

TransElite HFA - 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 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† | | | 13.27 | 0 | | 16 |
| 17 | N/A† | | | N/A† | | | 13.67 | 0 | | 17 |
| 18 | N/A† | | | N/A† | | | 14.09 | 0 | | 18 |
| 19 | N/A† | | | N/A† | | | 14.51 | 0 | | 19 |
| 20 | N/A† | | | N/A† | | | 14.94 | 0 | 18,186 | 20 |
| 21 | N/A† | | | N/A† | | | 15.85 | 0 | | 21 |
| 22 | N/A† | | | 8.19 | 0 | | 16.38 | 0 | | 22 |
| 23 | N/A† | | | 8.45 | 0 | | 16.90 | 0 | | 23 |
| 24 | N/A† | | | 8.71 | 0 | | 17.43 | 0 | | 24 |
| 25 | N/A† | | | 8.98 | 0 | 8,764 | 17.96 | 0 | 17,494 | 25 |
| 26 | N/A† | | | 9.30 | 0 | | 18.60 | 0 | | 26 |
| 27 | N/A† | | | 9.63 | 0 | | 19.27 | 0 | | 27 |
| 28 | N/A† | | | 9.97 | 0 | | 19.95 | 233 | | 28 |
| 29 | N/A† | | | 10.34 | 0 | | 20.70 | 529 | | 29 |
| 30 | N/A† | | | 10.71 | 0 | 8,391 | 21.43 | 773 | 16,833 | 30 |
| 31 | N/A† | | | 11.36 | 0 | | 22.72 | 1,123 | | 31 |
| 32 | N/A† | | | 11.78 | 0 | | 23.57 | 1,349 | | 32 |
| 33 | N/A† | | | 12.24 | 100 | | 24.49 | 1,654 | | 33 |
| 34 | N/A† | | | 12.75 | 290 | | 25.50 | 1,948 | | 34 |
| 35 | N/A† | | | 13.25 | 456 | 7,948 | 26.51 | 2,219 | 15,915 | 35 |
| 36 | N/A† | | | 13.85 | 552 | | 27.70 | 2,326 | | 36 |
| 37 | N/A† | | | 14.46 | 625 | | 28.93 | 2,426 | | 37 |
| 38 | N/A† | | | 15.22 | 729 | | 30.45 | 2,568 | | 38 |
| 39 | N/A† | | | 15.96 | 893 | | 31.93 | 2,838 | | 39 |
| 40 | 8.33 | 0 | 3,633 | 16.66 | 954 | 7,261 | 33.33 | 2,895 | 14,540 | 40 |
| 41 | 8.83 | 50 | | 17.66 | 1,031 | | 35.33 | 2,997 | | 41 |
| 42 | 9.23 | 120 | | 18.47 | 1,123 | | 36.93 | 3,100 | | 42 |
| 43 | 9.72 | 199 | | 19.45 | 1,216 | | 38.90 | 3,256 | | 43 |
| 44 | 10.15 | 255 | | 20.31 | 1,284 | | 40.63 | 3,346 | | 44 |
| 45 | 10.62 | 318 | 3,205 | 21.24 | 1,356 | 6,411 | 42.48 | 3,425 | 12,827 | 45 |
| 46 | 11.19 | 336 | | 22.38 | 1,342 | | 44.76 | 3,351 | | 46 |
| 47 | 11.81 | 367 | | 23.62 | 1,352 | | 47.25 | 3,334 | | 47 |
| 48 | 12.50 | 398 | | 25.01 | 1,376 | | 50.03 | 3,328 | | 48 |
| 49 | 13.21 | 415 | | 26.44 | 1,369 | | 52.87 | 3,268 | | 49 |
| 50 | 14.04 | 418 | 2,595 | 28.08 | 1,326 | 5,187 | 56.17 | 3,144 | 10,381 | 50 |
| 51 | 14.82 | 422 | | 29.65 | 1,301 | | 59.30 | 3,047 | | 51 |
| 52 | 15.66 | 432 | | 31.33 | 1,278 | | 62.67 | 2,967 | | 52 |
| 53 | 16.50 | 373 | | 33.02 | 1,123 | | 66.04 | 2,617 | | 53 |
| 54 | 17.46 | 438 | | 34.92 | 1,207 | | 69.84 | 2,742 | | 54 |
| 55 | 18.39 | 466 | 1,920 | 36.78 | 1,228 | 3,842 | 73.56 | 2,750 | 7,682 | 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. 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

