

# 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
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.39	503		40.78	4,013		16
17	N/A†			20.99	798		41.98	4,512		17
18	N/A†			21.57	1,165		43.15	5,147		18
19	N/A†			22.27	1,440		44.53	5,518		19
20	N/A†			23.17	1,701	18,271	46.34	5,972	36,542	20
21	N/A†			24.33	1,986		48.66	6,462		21
22	N/A†			25.04	2,341		50.08	7,059		22
23	N/A†			25.97	2,544		51.94	7,354		23
24	N/A†			27.22	2,822		54.43	7,814		24
25	N/A†			28.15	3,113	17,664	56.30	8,305	35,346	25
26	N/A†			29.22	3,326		58.43	8,630		26
27	N/A†			30.33	3,526		60.66	8,954		27
28	N/A†			31.43	3,839		62.86	9,495		28
29	N/A†			33.02	4,044		66.05	9,825		29
30	N/A†			34.32	4,239	17,006	68.64	10,148	34,025	30
31	17.95	1,441		35.89	4,454		71.78	10,479		31
32	18.74	1,614		37.48	4,733		74.96	10,971		32
33	19.58	1,751		39.15	4,927		78.31	11,293		33
34	20.38	1,877		40.76	5,121		81.52	11,604		34
35	21.20	2,017	8,086	42.40	5,327	16,173	84.80	11,949	32,356	35
36	22.25	2,139		44.51	5,500		89.01	12,234		36
37	23.54	2,209		47.08	5,592		94.15	12,336		37
38	24.72	2,339		49.44	5,789		98.87	12,670		38
39	26.09	2,423		52.17	5,881		104.35	12,804		39
40	27.64	2,464	7,422	55.28	5,916	14,844	110.56	12,805	29,682	40
41	29.25	2,486		58.50	5,893		117.00	12,720		41
42	30.71	2,568		61.43	6,015		122.85	12,893		42
43	32.51	2,563		65.02	5,950		130.04	12,718		43
44	34.13	2,583		68.26	5,938		136.52	12,638		44
45	35.92	2,574	6,472	71.83	5,863	12,944	143.66	12,443	25,888	45
46	38.36	2,661		76.72	5,986		153.44	12,646		46
47	40.88	2,734		81.77	6,085		163.54	12,792		47
48	43.65	2,757		87.30	6,089		174.61	12,759		48
49	46.37	2,796		92.73	6,122		185.47	12,781		49
50	49.36	2,784	5,717	98.73	6,058	11,440	197.45	12,605	22,877	50
51	52.46	2,761		104.91	5,964		209.82	12,379		51
52	55.66	2,721		111.31	5,846		222.62	12,101		52
53	59.34	2,618		118.67	5,605		237.34	11,577		53
54	62.79	2,547		125.58	5,425		251.16	11,182		54
55	66.33	2,396	4,423	132.66	5,091	8,850	265.32	10,477	17,698	55
56	71.37	2,035		142.74	4,332		285.47	8,925		56
57	76.58	1,588		153.16	3,400		306.33	7,031		57
58	81.97	1,199		163.93	2,594		327.86	5,384		58
59	87.55	821		175.09	1,807		350.18	3,777		59
60	93.93	443	1,509	187.85	1,019	3,019	375.70	2,171	6,037	60
61	100.52	186		201.03	478		402.07	1,061		61
62	107.91	0		215.83	0		431.66	0		62
63	115.81	0		231.62	0		463.23	0		63
64	124.20	0		248.39	0		496.78	0		64
65	130.90			261.80			523.60			65
66	141.42			282.85			565.69			66
67	151.66			303.32			606.63			67
68	163.59			327.17			654.35			68
69	175.28			350.56			701.12			69
70	188.78			377.57			755.14			70
71	201.41			402.81			805.63			71
72	217.20			434.39			868.78			72
73	233.54			467.08			934.16			73
74	250.48			500.95			1,001.90			74
75	270.67			541.34			1,082.68			75
76	225.67			451.33			902.66			76
77	239.55			479.10			958.20			77
78	254.35			508.69			1,017.38			78
79	269.91			539.81			1,079.62			79
80	286.38			572.76			1,145.53			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 \$2.50 Monthly 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.

