

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	SemiMonthly ⁴ Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly ⁴ Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly ⁴ Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			10.19	488		20.39	4,013		16
17	N/A†			10.49	783		20.99	4,512		17
18	N/A†			10.78	1,151		21.57	5,133		18
19	N/A†			11.13	1,427		22.26	5,505		19
20	N/A†			11.58	1,688	18,247	23.17	5,972	36,542	20
21	N/A†			12.16	1,973		24.33	6,462		21
22	N/A†			12.52	2,341		25.04	7,059		22
23	N/A†			12.98	2,533		25.97	7,354		23
24	N/A†			13.61	2,822		27.21	7,803		24
25	N/A†			14.07	3,103	17,646	28.15	8,305	35,346	25
26	N/A†			14.61	3,326		29.21	8,620		26
27	N/A†			15.16	3,516		30.33	8,954		27
28	N/A†			15.71	3,830		31.43	9,495		28
29	N/A†			16.51	4,044		33.02	9,816		29
30	N/A†			17.16	4,239	17,006	34.32	10,148	34,025	30
31	8.97	1,433		17.94	4,446		35.89	10,479		31
32	9.36	1,599		18.73	4,718		37.47	10,956		32
33	9.79	1,751		19.57	4,919		39.15	11,286		33
34	10.19	1,877		20.38	5,121		40.76	11,604		34
35	10.60	2,017	8,086	21.20	5,327	16,173	42.40	11,949	32,356	35
36	11.12	2,133		22.25	5,494		44.50	12,227		36
37	11.77	2,209		23.54	5,592		47.07	12,330		37
38	12.36	2,339		24.72	5,789		49.43	12,664		38
39	13.04	2,418		26.08	5,876		52.17	12,799		39
40	13.82	2,464	7,422	27.64	5,916	14,844	55.28	12,805	29,682	40
41	14.62	2,481		29.25	5,893		58.50	12,720		41
42	15.35	2,563		30.71	6,011		61.42	12,889		42
43	16.25	2,559		32.51	5,950		65.02	12,714		43
44	17.06	2,579		34.13	5,938		68.26	12,634		44
45	17.96	2,574	6,472	35.91	5,860	12,939	71.83	12,440	25,884	45
46	19.18	2,661		38.36	5,986		76.72	12,642		46
47	20.44	2,734		40.88	6,082		81.77	12,789		47
48	21.82	2,754		43.65	6,089		87.30	12,753		48
49	23.18	2,793		46.36	6,119		92.73	12,775		49
50	24.68	2,784	5,717	49.36	6,056	11,437	98.72	12,601	22,872	50
51	26.23	2,761		52.45	5,961		104.91	12,377		51
52	27.83	2,721		55.65	5,844		111.31	12,099		52
53	29.67	2,618		59.33	5,603		118.67	11,575		53
54	31.39	2,545		62.79	5,424		125.58	11,180		54
55	33.16	2,395	4,421	66.33	5,090	8,848	132.66	10,475	17,697	55
56	35.68	2,034		71.37	4,331		142.73	8,922		56
57	38.29	1,588		76.58	3,399		153.16	7,029		57
58	40.98	1,198		81.96	2,592		163.93	5,383		58
59	43.77	820		87.54	1,805		175.09	3,776		59
60	46.96	442	1,508	93.92	1,017	3,017	187.85	2,171	6,036	60
61	50.26	186		100.51	477		201.03	1,060		61
62	53.95	0		107.91	0		215.83	0		62
63	57.90	0		115.81	0		231.61	0		63
64	62.10	0		124.19	0		248.39	0		64
65	65.45			130.90			261.80			65
66	70.70			141.42			282.84			66
67	75.83			151.66			303.31			67
68	81.79			163.58			327.17			68
69	87.64			175.28			350.56			69
70	94.39			188.78			377.57			70
71	100.70			201.40			402.81			71
72	108.60			217.19			434.39			72
73	116.77			233.54			467.08			73
74	125.24			250.47			500.95			74
75	135.33			270.67			541.34			75
76	112.83			225.66			451.33			76
77	119.77			239.55			479.10			77
78	127.17			254.34			508.69			78
79	134.95			269.90			539.81			79
80	143.19			286.38			572.76			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 \$1.25 SemiMonthly²⁴ 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.

