

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LTC

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$100,000 Face Amount			\$200,000 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†			18.42	1,043		36.83	2,364		16
17	N/A†			18.97	1,143		37.94	2,568		17
18	N/A†			19.55	1,261		39.10	2,802		18
19	N/A†			20.15	1,400		40.29	3,078		19
20	N/A†			20.94	1,585	2,651	41.88	3,454	5,301	20
21	N/A†			21.92	1,688		43.86	3,662		21
22	N/A†			22.66	1,860		45.33	4,004		22
23	N/A†			23.40	2,042		46.81	4,368		23
24	N/A†			24.51	2,177		49.02	4,638		24
25	N/A†			25.33	2,120	3,338	50.67	4,523	6,678	25
26	N/A†			26.24	2,279		52.48	4,840		26
27	N/A†			27.18	2,435		54.36	5,149		27
28	N/A†			28.32	2,652		56.65	5,588		28
29	N/A†			29.71	2,780		59.42	5,840		29
30	N/A†			30.83	2,970	4,455	61.65	6,215	8,904	30
31	8.03	589		32.11	3,199		64.23	6,683		31
32	8.42	622		33.71	3,345		67.42	6,968		32
33	8.79	683		35.17	3,584		70.34	7,448		33
34	9.15	734		36.60	3,782		73.21	7,853		34
35	9.52	785	1,456	38.08	3,986	5,823	76.16	8,258	11,651	35
36	10.02	827		40.10	4,161		80.22	8,610		36
37	10.59	884		42.36	4,385		84.72	9,054		37
38	11.16	943		44.66	4,628		89.32	9,540		38
39	11.78	1,010		47.14	4,897		94.29	10,084		39
40	12.48	1,060	1,877	49.93	5,088	7,511	99.87	10,464	15,025	40
41	13.20	1,107		52.82	5,287		105.65	10,861		41
42	13.90	1,179		55.61	5,574		111.21	11,432		42
43	14.69	1,243		58.75	5,821		117.51	11,927		43
44	15.42	1,312		61.67	6,102		123.35	12,494		44
45	16.18	1,380	2,383	64.72	6,375	9,530	129.45	13,040	19,061	45
46	17.31	1,458		69.23	6,691		138.47	13,672		46
47	18.48	1,540		73.93	7,020		147.87	14,328		47
48	19.69	1,619		78.76	7,336		157.53	14,963		48
49	20.95	1,700		83.82	7,667		167.64	15,622		49
50	22.25	1,776	3,080	89.02	7,980	12,321	178.05	16,251	24,642	50
51	23.61	1,854		94.44	8,290		188.89	16,876		51
52	25.02	1,928		100.11	8,598		200.23	17,489		52
53	26.49	2,159		105.97	9,520		211.96	19,341		53
54	28.02	2,441		112.11	10,655		224.22	21,605		54
55	29.42	2,714	4,419	117.72	11,756	17,697	235.43	23,805	35,391	55
56	31.64	2,773		126.57	11,991		253.14	24,282		56
57	33.91	2,833		135.66	12,234		271.34	24,773		57
58	36.29	2,894		145.16	12,478		290.33	25,260		58
59	38.72	2,948		154.89	12,704		309.79	25,717		59
60	41.40	3,008	5,373	165.62	12,959	21,502	331.25	26,226	43,009	60
61	44.16	3,064		176.66	13,186		353.33	26,686		61
62	47.16	3,112		188.65	13,383		377.31	27,083		62
63	50.37	3,149		201.49	13,550		402.98	27,419		63
64	53.82	3,176		215.27	13,656		430.55	27,634		64
65	56.17	3,233	6,538	224.69	13,904	26,158	449.39	28,134	52,322	65
66	60.04	3,223		240.16	13,870		480.31	28,067		66
67	64.05	3,191		256.21	13,768		512.44	27,877		67
68	68.25	3,133		273.01	13,551		546.04	27,449		68
69	72.64	3,033		290.55	13,167		581.11	26,686		69
70	77.26	2,881	7,750	309.05	12,591	31,004	618.10	25,535	62,010	70
71	77.11	3,901		308.46	16,708		616.93	33,789		71
72	81.97	3,712		327.90	15,989		655.80	32,353		72
73	87.07	3,459		348.31	15,018		696.64	30,433		73
74	92.46	3,136		369.86	13,766		739.73	27,942		74
75	98.13	2,708	8,813	392.53	12,096	35,256	785.06	24,609	70,510	75
76	104.15	2,166		416.61	9,984		833.22	20,408		76
77	110.56	1,490		442.24	7,345		884.48	15,151		77
78	117.39	658		469.56	4,100		939.12	8,689		78
79	124.57	0		498.28	0		996.57	508		79
80	132.17	0	9,694	528.70	0	38,789	1,057.41	0	77,582	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.

