

# 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 Year 10*	Current Cash Value at Year 10*	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Monthly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			20.39	328		40.78	936		16
17	N/A†			20.99	379		41.98	1,039		17
18	N/A†			21.57	442		43.15	1,168		18
19	N/A†			22.27	502		44.53	1,281		19
20	N/A†			23.17	594	1,326	46.34	1,469	2,651	20
21	N/A†			24.33	640		48.66	1,563		21
22	N/A†			25.04	727		50.08	1,735		22
23	N/A†			25.97	799		51.94	1,879		23
24	N/A†			27.22	861		54.43	2,004		24
25	N/A†			28.15	832	1,669	56.30	1,945	3,339	25
26	N/A†			29.22	901		58.43	2,081		26
27	N/A†			30.33	972		60.66	2,225		27
28	N/A†			31.43	1,087		62.86	2,455		28
29	N/A†			33.02	1,145		66.05	2,570		29
30	N/A†			34.32	1,226	2,227	68.64	2,735	4,455	30
31	17.95	526		35.89	1,332		71.78	2,943		31
32	18.74	565		37.48	1,414		74.96	3,108		32
33	19.58	620		39.15	1,521		78.31	3,324		33
34	20.38	663		40.76	1,612		81.52	3,505		34
35	21.20	712	1,456	42.40	1,706	2,913	84.80	3,695	5,828	35
36	22.25	762		44.51	1,805		89.01	3,894		36
37	23.54	810		47.08	1,906		94.15	4,092		37
38	24.72	877		49.44	2,040		98.87	4,358		38
39	26.09	936		52.17	2,156		104.35	4,594		39
40	27.64	980	1,879	55.28	2,245	3,757	110.56	4,771	7,512	40
41	29.25	1,024		58.50	2,330		117.00	4,947		41
42	30.71	1,100		61.43	2,487		122.85	5,255		42
43	32.51	1,146		65.02	2,581		130.04	5,446		43
44	34.13	1,210		68.26	2,708		136.52	5,700		44
45	35.92	1,267	2,383	71.83	2,821	4,767	143.66	5,927	9,533	45
46	38.36	1,346		76.72	2,977		153.44	6,243		46
47	40.88	1,425		81.77	3,135		163.54	6,557		47
48	43.65	1,487		87.30	3,261		174.61	6,813		48
49	46.37	1,566		92.73	3,418		185.47	7,128		49
50	49.36	1,625	3,080	98.73	3,540	6,162	197.45	7,369	12,322	50
51	52.46	1,686		104.91	3,657		209.82	7,607		51
52	55.66	1,741		111.31	3,772		222.62	7,837		52
53	59.34	1,918		118.67	4,130		237.34	8,550		53
54	62.79	2,181		125.58	4,656		251.16	9,605		54
55	66.33	2,396	4,423	132.66	5,091	8,850	265.32	10,477	17,698	55
56	71.37	2,426		142.74	5,149		285.47	10,597		56
57	76.58	2,446		153.16	5,190		306.33	10,683		57
58	81.97	2,471		163.93	5,243		327.86	10,790		58
59	87.55	2,492		175.09	5,288		350.18	10,880		59
60	93.93	2,480	5,377	187.85	5,265	10,755	375.70	10,837	21,508	60
61	100.52	2,456		201.03	5,221		402.07	10,754		61
62	107.91	2,394		215.83	5,101		431.66	10,514		62
63	115.81	2,315		231.62	4,945		463.23	10,203		63
64	124.20	2,226		248.39	4,769		496.78	9,858		64
65	130.90	2,079	6,542	261.80	4,484	13,087	523.60	9,291	26,175	65
66	141.42	1,796		282.85	3,920		565.69	8,166		66
67	151.66	1,557		303.32	3,447		606.63	7,226		67
68	163.59	1,118		327.17	2,576		654.35	5,493		68
69	175.28	699		350.56	1,742		701.12	3,833		69
70	188.78	45	7,761	377.57	447	15,523	755.14	1,252	31,047	70
71	201.41	0		402.81	0		805.63	0		71
72	217.20	0		434.39	0		868.78	0		72
73	233.54	0		467.08	0		934.16	0		73
74	250.48	0		500.95	0		1,001.90	0		74
75	270.67	0	8,863	541.34	0	17,726	1,082.68	0	35,456	75
76	225.67	2,171		451.33	4,776		902.66	9,993		76
77	239.55	1,492		479.10	3,446		958.20	7,356		77
78	254.35	663		508.69	1,812		1,017.38	4,109		78
79	269.91	0		539.81	0		1,079.62	7		79
80	286.38	0	9,700	572.76	0	19,400	1,145.53	0	38,803	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.

