

# 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
	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†			N/A†			29.65	0		16
17	N/A†			N/A†			30.51	0		17
18	N/A†			N/A†			31.32	0		18
19	N/A†			N/A†			32.32	0		19
20	N/A†			N/A†			33.35	0	18,210	20
21	N/A†			17.75	0		35.50	0		21
22	N/A†			18.23	0		36.47	0		22
23	N/A†			18.92	0		37.84	0		23
24	N/A†			19.54	0		39.08	0		24
25	N/A†			20.17	0	8,765	40.33	0	17,530	25
26	N/A†			20.95	0		41.90	0		26
27	N/A†			21.76	0		43.52	0		27
28	N/A†			22.37	0		44.73	0		28
29	N/A†			23.26	0		46.51	0		29
30	N/A†			24.14	0	8,417	48.29	0	16,860	30
31	N/A†			25.71	0		51.42	0		31
32	N/A†			26.50	0		53.01	101		32
33	N/A†			27.59	0		55.17	338		33
34	N/A†			28.73	0		57.46	600		34
35	N/A†			29.87	0	7,967	59.73	875	15,925	35
36	N/A†			31.07	0		62.14	1,166		36
37	N/A†			32.53	27		65.06	1,222		37
38	N/A†			34.04	211		68.09	1,524		38
39	17.85	0		35.69	342		71.39	1,720		39
40	18.65	0	3,640	37.29	409	7,273	74.59	1,796	14,547	40
41	19.78	0		39.55	476		79.11	1,886		41
42	20.60	0		41.20	632		82.40	2,130		42
43	21.76	0		43.51	676		87.03	2,178		43
44	22.73	0		45.46	748		90.93	2,262		44
45	23.86	36	3,205	47.73	787	6,411	95.45	2,291	12,823	45
46	25.11	75		50.21	816		100.42	2,301		46
47	26.43	119		52.86	856		105.71	2,327		47
48	28.09	139		56.18	853		112.35	2,279		48
49	29.61	171		59.21	871		118.43	2,278		49
50	31.57	161	2,595	63.14	811	5,193	126.28	2,114	10,388	50
51	33.42	163		66.84	771		133.68	1,992		51
52	35.38	170		70.75	747		141.50	1,901		52
53	37.70	69		75.41	512		150.81	1,390		53
54	39.89	141		79.78	613		159.56	1,556		54
55	42.41	145	1,920	84.82	588	3,842	169.64	1,471	7,685	55
56	45.22	0		90.44	247		180.88	757		56
57	48.36	0		96.72	0		193.43	0		57
58	51.90	0		103.80	0		207.61	0		58
59	55.85	0		111.70	0		223.40	0		59
60	60.44	0	373	120.87	0	746	241.75	0	1,492	60
61	65.43	0		130.85	0		261.71	0		61
62	71.49	0		142.98	0		285.96	0		62
63	77.76	0		155.53	0		311.05	0		63
64	84.78	0		169.56	0		339.11	0		64
65	93.24			186.47			372.94			65
66	101.97			203.94			407.88			66
67	109.88			219.75			439.50			67
68	119.29			238.58			477.16			68
69	128.24			256.47			512.94			69
70	139.07			278.13			556.27			70
71	151.23			302.47			604.93			71
72	166.79			333.59			667.17			72
73	183.14			366.28			732.55			73
74	200.23			400.45			800.90			74
75	221.11			442.22			884.43			75
76	176.60			353.20			706.40			76
77	191.28			382.57			765.14			77
78	206.92			413.84			827.68			78
79	223.70			447.40			894.80			79
80	241.43			482.87			965.74			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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	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†			21.13	0		42.26	0		16
17	N/A†			21.78	0		43.56	0		17
18	N/A†			22.38	0		44.76	0		18
19	N/A†			23.24	0		46.47	0		19
20	N/A†			24.02	0	12,738	48.05	0	25,526	20
21	N/A†			25.49	0		50.99	0		21
22	N/A†			26.25	0		52.50	0		22
23	N/A†			27.29	0		54.58	0		23
24	N/A†			28.27	0		56.55	0		24
25	N/A†			29.21	0	12,307	58.42	0	24,633	25
26	N/A†			30.34	0		60.68	0		26
27	N/A†			31.84	0		63.69	0		27
28	N/A†			32.91	0		65.81	0		28
29	N/A†			34.45	0		68.91	0		29
30	17.94	0	5,891	35.88	0	11,797	71.76	0	23,580	30
31	18.94	0		37.89	0		75.77	0		31
32	19.62	0		39.24	0		78.49	0		32
33	20.56	0		41.11	0		82.22	0		33
34	21.43	0		42.86	0		85.73	0		34
35	22.33	0	5,517	44.66	0	11,053	89.32	0	22,096	35
36	23.39	0		46.79	0		93.57	0		36
37	24.64	0		49.28	0		98.55	0		37
38	25.72	0		51.44	0		102.89	0		38
39	27.15	0		54.31	0		108.61	0		39
40	28.55	0	4,989	57.09	0	9,979	114.18	236	19,957	40
41	30.01	0		60.03	0		120.05	422		41
42	31.50	0		63.01	0		126.01	860		42
43	33.29	0		66.58	45		133.16	979		43
44	35.07	0		70.13	132		140.26	1,096		44
45	37.05	0	4,262	74.10	197	8,520	148.19	1,167	17,036	45
46	39.18	0		78.37	226		156.74	1,166		46
47	41.42	0		82.85	279		165.69	1,220		47
48	43.94	0		87.87	206		175.74	1,026		48
49	46.37	0		92.73	221		185.47	1,011		49
50	49.28	0	3,348	98.56	131	6,693	197.12	784	13,386	50
51	52.30	0		104.59	16		209.18	507		51
52	55.47	0		110.94	0		221.88	237		52
53	59.18	0		118.36	0		236.72	0		53
54	62.66	0		125.33	0		250.66	0		54
55	66.68	0	2,352	133.35	0	4,700	266.71	0	9,403	55
56	70.93	0		141.85	0		283.71	0		56
57	75.74	0		151.48	0		302.95	0		57
58	81.06	0		162.11	0		324.23	0		58
59	86.99	0		173.98	0		347.97	0		59
60	93.63	0	667	187.26	0	1,334	374.52	0	2,667	60
61	100.14	0		200.29	0		400.58	0		61
62	107.53	0		215.06	0		430.12	0		62
63	115.52	0		231.03	0		462.06	0		63
64	123.83	0		247.66	0		495.32	0		64
65	133.43			266.86			533.72			65
66	147.59			295.18			590.36			66
67	158.27			316.54			633.07			67
68	171.16			342.32			684.65			68
69	183.29			366.58			733.15			69
70	197.37			394.75			789.49			70
71	213.29			426.59			853.17			71
72	233.40			466.79			933.59			72
73	254.24			508.48			1,016.96			73
74	275.63			551.27			1,102.53			74
75	301.53			603.05			1,206.10			75
76	244.11			488.21			976.42			76
77	261.65			523.30			1,046.59			77
78	280.33			560.67			1,121.34			78
79	299.98			599.95			1,199.90			79
80	320.00			640.00			1,279.99			80

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- 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 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.