

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LTC

Non-Tobacco

Death Benefit Option: A



\$8.00 BiWeekly26 Premium

Issue Age	Face Amount	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	43,463	291	1,046	501	0					16
17	42,195	318	1,108	663	0					17
18	40,941	349	1,174	823	0					18
19	39,729	384	1,246	1,004	0					19
20	38,226	431	1,338	1,089	0	1,011	3,098	13,926	31,849	20
21	36,503	436	1,326	1,180	0					21
22	35,315	473	1,388	1,322	0					22
23	34,201	511	1,452	1,460	0					23
24	32,655	520	1,439	1,514	0					24
25	31,593	476	1,488	1,601	0	1,052	3,291	11,137	26,498	25
26	30,506	496	1,524	1,655	0					26
27	29,448	515	1,554	1,694	0					27
28	28,261	546	1,607	1,726	0					28
29	26,941	541	1,577	1,711	0					29
30	25,966	561	1,611	1,758	0	1,153	3,518	8,808	20,989	30
31	24,924	584	1,652	1,773	0					31
32	23,747	577	1,622	1,746	0					32
33	22,760	597	1,654	1,755	0					33
34	21,866	606	1,664	1,762	0					34
35	21,020	613	1,670	1,765	0	1,222	3,670	6,787	18,274	35
36	19,958	603	1,605	1,683	0					36
37	18,896	597	1,554	1,607	0					37
38	17,923	595	1,509	1,548	0					38
39	16,979	593	1,465	1,490	0					39
40	16,031	576	1,377	1,396	0	1,202	3,441	4,747	13,740	40
41	15,153	557	1,292	1,303	0					41
42	14,395	558	1,245	1,246	0					42
43	13,623	543	1,165	1,165	0					43
44	12,980	541	1,109	1,108	0					44
45	12,367	536	1,046	1,046	0	1,175	3,193	3,193	10,545	45
46	11,561	518	958	987	0					46
47	10,827	503	879	937	0					47
48	10,163	484	794	880	0					48
49	N/A†									49
50	N/A†									50
51	N/A†									51
52	N/A†									52
53	N/A†									53
54	N/A†									54
55	N/A†									55
56	N/A†									56
57	N/A†									57
58	N/A†									58
59	N/A†									59
60	N/A†									60
61	N/A†									61
62	N/A†									62
63	N/A†									63
64	N/A†									64
65	N/A†									65
66	N/A†									66
67	N/A†									67
68	N/A†									68
69	N/A†									69
70	N/A†									70
71	N/A†									71
72	N/A†									72
73	N/A†									73
74	N/A†									74
75	N/A†									75
76	N/A†									76
77	N/A†									77
78	N/A†									78
79	N/A†									79
80	N/A†									80

† Premium is insufficient to provide the minimum specified amount of \$10,000.

Solve for Target Face – 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

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16	32,583	305	988	0	0					16
17	31,580	312	1,032	0	0					17
18	30,609	321	1,075	0	0					18
19	29,662	340	1,132	0	0					19
20	28,595	365	1,195	0	0	956	2,999	11,824	14,732	20
21	27,384	364	1,186	0	0					21
22	26,526	386	1,229	0	0					22
23	25,683	411	1,272	0	0					23
24	24,597	416	1,258	0	0					24
25	23,809	441	1,288	0	0	1,035	3,155	9,517	13,374	25
26	22,973	462	1,306	0	0					26
27	21,979	464	1,274	0	0					27
28	20,933	474	1,259	0	0					28
29	19,942	486	1,251	0	0					29
30	19,064	484	1,216	0	0	1,086	3,157	7,285	9,944	30
31	18,171	490	1,201	0	0					31
32	17,382	490	1,173	36	0					32
33	16,566	488	1,141	98	0					33
34	15,846	484	1,106	177	0					34
35	15,212	491	1,095	250	0	1,108	3,121	5,478	8,636	35
36	14,500	482	1,037	293	0					36
37	13,709	461	947	291	0					37
38	13,006	444	868	311	0					38
39	12,324	429	790	315	0					39
40	11,690	413	707	314	0	1,050	2,821	3,805	8,040	40
41	11,091	401	633	318	0					41
42	10,544	387	550	313	0					42
43	10,015	375	470	311	0					43
44	N/A†									44
45	N/A†									45
46	N/A†									46
47	N/A†									47
48	N/A†									48
49	N/A†									49
50	N/A†									50
51	N/A†									51
52	N/A†									52
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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.