8/9/2016

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

Issue State: FL Ver: 3.0.0.2824

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LTC

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$100,000 Face Amount			\$200,000 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†			24.56	1,524		49.13	3,333		16
17	N/A†			25.34	1,601		50.70	3,493		17
18	N/A†			26.15	1,700		52.30	3,678		18
19	N/A†			26.98	1,820		53.97	3,927		19
20	N/A†			27.99	1,990	3,353	55.98	4,262	6,708	20
21	N/A†			29.23	2,089		58.46	4,463		21
22	N/A†			30.18	2,248		60.36	4,779		22
23	N/A†			31.16	2,426		62.33	5,139		23
24	8.13	428		32.54	2,568		65.09	5,424		24
25	8.40	479	1,087	33.62	2,766	4,357	67.24	5,813	8,716	25
26	8.71	528		34.84	2,961		69.68	6,204		26
27	9.10	569		36.42	3,128		72.84	6,538		27
28	9.55	622		38.24	3,343		76.48	6,967		28
29	10.03	682		40.14	3,588		80.28	7,457		29
30	10.50	729	1,429	41.99	3,760	5,715	83.98	7,804	11,429	30
31	11.01	783		44.05	3,983		88.11	8,252		31
32	11.51	832		46.05	4,181		92.10	8,647		32
33	12.07	882		48.32	4,392		96.64	9,068		33
34	12.62	929		50.51	4,580		101.03	9,450		34
35	13.15	992	1,822	52.62	4,827	7,295	105.24	9,936	14,591	35
36	13.80	1,039		55.20	5,016		110.40	10,315		36
37	14.59	1,079		58.39	5,181		116.78	10,649		37
38	15.38	1,119		61.54	5,340		123.09	10,972		38
39	16.24	1,172		64.95	5,542		129.90	11,373		39
40	17.11	1,213	2,247	68.47	5,722	8,995	136.95	11,731	17,991	40
41	18.04	1,273		72.18	5,957		144.35	12,200		41
42	18.98	1,320		75.92	6,148		151.84	12,582		42
43	19.98	1,376		79.92	6,366		159.85	13,025		43
44	21.01	1,421		84.07	6,566		168.15	13,425		44
45	21.91	1,490	2,788	87.65	6,837	11,159	175.30	13,966	22,318	45
46	23.31	1,545		93.24	7,059		186.49	14,414		46
47	24.74	1,591		98.98	7,252		197.97	14,797		47
48	26.24	1,637		104.97	7,439		209.95	15,173		48
49	27.78	1,674		111.15	7,595		222.31	15,488		49
50	29.40	1,710	3,470	117.62	7,741	13,894	235.24	15,781	27,789	50
51	31.08	1,738		124.34	7,858		248.69	16,019		51
52	32.82	1,752		131.28	7,918		262.56	16,137		52
53	34.62	1,950		138.50	8,721		277.02	17,751		53
54	36.59	2,199		146.37	9,712		292.74	19,731		54
55	38.44	2,436	4,822	153.78	10,679	19,297	307.57	21,670	38,597	55
56	40.89	2,410		163.59	10,585		327.18	21,483		56
57	43.43	2,388		173.71	10,492		347.43	21,302		57
58	46.04	2,350		184.18	10,367		368.36	21,055		58
59	48.77	2,319		195.10	10,250		390.19	20,820		59
60	51.62	2,285	5,642	206.50	10,122	22,577	413.01	20,572	45,159	60
61	54.67	2,239		218.72	9,955		437.44	20,239		61
62	57.84	2,182		231.37	9,742		462.75	19,821		62
63	61.10	2,116		244.41	9,483		488.83	19,314		63
64	64.46	2,032		257.84	9,157		515.69	18,664		64
65	67.95	1,938	6,645	271.80	8,802	26,578	543.60	17,949	53,153	65
66	72.35	1,794		289.41	8,251		578.83	16,865		66
67	76.92	1,618		307.70	7,575		615.41	15,514		67
68	81.68	1,394		326.72	6,695		653.45	13,761		68
69	86.66	1,104		346.67	5,575		693.34	11,533		69
70	91.88	735	7,709	367.56	4,140	30,853	735.11	8,671	61,703	70
71	90.68	2,127		362.75	9,739		725.51	19,892		71
72	96.12	1,718		384.50	8,149		769.01	16,724		72
73	101.81	1,217		407.25	6,194		814.50	12,831		73
74	107.77	596		431.12	3,781		862.24	8,017		74
75	114.10	0	8,539	456.39	860	34,152	912.79	2,205	68,306	75
76	120.77	0		483.07	0		966.16	0		76
77	127.80	0		511.24	0		1,022.48	0		77
78	135.23	0		540.95	0		1,081.91	0		78
79	143.05	0		572.22	0		1,144.44	0		79
80	151.29	0	9,051	605.16	0	36,209	1,210.33	0	72,427	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.

8/9/2016

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

Issue State: FL Ver: 3.0.0.2824

- 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.