

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, EXT, 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†			9.55	111		19.10	3,242		16
17	N/A†			9.84	406		19.70	3,787		17
18	N/A†			10.16	705		20.32	4,213		18
19	N/A†			10.48	1,038		20.95	4,728		19
20	N/A†			10.89	1,251	18,224	21.78	5,086	36,494	20
21	N/A†			11.39	1,690		22.78	5,821		21
22	N/A†			11.76	1,951		23.52	6,267		22
23	N/A†			12.14	2,238		24.29	6,787		23
24	N/A†			12.72	2,540		25.44	7,251		24
25	N/A†			13.15	2,853	17,664	26.31	7,786	35,346	25
26	N/A†			13.62	3,057		27.25	8,124		26
27	N/A†			14.13	3,260		28.27	8,459		27
28	N/A†			14.73	3,530		29.46	8,888		28
29	N/A†			15.44	3,784		30.88	9,295		29
30	8.02	1,175	8,509	16.04	3,998	16,993	32.08	9,644	33,987	30
31	8.36	1,323		16.72	4,248		33.45	10,084		31
32	8.77	1,472		17.54	4,448		35.08	10,400		32
33	9.14	1,616		18.29	4,691		36.58	10,806		33
34	9.51	1,754		19.03	4,890		38.06	11,141		34
35	9.89	1,901	8,077	19.79	5,114	16,174	39.58	11,508	32,337	35
36	10.43	1,980		20.86	5,187		41.72	11,603		36
37	11.03	2,046		22.07	5,273		44.14	11,702		37
38	11.65	2,135		23.30	5,371		46.60	11,834		38
39	12.29	2,215		24.58	5,460		49.17	11,977		39
40	13.02	2,238	7,409	26.05	5,474	14,825	52.12	11,941	29,676	40
41	13.78	2,282		27.56	5,481		55.13	11,906		41
42	14.51	2,346		29.01	5,550		58.03	11,979		42
43	15.32	2,354		30.65	5,538		61.31	11,894		43
44	16.09	2,383		32.19	5,532		64.38	11,835		44
45	16.89	2,399	6,467	33.78	5,520	12,944	67.56	11,753	25,880	45
46	18.08	2,451		36.17	5,579		72.35	11,832		46
47	19.31	2,517		38.63	5,658		77.25	11,933		47
48	20.59	2,559		41.18	5,692		82.37	11,966		48
49	21.90	2,584		43.81	5,702		87.62	11,937		49
50	23.27	2,593	5,714	46.55	5,676	11,432	93.11	11,847	22,871	50
51	24.69	2,589		49.38	5,624		98.77	11,700		51
52	26.17	2,564		52.34	5,539		104.69	11,489		52
53	27.70	2,528		55.39	5,424		110.80	11,225		53
54	29.29	2,462		58.58	5,256		117.17	10,848		54
55	30.75	2,364	4,421	61.50	5,025	8,844	123.02	10,351	17,695	55
56	33.07	2,003		66.16	4,271		132.32	8,803		56
57	35.46	1,565		70.93	3,359		141.86	6,943		57
58	37.95	1,181		75.90	2,556		151.80	5,309		58
59	40.50	806		81.01	1,778		162.02	3,721		59
60	43.30	447	1,508	86.59	1,028	3,017	173.19	2,192	6,036	60
61	46.17	205		92.34	515		184.68	1,134		61
62	49.27	0		98.56	0		197.11	0		62
63	52.60	0		105.19	0		210.40	0		63
64	56.16	0		112.33	0		224.66	0		64
65	58.63			117.26			234.53			65
66	62.64			125.29			250.60			66
67	66.81			133.63			267.27			67
68	71.16			142.33			284.68			68
69	75.70			151.41			302.82			69
70	80.48			160.96			321.92			70
71	77.11			154.23			308.46			71
72	81.97			163.95			327.90			72
73	87.07			174.16			348.31			73
74	92.46			184.93			369.86			74
75	98.13			196.26			392.53			75
76	104.15			208.30			416.61			76
77	110.56			221.12			442.24			77
78	117.39			234.78			469.56			78
79	124.57			249.14			498.28			79
80	132.17			264.35			528.70			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.

