

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML, 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 Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			9.20	378		18.42	1,043		16
17	N/A†			9.48	429		18.97	1,143		17
18	N/A†			9.77	488		19.55	1,261		18
19	N/A†			10.07	559		20.15	1,400		19
20	N/A†			10.47	653	1,326	20.94	1,585	2,651	20
21	N/A†			10.96	703		21.92	1,688		21
22	N/A†			11.33	790		22.66	1,860		22
23	N/A†			11.70	881		23.40	2,042		23
24	N/A†			12.25	946		24.51	2,177		24
25	N/A†			12.66	918	1,668	25.33	2,120	3,338	25
26	N/A†			13.12	1,001		26.24	2,279		26
27	N/A†			13.59	1,076		27.18	2,435		27
28	N/A†			14.16	1,186		28.32	2,652		28
29	N/A†			14.85	1,247		29.71	2,780		29
30	N/A†			15.41	1,342	2,225	30.83	2,970	4,455	30
31	8.03	589		16.05	1,457		32.11	3,199		31
32	8.42	622		16.85	1,529		33.71	3,345		32
33	8.79	683		17.58	1,650		35.17	3,584		33
34	9.15	734		18.30	1,751		36.60	3,782		34
35	9.52	785	1,456	19.04	1,853	2,913	38.08	3,986	5,823	35
36	10.02	827		20.05	1,939		40.10	4,161		36
37	10.59	884		21.18	2,053		42.36	4,385		37
38	11.16	943		22.33	2,172		44.66	4,628		38
39	11.78	1,010		23.57	2,309		47.14	4,897		39
40	12.48	1,060	1,877	24.96	2,402	3,753	49.93	5,088	7,511	40
41	13.20	1,107		26.41	2,501		52.82	5,287		41
42	13.90	1,179		27.80	2,644		55.61	5,574		42
43	14.69	1,243		29.38	2,769		58.75	5,821		43
44	15.42	1,312		30.83	2,907		61.67	6,102		44
45	16.18	1,380	2,383	32.36	3,045	4,763	64.72	6,375	9,530	45
46	17.31	1,458		34.61	3,202		69.23	6,691		46
47	18.48	1,540		36.96	3,366		73.93	7,020		47
48	19.69	1,619		39.38	3,524		78.76	7,336		48
49	20.95	1,700		41.90	3,686		83.82	7,667		49
50	22.25	1,776	3,080	44.51	3,844	6,159	89.02	7,980	12,321	50
51	23.61	1,854		47.22	4,000		94.44	8,290		51
52	25.02	1,928		50.05	4,152		100.11	8,598		52
53	26.49	2,159		52.98	4,613		105.97	9,520		53
54	28.02	2,441		56.05	5,180		112.11	10,655		54
55	29.42	2,714	4,419	58.86	5,728	8,846	117.72	11,756	17,697	55
56	31.64	2,773		63.28	5,844		126.57	11,991		56
57	33.91	2,833		67.83	5,967		135.66	12,234		57
58	36.29	2,894		72.58	6,089		145.16	12,478		58
59	38.72	2,948		77.45	6,202		154.89	12,704		59
60	41.40	3,008	5,373	82.81	6,325	10,750	165.62	12,959	21,502	60
61	44.16	3,064		88.33	6,439		176.66	13,186		61
62	47.16	3,112		94.32	6,534		188.65	13,383		62
63	50.37	3,149		100.74	6,617		201.49	13,550		63
64	53.82	3,176		107.64	6,670		215.27	13,656		64
65	56.17	3,233	6,538	112.34	6,787	13,077	224.69	13,904	26,158	65
66	60.04	3,223		120.07	6,767		240.16	13,870		66
67	64.05	3,191		128.10	6,715		256.21	13,768		67
68	68.25	3,133		136.50	6,603		273.01	13,551		68
69	72.64	3,033		145.27	6,407		290.55	13,167		69
70	77.26	2,881	7,750	154.52	6,115	15,501	309.05	12,591	31,004	70
71	77.11	3,901		154.23	8,172		308.46	16,708		71
72	81.97	3,712		163.95	7,806		327.90	15,989		72
73	87.07	3,459		174.16	7,316		348.31	15,018		73
74	92.46	3,136		184.93	6,684		369.86	13,766		74
75	98.13	2,708	8,813	196.26	5,835	17,624	392.53	12,096	35,256	75
76	104.15	2,166		208.30	4,769		416.61	9,984		76
77	110.56	1,490		221.12	3,442		442.24	7,345		77
78	117.39	658		234.78	1,807		469.56	4,100		78
79	124.57	0		249.14	0		498.28	0		79
80	132.17	0	9,694	264.35	0	19,394	528.70	0	38,789	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 \$1.15 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.

