

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LTC

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$75,000 Face Amount			\$150,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			21.58	0		43.16	0		16
17	N/A†			22.22	0		44.45	0		17
18	N/A†			22.90	0		45.80	0		18
19	N/A†			23.59	0		47.17	0		19
20	N/A†			24.29	0	13,669	48.57	0	27,313	20
21	N/A†			25.77	0		51.54	0		21
22	N/A†			26.62	0		53.25	0		22
23	N/A†			27.46	0		54.92	0		23
24	N/A†			28.32	0		56.65	0		24
25	N/A†			29.20	0	13,156	58.40	34	26,312	25
26	N/A†			30.24	0		60.49	520		26
27	N/A†			31.32	0		62.65	864		27
28	N/A†			32.43	0		64.86	1,282		28
29	N/A†			33.64	0		67.27	1,657		29
30	N/A†			34.84	178	12,639	69.67	2,004	25,277	30
31	N/A†			36.92	444		73.85	2,490		31
32	N/A†			38.31	631		76.62	2,780		32
33	N/A†			39.81	892		79.61	3,208		33
34	N/A†			41.45	1,132		82.90	3,619		34
35	N/A†			43.09	1,350	11,950	86.17	3,982	23,882	35
36	N/A†			45.02	1,448		90.05	4,129		36
37	N/A†			47.02	1,537		94.05	4,238		37
38	N/A†			49.49	1,662		98.98	4,415		38
39	N/A†			51.90	1,876		103.80	4,798		39
40	18.06	0	3,640	54.17	1,934	10,913	108.33	4,841	21,815	40
41	19.14	55		57.42	2,020		114.85	4,975		41
42	20.01	124		60.02	2,114		120.05	5,103		42
43	21.08	207		63.23	2,244		126.46	5,307		43
44	22.01	263		66.03	2,320		132.06	5,410		44
45	23.01	318	3,205	69.03	2,390	9,618	138.06	5,497	19,239	45
46	24.25	339		72.75	2,349		145.51	5,370		46
47	25.60	370		76.79	2,349		153.57	5,316		47
48	27.10	400		81.30	2,355		162.61	5,288		48
49	28.64	420		85.93	2,321		171.86	5,176		49
50	30.43	421	2,598	91.29	2,241	7,792	182.58	4,969	15,580	50
51	32.13	426		96.38	2,177		192.75	4,800		51
52	33.95	436		101.85	2,126		203.70	4,659		52
53	35.77	377		107.32	1,871		214.64	4,113		53
54	37.83	438		113.49	1,977		226.98	4,283		54
55	39.85	467	1,921	119.53	1,988	5,761	239.07	4,275	11,526	55
56	42.41	300		127.24	1,422		254.48	3,104		56
57	45.26	76		135.79	685		271.59	1,598		57
58	48.57	0		145.71	110		291.41	415		58
59	52.21	0		156.63	0		313.25	0		59
60	56.23	0	373	168.68	0	1,119	337.36	0	2,238	60
61	60.60	0		181.81	0		363.62	0		61
62	65.77	0		197.30	0		394.60	0		62
63	71.10	0		213.29	0		426.58	0		63
64	77.19	0		231.57	0		463.14	0		64
65	84.05			252.14			504.28			65
66	90.63			271.90			543.79			66
67	97.00			291.01			582.01			67
68	103.59			310.76			621.53			68
69	110.34			331.02			662.04			69
70	117.69			353.06			706.12			70
71	116.91			350.74			701.48			71
72	127.21			381.63			763.27			72
73	138.27			414.82			829.63			73
74	150.09			450.28			900.56			74
75	163.06			489.18			978.36			75
76	176.60			529.80			1,059.60			76
77	191.28			573.85			1,147.70			77
78	206.92			620.76			1,241.51			78
79	223.70			671.10			1,342.20			79
80	241.43			724.30			1,448.60			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 \$2.50 Monthly 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.

