

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

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†			6.13	0		16
17	N/A†			N/A†			6.31	0		17
18	N/A†			N/A†			6.49	0		18
19	N/A†			N/A†			6.69	0		19
20	N/A†			N/A†			6.88	0	18,162	20
21	N/A†			N/A†			7.31	0		21
22	N/A†			N/A†			7.54	325		22
23	N/A†			N/A†			7.78	692		23
24	N/A†			4.01	0		8.02	1,002		24
25	N/A†			4.13	0	8,711	8.27	1,300	17,511	25
26	N/A†			4.27	0		8.55	1,645		26
27	N/A†			4.42	27		8.84	1,966		27
28	N/A†			4.57	220		9.14	2,267		28
29	N/A†			4.74	442		9.47	2,593		29
30	N/A†			4.90	584	8,403	9.80	2,825	16,807	30
31	N/A†			5.21	782		10.42	3,135		31
32	N/A†			5.40	933		10.81	3,401		32
33	N/A†			5.61	1,102		11.23	3,672		33
34	N/A†			5.84	1,289		11.67	3,913		34
35	N/A†			6.07	1,425	7,947	12.14	4,151	15,904	35
36	N/A†			6.31	1,551		12.63	4,361		36
37	N/A†			6.57	1,689		13.15	4,558		37
38	N/A†			6.91	1,801		13.83	4,730		38
39	N/A†			7.22	1,959		14.44	4,948		39
40	N/A†			7.52	2,038	7,266	15.04	5,054	14,526	40
41	N/A†			7.97	2,131		15.94	5,188		41
42	4.16	676		8.32	2,219		16.64	5,305		42
43	4.38	734		8.76	2,285		17.53	5,404		43
44	4.57	783		9.14	2,336		18.29	5,449		44
45	4.77	829	3,191	9.55	2,386	6,397	19.11	5,505	12,817	45
46	5.02	859		10.04	2,385		20.09	5,457		46
47	5.28	881		10.57	2,393		21.15	5,422		47
48	5.59	914		11.19	2,419		22.38	5,410		48
49	5.90	922		11.81	2,382		23.62	5,299		49
50	6.27	910	2,586	12.55	2,319	5,184	25.11	5,139	10,382	50
51	6.63	911		13.25	2,261		26.51	4,981		51
52	7.00	894		14.01	2,205		28.01	4,810		52
53	7.38	815		14.76	2,000		29.53	4,376		53
54	7.81	848		15.62	2,028		31.25	4,395		54
55	8.23	848	1,914	16.47	1,998	3,836	32.95	4,298	7,679	55
56	8.73	669		17.48	1,608		34.95	3,473		56
57	9.31	427		18.62	1,083		37.24	2,393		57
58	9.98	231		19.96	658		39.93	1,514		58
59	10.74	44		21.48	253		42.96	668		59
60	11.57	0	369	23.15	0	742	46.31	0	1,489	60
61	12.50	0		25.00	0		50.01	0		61
62	13.60	0		27.20	0		54.41	0		62
63	14.74	0		29.49	0		58.98	0		63
64	16.06	0		32.13	0		64.26	0		64
65	17.56			35.12			70.25			65
66	18.97			37.94			75.88			66
67	20.33			40.67			81.34			67
68	21.74			43.48			86.97			68
69	23.19			46.39			92.78			69
70	24.77			49.55			99.11			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.

8/18/2017

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

Issue State: FL Ver: 4.1.0.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Tobacco

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	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†			4.41	0		8.82	0		16
17	N/A†			4.56	0		9.12	0		17
18	N/A†			4.71	0		9.43	0		18
19	N/A†			4.87	0		9.75	0		19
20	N/A†			5.03	0	12,684	10.07	0	25,446	20
21	N/A†			5.33	0		10.67	0		21
22	N/A†			5.51	0		11.02	0		22
23	N/A†			5.69	0		11.39	0		23
24	N/A†			5.90	0		11.81	0		24
25	N/A†			6.10	0	12,286	12.20	0	24,573	25
26	N/A†			6.32	0		12.64	0		26
27	N/A†			6.62	0		13.23	0		27
28	N/A†			6.85	0		13.71	0		28
29	N/A†			7.17	0		14.34	0		29
30	N/A†			7.44	0	11,739	14.89	439	23,521	30
31	N/A†			7.85	0		15.70	895		31
32	4.08	0		8.16	0		16.32	1,384		32
33	4.27	0		8.55	140		17.11	1,878		33
34	4.45	0		8.91	434		17.81	2,327		34
35	4.64	0	5,515	9.28	682	11,031	18.56	2,783	22,063	35
36	4.86	0		9.73	896		19.46	3,137		36
37	5.11	0		10.22	1,142		20.45	3,581		37
38	5.36	67		10.72	1,329		21.45	3,885		38
39	5.65	187		11.31	1,531		22.63	4,219		39
40	5.94	325	4,988	11.87	1,697	9,948	23.75	4,483	19,924	40
41	6.23	425		12.46	1,849		24.93	4,728		41
42	6.56	518		13.13	1,994		26.26	4,930		42
43	6.92	598		13.85	2,093		27.71	5,092		43
44	7.29	655		14.59	2,154		29.19	5,151		44
45	7.69	723	4,247	15.38	2,220	8,498	30.77	5,227	17,017	45
46	8.12	774		16.24	2,262		32.48	5,241		46
47	8.57	813		17.14	2,290		34.29	5,256		47
48	9.04	835		18.08	2,285		36.16	5,192		48
49	9.53	839		19.07	2,255		38.14	5,079		49
50	10.09	818	3,334	20.19	2,170	6,687	40.38	4,855	13,368	50
51	10.68	786		21.36	2,043		42.72	4,559		51
52	11.29	726		22.59	1,895		45.19	4,227		52
53	11.93	657		23.87	1,710		47.74	3,811		53
54	12.63	709		25.25	1,760		50.51	3,878		54
55	13.33	732	2,347	26.66	1,774	4,694	53.32	3,858	9,390	55
56	14.13	560		28.26	1,392		56.52	3,053		56
57	15.04	326		30.08	888		60.17	2,017		57
58	16.08	167		32.17	539		64.35	1,283		58
59	17.26	26		34.53	225		69.06	619		59
60	18.50	0	662	37.01	0	1,328	74.03	0	2,658	60
61	19.71	0		39.43	0		78.87	0		61
62	21.03	0		42.07	0		84.15	0		62
63	22.49	0		44.98	0		89.96	0		63
64	24.03	0		48.06	0		96.12	0		64
65	25.65			51.32			102.63			65
66	28.16			56.33			112.67			66
67	30.06			60.12			120.24			67
68	32.08			64.17			128.34			68
69	34.11			68.21			136.43			69
70	36.22			72.44			144.88			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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- 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 CRLTI1FL):** 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 CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.