

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LTC

Non-Tobacco

Death Benefit Option: A



Issue Age	\$50,000 Face Amount			\$100,000 Face Amount			\$200,000 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†			13.27	0		26.56	0		16
17	N/A†			13.67	0		27.35	0		17
18	N/A†			14.09	0		28.18	0		18
19	N/A†			14.51	0		29.03	0		19
20	N/A†			14.94	0	18,186	29.88	0	36,371	20
21	N/A†			15.85	0		31.71	0		21
22	8.19	0		16.38	0		32.76	0		22
23	8.45	0		16.90	0		33.79	0		23
24	8.71	0		17.43	0		34.86	259		24
25	8.98	0	8,764	17.96	0	17,494	35.93	721	35,060	25
26	9.30	0		18.60	0		37.22	1,343		26
27	9.63	0		19.27	0		38.55	1,767		27
28	9.97	0		19.95	233		39.91	2,312		28
29	10.34	0		20.70	529		41.40	2,777		29
30	10.71	0	8,391	21.43	773	16,833	42.87	3,211	33,681	30
31	11.36	0		22.72	1,123		45.44	3,833		31
32	11.78	0		23.57	1,349		47.15	4,196		32
33	12.24	100		24.49	1,654		48.99	4,741		33
34	12.75	290		25.50	1,948		51.01	5,270		34
35	13.25	456	7,948	26.51	2,219	15,915	53.03	5,744	31,848	35
36	13.85	552		27.70	2,326		55.41	5,902		36
37	14.46	625		28.93	2,426		57.87	6,026		37
38	15.22	729		30.45	2,568		60.91	6,255		38
39	15.96	893		31.93	2,838		63.87	6,732		39
40	16.66	954	7,261	33.33	2,895	14,540	66.66	6,776	29,082	40
41	17.66	1,031		35.33	2,997		70.67	6,927		41
42	18.47	1,123		36.93	3,100		73.87	7,088		42
43	19.45	1,216		38.90	3,256		77.81	7,335		43
44	20.31	1,284		40.63	3,346		81.26	7,460		44
45	21.24	1,356	6,411	42.48	3,425	12,827	84.96	7,564	25,646	45
46	22.38	1,342		44.76	3,351		89.54	7,380		46
47	23.62	1,352		47.25	3,334		94.50	7,289		47
48	25.01	1,376		50.03	3,328		100.06	7,236		48
49	26.44	1,369		52.87	3,268		105.75	7,070		49
50	28.08	1,326	5,187	56.17	3,144	10,381	112.35	6,784	20,769	50
51	29.65	1,301		59.30	3,047		118.61	6,545		51
52	31.33	1,278		62.67	2,967		125.35	6,345		52
53	33.02	1,123		66.04	2,617		132.08	5,603		53
54	34.92	1,207		69.84	2,742		139.68	5,820		54
55	36.78	1,228	3,842	73.56	2,750	7,682	147.11	5,793	15,362	55
56	39.15	859		78.30	1,981		156.60	4,224		56
57	41.78	379		83.56	987		167.13	2,203		57
58	44.83	7		89.66	211		179.33	616		58
59	48.19	0		96.38	0		192.77	0		59
60	51.90	0	746	103.80	0	1,491	207.60	0	2,981	60
61	55.94	0		111.88	0		223.76	0		61
62	60.70	0		121.41	0		242.82	0		62
63	65.62	0		131.25	0		262.51	0		63
64	71.25	0		142.50	0		285.01	0		64
65	77.58			155.16			310.32			65
66	83.65			167.32			334.63			66
67	89.53			179.08			358.16			67
68	95.62			191.23			382.47			68
69	101.85			203.70			407.40			69
70	108.63			217.26			434.53			70
71	107.92			215.84			431.68			71
72	117.42			234.85			469.70			72
73	127.63			255.27			510.54			73
74	138.54			277.09			554.19			74
75	150.51			301.03			602.06			75
76	163.01			326.03			652.05			76
77	176.57			353.14			706.27			77
78	191.00			382.00			764.00			78
79	206.49			412.98			825.96			79
80	222.86			445.72			891.44			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 HFA - Universal Life Insurance

