

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
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			6.98	0		16
17	N/A†			N/A†			7.20	0		17
18	N/A†			N/A†			7.43	0		18
19	N/A†			N/A†			7.66	0		19
20	N/A†			N/A†			7.89	0	18,139	20
21	N/A†			4.17	0		8.35	0		21
22	N/A†			4.30	0		8.61	0		22
23	N/A†			4.44	0		8.89	0		23
24	N/A†			4.59	0		9.18	0		24
25	N/A†			4.73	0	8,729	9.47	0	17,547	25
26	N/A†			4.90	0		9.81	0		26
27	N/A†			5.09	0		10.18	0		27
28	N/A†			5.27	0		10.54	0		28
29	N/A†			5.46	0		10.93	0		29
30	N/A†			5.67	0	8,404	11.34	0	16,809	30
31	N/A†			6.01	0		12.02	0		31
32	N/A†			6.23	0		12.47	0		32
33	N/A†			6.47	0		12.95	0		33
34	N/A†			6.74	0		13.48	138		34
35	N/A†			7.00	0	7,939	14.00	429	15,897	35
36	N/A†			7.33	0		14.66	535		36
37	N/A†			7.68	0		15.36	595		37
38	4.05	0		8.10	0		16.20	699		38
39	4.24	0		8.49	0		16.98	898		39
40	4.43	0	3,613	8.87	0	7,248	17.75	912	14,515	40
41	4.70	0		9.41	73		18.82	1,072		41
42	4.92	0		9.84	175		19.68	1,221		42
43	5.18	0		10.36	264		20.73	1,358		43
44	5.41	0		10.83	339		21.67	1,460		44
45	5.66	0	3,196	11.32	433	6,398	22.65	1,597	12,811	45
46	5.98	0		11.97	412		23.94	1,491		46
47	6.32	0		12.64	422		25.28	1,468		47
48	6.70	0		13.41	457		26.81	1,478		48
49	7.08	0		14.17	452		28.34	1,435		49
50	7.53	0	2,592	15.06	429	5,186	30.13	1,356	10,382	50
51	7.95	0		15.90	425		31.82	1,319		51
52	8.40	0		16.81	439		33.62	1,287		52
53	8.85	0		17.71	329		35.43	1,035		53
54	9.36	55		18.72	443		37.45	1,226		54
55	9.85	110	1,915	19.71	523	3,838	39.43	1,347	7,683	55
56	10.50	0		21.01	186		42.02	633		56
57	11.22	0		22.44	0		44.88	0		57
58	12.03	0		24.07	0		48.15	0		58
59	12.93	0		25.87	0		51.75	0		59
60	13.92	0	372	27.84	0	745	55.68	0	1,490	60
61	14.98	0		29.97	0		59.94	0		61
62	16.23	0		32.46	0		64.93	0		62
63	17.52	0		35.04	0		70.08	0		63
64	18.98	0		37.97	0		75.94	0		64
65	20.62			41.25			82.50			65
66	22.22			44.44			88.88			66
67	23.76			47.53			95.06			67
68	25.36			50.72			101.45			68
69	26.99			53.99			107.98			69
70	28.76			57.53			115.07			70
71	26.97			53.96			107.92			71
72	29.35			58.71			117.42			72
73	31.90			63.81			127.63			73
74	34.63			69.27			138.54			74
75	37.62			75.25			150.51			75
76	40.75			81.50			163.01			76
77	44.14			88.28			176.57			77
78	47.75			95.50			191.00			78
79	51.62			103.24			206.49			79
80	55.71			111.43			222.86			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 \$0.58 Weekly 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.

5/11/2016

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

Issue State: CA Ver: 3.0.0.2563

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
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			4.95	0		9.91	0		16
17	N/A†			5.12	0		10.25	0		17
18	N/A†			5.30	0		10.61	0		18
19	N/A†			5.48	0		10.96	0		19
20	N/A†			5.66	0	12,686	11.33	0	25,501	20
21	N/A†			5.98	0		11.96	0		21
22	N/A†			6.17	0		12.35	0		22
23	N/A†			6.38	0		12.77	0		23
24	N/A†			6.61	0		13.23	0		24
25	N/A†			6.83	0	12,307	13.66	0	24,595	25
26	N/A†			7.09	0		14.18	0		26
27	N/A†			7.44	0		14.88	0		27
28	N/A†			7.71	0		15.42	0		28
29	4.03	0		8.07	0		16.14	0		29
30	4.20	0	5,891	8.40	0	11,783	16.80	0	23,567	30
31	4.42	0		8.84	0		17.68	0		31
32	4.59	0		9.19	0		18.39	0		32
33	4.81	0		9.62	0		19.25	0		33
34	5.01	0		10.03	0		20.06	0		34
35	5.22	0	5,506	10.44	0	11,023	20.89	0	22,067	35
36	5.49	0		10.98	0		21.97	0		36
37	5.78	0		11.57	0		23.14	0		37
38	6.08	0		12.16	0		24.33	0		38
39	6.42	0		12.84	0		25.69	0		39
40	6.75	0	4,996	13.49	0	9,950	26.99	0	19,930	40
41	7.08	0		14.17	0		28.35	0		41
42	7.46	0		14.93	0		29.86	0		42
43	7.87	0		15.75	0		31.49	0		43
44	8.28	0		16.57	0		33.15	81		44
45	8.73	0	4,258	17.46	0	8,515	34.92	286	17,018	45
46	9.27	0		18.54	0		37.08	179		46
47	9.83	0		19.66	0		39.33	83		47
48	10.41	0		20.82	0		41.64	0		48
49	11.01	0		22.03	0		44.07	0		49
50	11.69	0	3,345	23.38	0	6,687	46.76	0	13,381	50
51	12.38	0		24.77	0		49.54	0		51
52	13.11	0		26.22	0		52.45	0		52
53	13.86	0		27.72	0		55.45	0		53
54	14.66	0		29.33	0		58.67	0		54
55	15.48	0	2,349	30.96	0	4,695	61.93	0	9,399	55
56	16.46	0		32.92	0		65.85	0		56
57	17.55	0		35.11	0		70.23	0		57
58	18.78	0		37.57	0		75.14	0		58
59	20.14	0		40.29	0		80.58	0		59
60	21.57	0	667	43.14	0	1,331	86.28	0	2,665	60
61	22.96	0		45.92	0		91.85	0		61
62	24.46	0		48.93	0		97.86	0		62
63	26.10	0		52.20	0		104.40	0		63
64	27.82	0		55.64	0		111.29	0		64
65	29.63			59.26			118.53			65
66	32.36			64.72			129.45			66
67	34.47			68.95			137.91			67
68	36.72			73.45			146.90			68
69	38.97			77.94			155.88			69
70	41.30			82.61			165.22			70
71	39.12			78.25			156.50			71
72	42.20			84.41			168.82			72
73	45.46			90.92			181.85			73
74	48.85			97.70			195.40			74
75	52.50			105.00			210.01			75
76	56.33			112.66			225.32			76
77	60.38			120.76			241.52			77
78	64.69			129.38			258.77			78
79	69.22			138.44			276.89			79
80	73.84			147.69			295.38			80

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Issue State: CA Ver: 3.0.0.2563

- 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.