

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
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			30.27	0		16
17	N/A†			N/A†			31.22	0		17
18	N/A†			N/A†			32.20	0		18
19	N/A†			N/A†			33.21	0		19
20	N/A†			N/A†			34.22	0	18,210	20
21	N/A†			18.10	0		36.20	0		21
22	N/A†			18.67	0		37.34	0		22
23	N/A†			19.27	0		38.54	0		23
24	N/A†			19.89	0		39.78	0		24
25	N/A†			20.52	0	8,765	41.04	0	17,547	25
26	N/A†			21.26	0		42.51	0		26
27	N/A†			22.07	0		44.13	0		27
28	N/A†			22.85	0		45.70	0		28
29	N/A†			23.69	0		47.39	0		29
30	N/A†			24.58	0	8,417	49.16	0	16,835	30
31	N/A†			26.06	0		52.12	0		31
32	N/A†			27.03	0		54.06	0		32
33	N/A†			28.07	0		56.14	0		33
34	N/A†			29.21	0		58.42	145		34
35	N/A†			30.35	0	7,958	60.70	448	15,925	35
36	N/A†			31.77	0		63.54	547		36
37	N/A†			33.28	0		66.56	595		37
38	17.55	0		35.10	0		70.20	699		38
39	18.40	0		36.79	0		73.58	898		39
40	19.24	0	3,640	38.48	0	7,274	76.96	937	14,548	40
41	20.39	0		40.78	73		81.56	1,077		41
42	21.32	0		42.64	175		85.29	1,225		42
43	22.46	0		44.92	272		89.84	1,362		43
44	23.48	0		46.96	350		93.91	1,464		44
45	24.55	0	3,206	49.09	448	6,416	98.18	1,608	12,824	45
46	25.94	0		51.88	415		103.75	1,494		46
47	27.39	0		54.79	428		109.57	1,477		47
48	29.05	0		58.11	457		116.21	1,489		48
49	30.70	0		61.41	454		122.81	1,437		49
50	32.65	0	2,598	65.29	436	5,194	130.58	1,360	10,388	50
51	34.47	0		68.94	434		137.89	1,322		51
52	36.43	18		72.86	443		145.71	1,291		52
53	38.38	0		76.77	335		153.54	1,039		53
54	40.57	57		81.14	446		162.29	1,228		54
55	42.72	115	1,920	85.43	526	3,841	170.87	1,349	7,685	55
56	45.53	0		91.05	187		182.11	635		56
57	48.62	0		97.24	0		194.48	0		57
58	52.16	0		104.33	0		208.66	0		58
59	56.07	0		112.14	0		224.27	0		59
60	60.33	0	372	120.65	0	746	241.31	0	1,492	60
61	64.95	0		129.89	0		259.78	0		61
62	70.35	0		140.70	0		281.40	0		62
63	75.92	0		151.84	0		303.69	0		63
64	82.28	0		164.56	0		329.11	0		64
65	89.38			178.75			357.50			65
66	96.29			192.58			385.15			66
67	102.99			205.98			411.95			67
68	109.90			219.81			439.62			68
69	116.99			233.97			467.94			69
70	124.66			249.32			498.64			70
71	116.91			233.83			467.66			71
72	127.21			254.42			508.85			72
73	138.27			276.54			553.09			73
74	150.09			300.19			600.38			74
75	163.06			326.12			652.24			75
76	176.60			353.20			706.40			76
77	191.28			382.57			765.14			77
78	206.92			413.84			827.68			78
79	223.70			447.40			894.80			79
80	241.43			482.87			965.74			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.

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

6/9/2016
Issue State: CA Ver:
3.0.0.2620

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Tobacco

Death Benefit Option: A



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	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			21.48	0		42.96	0		16
17	N/A†			22.22	0		44.43	0		17
18	N/A†			22.99	0		45.99	0		18
19	N/A†			23.76	0		47.52	0		19
20	N/A†			24.55	0	12,738	49.10	0	25,501	20
21	N/A†			25.93	0		51.86	0		21
22	N/A†			26.77	0		53.55	0		22
23	N/A†			27.68	0		55.36	0		23
24	N/A†			28.67	0		57.33	0		24
25	N/A†			29.60	0	12,307	59.21	0	24,634	25
26	N/A†			30.73	0		61.46	0		26
27	N/A†			32.24	0		64.48	0		27
28	N/A†			33.43	0		66.86	0		28
29	17.49	0		34.98	0		69.96	0		29
30	18.20	0	5,891	36.41	0	11,797	72.81	0	23,581	30
31	19.16	0		38.32	0		76.65	0		31
32	19.93	0		39.86	0		79.71	0		32
33	20.86	0		41.72	0		83.45	0		33
34	21.74	0		43.48	0		86.95	0		34
35	22.64	0	5,526	45.27	0	11,053	90.55	0	22,098	35
36	23.81	0		47.62	0		95.24	0		36
37	25.08	0		50.15	0		100.30	0		37
38	26.36	0		52.71	0		105.43	0		38
39	27.83	0		55.66	0		111.33	0		39
40	29.25	0	4,996	58.49	0	9,978	116.99	0	19,959	40
41	30.71	0		61.43	0		122.85	0		41
42	32.36	0		64.71	0		129.43	0		42
43	34.12	0		68.25	0		136.49	0		43
44	35.92	0		71.84	0		143.69	102		44
45	37.84	0	4,262	75.68	0	8,525	151.35	302	17,037	45
46	40.17	0		80.34	0		160.69	186		46
47	42.61	0		85.22	0		170.43	86		47
48	45.12	0		90.24	0		180.48	8		48
49	47.75	0		95.50	0		190.99	0		49
50	50.66	0	3,348	101.32	0	6,690	202.64	0	13,387	50
51	53.68	0		107.35	0		214.71	0		51
52	56.83	0		113.66	0		227.32	0		52
53	60.08	0		120.16	0		240.32	0		53
54	63.56	0		127.13	0		254.26	0		54
55	67.09	0	2,351	134.19	0	4,702	268.37	0	9,403	55
56	71.34	0		142.69	0		285.37	0		56
57	76.09	0		152.18	0		304.35	0		57
58	81.41	0		162.81	0		325.63	0		58
59	87.30	0		174.60	0		349.19	0		59
60	93.48	0	668	186.95	0	1,333	373.90	0	2,666	60
61	99.51	0		199.02	0		398.03	0		61
62	106.02	0		212.04	0		424.07	0		62
63	113.10	0		226.20	0		452.41	0		63
64	120.56	0		241.13	0		482.26	0		64
65	128.41			256.82			513.64			65
66	140.25			280.49			560.98			66
67	149.41			298.82			597.63			67
68	159.14			318.29			636.57			68
69	168.88			337.76			675.52			69
70	179.00			357.99			715.99			70
71	169.55			339.09			678.18			71
72	182.89			365.79			731.57			72
73	197.00			394.01			788.02			73
74	211.69			423.37			846.75			74
75	227.51			455.03			910.06			75
76	244.11			488.21			976.42			76
77	261.65			523.30			1,046.59			77
78	280.33			560.67			1,121.34			78
79	299.98			599.95			1,199.90			79
80	320.00			640.00			1,279.99			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 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.