

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
	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†			N/A†			6.98	0		16
17	N/A†			N/A†			7.20	0		17
18	N/A†			N/A†			7.43	0		18
19	N/A†			N/A†			7.66	0		19
20	N/A†			N/A†			7.89	0	987	20
21	N/A†			4.17	0		8.35	0		21
22	N/A†			4.30	0		8.61	41		22
23	N/A†			4.44	0		8.89	117		23
24	N/A†			4.59	0		9.18	217		24
25	N/A†			4.73	20	778	9.47	326	1,564	25
26	N/A†			4.90	58		9.81	402		26
27	N/A†			5.09	101		10.18	482		27
28	N/A†			5.27	149		10.54	575		28
29	N/A†			5.46	195		10.93	675		29
30	N/A†			5.67	236	1,136	11.34	751	2,271	30
31	N/A†			6.01	286		12.02	853		31
32	N/A†			6.23	324		12.47	934		32
33	N/A†			6.47	371		12.95	1,026		33
34	N/A†			6.74	415		13.48	1,110		34
35	N/A†			7.00	453	1,527	14.00	1,189	3,057	35
36	N/A†			7.33	474		14.66	1,229		36
37	N/A†			7.68	486		15.36	1,253		37
38	4.05	94		8.10	470		16.20	1,223		38
39	4.24	105		8.49	499		16.98	1,283		39
40	4.43	107	955	8.87	505	1,915	17.75	1,294	3,836	40
41	4.70	120		9.41	531		18.82	1,345		41
42	4.92	133		9.84	552		19.68	1,388		42
43	5.18	128		10.36	541		20.73	1,370		43
44	5.41	129		10.83	548		21.67	1,387		44
45	5.66	134	1,178	11.32	556	2,359	22.65	1,402	4,722	45
46	5.98	101		11.97	499		23.94	1,283		46
47	6.32	81		12.64	446		25.28	1,181		47
48	6.70	61		13.41	417		26.81	1,116		48
49	7.08	33		14.17	359		28.34	1,007		49
50	7.53	0	1,364	15.06	268	2,728	30.13	831	5,463	50
51	7.95	0		15.90	189		31.82	682		51
52	8.40	0		16.81	105		33.62	502		52
53	8.85	0		17.71	148		35.43	594		53
54	9.36	24		18.72	343		37.45	988		54
55	9.85	110	1,915	19.71	523	3,838	39.43	1,347	7,683	55
56	10.50	0		21.01	291		42.02	880		56
57	11.22	0		22.44	25		44.88	348		57
58	12.03	0		24.07	0		48.15	0		58
59	12.93	0		25.87	0		51.75	0		59
60	13.92	0	1,936	27.84	0	3,876	55.68	0	7,752	60
61	14.98	0		29.97	0		59.94	0		61
62	16.23	0		32.46	0		64.93	0		62
63	17.52	0		35.04	0		70.08	0		63
64	18.98	0		37.97	0		75.94	0		64
65	20.62	0	1,664	41.25	0	3,333	82.50	0	6,670	65
66	22.22	0		44.44	0		88.88	0		66
67	23.76	0		47.53	0		95.06	0		67
68	25.36	0		50.72	0		101.45	0		68
69	26.99	0		53.99	0		107.98	0		69
70	28.76	0	285	57.53	0	582	115.07	0	1,168	70
71	26.97	0		53.96	0		107.92	0		71
72	29.35	0		58.71	0		117.42	0		72
73	31.90	0		63.81	0		127.63	0		73
74	34.63	0		69.27	0		138.54	0		74
75	37.62	0	275	75.25	0	562	150.51	0	1,131	75
76	40.75	0		81.50	0		163.01	0		76
77	44.14	0		88.28	0		176.57	0		77
78	47.75	0		95.50	0		191.00	0		78
79	51.62	0		103.24	0		206.49	0		79
80	55.71	0	236	111.43	0	483	222.86	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 \$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

