 0 | | 63 |
| 64 | 55.64 | 0 | | 111.29 | 0 | | 222.58 | 0 | | 64 |
| 65 | 59.26 | | | 118.53 | | | 237.06 | | | 65 |
| 66 | 64.73 | | | 129.45 | | | 258.91 | | | 66 |
| 67 | 68.95 | | | 137.91 | | | 275.82 | | | 67 |
| 68 | 73.44 | | | 146.90 | | | 293.80 | | | 68 |
| 69 | 77.94 | | | 155.88 | | | 311.77 | | | 69 |
| 70 | 82.61 | | | 165.22 | | | 330.45 | | | 70 |
| 71 | 88.25 | | | 176.50 | | | 350.00 | | | 71 |
| 72 | 94.41 | | | 188.82 | | | 371.64 | | | 72 |
| 73 | 101.92 | | | 203.15 | | | 395.70 | | | 73 |
| 74 | 110.70 | | | 219.40 | | | 422.80 | | | 74 |
| 75 | 120.00 | | | 237.01 | | | 453.02 | | | 75 |
| 76 | 130.66 | | | 256.32 | | | 487.65 | | | 76 |
| 77 | 142.76 | | | 277.52 | | | 527.04 | | | 77 |
| 78 | 156.38 | | | 300.77 | | | 571.54 | | | 78 |
| 79 | 171.45 | | | 326.89 | | | 621.79 | | | 79 |
| 80 | 188.69 | | | 356.38 | | | 678.76 | | | 80 |

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Solve for Target Premium – A100

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4/12/2016

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

Issue State: CA Ver: 3.0.0.2406