

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
	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			4.77	289		9.55	864		16
17	N/A†			4.92	341		9.85	969		17
18	N/A†			5.08	395		10.16	1,074		18
19	N/A†			5.24	460		10.47	1,195		19
20	N/A†			5.44	542	1,319	10.89	1,372	2,647	20
21	N/A†			5.69	603		11.39	1,490		21
22	N/A†			5.88	680		11.76	1,641		22
23	N/A†			6.07	761		12.14	1,805		23
24	N/A†			6.36	825		12.72	1,931		24
25	N/A†			6.57	795	1,666	13.15	1,872	3,336	25
26	N/A†			6.81	863		13.62	2,007		26
27	N/A†			7.06	930		14.13	2,149		27
28	N/A†			7.36	1,038		14.73	2,361		28
29	N/A†			7.72	1,103		15.44	2,484		29
30	4.01	452	1,114	8.02	1,185	2,225	16.04	2,649	4,450	30
31	4.18	505		8.36	1,295		16.72	2,870		31
32	4.38	536		8.77	1,360		17.54	3,001		32
33	4.57	593		9.14	1,472		18.29	3,229		33
34	4.75	635		9.51	1,561		19.03	3,409		34
35	4.94	684	1,451	9.89	1,656	2,908	19.79	3,600	5,825	35
36	5.21	722		10.43	1,733		20.86	3,749		36
37	5.51	769		11.03	1,824		22.07	3,938		37
38	5.82	822		11.65	1,932		23.30	4,144		38
39	6.14	877		12.29	2,041		24.58	4,366		39
40	6.51	915	1,875	13.02	2,115	3,749	26.06	4,522	7,511	40
41	6.89	961		13.78	2,204		27.56	4,694		41
42	7.25	1,024		14.50	2,332		29.01	4,953		42
43	7.66	1,074		15.32	2,433		30.65	5,156		43
44	8.04	1,133		16.09	2,554		32.19	5,401		44
45	8.44	1,195	2,378	16.89	2,684	4,767	33.78	5,652	9,530	45
46	9.04	1,256		18.08	2,799		36.17	5,891		46
47	9.65	1,321		19.31	2,934		38.62	6,157		47
48	10.29	1,385		20.59	3,063		41.18	6,414		48
49	10.95	1,450		21.90	3,187		43.81	6,670		49
50	11.63	1,508	3,073	23.27	3,310	6,154	46.55	6,917	12,316	50
51	12.34	1,571		24.69	3,436		49.38	7,163		51
52	13.08	1,627		26.17	3,553		52.34	7,396		52
53	13.85	1,847		27.69	3,984		55.40	8,271		53
54	14.64	2,103		29.29	4,505		58.58	9,307		54
55	15.37	2,361	4,418	30.75	5,025	8,844	61.51	10,351	17,695	55
56	16.53	2,386		33.08	5,079		66.16	10,458		56
57	17.73	2,416		35.46	5,130		70.93	10,567		57
58	18.97	2,439		37.95	5,185		75.90	10,674		58
59	20.25	2,465		40.50	5,232		81.01	10,776		59
60	21.65	2,491	5,375	43.29	5,283	10,746	86.59	10,881	21,501	60
61	23.08	2,507		46.17	5,330		92.34	10,968		61
62	24.63	2,514		49.28	5,351		98.55	11,010		62
63	26.30	2,519		52.59	5,349		105.20	11,026		63
64	28.08	2,505		56.16	5,327		112.33	10,977		64
65	29.31	2,517	6,536	58.63	5,365	13,080	117.26	11,055	26,160	65
66	31.32	2,449		62.64	5,232		125.30	10,802		66
67	33.40	2,362		66.81	5,065		133.63	10,472		67
68	35.58	2,245		71.16	4,829		142.34	10,014		68
69	37.85	2,079		75.70	4,507		151.41	9,367		69
70	40.24	1,860	7,753	80.48	4,074	15,507	160.96	8,507	31,016	70
71	38.55	3,898		77.11	8,168		154.23	16,708		71
72	40.98	3,709		81.97	7,802		163.95	15,989		72
73	43.53	3,456		87.08	7,316		174.15	15,014		73
74	46.23	3,136		92.46	6,677		184.93	13,766		74
75	49.06	2,702	8,806	98.13	5,835	17,624	196.26	12,091	35,252	75
76	52.07	2,162		104.15	4,769		208.30	9,980		76
77	55.28	1,490		110.56	3,442		221.12	7,345		77
78	58.69	653		117.39	1,807		234.78	4,100		78
79	62.28	0		124.57	0		249.14	0		79
80	66.08	0	9,689	132.17	0	19,386	264.35	0	38,789	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 \$0.58 Weekly 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.