With Riders: TI, WML, LTC

Tobacco

Death Benefit Option: A



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16	9.50	0		19.02	0		38.03	0		16
17	9.82	0		19.65	0		39.31	0		17
18	10.16	0		20.33	0		40.66	0		18
19	10.50	0		21.00	0		42.00	0		19
20	10.84	0	12,737	21.68	0	25,448	43.37	0	50,949	20
21	11.46	0		22.92	0		45.85	0		21
22	11.83	0		23.66	0		47.33	0		22
23	12.23	0		24.46	0		48.92	0		23
24	12.66	0		25.32	0		50.65	0		24
25	13.07	0	12,287	26.15	0	24,614	52.30	0	49,208	25
26	13.57	0		27.15	0		54.31	0		26
27	14.21	0		28.42	0		56.85	0		27
28	14.74	0		29.48	0		58.96	0		28
29	15.43	0		30.87	0		61.74	0		29
30	16.05	0	11,768	32.10	0	23,565	64.21	0	47,146	30
31	16.92	0		33.83	0		67.67	0		31
32	17.58	0		35.17	0		70.34	0		32
33	18.42	0		36.85	0		73.71	0		33
34	19.17	0		38.35	0		76.70	607		34
35	19.98	0	11,043	39.96	20	22,076	79.93	1,459	44,172	35
36	21.00	0		42.00	351		84.01	2,047		36
37	22.11	0		44.23	685		88.46	2,642		37
38	23.21	0		46.43	986		92.86	3,186		38
39	24.49	76		48.99	1,292		97.98	3,728		39
40	25.76	245	9,970	51.52	1,565	19,949	103.04	4,193	39,891	40
41	27.03	409		54.06	1,828		108.14	4,681		41
42	28.47	562		56.94	2,071		113.88	5,082		42
43	30.01	681		60.04	2,264		120.07	5,399		43
44	31.63	776		63.27	2,396		126.55	5,619		44
45	33.32	881	8,510	66.66	2,549	17,039	133.32	5,870	34,080	45
46	35.29	888		70.60	2,508		141.20	5,730		46
47	37.34	893		74.69	2,462		149.38	5,586		47
48	39.48	893		78.96	2,404		157.93	5,426		48
49	41.70	865		83.41	2,299		166.82	5,169		49
50	44.21	808	6,686	88.42	2,139	13,378	176.85	4,802	26,761	50
51	46.81	724		93.63	1,927		187.26	4,321		51
52	49.52	617		99.04	1,665		198.09	3,764		52
53	52.34	493		104.68	1,375		209.36	3,138		53
54	55.35	606		110.70	1,564		221.41	3,477		54
55	58.43	698	4,699	116.86	1,706	9,400	233.72	3,720	18,798	55
56	62.09	351		124.18	979		248.35	2,225		56
57	66.20	0		132.41	69		264.82	373		57
58	70.85	0		141.70	0		283.41	0		58
59	76.02	0		152.05	0		304.11	0		59
60	81.48	0	1,330	162.97	0	2,664	325.94	0	5,328	60
61	86.79	0		173.58	0		347.16	0		61
62	92.53	0		185.07	0		370.15	0		62
63	98.81	0		197.62	0		395.25	0		63
64	105.43	0		210.88	0		421.75	0		64
65	112.41			224.83			449.67			65
66	123.04			246.07			492.15			66
67	131.21			262.43			524.86			67
68	139.89			279.79			559.59			68
69	148.60			297.20			594.41			69
70	157.63			315.27			630.55			70
71	156.50			313.00			626.01			71
72	168.82			337.64			675.29			72
73	181.85			363.70			727.40			73
74	195.40			390.80			781.61			74
75	210.01			420.02			840.05			75
76	225.32			450.65			901.31			76
77	241.52			483.04			966.08			77
78	258.77			517.54			1,035.08			78
79	276.89			553.79			1,107.59			79
80	295.38			590.76			1,181.52			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 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.