4/14/2016

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

Issue State: MD Ver: 3.0.0.2406

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, EXT, LTC

Tobacco

Death Benefit Option: A



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	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†			12.68	0		25.38	0		16
17	N/A†			13.09	0		26.19	0		17
18	N/A†			13.52	0		27.04	0		18
19	N/A†			13.95	0		27.91	0		19
20	N/A†			14.48	0	20,705	28.96	0	41,434	20
21	N/A†			15.12	0		30.24	0		21
22	N/A†			15.61	0		31.22	0		22
23	8.06	0		16.13	0		32.26	19		23
24	8.41	0		16.83	0		33.67	779		24
25	8.69	0	9,994	17.39	0	20,026	34.79	1,580	40,072	25
26	9.01	0		18.02	0		36.05	2,184		26
27	9.43	0		18.87	307		37.75	2,743		27
28	9.90	0		19.80	656		39.61	3,353		28
29	10.38	0		20.77	1,013		41.55	3,964		29
30	10.87	0	9,577	21.74	1,328	19,154	43.49	4,520	38,351	30
31	11.39	0		22.79	1,667		45.59	5,085		31
32	11.91	161		23.83	2,003		47.67	5,680		32
33	12.49	372		24.98	2,319		49.98	6,261		33
34	13.07	568		26.15	2,647		52.29	6,773		34
35	13.61	771	9,029	27.22	2,947	18,049	54.44	7,327	36,100	35
36	14.28	880		28.57	3,119		57.15	7,595		36
37	15.11	999		30.22	3,275		60.45	7,834		37
38	15.94	1,103		31.88	3,408		63.77	8,030		38
39	16.83	1,217		33.67	3,580		67.34	8,294		39
40	17.73	1,301	8,144	35.47	3,682	16,303	70.94	8,428	32,601	40
41	18.70	1,393		37.40	3,792		74.81	8,602		41
42	19.68	1,463		39.36	3,870		78.71	8,665		42
43	20.72	1,541		41.44	3,957		82.88	8,807		43
44	21.77	1,574		43.55	3,982		87.11	8,801		44
45	22.71	1,671	7,085	45.42	4,116	14,176	90.84	8,999	28,343	45
46	24.20	1,777		48.40	4,271		96.81	9,264		46
47	25.74	1,868		51.48	4,398		102.95	9,455		47
48	27.32	1,941		54.65	4,505		109.30	9,629		48
49	28.97	2,002		57.94	4,568		115.89	9,713		49
50	30.67	2,044	6,302	61.36	4,616	12,610	122.72	9,754	25,226	50
51	32.45	2,070		64.90	4,613		129.81	9,707		51
52	34.28	2,078		68.57	4,586		137.14	9,604		52
53	36.18	2,062		72.37	4,519		144.74	9,424		53
54	38.25	2,028		76.50	4,403		153.01	9,162		54
55	40.19	1,950	4,822	80.39	4,213	9,648	160.79	8,739	19,300	55
56	42.78	1,589		85.56	3,446		171.12	7,166		56
57	45.44	1,155		90.88	2,547		181.77	5,333		57
58	48.19	812		96.38	1,825		192.77	3,855		58
59	51.05	499		102.10	1,168		204.20	2,503		59
60	54.02	214	1,701	108.05	565	3,402	216.10	1,269	6,806	60
61	57.21	7		114.42	123		228.84	353		61
62	60.50	0		121.01	0		242.02	0		62
63	63.90	0		127.79	0		255.59	0		63
64	67.38	0		134.77	0		269.54	0		64
65	71.00			142.01			284.03			65
66	75.56			151.12			302.25			66
67	80.27			160.55			321.10			67
68	85.18			170.36			340.73			68
69	90.30			180.62			361.24			69
70	95.68			191.36			382.74			70
71	90.68			181.37			362.75			71
72	96.12			192.25			384.50			72
73	101.81			203.62			407.25			73
74	107.77			215.56			431.12			74
75	114.10			228.19			456.39			75
76	120.77			241.54			483.07			76
77	127.80			255.62			511.24			77
78	135.23			270.47			540.95			78
79	143.05			286.10			572.22			79
80	151.29			302.58			605.16			80

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Issue State: MD Ver: 3.0.0.2406

- 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 CRLTI1MD):** 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 CRABLT00):** 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.
- EXT** **Extension of Benefits for LTC (Form CREXTB00):** When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (i.e., ADL-deficient or severely cognitively impaired), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.