

TransElite HCV - 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 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†			9.41	328		18.82	936		16
17	N/A†			9.68	376		19.37	1,037		17
18	N/A†			9.95	440		19.91	1,166		18
19	N/A†			10.27	500		20.55	1,280		19
20	N/A†			10.69	593	1,324	21.38	1,466	2,647	20
21	N/A†			11.22	637		22.45	1,561		21
22	N/A†			11.55	724		23.11	1,733		22
23	N/A†			11.98	798		23.97	1,878		23
24	N/A†			12.56	860		25.12	2,003		24
25	N/A†			12.99	831	1,668	25.98	1,945	3,339	25
26	N/A†			13.48	900		26.96	2,078		26
27	N/A†			13.99	969		27.99	2,222		27
28	N/A†			14.50	1,086		29.01	2,454		28
29	N/A†			15.24	1,145		30.48	2,569		29
30	N/A†			15.84	1,226	2,227	31.68	2,735	4,455	30
31	8.28	524		16.56	1,331		33.12	2,940		31
32	8.64	562		17.29	1,411		34.59	3,105		32
33	9.03	617		18.06	1,518		36.14	3,323		33
34	9.40	662		18.81	1,610		37.62	3,503		34
35	9.78	711	1,455	19.56	1,704	2,910	39.13	3,693	5,825	35
36	10.26	759		20.54	1,804		41.08	3,893		36
37	10.86	809		21.72	1,903		43.45	4,090		37
38	11.40	874		22.81	2,037		45.63	4,357		38
39	12.04	936		24.07	2,153		48.16	4,593		39
40	12.75	978	1,875	25.51	2,244	3,755	51.02	4,768	7,509	40
41	13.50	1,024		27.00	2,330		54.00	4,947		41
42	14.17	1,098		28.35	2,485		56.70	5,255		42
43	15.00	1,145		30.00	2,578		60.01	5,443		43
44	15.75	1,209		31.50	2,707		63.00	5,697		44
45	16.57	1,264	2,379	33.15	2,820	4,765	66.30	5,924	9,530	45
46	17.70	1,345		35.40	2,974		70.81	6,240		46
47	18.86	1,422		37.74	3,135		75.48	6,555		47
48	20.14	1,484		40.29	3,261		80.58	6,809		48
49	21.40	1,564		42.79	3,415		85.60	7,127		49
50	22.78	1,623	3,078	45.56	3,537	6,159	91.13	7,367	12,321	50
51	24.21	1,684		48.42	3,657		96.84	7,605		51
52	25.68	1,738		51.37	3,771		102.74	7,833		52
53	27.38	1,915		54.77	4,128		109.54	8,549		53
54	28.98	2,181		57.96	4,654		115.92	9,604		54
55	30.61	2,395	4,421	61.22	5,088	8,846	122.45	10,474	17,695	55
56	32.94	2,426		65.88	5,148		131.75	10,594		56
57	35.34	2,445		70.68	5,186		141.38	10,680		57
58	37.83	2,469		75.66	5,242		151.32	10,788		58
59	40.40	2,489		80.81	5,287		161.62	10,877		59
60	43.35	2,479	5,375	86.69	5,261	10,750	173.39	10,832	21,503	60
61	46.39	2,454		92.78	5,219		185.57	10,751		61
62	49.80	2,392		99.61	5,098		199.22	10,510		62
63	53.45	2,313		106.90	4,944		213.79	10,196		63
64	57.32	2,224		114.64	4,767		229.28	9,854		64
65	60.41	2,078	6,541	120.83	4,482	13,085	241.66	9,288	26,171	65
66	65.27	1,794		130.54	3,916		261.08	8,159		66
67	69.99	1,553		139.99	3,444		279.98	7,221		67
68	75.50	1,116		151.00	2,573		302.00	5,486		68
69	80.89	694		161.79	1,737		323.59	3,828		69
70	87.12	40	7,756	174.26	444	15,519	348.52	1,245	31,039	70
71	92.95	0		185.91	0		371.82	0		71
72	100.24	0		200.48	0		400.97	0		72
73	107.78	0		215.57	0		431.15	0		73
74	115.60	0		231.20	0		462.41	0		74
75	124.92	0	8,859	249.84	0	17,718	499.69	0	35,442	75
76	104.15	2,166		208.30	4,769		416.61	9,984		76
77	110.56	1,490		221.12	3,442		442.24	7,345		77
78	117.39	658		234.78	1,807		469.56	4,100		78
79	124.57	0		249.14	0		498.28	0		79
80	132.17	0	9,694	264.35	0	19,394	528.70	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 \$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.

