

TransElite HFA - 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 80*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	
16	60,281	0	0	0	0					16
17	58,534	0	0	0	0					17
18	56,808	0	0	0	0					18
19	55,151	0	0	0	0					19
20	53,562	0	827	0	0	528	2,541	9,714	570	20
21	50,483	0	823	0	0					21
22	48,858	0	881	0	0					22
23	47,370	17	940	0	0					23
24	45,927	58	977	0	0					24
25	44,552	96	1,004	0	0	694	2,794	7,777	259	25
26	43,012	127	1,030	0	0					26
27	41,529	152	1,038	0	0					27
28	40,112	178	1,050	0	0					28
29	38,673	202	1,057	0	0					29
30	37,341	221	1,057	0	0	847	3,000	6,272	275	30
31	35,230	233	1,030	0	0					31
32	33,954	245	1,017	0	0					32
33	32,681	258	1,007	0	0					33
34	31,384	270	990	0	0					34
35	30,192	279	966	0	0	921	3,001	4,790	252	35
36	28,893	272	900	0	0					36
37	27,663	262	822	0	0					37
38	26,284	237	733	0	0					38
39	25,065	240	676	0	0					39
40	24,015	231	588	0	0	921	2,786	3,484	186	40
41	22,653	216	482	0	0					41
42	21,672	209	388	0	0					42
43	20,573	189	285	13	0					43
44	19,700	180	178	39	0					44
45	18,845	168	59	59	0	889	2,411	2,411	173	45
46	17,879	134	0	46	0					46
47	16,941	106	0	44	0					47
48	16,000	82	0	44	0					48
49	15,138	56	0	40	0					49
50	14,249	19	0	26	0	776	1,795	1,475	122	50
51	13,497	0	0	22	0					51
52	12,772	0	0	19	0					52
53	12,121	0	0	0	0					53
54	11,461	5	0	18	0					54
55	10,882	33	0	33	0	834	1,085	834	113	55
56	10,223	0	0	0	0					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

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LTC

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 80*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	
16	42,092	168	938	0	0					16
17	40,723	178	966	0	0					17
18	39,369	195	1,003	0	0					18
19	38,115	220	1,045	0	0					19
20	36,911	242	1,073	0	0	866	2,944	9,358	102	20
21	34,918	239	1,070	0	0					21
22	33,827	246	1,094	0	0					22
23	32,726	253	1,125	0	0					23
24	31,603	275	1,146	0	0					24
25	30,608	267	1,151	0	0	895	3,100	7,505	66	25
26	29,476	287	1,142	0	0					26
27	28,162	285	1,106	0	0					27
28	27,151	303	1,084	0	0					28
29	25,931	302	1,051	0	0					29
30	24,934	315	1,025	0	0	957	3,077	5,845	135	30
31	23,658	316	972	0	0					31
32	22,761	330	953	0	0					32
33	21,719	312	883	0	0					33
34	20,872	316	843	0	0					34
35	20,029	312	786	0	0	974	2,940	4,401	117	35
36	19,056	287	687	0	0					36
37	18,098	261	582	0	0					37
38	17,240	234	476	0	0					38
39	16,339	220	375	0	0					39
40	15,536	197	265	0	0	890	2,541	3,086	107	40
41	14,805	176	154	0	0					41
42	14,057	161	40	0	0					42
43	13,333	127	0	0	0					43
44	12,650	93	0	0	0					44
45	12,009	61	0	0	0	774	2,040	2,040	104	45
46	11,338	24	0	0	0					46
47	10,717	0	0	0	0					47
48	10,137	0	0	0	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

- 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.