12/28/2016

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

Issue State: HI Ver: 3.0.0.3718

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			13.57	0		27.14	0		16
17	N/A†			13.97	0		27.94	0		17
18	N/A†			14.34	0		28.68	0		18
19	N/A†			14.86	0		29.72	0		19
20	N/A†			15.43	0	20,757	30.85	0	41,459	20
21	N/A†			16.16	0		32.33	0		21
22	N/A†			16.65	0		33.30	161		22
23	N/A†			17.28	0		34.55	738		23
24	9.02	0		18.04	0		36.08	1,477		24
25	9.32	0	10,012	18.65	0	20,026	37.30	2,260	40,091	25
26	9.67	0		19.33	314		38.67	2,855		26
27	10.12	0		20.25	623		40.50	3,363		27
28	10.60	0		21.19	1,038		42.39	4,116		28
29	11.12	0		22.24	1,378		44.49	4,693		29
30	11.65	0	9,591	23.29	1,684	19,168	46.59	5,214	38,365	30
31	12.24	120		24.48	1,971		48.95	5,667		31
32	12.76	368		25.51	2,384		51.03	6,442		32
33	13.38	554		26.76	2,689		53.53	6,977		33
34	14.01	732		28.02	2,953		56.04	7,408		34
35	14.59	913	9,020	29.18	3,245	18,049	58.37	7,930	36,119	35
36	15.27	1,089		30.54	3,521		61.08	8,381		36
37	16.15	1,195		32.31	3,688		64.62	8,641		37
38	16.95	1,373		33.91	3,972		67.82	9,141		38
39	17.90	1,495		35.80	4,129		71.59	9,376		39
40	18.86	1,568	8,144	37.72	4,211	16,296	75.45	9,499	32,606	40
41	19.91	1,649		39.82	4,303		79.64	9,606		41
42	20.89	1,755		41.78	4,450		83.56	9,843		42
43	22.03	1,797		44.06	4,473		88.12	9,835		43
44	23.16	1,826		46.33	4,490		92.66	9,798		44
45	24.20	1,882	7,080	48.41	4,544	14,170	96.83	9,864	28,342	45
46	25.72	2,020		51.45	4,765		102.90	10,244		46
47	27.29	2,147		54.58	4,962		109.16	10,586		47
48	29.01	2,201		58.02	5,018		116.05	10,656		48
49	30.70	2,282		61.39	5,127		122.79	10,821		49
50	32.54	2,301	6,304	65.09	5,121	12,609	130.18	10,767	25,222	50
51	34.46	2,300		68.93	5,079		137.86	10,632		51
52	36.46	2,284		72.92	4,997		145.85	10,431		52
53	38.75	2,188		77.50	4,767		155.00	9,924		53
54	40.99	2,138		81.98	4,622		163.96	9,595		54
55	43.34	2,000	4,826	86.68	4,304	9,649	173.35	8,919	19,300	55
56	46.13	1,625		92.27	3,524		184.55	7,326		56
57	49.05	1,185		98.11	2,608		196.22	5,450		57
58	52.03	838		104.06	1,875		208.13	3,955		58
59	55.15	518		110.30	1,205		220.61	2,580		59
60	58.60	207	1,701	117.21	551	3,403	234.42	1,241	6,806	60
61	62.29	0		124.59	74		249.18	255		61
62	66.30	0		132.60	0		265.21	0		62
63	70.42	0		140.85	0		281.71	0		63
64	74.63	0		149.27	0		298.54	0		64
65	79.43			158.87			317.74			65
66	85.53			171.06			342.13			66
67	91.39			182.79			365.58			67
68	98.29			196.58			393.17			68
69	105.04			210.08			420.16			69
70	112.84			225.69			451.38			70
71	120.12			240.24			480.48			71
72	129.39			258.78			517.56			72
73	138.91			277.83			555.66			73
74	148.73			297.46			594.93			74
75	160.61			321.22			642.45			75
76	130.83			261.67			523.33			76
77	138.46			276.92			553.85			77
78	146.51			293.01			586.03			78
79	154.97			309.95			619.90			79
80	163.90			327.80			655.60			80

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12/28/2016

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

Issue State: HI Ver: 3.0.0.3718

- 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 CRLTI100):** 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.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1HI):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- EXT** **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.