

TransElite HFA - Universal Life Insurance

With Riders: TI, 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†			13.23	0		16
17	N/A†			N/A†			13.63	0		17
18	N/A†			N/A†			14.04	0		18
19	N/A†			N/A†			14.47	0		19
20	N/A†			N/A†			14.90	0	18,180	20
21	N/A†			N/A†			15.81	0		21
22	N/A†			8.16	0		16.34	0		22
23	N/A†			8.43	0		16.86	0		23
24	N/A†			8.69	0		17.38	0		24
25	N/A†			8.96	0	8,744	17.92	0	17,506	25
26	N/A†			9.28	0		18.57	0		26
27	N/A†			9.61	0		19.24	0		27
28	N/A†			9.95	0		19.91	228		28
29	N/A†			10.32	0		20.65	498		29
30	N/A†			10.70	0	8,414	21.40	776	16,841	30
31	N/A†			11.34	0		22.68	1,117		31
32	N/A†			11.76	0		23.54	1,352		32
33	N/A†			12.23	112		24.46	1,656		33
34	N/A†			12.73	287		25.46	1,942		34
35	N/A†			13.23	453	7,945	26.47	2,213	15,909	35
36	N/A†			13.83	543		27.67	2,338		36
37	N/A†			14.45	634		28.90	2,432		37
38	N/A†			15.21	736		30.42	2,574		38
39	N/A†			15.95	901		31.90	2,843		39
40	8.32	0	3,632	16.64	951	7,264	33.29	2,894	14,535	40
41	8.82	49		17.64	1,028		35.29	2,995		41
42	9.22	118		18.45	1,116		36.90	3,107		42
43	9.72	206		19.43	1,217		38.87	3,255		43
44	10.15	261		20.30	1,289		40.61	3,355		44
45	10.61	317	3,204	21.22	1,350	6,404	42.44	3,419	12,817	45
46	11.18	334		22.37	1,346		44.74	3,355		46
47	11.80	366		23.61	1,355		47.22	3,335		47
48	12.50	402		25.00	1,376		50.01	3,337		48
49	13.20	414		26.42	1,367		52.84	3,267		49
50	14.04	423	2,599	28.08	1,333	5,196	56.16	3,156	10,396	50
51	14.82	425		29.64	1,302		59.29	3,057		51
52	15.66	435		31.32	1,279		62.65	2,970		52
53	16.50	376		33.01	1,124		66.02	2,619		53
54	17.44	433		34.88	1,196		69.77	2,728		54
55	18.38	464	1,918	36.76	1,223	3,837	73.52	2,746	7,678	55
56	19.57	298		39.15	859		78.30	1,981		56
57	20.88	74		41.78	379		83.56	987		57
58	22.41	0		44.83	7		89.66	211		58
59	24.09	0		48.19	0		96.38	0		59
60	25.95	0	372	51.90	0	746	103.80	0	1,491	60
61	27.96	0		55.94	0		111.88	0		61
62	30.35	0		60.70	0		121.41	0		62
63	32.81	0		65.62	0		131.25	0		63
64	35.62	0		71.25	0		142.50	0		64
65	38.79			77.58			155.16			65
66	41.82			83.65			167.32			66
67	44.76			89.53			179.08			67
68	47.81			95.62			191.23			68
69	50.92			101.85			203.70			69
70	54.31			108.63			217.26			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. 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.

8/11/2016

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

Issue State: CT Ver: 3.0.0.2824

TransElite HFA - Universal Life Insurance

With Riders: TI, 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†			9.48	0		18.97	0		16
17	N/A†			9.80	0		19.61	0		17
18	N/A†			10.13	0		20.28	0		18
19	N/A†			10.47	0		20.95	0		19
20	N/A†			10.82	0	12,734	21.64	0	25,442	20
21	N/A†			11.44	0		22.88	0		21
22	N/A†			11.81	0		23.62	0		22
23	N/A†			12.21	0		24.42	0		23
24	N/A†			12.64	0		25.28	0		24
25	N/A†			13.05	0	12,284	26.11	0	24,608	25
26	N/A†			13.56	0		27.12	0		26
27	N/A†			14.19	0		28.38	0		27
28	N/A†			14.71	0		29.44	0		28
29	N/A†			15.41	0		30.83	0		29
30	8.01	0	5,861	16.03	0	11,765	32.06	0	23,559	30
31	8.45	0		16.90	0		33.80	0		31
32	8.78	0		17.57	0		35.13	0		32
33	9.20	0		18.41	0		36.82	0		33
34	9.57	0		19.15	0		38.31	0		34
35	9.98	0	5,514	19.96	0	11,030	39.92	14	22,080	35
36	10.49	0		20.98	0		41.97	352		36
37	11.04	0		22.10	0		44.20	685		37
38	11.59	0		23.19	0		46.39	986		38
39	12.24	0		24.48	84		48.96	1,308		39
40	12.87	0	4,987	25.74	242	9,968	51.48	1,559	19,943	40
41	13.50	0		27.01	406		54.03	1,832		41
42	14.22	0		28.45	563		56.90	2,065		42
43	15.00	0		30.00	687		60.01	2,267		43
44	15.81	0		31.62	782		63.24	2,394		44
45	16.65	52	4,251	33.30	879	8,507	66.61	2,536	17,024	45
46	17.64	90		35.28	893		70.57	2,510		46
47	18.66	115		37.33	901		74.67	2,470		47
48	19.73	138		39.47	893		78.93	2,405		48
49	20.84	145		41.69	865		83.38	2,302		49
50	22.09	143	3,340	44.20	810	6,689	88.39	2,137	13,375	50
51	23.40	125		46.79	719		93.59	1,919		51
52	24.75	91		49.50	615		99.00	1,660		52
53	26.16	51		52.31	485		104.63	1,366		53
54	27.66	127		55.33	605		110.66	1,557		54
55	29.20	191	2,346	58.41	695	4,696	116.82	1,699	9,393	55
56	31.04	40		62.09	351		124.18	979		56
57	33.10	0		66.20	0		132.41	69		57
58	35.42	0		70.85	0		141.70	0		58
59	38.01	0		76.02	0		152.05	0		59
60	40.74	0	666	81.48	0	1,330	162.97	0	2,664	60
61	43.39	0		86.79	0		173.58	0		61
62	46.26	0		92.53	0		185.07	0		62
63	49.40	0		98.81	0		197.62	0		63
64	52.72	0		105.43	0		210.88	0		64
65	56.21			112.41			224.83			65
66	61.51			123.04			246.07			66
67	65.60			131.21			262.43			67
68	69.95			139.89			279.79			68
69	74.30			148.60			297.20			69
70	78.81			157.63			315.27			70
71	78.25			156.50			313.00			71
72	84.41			168.82			337.64			72
73	90.92			181.85			363.70			73
74	97.70			195.40			390.80			74
75	105.00			210.01			420.02			75
76	112.66			225.32			450.65			76
77	120.76			241.52			483.04			77
78	129.38			258.77			517.54			78
79	138.45			276.89			553.79			79
80	147.69			295.38			590.76			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 CRLTI1CT):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form CRABLTCT):** 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.