

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.

5/24/2016

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

Issue State: MN 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 |

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Solve for Target Premium – A100

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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

- 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 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.