

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

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 Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			N/A†			12.26	91		16
17	N/A†			N/A†			12.62	153		17
18	N/A†			N/A†			12.99	216		18
19	N/A†			N/A†			13.38	280		19
20	N/A†			N/A†			13.76	353	989	20
21	N/A†			N/A†			14.63	418		21
22	N/A†			N/A†			15.08	512		22
23	N/A†			N/A†			15.56	599		23
24	N/A†			8.02	218		16.05	720		24
25	N/A†			8.27	278	780	16.55	842	1,564	25
26	N/A†			8.55	333		17.10	951		26
27	N/A†			8.84	392		17.69	1,069		27
28	N/A†			9.14	451		18.29	1,187		28
29	N/A†			9.48	515		18.95	1,311		29
30	N/A†			9.80	569	1,136	19.61	1,423	2,276	30
31	N/A†			10.42	632		20.85	1,546		31
32	N/A†			10.81	690		21.62	1,661		32
33	N/A†			11.23	748		22.46	1,779		33
34	N/A†			11.68	808		23.35	1,894		34
35	N/A†			12.14	859	1,529	24.28	2,001	3,059	35
36	N/A†			12.63	913		25.27	2,113		36
37	N/A†			13.14	965		26.30	2,216		37
38	N/A†			13.83	988		27.66	2,259		38
39	N/A†			14.45	1,054		28.89	2,388		39
40	N/A†			15.04	1,104	1,920	30.09	2,492	3,842	40
41	N/A†			15.94	1,162		31.89	2,609		41
42	8.32	468		16.64	1,219		33.29	2,725		42
43	8.76	479		17.53	1,247		35.06	2,778		43
44	9.14	502		18.29	1,294		36.58	2,871		44
45	9.55	525	1,179	19.11	1,337	2,362	38.22	2,961	4,725	45
46	10.04	529		20.09	1,349		40.19	2,987		46
47	10.57	535		21.15	1,360		42.30	3,009		47
48	11.19	554		22.38	1,398		44.76	3,082		48
49	11.81	560		23.62	1,408		47.24	3,105		49
50	12.55	549	1,364	25.11	1,390	2,731	50.22	3,071	5,463	50
51	13.26	548		26.51	1,384		53.03	3,061		51
52	14.00	535		28.02	1,368		56.03	3,024		52
53	14.76	590		29.53	1,476		59.07	3,247		53
54	15.62	727		31.25	1,752		62.51	3,801		54
55	16.47	851	1,918	32.95	2,001	3,839	65.90	4,298	7,679	55
56	17.47	805		34.96	1,912		69.91	4,122		56
57	18.62	741		37.25	1,786		74.49	3,869		57
58	19.96	672		39.93	1,649		79.86	3,600		58
59	21.48	590		42.96	1,485		85.93	3,273		59
60	23.15	482	1,935	46.31	1,272	3,872	92.62	2,853	7,747	60
61	25.00	353		50.00	1,017		100.02	2,348		61
62	27.20	215		54.41	746		108.82	1,805		62
63	29.49	16		58.98	346		117.97	1,012		63
64	32.13	0		64.26	0		128.53	142		64
65	35.12	0	1,662	70.25	0	3,326	140.50	0	6,653	65
66	37.94	0		75.88	0		151.77	0		66
67	40.67	0		81.34	0		162.68	0		67
68	43.48	0		86.97	0		173.94	0		68
69	46.39	0		92.78	0		185.56	0		69
70	49.55	0	279	99.11	0	565	198.23	0	1,136	70
71	53.95	0		107.92	0		215.84	0		71
72	58.71	0		117.42	0		234.85	0		72
73	63.81	0		127.63	0		255.27	0		73
74	69.27	0		138.54	0		277.09	0		74
75	75.25	0	282	150.51	0	567	301.03	0	1,138	75
76	81.50	0		163.01	0		326.03	0		76
77	88.28	0		176.57	0		353.14	0		77
78	95.50	0		191.00	0		382.00	0		78
79	103.24	0		206.49	0		412.98	0		79
80	111.42	0	236	222.86	0	483	445.72	0	970	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.

