

# 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
	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			4.70	326		9.41	936		16
17	N/A†			4.84	376		9.68	1,033		17
18	N/A†			4.97	438		9.95	1,162		18
19	N/A†			5.13	497		10.27	1,277		19
20	N/A†			5.34	590	1,321	10.69	1,466	2,647	20
21	N/A†			5.61	637		11.22	1,558		21
22	N/A†			5.77	721		11.55	1,731		22
23	N/A†			5.99	798		11.98	1,875		23
24	N/A†			6.28	860		12.56	2,003		24
25	N/A†			6.49	828	1,664	12.99	1,945	3,339	25
26	N/A†			6.74	900		13.48	2,078		26
27	N/A†			6.99	968		13.99	2,220		27
28	N/A†			7.25	1,086		14.50	2,451		28
29	N/A†			7.62	1,145		15.24	2,569		29
30	N/A†			7.92	1,226	2,227	15.84	2,735	4,455	30
31	4.14	524		8.28	1,331		16.56	2,940		31
32	4.32	562		8.64	1,408		17.29	3,102		32
33	4.51	614		9.03	1,518		18.07	3,323		33
34	4.70	662		9.40	1,608		18.81	3,503		34
35	4.89	711	1,455	9.78	1,704	2,910	19.56	3,690	5,822	35
36	5.13	759		10.27	1,804		20.54	3,893		36
37	5.43	809		10.86	1,903		21.72	4,087		37
38	5.70	874		11.40	2,034		22.81	4,354		38
39	6.02	936		12.03	2,150		24.08	4,593		39
40	6.37	975	1,872	12.75	2,241	3,752	25.51	4,768	7,509	40
41	6.75	1,024		13.50	2,330		27.00	4,947		41
42	7.08	1,097		14.17	2,482		28.35	5,255		42
43	7.50	1,145		15.00	2,578		30.00	5,439		43
44	7.87	1,206		15.75	2,707		31.50	5,697		44
45	8.28	1,263	2,378	16.57	2,817	4,762	33.15	5,924	9,530	45
46	8.85	1,345		17.70	2,974		35.40	6,236		46
47	9.43	1,422		18.87	3,135		37.74	6,555		47
48	10.07	1,484		20.14	3,258		40.29	6,809		48
49	10.70	1,564		21.39	3,413		42.80	7,127		49
50	11.39	1,623	3,078	22.78	3,537	6,159	45.56	7,364	12,318	50
51	12.10	1,681		24.21	3,657		48.42	7,605		51
52	12.84	1,738		25.68	3,770		51.37	7,833		52
53	13.69	1,915		27.38	4,125		54.77	8,549		53
54	14.49	2,181		28.98	4,654		57.96	9,604		54
55	15.30	2,392	4,418	30.61	5,088	8,846	61.22	10,472	17,693	55
56	16.47	2,426		32.94	5,148		65.87	10,591		56
57	17.67	2,445		35.34	5,186		70.69	10,680		57
58	18.91	2,466		37.83	5,242		75.66	10,788		58
59	20.20	2,489		40.40	5,284		80.81	10,877		59
60	21.67	2,476	5,372	43.34	5,258	10,746	86.69	10,829	21,500	60
61	23.19	2,453		46.39	5,219		92.78	10,747		61
62	24.90	2,392		49.80	5,095		99.61	10,510		62
63	26.72	2,310		53.45	4,944		106.89	10,193		63
64	28.66	2,224		57.32	4,767		114.64	9,854		64
65	30.20	2,075	6,537	60.41	4,479	13,082	120.83	9,288	26,171	65
66	32.63	1,791		65.27	3,916		130.54	8,159		66
67	34.99	1,550		69.99	3,442		139.99	7,221		67
68	37.75	1,116		75.50	2,573		151.00	5,486		68
69	40.44	690		80.89	1,733		161.79	3,824		69
70	43.56	40	7,756	87.13	444	15,519	174.26	1,245	31,039	70
71	46.47	0		92.95	0		185.91	0		71
72	50.12	0		100.24	0		200.48	0		72
73	53.89	0		107.78	0		215.57	0		73
74	57.80	0		115.60	0		231.20	0		74
75	62.46	0	8,859	124.92	0	17,718	249.84	0	35,438	75
76	52.07	2,162		104.15	4,769		208.30	9,980		76
77	55.28	1,490		110.56	3,442		221.12	7,345		77
78	58.69	653		117.39	1,807		234.78	4,100		78
79	62.28	0		124.57	0		249.14	0		79
80	66.08	0	9,689	132.17	0	19,386	264.35	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 \$0.58 Weekly 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.

