

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
	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†			N/A†			15.13	0		16
17	N/A†			N/A†			15.61	0		17
18	N/A†			N/A†			16.09	0		18
19	N/A†			N/A†			16.60	0		19
20	N/A†			N/A†			17.11	0	18,210	20
21	N/A†			9.04	0		18.09	0		21
22	N/A†			9.33	0		18.66	0		22
23	N/A†			9.63	0		19.27	0		23
24	N/A†			9.94	0		19.89	0		24
25	N/A†			10.26	0	8,765	20.52	0	17,547	25
26	N/A†			10.63	0		21.25	0		26
27	N/A†			11.03	0		22.06	0		27
28	N/A†			11.42	0		22.85	0		28
29	N/A†			11.84	0		23.69	0		29
30	N/A†			12.29	0	8,417	24.58	0	16,835	30
31	N/A†			13.03	0		26.06	0		31
32	N/A†			13.51	0		27.03	0		32
33	N/A†			14.03	0		28.06	0		33
34	N/A†			14.60	0		29.20	131		34
35	N/A†			15.17	0	7,949	30.35	448	15,925	35
36	N/A†			15.88	0		31.77	547		36
37	N/A†			16.64	0		33.28	595		37
38	8.77	0		17.55	0		35.10	699		38
39	9.20	0		18.39	0		36.79	898		39
40	9.61	0	3,627	19.23	0	7,261	38.47	927	14,535	40
41	10.19	0		20.39	73		40.78	1,077		41
42	10.66	0		21.32	175		42.64	1,221		42
43	11.22	0		22.45	264		44.91	1,354		43
44	11.74	0		23.48	350		46.95	1,460		44
45	12.27	0	3,201	24.54	444	6,411	49.09	1,608	12,824	45
46	12.97	0		25.94	415		51.87	1,491		46
47	13.69	0		27.39	425		54.78	1,474		47
48	14.52	0		29.05	454		58.10	1,486		48
49	15.35	0		30.70	452		61.40	1,435		49
50	16.32	0	2,595	32.64	434	5,192	65.29	1,358	10,385	50
51	17.23	0		34.47	434		68.94	1,317		51
52	18.21	15		36.43	443		72.85	1,289		52
53	19.19	0		38.38	333		76.77	1,037		53
54	20.28	55		40.57	446		81.14	1,224		54
55	21.36	115	1,920	42.71	524	3,839	85.43	1,346	7,681	55
56	22.76	0		45.52	186		91.05	634		56
57	24.31	0		48.62	0		97.24	0		57
58	26.08	0		52.16	0		104.33	0		58
59	28.03	0		56.07	0		112.13	0		59
60	30.16	0	372	60.32	0	745	120.65	0	1,492	60
61	32.47	0		64.94	0		129.89	0		61
62	35.17	0		70.35	0		140.70	0		62
63	37.96	0		75.92	0		151.84	0		63
64	41.14	0		82.28	0		164.55	0		64
65	44.69			89.37			178.75			65
66	48.14			96.29			192.57			66
67	51.49			102.99			205.97			67
68	54.95			109.90			219.80			68
69	58.49			116.98			233.97			69
70	62.33			124.66			249.32			70
71	58.45			116.91			233.83			71
72	63.60			127.21			254.42			72
73	69.13			138.27			276.54			73
74	75.04			150.09			300.19			74
75	81.53			163.06			326.12			75
76	88.30			176.60			353.20			76
77	95.64			191.28			382.57			77
78	103.46			206.92			413.84			78
79	111.85			223.70			447.40			79
80	120.71			241.43			482.86			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.

6/20/2017

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

Issue State: CA Ver: 3.0.0.3718

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Tobacco

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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†			10.74	0		21.48	0		16
17	N/A†			11.11	0		22.21	0		17
18	N/A†			11.49	0		22.99	0		18
19	N/A†			11.88	0		23.76	0		19
20	N/A†			12.27	0	12,712	24.55	0	25,501	20
21	N/A†			12.96	0		25.93	0		21
22	N/A†			13.38	0		26.77	0		22
23	N/A†			13.84	0		27.68	0		23
24	N/A†			14.33	0		28.66	0		24
25	N/A†			14.80	0	12,307	29.60	0	24,614	25
26	N/A†			15.36	0		30.73	0		26
27	N/A†			16.12	0		32.24	0		27
28	N/A†			16.71	0		33.43	0		28
29	8.74	0		17.48	0		34.97	0		29
30	9.10	0	5,891	18.20	0	11,783	36.40	0	23,567	30
31	9.58	0		19.16	0		38.32	0		31
32	9.96	0		19.93	0		39.85	0		32
33	10.43	0		20.86	0		41.72	0		33
34	10.87	0		21.74	0		43.47	0		34
35	11.32	0	5,526	22.63	0	11,043	45.27	0	22,088	35
36	11.90	0		23.81	0		47.62	0		36
37	12.54	0		25.07	0		50.15	0		37
38	13.18	0		26.35	0		52.71	0		38
39	13.91	0		27.83	0		55.66	0		39
40	14.62	0	4,989	29.24	0	9,971	58.49	0	19,952	40
41	15.35	0		30.71	0		61.42	0		41
42	16.18	0		32.35	0		64.71	0		42
43	17.05	0		34.12	0		68.24	0		43
44	17.96	0		35.92	0		71.84	94		44
45	18.91	0	4,253	37.83	0	8,515	75.67	294	17,028	45
46	20.08	0		40.17	0		80.34	179		46
47	21.30	0		42.61	0		85.21	80		47
48	22.56	0		45.12	0		90.24	5		48
49	23.87	0		47.75	0		95.49	0		49
50	25.33	0	3,348	50.66	0	6,690	101.32	0	13,384	50
51	26.84	0		53.67	0		107.35	0		51
52	28.41	0		56.83	0		113.66	0		52
53	30.04	0		60.08	0		120.16	0		53
54	31.78	0		63.56	0		127.13	0		54
55	33.54	0	2,349	67.09	0	4,699	134.18	0	9,399	55
56	35.67	0		71.34	0		142.68	0		56
57	38.04	0		76.09	0		152.17	0		57
58	40.70	0		81.40	0		162.81	0		58
59	43.65	0		87.30	0		174.59	0		59
60	46.74	0	668	93.47	0	1,331	186.95	0	2,666	60
61	49.75	0		99.51	0		199.01	0		61
62	53.01	0		106.02	0		212.03	0		62
63	56.55	0		113.10	0		226.20	0		63
64	60.28	0		120.56	0		241.13	0		64
65	64.20			128.41			256.82			65
66	70.12			140.24			280.49			66
67	74.70			149.41			298.81			67
68	79.57			159.14			318.28			68
69	84.44			168.88			337.76			69
70	89.50			178.99			357.99			70
71	84.77			169.54			339.09			71
72	91.44			182.89			365.78			72
73	98.50			197.00			394.01			73
74	105.84			211.68			423.37			74
75	113.75			227.51			455.03			75
76	122.05			244.10			488.21			76
77	130.82			261.65			523.29			77
78	140.16			280.33			560.66			78
79	149.99			299.97			599.94			79
80	160.00			320.00			639.99			80

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