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, 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† | | | 9.50 | 0 | | 19.02 | 0 | | 16 |
| 17 | N/A† | | | 9.82 | 0 | | 19.65 | 0 | | 17 |
| 18 | N/A† | | | 10.16 | 0 | | 20.33 | 0 | | 18 |
| 19 | N/A† | | | 10.50 | 0 | | 21.00 | 0 | | 19 |
| 20 | N/A† | | | 10.84 | 0 | 12,737 | 21.68 | 0 | 25,448 | 20 |
| 21 | N/A† | | | 11.46 | 0 | | 22.92 | 0 | | 21 |
| 22 | N/A† | | | 11.83 | 0 | | 23.66 | 0 | | 22 |
| 23 | N/A† | | | 12.23 | 0 | | 24.46 | 0 | | 23 |
| 24 | N/A† | | | 12.66 | 0 | | 25.32 | 0 | | 24 |
| 25 | N/A† | | | 13.07 | 0 | 12,287 | 26.15 | 0 | 24,614 | 25 |
| 26 | N/A† | | | 13.57 | 0 | | 27.15 | 0 | | 26 |
| 27 | N/A† | | | 14.21 | 0 | | 28.42 | 0 | | 27 |
| 28 | N/A† | | | 14.74 | 0 | | 29.48 | 0 | | 28 |
| 29 | N/A† | | | 15.43 | 0 | | 30.87 | 0 | | 29 |
| 30 | 8.02 | 0 | 5,877 | 16.05 | 0 | 11,768 | 32.10 | 0 | 23,565 | 30 |
| 31 | 8.46 | 0 | | 16.92 | 0 | | 33.83 | 0 | | 31 |
| 32 | 8.79 | 0 | | 17.58 | 0 | | 35.17 | 0 | | 32 |
| 33 | 9.21 | 0 | | 18.42 | 0 | | 36.85 | 0 | | 33 |
| 34 | 9.58 | 0 | | 19.17 | 0 | | 38.35 | 0 | | 34 |
| 35 | 9.99 | 0 | 5,516 | 19.98 | 0 | 11,043 | 39.96 | 20 | 22,076 | 35 |
| 36 | 10.50 | 0 | | 21.00 | 0 | | 42.00 | 351 | | 36 |
| 37 | 11.05 | 0 | | 22.11 | 0 | | 44.23 | 685 | | 37 |
| 38 | 11.60 | 0 | | 23.21 | 0 | | 46.43 | 986 | | 38 |
| 39 | 12.24 | 0 | | 24.49 | 76 | | 48.99 | 1,292 | | 39 |
| 40 | 12.88 | 0 | 4,989 | 25.76 | 245 | 9,970 | 51.52 | 1,565 | 19,949 | 40 |
| 41 | 13.51 | 0 | | 27.03 | 409 | | 54.06 | 1,828 | | 41 |
| 42 | 14.23 | 0 | | 28.47 | 562 | | 56.94 | 2,071 | | 42 |
| 43 | 15.00 | 0 | | 30.01 | 681 | | 60.04 | 2,264 | | 43 |
| 44 | 15.82 | 0 | | 31.63 | 776 | | 63.27 | 2,396 | | 44 |
| 45 | 16.66 | 53 | 4,252 | 33.32 | 881 | 8,510 | 66.66 | 2,549 | 17,039 | 45 |
| 46 | 17.64 | 84 | | 35.29 | 888 | | 70.60 | 2,508 | | 46 |
| 47 | 18.67 | 116 | | 37.34 | 893 | | 74.69 | 2,462 | | 47 |
| 48 | 19.74 | 139 | | 39.48 | 893 | | 78.96 | 2,404 | | 48 |
| 49 | 20.85 | 147 | | 41.70 | 865 | | 83.41 | 2,299 | | 49 |
| 50 | 22.10 | 144 | 3,341 | 44.21 | 808 | 6,686 | 88.42 | 2,139 | 13,378 | 50 |
| 51 | 23.40 | 121 | | 46.81 | 724 | | 93.63 | 1,927 | | 51 |
| 52 | 24.76 | 92 | | 49.52 | 617 | | 99.04 | 1,665 | | 52 |
| 53 | 26.16 | 48 | | 52.34 | 493 | | 104.68 | 1,375 | | 53 |
| 54 | 27.67 | 128 | | 55.35 | 606 | | 110.70 | 1,564 | | 54 |
| 55 | 29.21 | 194 | 2,349 | 58.43 | 698 | 4,699 | 116.86 | 1,706 | 9,400 | 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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Solve for Target Premium – A100

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5/11/2016

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

Issue State: FL Ver: 3.0.0.2563

- 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.
- 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.