11/4/2016

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

Issue State: MN Ver: 3.0.0.3111

# TransElite HCV - Universal Life Insurance

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Tobacco

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	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			27.14	0		54.29	0		16
17	N/A†			27.94	0		55.89	0		17
18	N/A†			28.69	0		57.37	0		18
19	N/A†			29.72	0		59.44	0		19
20	N/A†			30.86	0	20,757	61.71	0	41,485	20
21	N/A†			32.33	0		64.66	0		21
22	N/A†			33.31	0		66.61	174		22
23	N/A†			34.56	0		69.11	750		23
24	18.05	0		36.09	0		72.18	1,501		24
25	18.65	0	10,032	37.30	0	20,026	74.61	2,271	40,110	25
26	19.34	0		38.67	325		77.34	2,855		26
27	20.25	0		40.51	633		81.01	3,373		27
28	21.20	0		42.39	1,048		84.79	4,126		28
29	22.25	0		44.49	1,387		88.99	4,702		29
30	23.30	0	9,591	46.59	1,693	19,182	93.18	5,214	38,365	30
31	24.48	120		48.96	1,971		97.91	5,676		31
32	25.52	368		51.03	2,393		102.06	6,442		32
33	26.77	562		53.53	2,697		107.06	6,977		33
34	28.02	732		56.04	2,953		112.09	7,415		34
35	29.19	920	9,030	58.37	3,252	18,059	116.75	7,937	36,129	35
36	30.54	1,089		61.08	3,521		122.16	8,381		36
37	32.31	1,202		64.62	3,688		129.24	8,647		37
38	33.91	1,379		67.82	3,972		135.64	9,147		38
39	35.80	1,495		71.60	4,129		143.19	9,387		39
40	37.73	1,573	8,151	75.46	4,221	16,311	150.91	9,505	32,614	40
41	39.82	1,649		79.64	4,303		159.29	9,616		41
42	41.78	1,755		83.57	4,454		167.13	9,852		42
43	44.06	1,797		88.13	4,478		176.25	9,844		43
44	46.33	1,830		92.66	4,490		185.33	9,806		44
45	48.42	1,890	7,090	96.84	4,551	14,180	193.68	9,876	28,357	45
46	51.45	2,024		102.90	4,765		205.81	10,251		46
47	54.58	2,147		109.17	4,965		218.33	10,592		47
48	58.03	2,205		116.05	5,021		232.10	10,656		48
49	61.40	2,282		122.79	5,130		245.58	10,824		49
50	65.09	2,303	6,307	130.19	5,126	12,615	260.37	10,772	25,228	50
51	68.93	2,302		137.87	5,083		275.73	10,636		51
52	72.93	2,286		145.86	5,003		291.72	10,435		52
53	77.50	2,188		155.01	4,771		310.01	9,928		53
54	81.98	2,138		163.96	4,624		327.93	9,598		54
55	86.68	2,000	4,826	173.36	4,306	9,651	346.71	8,921	19,302	55
56	92.28	1,628		184.55	3,527		369.10	7,326		56
57	98.11	1,186		196.22	2,609		392.44	5,452		57
58	104.07	839		208.13	1,877		416.27	3,958		58
59	110.31	519		220.61	1,207		441.22	2,582		59
60	117.21	208	1,702	234.42	552	3,404	468.84	1,242	6,808	60
61	124.59	0		249.19	75		498.37	257		61
62	132.61	0		265.22	0		530.44	0		62
63	140.86	0		281.72	0		563.44	0		63
64	149.27	0		298.54	0		597.08	0		64
65	158.87			317.74			635.48			65
66	171.07			342.13			684.26			66
67	182.79			365.59			731.17			67
68	196.58			393.17			786.34			68
69	210.08			420.16			840.32			69
70	225.69			451.39			902.77			70
71	240.24			480.48			960.96			71
72	258.78			517.56			1,035.12			72
73	277.83			555.66			1,111.32			73
74	297.47			594.94			1,189.88			74
75	321.23			642.45			1,284.91			75
76	261.67			523.34			1,046.67			76
77	276.92			553.85			1,107.70			77
78	293.02			586.03			1,172.07			78
79	309.95			619.90			1,239.81			79
80	327.80			655.60			1,311.20			80

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Issue State: MN Ver: 3.0.0.3111

- 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.