5/11/2016

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

Issue State: FL Ver: 3.0.0.2563

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16	N/A†			12.28	621		24.56	1,524		16
17	N/A†			12.67	660		25.34	1,601		17
18	N/A†			13.07	707		26.15	1,700		18
19	N/A†			13.49	770		26.98	1,820		19
20	N/A†			13.99	851	1,674	27.99	1,990	3,353	20
21	N/A†			14.61	902		29.23	2,089		21
22	N/A†			15.08	981		30.18	2,248		22
23	N/A†			15.58	1,072		31.16	2,426		23
24	8.13	428		16.27	1,143		32.54	2,568		24
25	8.40	479	1,087	16.80	1,239	2,176	33.62	2,766	4,357	25
26	8.71	528		17.42	1,339		34.84	2,961		26
27	9.10	569		18.21	1,423		36.42	3,128		27
28	9.55	622		19.12	1,530		38.24	3,343		28
29	10.03	682		20.07	1,653		40.14	3,588		29
30	10.50	729	1,429	20.99	1,739	2,857	41.99	3,760	5,715	30
31	11.01	783		22.02	1,848		44.05	3,983		31
32	11.51	832		23.02	1,948		46.05	4,181		32
33	12.07	882		24.16	2,054		48.32	4,392		33
34	12.62	929		25.26	2,150		50.51	4,580		34
35	13.15	992	1,822	26.31	2,270	3,646	52.62	4,827	7,295	35
36	13.80	1,039		27.60	2,366		55.20	5,016		36
37	14.59	1,079		29.19	2,446		58.39	5,181		37
38	15.38	1,119		30.77	2,530		61.54	5,340		38
39	16.24	1,172		32.47	2,626		64.95	5,542		39
40	17.11	1,213	2,247	34.23	2,714	4,494	68.47	5,722	8,995	40
41	18.04	1,273		36.08	2,832		72.18	5,957		41
42	18.98	1,320		37.96	2,928		75.92	6,148		42
43	19.98	1,376		39.96	3,039		79.92	6,366		43
44	21.01	1,421		42.03	3,137		84.07	6,566		44
45	21.91	1,490	2,788	43.82	3,272	5,578	87.65	6,837	11,159	45
46	23.31	1,545		46.62	3,384		93.24	7,059		46
47	24.74	1,591		49.49	3,478		98.98	7,252		47
48	26.24	1,637		52.48	3,568		104.97	7,439		48
49	27.78	1,674		55.57	3,648		111.15	7,595		49
50	29.40	1,710	3,470	58.80	3,718	6,942	117.62	7,741	13,894	50
51	31.08	1,738		62.17	3,779		124.34	7,858		51
52	32.82	1,752		65.64	3,807		131.28	7,918		52
53	34.62	1,950		69.25	4,210		138.50	8,721		53
54	36.59	2,199		73.18	4,701		146.37	9,712		54
55	38.44	2,436	4,822	76.89	5,185	9,648	153.78	10,679	19,297	55
56	40.89	2,410		81.79	5,133		163.59	10,585		56
57	43.43	2,388		86.85	5,087		173.71	10,492		57
58	46.04	2,350		92.09	5,024		184.18	10,367		58
59	48.77	2,319		97.55	4,963		195.10	10,250		59
60	51.62	2,285	5,642	103.25	4,898	11,288	206.50	10,122	22,577	60
61	54.67	2,239		109.36	4,812		218.72	9,955		61
62	57.84	2,182		115.68	4,703		231.37	9,742		62
63	61.10	2,116		122.21	4,576		244.41	9,483		63
64	64.46	2,032		128.92	4,406		257.84	9,157		64
65	67.95	1,938	6,645	135.90	4,226	13,288	271.80	8,802	26,578	65
66	72.35	1,794		144.71	3,950		289.41	8,251		66
67	76.92	1,618		153.85	3,603		307.70	7,575		67
68	81.68	1,394		163.36	3,158		326.72	6,695		68
69	86.66	1,104		173.33	2,592		346.67	5,575		69
70	91.88	735	7,709	183.78	1,871	15,425	367.56	4,140	30,853	70
71	90.68	2,127		181.37	4,662		362.75	9,739		71
72	96.12	1,718		192.25	3,863		384.50	8,149		72
73	101.81	1,217		203.62	2,875		407.25	6,194		73
74	107.77	596		215.56	1,660		431.12	3,781		74
75	114.10	0	8,539	228.19	185	17,072	456.39	860	34,152	75
76	120.77	0		241.54	0		483.07	0		76
77	127.80	0		255.62	0		511.24	0		77
78	135.23	0		270.47	0		540.95	0		78
79	143.05	0		286.10	0		572.22	0		79
80	151.29	0	9,051	302.58	0	18,102	605.16	0	36,209	80

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- HCV**      **TransElite HCV – Universal Life Insurance:** HCV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HCV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy - 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.
- 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.
- LTC**        **Accelerated Death Benefit for Long Term Care Rider (Form CRABLTF):** 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.