

TransElite HFA - 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†			N/A†			13.97	0		16
17	N/A†			N/A†			14.40	0		17
18	N/A†			N/A†			14.86	0		18
19	N/A†			N/A†			15.32	0		19
20	N/A†			N/A†			15.79	0	18,186	20
21	N/A†			8.35	0		16.70	0		21
22	N/A†			8.61	0		17.23	0		22
23	N/A†			8.89	0		17.78	0		23
24	N/A†			9.18	0		18.36	0		24
25	N/A†			9.47	0	8,765	18.94	0	17,547	25
26	N/A†			9.81	0		19.62	0		26
27	N/A†			10.18	0		20.36	0		27
28	N/A†			10.54	0		21.09	0		28
29	N/A†			10.93	0		21.87	0		29
30	N/A†			11.34	0	8,404	22.68	0	16,809	30
31	N/A†			12.02	0		24.05	0		31
32	N/A†			12.47	0		24.95	0		32
33	N/A†			12.95	0		25.91	0		33
34	N/A†			13.48	0		26.96	138		34
35	N/A†			14.00	0	7,939	28.01	448	15,925	35
36	N/A†			14.66	0		29.32	535		36
37	N/A†			15.36	0		30.72	595		37
38	8.10	0		16.20	0		32.40	699		38
39	8.49	0		16.98	0		33.96	898		39
40	8.87	0	3,627	17.75	0	7,261	35.51	927	14,535	40
41	9.41	0		18.82	73		37.64	1,072		41
42	9.84	0		19.68	175		39.36	1,221		42
43	10.36	0		20.73	268		41.46	1,358		43
44	10.83	0		21.67	347		43.34	1,460		44
45	11.33	0	3,206	22.65	441	6,407	45.31	1,604	12,820	45
46	11.97	0		23.94	412		47.88	1,491		46
47	12.64	0		25.28	422		50.57	1,474		47
48	13.40	0		26.82	457		53.63	1,484		48
49	14.16	0		28.34	452		56.68	1,435		49
50	15.06	0	2,592	30.13	434	5,192	60.26	1,356	10,382	50
51	15.90	0		31.81	429		63.64	1,319		51
52	16.81	15		33.62	439		67.25	1,289		52
53	17.71	0		35.43	333		70.86	1,035		53
54	18.72	55		37.44	443		74.90	1,226		54
55	19.71	112	1,917	39.42	523	3,838	78.86	1,347	7,683	55
56	21.01	0		42.02	186		84.05	634		56
57	22.44	0		44.88	0		89.76	0		57
58	24.07	0		48.15	0		96.30	0		58
59	25.87	0		51.75	0		103.50	0		59
60	27.84	0	372	55.68	0	745	111.37	0	1,492	60
61	29.97	0		59.94	0		119.89	0		61
62	32.46	0		64.93	0		129.87	0		62
63	35.04	0		70.08	0		140.16	0		63
64	37.97	0		75.95	0		151.89	0		64
65	41.25			82.50			165.00			65
66	44.44			88.88			177.76			66
67	47.53			95.06			190.13			67
68	50.72			101.45			202.90			68
69	53.99			107.98			215.97			69
70	57.53			115.07			230.14			70
71	53.95			107.92			215.84			71
72	58.71			117.42			234.85			72
73	63.81			127.63			255.27			73
74	69.27			138.54			277.09			74
75	75.25			150.51			301.03			75
76	81.50			163.01			326.03			76
77	88.28			176.57			353.14			77
78	95.50			191.00			382.00			78
79	103.24			206.49			412.98			79
80	111.42			222.86			445.72			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 HFA - Universal Life Insurance

With Riders: TI, WML, EXT, LTC

Tobacco

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Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
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16	N/A†			9.91	0		19.82	0		16
17	N/A†			10.25	0		20.50	0		17
18	N/A†			10.61	0		21.22	0		18
19	N/A†			10.96	0		21.93	0		19
20	N/A†			11.33	0	12,738	22.66	0	25,501	20
21	N/A†			11.96	0		23.93	0		21
22	N/A†			12.35	0		24.71	0		22
23	N/A†			12.77	0		25.55	0		23
24	N/A†			13.23	0		26.46	0		24
25	N/A†			13.66	0	12,307	27.32	0	24,595	25
26	N/A†			14.18	0		28.36	0		26
27	N/A†			14.88	0		29.76	0		27
28	N/A†			15.42	0		30.85	0		28
29	8.07	0		16.14	0		32.28	0		29
30	8.40	0	5,891	16.80	0	11,783	33.60	0	23,567	30
31	8.84	0		17.68	0		35.37	0		31
32	9.19	0		18.39	0		36.78	0		32
33	9.62	0		19.25	0		38.51	0		33
34	10.03	0		20.06	0		40.13	0		34
35	10.44	0	5,506	20.89	0	11,043	41.79	0	22,088	35
36	10.98	0		21.97	0		43.95	0		36
37	11.57	0		23.14	0		46.29	0		37
38	12.16	0		24.32	0		48.66	0		38
39	12.84	0		25.68	0		51.38	0		39
40	13.50	0	4,996	26.99	0	9,971	53.99	0	19,944	40
41	14.17	0		28.35	0		56.70	0		41
42	14.93	0		29.86	0		59.73	0		42
43	15.74	0		31.50	0		62.99	0		43
44	16.57	0		33.15	0		66.31	94		44
45	17.46	0	4,258	34.92	0	8,515	69.85	298	17,032	45
46	18.54	0		37.08	0		74.16	179		46
47	19.66	0		39.33	0		78.66	83		47
48	20.82	0		41.64	0		83.29	0		48
49	22.03	0		44.07	0		88.14	0		49
50	23.38	0	3,345	46.76	0	6,687	93.52	0	13,381	50
51	24.77	0		49.54	0		99.09	0		51
52	26.22	0		52.45	0		104.91	0		52
53	27.72	0		55.45	0		110.91	0		53
54	29.33	0		58.67	0		117.35	0		54
55	30.96	0	2,349	61.93	0	4,700	123.86	0	9,399	55
56	32.92	0		65.85	0		131.70	0		56
57	35.11	0		70.23	0		140.46	0		57
58	37.57	0		75.14	0		150.29	0		58
59	40.29	0		80.58	0		161.16	0		59
60	43.14	0	667	86.28	0	1,331	172.56	0	2,665	60
61	45.92	0		91.85	0		183.70	0		61
62	48.93	0		97.86	0		195.72	0		62
63	52.20	0		104.40	0		208.80	0		63
64	55.64	0		111.29	0		222.58	0		64
65	59.26			118.53			237.06			65
66	64.73			129.45			258.91			66
67	68.95			137.91			275.82			67
68	73.44			146.90			293.80			68
69	77.94			155.88			311.77			69
70	82.61			165.22			330.45			70
71	88.25			176.50			350.00			71
72	94.41			188.82			371.64			72
73	101.92			203.15			395.70			73
74	110.70			219.40			422.80			74
75	120.00			237.01			453.02			75
76	130.66			256.32			486.65			76
77	142.76			277.52			524.04			77
78	156.38			300.77			565.54			78
79	171.45			326.89			611.79			79
80	188.69			356.38			663.76			80

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Issue State: MD Ver: 3.0.0.2406

- 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 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.