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Tobacco

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	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†			4.95	140		9.91	565		16
17	N/A†			5.12	171		10.25	629		17
18	N/A†			5.30	208		10.61	701		18
19	N/A†			5.48	255		10.96	793		19
20	N/A†			5.66	300	1,174	11.33	886	2,355	20
21	N/A†			5.98	335		11.96	953		21
22	N/A†			6.17	362		12.35	1,011		22
23	N/A†			6.38	395		12.77	1,075		23
24	N/A†			6.61	454		13.23	1,196		24
25	N/A†			6.83	472	1,467	13.66	1,225	2,933	25
26	N/A†			7.09	534		14.18	1,350		26
27	N/A†			7.44	566		14.88	1,415		27
28	N/A†			7.71	628		15.42	1,539		28
29	4.03	187		8.07	663		16.14	1,609		29
30	4.20	223	964	8.40	729	1,927	16.80	1,741	3,854	30
31	4.42	252		8.84	787		17.68	1,858		31
32	4.59	281		9.19	850		18.39	1,991		32
33	4.81	294		9.62	873		19.25	2,036		33
34	5.01	321		10.03	931		20.06	2,147		34
35	5.22	347	1,219	10.44	977	2,440	20.89	2,245	4,884	35
36	5.49	339		10.98	964		21.97	2,216		36
37	5.78	333		11.57	958		23.14	2,203		37
38	6.08	327		12.16	938		24.33	2,170		38
39	6.42	340		12.84	966		25.69	2,223		39
40	6.75	337	1,439	13.49	952	2,869	26.99	2,197	5,744	40
41	7.08	323		14.17	938		28.35	2,172		41
42	7.46	327		14.93	949		29.86	2,187		42
43	7.87	304		15.75	904		31.49	2,092		43
44	8.28	264		16.57	825		33.15	1,945		44
45	8.73	231	1,615	17.46	754	3,231	34.92	1,796	6,458	45
46	9.27	174		18.54	641		37.08	1,573		46
47	9.83	106		19.66	504		39.33	1,309		47
48	10.41	30		20.82	358		41.64	1,010		48
49	11.01	0		22.03	187		44.07	675		49
50	11.69	0	1,767	23.38	0	3,533	46.76	261	7,069	50
51	12.38	0		24.77	0		49.54	0		51
52	13.11	0		26.22	0		52.45	0		52
53	13.86	0		27.72	0		55.45	0		53
54	14.66	0		29.33	0		58.67	0		54
55	15.48	0	2,349	30.96	0	4,695	61.93	0	9,399	55
56	16.46	0		32.92	0		65.85	0		56
57	17.55	0		35.11	0		70.23	0		57
58	18.78	0		37.57	0		75.14	0		58
59	20.14	0		40.29	0		80.58	0		59
60	21.57	0	2,680	43.14	0	5,356	86.28	0	10,715	60
61	22.96	0		45.92	0		91.85	0		61
62	24.46	0		48.93	0		97.86	0		62
63	26.10	0		52.20	0		104.40	0		63
64	27.82	0		55.64	0		111.29	0		64
65	29.63	0	2,074	59.26	0	4,145	118.53	0	8,301	65
66	32.36	0		64.72	0		129.45	0		66
67	34.47	0		68.95	0		137.91	0		67
68	36.72	0		73.45	0		146.90	0		68
69	38.97	0		77.94	0		155.88	0		69
70	41.30	0	275	82.61	0	559	165.22	0	1,121	70
71	39.12	0		78.25	0		156.50	0		71
72	42.20	0		84.41	0		168.82	0		72
73	45.46	0		90.92	0		181.85	0		73
74	48.85	0		97.70	0		195.40	0		74
75	52.50	0	268	105.00	0	535	210.01	0	1,083	75
76	56.33	0		112.66	0		225.32	0		76
77	60.38	0		120.76	0		241.52	0		77
78	64.69	0		129.38	0		258.77	0		78
79	69.22	0		138.44	0		276.89	0		79
80	73.84	0	221	147.69	0	454	295.38	0	912	80

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- 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.