5/18/2016

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

Issue State: MS Ver: 3.0.0.2563

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	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			6.26	544		12.52	1,371		16
17	N/A†			6.44	585		12.89	1,460		17
18	N/A†			6.62	658		13.23	1,589		18
19	N/A†			6.85	696		13.71	1,680		19
20	N/A†			7.12	778	1,677	14.24	1,836	3,353	20
21	N/A†			7.46	816		14.92	1,915		21
22	N/A†			7.68	898		15.37	2,082		22
23	N/A†			7.97	972		15.94	2,224		23
24	4.16	376		8.32	1,033		16.65	2,355		24
25	4.30	425	1,087	8.60	1,132	2,174	17.21	2,550	4,354	25
26	4.46	472		8.92	1,226		17.84	2,734		26
27	4.67	506		9.34	1,296		18.69	2,879		27
28	4.89	564		9.78	1,410		19.56	3,104		28
29	5.13	616		10.26	1,513		20.53	3,314		29
30	5.37	655	1,426	10.75	1,597	2,857	21.50	3,477	5,713	30
31	5.64	702		11.29	1,692		22.59	3,676		31
32	5.88	755		11.77	1,798		23.55	3,886		32
33	6.17	806		12.35	1,903		24.70	4,093		33
34	6.46	846		12.93	1,982		25.86	4,250		34
35	6.73	904	1,819	13.47	2,099	3,648	26.94	4,485	7,297	35
36	7.04	951		14.09	2,190		28.19	4,672		36
37	7.45	989		14.91	2,270		29.82	4,824		37
38	7.82	1,039		15.65	2,368		31.30	5,023		38
39	8.26	1,086		16.52	2,460		33.04	5,208		39
40	8.70	1,122	2,244	17.41	2,537	4,496	34.82	5,362	8,994	40
41	9.18	1,166		18.37	2,627		36.75	5,546		41
42	9.64	1,226		19.28	2,740		38.56	5,772		42
43	10.16	1,265		20.33	2,826		40.67	5,947		43
44	10.69	1,308		21.38	2,908		42.76	6,107		44
45	11.17	1,358	2,787	22.34	3,008	5,575	44.69	6,314	11,156	45
46	11.87	1,407		23.74	3,108		47.49	6,511		46
47	12.59	1,451		25.19	3,203		50.38	6,699		47
48	13.39	1,472		26.78	3,240		53.56	6,777		48
49	14.16	1,502		28.33	3,308		56.67	6,916		49
50	15.02	1,515	3,472	30.04	3,329	6,946	60.08	6,957	13,891	50
51	15.90	1,510		31.81	3,328		63.63	6,961		51
52	16.82	1,497		33.65	3,300		67.31	6,906		52
53	17.88	1,621		35.77	3,553		71.54	7,406		53
54	18.91	1,835		37.83	3,984		75.67	8,283		54
55	20.00	1,997	4,823	40.00	4,301	9,646	80.01	8,919	19,300	55
56	21.29	1,929		42.58	4,171		85.17	8,663		56
57	22.64	1,855		45.28	4,029		90.56	8,370		57
58	24.01	1,779		48.03	3,879		96.06	8,079		58
59	25.45	1,696		50.91	3,720		101.82	7,761		59
60	27.04	1,558	5,640	54.09	3,447	11,287	108.19	7,228	22,583	60
61	28.75	1,409		57.50	3,147		115.00	6,623		61
62	30.60	1,199		61.20	2,734		122.40	5,803		62
63	32.50	969		65.01	2,281		130.02	4,903		63
64	34.44	716		68.89	1,783		137.78	3,912		64
65	36.66	341	6,646	73.32	1,032	13,294	146.64	2,415	26,588	65
66	39.47	0		78.95	13		157.90	388		66
67	42.18	0		84.36	0		168.73	0		67
68	45.36	0		90.73	0		181.46	0		68
69	48.48	0		96.96	0		193.92	0		69
70	52.08	0	7,728	104.16	0	15,456	208.33	0	30,923	70
71	55.44	0		110.88	0		221.76	0		71
72	59.71	0		119.43	0		238.87	0		72
73	64.11	0		128.22	0		256.45	0		73
74	68.64	0		137.29	0		274.58	0		74
75	74.13	0	8,631	148.25	0	17,248	296.51	0	34,511	75
76	60.38	0		120.77	0		241.53	0		76
77	63.90	0		127.81	0		255.62	0		77
78	67.61	0		135.23	0		270.47	0		78
79	71.52	0		143.05	0		286.11	0		79
80	75.64	0	9,045	151.29	0	18,102	302.58	0	36,209	80

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Issue State: MS Ver: 3.0.0.2563

- 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.