7/22/2016

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

Issue State: MD Ver: 3.0.0.2824

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Tobacco

Death Benefit Option: A



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	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			8.82	383		17.64	1,049		16
17	N/A†			9.12	421		18.24	1,124		17
18	N/A†			9.43	467		18.87	1,218		18
19	N/A†			9.75	520		19.50	1,324		19
20	N/A†			10.07	578	1,177	20.15	1,440	2,357	20
21	N/A†			10.67	620		21.34	1,521		21
22	N/A†			11.02	662		22.04	1,603		22
23	N/A†			11.39	697		22.79	1,677		23
24	N/A†			11.81	768		23.62	1,816		24
25	N/A†			12.20	788	1,465	24.41	1,862	2,936	25
26	N/A†			12.64	869		25.29	2,023		26
27	N/A†			13.24	926		26.47	2,129		27
28	N/A†			13.70	1,005		27.42	2,298		28
29	N/A†			14.34	1,059		28.68	2,398		29
30	N/A†			14.89	1,146	1,926	29.79	2,575	3,853	30
31	N/A†			15.70	1,226		31.40	2,734		31
32	8.16	511		16.32	1,306		32.65	2,898		32
33	8.55	531		17.10	1,348		34.22	2,984		33
34	8.90	568		17.82	1,425		35.63	3,132		34
35	9.28	602	1,221	18.56	1,489	2,441	37.13	3,266	4,888	35
36	9.73	616		19.46	1,517		38.93	3,321		36
37	10.22	631		20.45	1,554		40.91	3,395		37
38	10.72	645		21.45	1,577		42.90	3,440		38
39	11.31	674		22.63	1,641		45.26	3,570		39
40	11.88	694	1,437	23.75	1,673	2,874	47.51	3,633	5,747	40
41	12.46	707		24.92	1,699		49.86	3,693		41
42	13.13	733		26.26	1,754		52.52	3,796		42
43	13.85	727		27.71	1,746		55.42	3,779		43
44	14.59	712		29.18	1,714		58.38	3,724		44
45	15.38	695	1,612	30.77	1,686	3,231	61.55	3,664	6,462	45
46	16.24	691		32.48	1,672		64.97	3,639		46
47	17.14	677		34.28	1,647		68.58	3,592		47
48	18.08	654		36.16	1,603		72.32	3,504		48
49	19.07	625		38.14	1,546		76.28	3,390		49
50	20.19	571	1,764	40.38	1,444	3,533	80.77	3,186	7,066	50
51	21.36	508		42.72	1,314		85.44	2,926		51
52	22.59	427		45.18	1,157		90.38	2,621		52
53	23.87	497		47.74	1,298		95.49	2,905		53
54	25.26	621		50.51	1,546		101.03	3,403		54
55	26.66	732	2,347	53.33	1,777	4,697	106.65	3,863	9,395	55
56	28.26	661		56.52	1,633		113.04	3,576		56
57	30.08	589		60.17	1,497		120.35	3,313		57
58	32.17	532		64.35	1,387		128.70	3,093		58
59	34.53	485		69.06	1,291		138.12	2,907		59
60	37.01	396	2,673	74.03	1,120	5,348	148.07	2,572	10,703	60
61	39.43	161		78.87	654		157.75	1,640		61
62	42.07	0		84.15	149		168.31	637		62
63	44.98	0		89.96	0		179.93	0		63
64	48.06	0		96.12	0		192.25	0		64
65	51.31	0	2,064	102.64	0	4,137	205.27	0	8,268	65
66	56.33	0		112.67	0		225.35	0		66
67	60.12	0		120.24	0		240.48	0		67
68	64.16	0		128.34	0		256.68	0		68
69	68.22	0		136.43	0		272.87	0		69
70	72.44	0	266	144.88	0	533	289.76	0	1,066	70
71	78.25	0		156.50	0		313.00	0		71
72	84.41	0		168.82	0		337.64	0		72
73	90.92	0		181.85	0		363.70	0		73
74	97.70	0		195.40	0		390.80	0		74
75	105.00	0	268	210.01	0	540	420.02	0	1,083	75
76	112.66	0		225.32	0		450.65	0		76
77	120.76	0		241.52	0		483.04	0		77
78	129.38	0		258.77	0		517.54	0		78
79	138.45	0		276.89	0		553.79	0		79
80	147.69	0	227	295.38	0	454	590.76	0	912	80

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Issue State: MD 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 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.