

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

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†			13.68	0		16
17	N/A†			N/A†			14.08	0		17
18	N/A†			N/A†			14.45	0		18
19	N/A†			N/A†			14.91	0		19
20	N/A†			N/A†			15.39	0	18,187	20
21	N/A†			8.19	0		16.38	0		21
22	N/A†			8.41	0		16.83	0		22
23	N/A†			8.73	0		17.46	0		23
24	N/A†			9.01	0		18.03	0		24
25	N/A†			9.30	0	8,729	18.61	0	17,512	25
26	N/A†			9.66	0		19.33	0		26
27	N/A†			10.04	0		20.08	0		27
28	N/A†			10.32	0		20.64	0		28
29	N/A†			10.73	0		21.46	0		29
30	N/A†			11.14	0	8,417	22.28	0	16,834	30
31	N/A†			11.86	0		23.73	0		31
32	N/A†			12.23	0		24.46	86		32
33	N/A†			12.73	0		25.46	331		33
34	N/A†			13.26	0		26.52	600		34
35	N/A†			13.78	0	7,957	27.56	862	15,906	35
36	N/A†			14.34	0		28.68	1,166		36
37	N/A†			15.01	21		30.02	1,211		37
38	N/A†			15.71	211		31.42	1,513		38
39	8.23	0		16.47	337		32.94	1,710		39
40	8.60	0	3,627	17.21	409	7,273	34.42	1,786	14,534	40
41	9.12	0		18.25	472		36.51	1,882		41
42	9.50	0		19.01	627		38.03	2,130		42
43	10.04	0		20.08	672		40.16	2,170		43
44	10.49	0		20.98	744		41.96	2,255		44
45	11.01	32	3,201	22.02	780	6,402	44.05	2,287	12,819	45
46	11.58	72		23.17	812		46.34	2,294		46
47	12.19	113		24.39	850		48.78	2,324		47
48	12.96	136		25.92	848		51.85	2,276		48
49	13.66	168		27.32	866		54.66	2,278		49
50	14.57	161	2,595	29.14	809	5,191	58.28	2,112	10,385	50
51	15.42	161		30.84	767		61.69	1,987		51
52	16.32	166		32.65	745		65.30	1,899		52
53	17.39	67		34.80	510		69.60	1,387		53
54	18.41	141		36.82	611		73.64	1,555		54
55	19.57	144	1,918	39.14	585	3,839	78.29	1,468	7,681	55
56	20.87	0		41.74	246		83.48	755		56
57	22.32	0		44.64	0		89.27	0		57
58	23.95	0		47.90	0		95.82	0		58
59	25.77	0		51.55	0		103.10	0		59
60	27.89	0	372	55.78	0	745	111.57	0	1,491	60
61	30.19	0		60.39	0		120.78	0		61
62	32.99	0		65.99	0		131.98	0		62
63	35.88	0		71.78	0		143.56	0		63
64	39.12	0		78.25	0		156.51	0		64
65	43.03			86.06			172.12			65
66	47.06			94.12			188.25			66
67	50.71			101.42			202.84			67
68	55.05			110.11			220.22			68
69	59.18			118.37			236.74			69
70	64.18			128.36			256.74			70
71	69.79			139.60			279.19			71
72	76.98			153.96			307.92			72
73	84.52			169.05			338.10			73
74	92.41			184.82			369.64			74
75	102.05			204.10			408.19			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.

6/1/2016

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

Issue State: MI Ver: 3.0.0.2620

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

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†			9.75	0		19.50	0		16
17	N/A†			10.05	0		20.10	0		17
18	N/A†			10.32	0		20.65	0		18
19	N/A†			10.72	0		21.44	0		19
20	N/A†			11.08	0	12,712	22.17	0	25,474	20
21	N/A†			11.76	0		23.53	0		21
22	N/A†			12.11	0		24.23	0		22
23	N/A†			12.59	0		25.19	0		23
24	N/A†			13.04	0		26.10	0		24
25	N/A†			13.48	0	12,307	26.96	0	24,614	25
26	N/A†			14.00	0		28.00	0		26
27	N/A†			14.69	0		29.39	0		27
28	N/A†			15.18	0		30.37	0		28
29	N/A†			15.89	0		31.80	0		29
30	8.27	0	5,863	16.55	0	11,768	33.11	0	23,553	30
31	8.74	0		17.48	0		34.97	0		31
32	9.05	0		18.11	0		36.22	0		32
33	9.48	0		18.97	0		37.94	0		33
34	9.89	0		19.78	0		39.56	0		34
35	10.30	0	5,507	20.61	0	11,043	41.22	0	22,086	35
36	10.79	0		21.59	0		43.18	0		36
37	11.37	0		22.74	0		45.48	0		37
38	11.87	0		23.74	0		47.48	0		38
39	12.53	0		25.06	0		50.12	0		39
40	13.17	0	4,975	26.34	0	9,964	52.69	225	19,943	40
41	13.85	0		27.70	0		55.40	412		41
42	14.53	0		29.08	0		58.15	851		42
43	15.36	0		30.72	36		61.45	970		43
44	16.18	0		32.36	124		64.73	1,087		44
45	17.10	0	4,262	34.20	197	8,520	68.39	1,160	17,027	45
46	18.08	0		36.17	226		72.34	1,163		46
47	19.11	0		38.23	273		76.47	1,217		47
48	20.27	0		40.55	200		81.11	1,023		48
49	21.40	0		42.79	215		85.60	1,009		49
50	22.74	0	3,345	45.48	126	6,686	90.97	779	13,379	50
51	24.13	0		48.27	14		96.54	502		51
52	25.60	0		51.20	0		102.40	233		52
53	27.31	0		54.62	0		109.25	0		53
54	28.92	0		57.84	0		115.68	0		54
55	30.77	0	2,350	61.54	0	4,697	123.09	0	9,400	55
56	32.73	0		65.46	0		130.94	0		56
57	34.95	0		69.91	0		139.82	0		57
58	37.41	0		74.81	0		149.64	0		58
59	40.14	0		80.29	0		160.60	0		59
60	43.21	0	666	86.42	0	1,332	172.85	0	2,665	60
61	46.21	0		92.44	0		184.88	0		61
62	49.62	0		99.25	0		198.51	0		62
63	53.31	0		106.62	0		213.25	0		63
64	57.15	0		114.30	0		228.60	0		64
65	61.58			123.16			246.33			65
66	68.11			136.23			272.47			66
67	73.04			146.09			292.18			67
68	78.99			157.99			315.99			68
69	84.59			169.19			338.37			69
70	91.09			182.19			364.38			70
71	98.44			196.88			393.77			71
72	107.72			215.44			430.88			72
73	117.34			234.68			469.36			73
74	127.21			254.43			508.86			74
75	139.16			278.33			556.66			75
76	112.66			225.32			450.65			76
77	120.76			241.52			483.04			77
78	129.38			258.77			517.54			78
79	138.45			276.89			553.79			79
80	147.69			295.38			590.76			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.

6/1/2016

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

Issue State: MI Ver: 3.0.0.2620

- 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 CRLTI1MI):** 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.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1MI):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- EXT** **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.