6/29/2016

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

Issue State: FL Ver: 3.0.0.2620

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	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			30.91	0		61.81	0		16
17	N/A†			31.94	0		63.88	0		17
18	N/A†			33.04	0		66.08	0		18
19	N/A†			34.13	0		68.26	0		19
20	N/A†			35.24	0	19,118	70.48	0	38,238	20
21	N/A†			37.26	0		74.51	0		21
22	N/A†			38.46	0		76.91	0		22
23	N/A†			39.75	0		79.50	0		23
24	N/A†			41.16	0		82.32	0		24
25	N/A†			42.50	0	18,460	85.00	0	36,940	25
26	N/A†			44.13	0		88.26	0		26
27	N/A†			46.19	0		92.38	0		27
28	N/A†			47.91	0		95.82	0		28
29	N/A†			50.17	0		100.33	0		29
30	17.39	0	5,891	52.17	0	17,675	104.35	0	35,376	30
31	18.33	0		54.99	0		109.97	0		31
32	19.05	0		57.16	0		114.31	0		32
33	19.97	0		59.89	0		119.78	0		33
34	20.77	0		62.32	0		124.65	96		34
35	21.65	0	5,526	64.95	0	16,569	129.89	753	33,149	35
36	22.76	0		68.27	0		136.53	1,216		36
37	23.96	0		71.88	199		143.76	1,669		37
38	25.15	0		75.45	450		150.91	2,096		38
39	26.54	0		79.62	695		159.23	2,524		39
40	27.91	0	4,989	83.73	909	14,967	167.46	2,894	29,941	40
41	29.29	0		87.87	1,131		175.73	3,262		41
42	30.85	0		92.53	1,316		185.07	3,586		42
43	32.52	0		97.57	1,479		195.13	3,838		43
44	34.28	0		102.83	1,595		205.65	4,015		44
45	36.11	57	4,257	108.32	1,717	12,777	216.64	4,213	25,564	45
46	38.24	91		114.73	1,704		229.45	4,124		46
47	40.46	119		121.38	1,684		242.75	4,030		47
48	42.77	139		128.32	1,651		256.64	3,921		48
49	45.18	149		135.55	1,587		271.09	3,742		49
50	47.90	147	3,344	143.70	1,479	10,037	287.39	3,477	20,077	50
51	50.72	126		152.15	1,326		304.30	3,127		51
52	53.65	94		160.95	1,143		321.90	2,718		52
53	56.70	50		170.11	934		340.22	2,261		53
54	59.97	132		179.90	1,088		359.80	2,525		54
55	63.30	194	2,349	189.90	1,203	7,051	379.80	2,716	14,103	55
56	67.26	41		201.79	666		403.58	1,603		56
57	71.72	0		215.17	0		430.35	224		57
58	76.76	0		230.27	0		460.54	0		58
59	82.37	0		247.10	0		494.19	0		59
60	88.28	0	667	264.83	0	1,999	529.67	0	3,998	60
61	94.03	0		282.08	0		564.15	0		61
62	100.25	0		300.75	0		601.50	0		62
63	107.05	0		321.14	0		642.29	0		63
64	114.23	0		342.68	0		685.36	0		64
65	121.79			365.36			730.72			65
66	133.29			399.88			799.76			66
67	142.15			426.45			852.90			67
68	151.56			454.67			909.34			68
69	160.99			482.96			965.92			69
70	170.77			512.32			1,024.65			70
71	169.55			508.64			1,017.27			71
72	182.89			548.68			1,097.36			72
73	197.00			591.01			1,182.03			73
74	211.69			635.06			1,270.12			74
75	227.51			682.54			1,365.08			75
76	244.11			732.31			1,464.63			76
77	261.65			784.94			1,569.89			77
78	280.33			841.00			1,682.01			78
79	299.98			899.93			1,799.85			79
80	320.00			959.99			1,919.99			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.
- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form CRABLTFL):** 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.