6/23/2016

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

Issue State: MD Ver: 3.0.0.2620

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, EXT, LTC

Tobacco

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16	N/A†			6.34	509		12.69	1,305		16
17	N/A†			6.54	543		13.09	1,375		17
18	N/A†			6.76	591		13.52	1,464		18
19	N/A†			6.97	641		13.95	1,572		19
20	N/A†			7.24	725	1,675	14.48	1,729	3,351	20
21	N/A†			7.56	774		15.12	1,830		21
22	N/A†			7.80	843		15.61	1,975		22
23	4.03	323		8.06	929		16.13	2,147		23
24	4.20	352		8.41	991		16.83	2,272		24
25	4.34	401	1,084	8.69	1,091	2,174	17.39	2,467	4,352	25
26	4.50	448		9.01	1,185		18.02	2,650		26
27	4.71	482		9.43	1,253		18.87	2,794		27
28	4.95	537		9.90	1,357		19.80	2,997		28
29	5.19	589		10.38	1,459		20.77	3,206		29
30	5.43	627	1,424	10.87	1,542	2,855	21.74	3,370	5,711	30
31	5.69	679		11.39	1,644		22.79	3,578		31
32	5.95	721		11.91	1,733		23.83	3,755		32
33	6.24	774		12.49	1,838		24.99	3,968		33
34	6.53	816		13.07	1,921		26.14	4,129		34
35	6.80	875	1,821	13.61	2,038	3,647	27.22	4,364	7,294	35
36	7.14	911		14.28	2,108		28.57	4,504		36
37	7.55	943		15.11	2,178		30.22	4,643		37
38	7.97	975		15.94	2,235		31.88	4,756		38
39	8.41	1,015		16.83	2,321		33.67	4,935		39
40	8.86	1,050	2,244	17.73	2,392	4,494	35.47	5,075	8,994	40
41	9.35	1,099		18.70	2,486		37.40	5,260		41
42	9.84	1,138		19.68	2,565		39.35	5,411		42
43	10.36	1,187		20.72	2,660		41.44	5,611		43
44	10.88	1,216		21.77	2,730		43.55	5,755		44
45	11.35	1,275	2,785	22.71	2,849	5,580	45.42	5,987	11,156	45
46	12.10	1,309		24.20	2,910		48.40	6,108		46
47	12.87	1,332		25.74	2,955		51.47	6,198		47
48	13.66	1,347		27.32	2,991		54.65	6,285		48
49	14.48	1,357		28.97	3,018		57.94	6,335		49
50	15.33	1,365	3,467	30.68	3,039	6,946	61.36	6,377	13,895	50
51	16.22	1,365		32.45	3,035		64.90	6,372		51
52	17.14	1,357		34.28	3,012		68.57	6,331		52
53	18.09	1,524		36.18	3,353		72.37	7,015		53
54	19.12	1,742		38.25	3,796		76.50	7,902		54
55	20.09	1,947	4,818	40.19	4,210	9,644	80.39	8,736	19,296	55
56	21.39	1,888		42.78	4,084		85.56	8,484		56
57	22.72	1,816		45.44	3,947		90.88	8,211		57
58	24.09	1,737		48.19	3,798		96.38	7,919		58
59	25.52	1,658		51.05	3,646		102.10	7,614		59
60	27.01	1,579	5,645	54.02	3,482	11,289	108.05	7,297	22,584	60
61	28.60	1,481		57.21	3,300		114.42	6,930		61
62	30.25	1,380		60.50	3,093		121.01	6,528		62
63	31.95	1,260		63.89	2,855		127.79	6,052		63
64	33.69	1,118		67.38	2,581		134.77	5,515		64
65	35.50	965	6,646	71.00	2,280	13,288	142.01	4,917	26,584	65
66	37.78	758		75.56	1,872		151.12	4,104		66
67	40.13	504		80.27	1,377		160.55	3,129		67
68	42.59	203		85.18	780		170.36	1,938		68
69	45.15	0		90.31	45		180.62	473		69
70	47.84	0	7,715	95.68	0	15,433	191.37	0	30,876	70
71	45.34	2,127		90.68	4,658		181.37	9,735		71
72	48.06	1,718		96.12	3,857		192.25	8,149		72
73	50.90	1,213		101.81	2,875		203.62	6,190		73
74	53.88	591		107.78	1,660		215.56	3,781		74
75	57.05	0	8,539	114.09	180	17,067	228.19	853	34,144	75
76	60.38	0		120.77	0		241.53	0		76
77	63.90	0		127.81	0		255.62	0		77
78	67.61	0		135.23	0		270.47	0		78
79	71.52	0		143.05	0		286.11	0		79
80	75.64	0	9,045	151.29	0	18,102	302.58	0	36,209	80

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6/23/2016

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Issue State: MD Ver: 3.0.0.2620

- 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.