6/15/2016

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

Issue State: MS Ver: 3.0.0.2620

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Tobacco

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16	N/A†			27.14	545		54.29	1,376		16
17	N/A†			27.94	590		55.89	1,465		17
18	N/A†			28.69	658		57.37	1,594		18
19	N/A†			29.72	700		59.44	1,684		19
20	N/A†			30.86	779	1,678	61.71	1,837	3,355	20
21	N/A†			32.33	816		64.66	1,916		21
22	N/A†			33.31	900		66.61	2,083		22
23	N/A†			34.56	974		69.11	2,229		23
24	18.05	379		36.09	1,039		72.18	2,359		24
25	18.65	428	1,091	37.30	1,134	2,177	74.61	2,556	4,360	25
26	19.34	473		38.67	1,229		77.34	2,739		26
27	20.25	508		40.51	1,300		81.01	2,881		27
28	21.20	565		42.39	1,412		84.79	3,108		28
29	22.25	618		44.49	1,517		88.99	3,318		29
30	23.30	658	1,429	46.59	1,599	2,858	93.18	3,480	5,716	30
31	24.48	708		48.96	1,698		97.91	3,677		31
32	25.52	759		51.03	1,803		102.06	3,888		32
33	26.77	811		53.53	1,906		107.06	4,097		33
34	28.02	850		56.04	1,984		112.09	4,254		34
35	29.19	908	1,824	58.37	2,099	3,648	116.75	4,486	7,298	35
36	30.54	955		61.08	2,195		122.16	4,673		36
37	32.31	992		64.62	2,271		129.24	4,828		37
38	33.91	1,040		67.82	2,370		135.64	5,024		38
39	35.80	1,088		71.60	2,463		143.19	5,211		39
40	37.73	1,126	2,249	75.46	2,540	4,499	150.91	5,365	8,997	40
41	39.82	1,172		79.64	2,632		159.29	5,553		41
42	41.78	1,228		83.57	2,744		167.13	5,776		42
43	44.06	1,270		88.13	2,830		176.25	5,950		43
44	46.33	1,310		92.66	2,911		185.33	6,111		44
45	48.42	1,361	2,790	96.84	3,013	5,581	193.68	6,318	11,161	45
46	51.45	1,409		102.90	3,111		205.81	6,515		46
47	54.58	1,455		109.17	3,206		218.33	6,704		47
48	58.03	1,474		116.05	3,241		232.10	6,778		48
49	61.40	1,508		122.79	3,312		245.58	6,919		49
50	65.09	1,517	3,474	130.19	3,332	6,949	260.37	6,962	13,896	50
51	68.93	1,515		137.87	3,333		275.73	6,963		51
52	72.93	1,503		145.86	3,307		291.72	6,914		52
53	77.50	1,622		155.01	3,554		310.01	7,410		53
54	81.98	1,842		163.96	3,990		327.93	8,288		54
55	86.68	2,000	4,826	173.36	4,306	9,651	346.71	8,921	19,302	55
56	92.28	1,933		184.55	4,178		369.10	8,667		56
57	98.11	1,857		196.22	4,030		392.44	8,374		57
58	104.07	1,783		208.13	3,881		416.27	8,084		58
59	110.31	1,699		220.61	3,721		441.22	7,765		59
60	117.21	1,565	5,647	234.42	3,453	11,295	468.84	7,234	22,590	60
61	124.59	1,410		249.19	3,152		498.37	6,633		61
62	132.61	1,202		265.22	2,739		530.44	5,813		62
63	140.86	974		281.72	2,285		563.44	4,910		63
64	149.27	723		298.54	1,788		597.08	3,922		64
65	158.87	344	6,650	317.74	1,037	13,300	635.48	2,427	26,602	65
66	171.07	0		342.13	18		684.26	397		66
67	182.79	0		365.59	0		731.17	0		67
68	196.58	0		393.17	0		786.34	0		68
69	210.08	0		420.16	0		840.32	0		69
70	225.69	0	7,732	451.39	0	15,467	902.77	0	30,932	70
71	240.24	0		480.48	0		960.96	0		71
72	258.78	0		517.56	0		1,035.12	0		72
73	277.83	0		555.66	0		1,111.32	0		73
74	297.47	0		594.94	0		1,189.88	0		74
75	321.23	0	8,633	642.45	0	17,263	1,284.91	0	34,529	75
76	261.67	0		523.34	0		1,046.67	0		76
77	276.92	0		553.85	0		1,107.70	0		77
78	293.02	0		586.03	0		1,172.07	0		78
79	309.95	0		619.90	0		1,239.81	0		79
80	327.80	0	9,057	655.60	0	18,115	1,311.20	0	36,231	80

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Issue State: MS 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 CRLTI1MS):** 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 CDLLT1MS):** 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.