5/24/2016

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

Issue State: MN Ver: 3.0.0.2620

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



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16	N/A†			12.52	544		25.05	1,374		16
17	N/A†			12.89	588		25.79	1,464		17
18	N/A†			13.24	658		26.47	1,592		18
19	N/A†			13.71	697		27.43	1,682		19
20	N/A†			14.24	778	1,677	28.48	1,836	3,353	20
21	N/A†			14.92	816		29.84	1,915		21
22	N/A†			15.37	899		30.74	2,082		22
23	N/A†			15.95	974		31.89	2,227		23
24	8.33	379		16.65	1,036		33.31	2,358		24
25	8.60	425	1,087	17.21	1,134	2,177	34.43	2,554	4,359	25
26	8.92	472		17.84	1,226		35.69	2,738		26
27	9.34	506		18.69	1,298		37.38	2,879		27
28	9.78	564		19.56	1,410		39.13	3,107		28
29	10.26	616		20.53	1,516		41.07	3,316		29
30	10.75	658	1,429	21.50	1,597	2,857	43.00	3,477	5,713	30
31	11.29	705		22.59	1,695		45.18	3,676		31
32	11.77	757		23.55	1,801		47.10	3,886		32
33	12.35	809		24.70	1,903		49.41	4,096		33
34	12.93	849		25.86	1,982		51.73	4,252		34
35	13.47	907	1,822	26.94	2,099	3,648	53.88	4,485	7,297	35
36	14.09	954		28.19	2,195		56.38	4,672		36
37	14.91	990		29.82	2,270		59.64	4,824		37
38	15.65	1,040		31.30	2,368		62.60	5,023		38
39	16.52	1,086		33.04	2,460		66.08	5,208		39
40	17.41	1,124	2,247	34.82	2,537	4,496	69.65	5,364	8,995	40
41	18.37	1,169		36.75	2,629		73.51	5,550		41
42	19.28	1,226		38.57	2,742		77.13	5,774		42
43	20.33	1,269		40.67	2,827		81.34	5,947		43
44	21.38	1,308		42.76	2,908		85.53	6,109		44
45	22.34	1,358	2,787	44.69	3,010	5,578	89.39	6,317	11,159	45
46	23.74	1,407		47.49	3,111		94.98	6,511		46
47	25.19	1,455		50.38	3,203		100.76	6,699		47
48	26.78	1,472		53.56	3,240		107.12	6,777		48
49	28.33	1,505		56.67	3,310		113.34	6,916		49
50	30.04	1,515	3,472	60.08	3,329	6,946	120.17	6,960	13,895	50
51	31.81	1,513		63.63	3,331		127.26	6,961		51
52	33.65	1,500		67.31	3,303		134.63	6,911		52
53	35.76	1,621		71.54	3,553		143.08	7,406		53
54	37.83	1,839		75.67	3,988		151.35	8,285		54
55	40.00	1,997	4,823	80.01	4,304	9,649	160.02	8,919	19,300	55
56	42.59	1,932		85.17	4,174		170.35	8,666		56
57	45.28	1,855		90.56	4,029		181.12	8,370		57
58	48.03	1,782		96.06	3,879		192.12	8,079		58
59	50.91	1,698		101.82	3,720		203.64	7,761		59
60	54.09	1,561	5,644	108.19	3,450	11,291	216.38	7,228	22,583	60
61	57.50	1,409		115.01	3,150		230.01	6,628		61
62	61.20	1,199		122.40	2,734		244.81	5,806		62
63	65.01	972		130.02	2,281		260.04	4,903		63
64	68.89	721		137.78	1,783		275.57	3,915		64
65	73.32	341	6,646	146.64	1,032	13,294	293.29	2,420	26,594	65
66	78.95	0		157.90	13		315.81	392		66
67	84.36	0		168.73	0		337.46	0		67
68	90.72	0		181.46	0		362.92	0		68
69	96.96	0		193.92	0		387.84	0		69
70	104.16	0	7,728	208.33	0	15,460	416.66	0	30,923	70
71	110.88	0		221.76	0		443.52	0		71
72	119.43	0		238.87	0		477.74	0		72
73	128.22	0		256.45	0		512.91	0		73
74	137.29	0		274.58	0		549.17	0		74
75	148.26	0	8,631	296.51	0	17,253	593.03	0	34,516	75
76	120.77	0		241.54	0		483.07	0		76
77	127.80	0		255.62	0		511.24	0		77
78	135.23	0		270.47	0		540.95	0		78
79	143.05	0		286.10	0		572.22	0		79
80	151.29	0	9,051	302.58	0	18,102	605.16	0	36,209	80

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5/24/2016

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

Issue State: MN 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 CRLTI100):** 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 CRLWL1MN):** 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 CRLLT1MN):** 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.