

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, RES

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†			9.35	624		18.70	4,269		16
17	N/A†			9.60	958		19.21	4,860		17
18	N/A†			9.87	1,320		19.75	5,482		18
19	N/A†			10.19	1,587		20.39	5,865		19
20	N/A†			10.61	1,855	18,271	21.22	6,280	36,518	20
21	N/A†			11.12	2,133		22.25	6,746		21
22	N/A†			11.51	2,377		23.03	7,142		22
23	N/A†			11.92	2,634		23.85	7,546		23
24	N/A†			12.50	2,909		25.00	7,988		24
25	N/A†			12.93	3,196	17,664	25.86	8,481	35,346	25
26	N/A†			13.38	3,435		26.76	8,859		26
27	N/A†			13.89	3,630		27.78	9,162		27
28	N/A†			14.48	3,857		28.97	9,560		28
29	N/A†			15.18	4,157		30.36	10,033		29
30	N/A†			15.73	4,370	16,993	31.48	10,421	34,012	30
31	8.22	1,496		16.44	4,580		32.88	10,738		31
32	8.63	1,614		17.27	4,756		34.55	11,024		32
33	9.00	1,787		18.00	5,005		36.02	11,472		33
34	9.38	1,897		18.77	5,182		37.54	11,706		34
35	9.77	2,023	8,077	19.55	5,354	16,174	39.09	11,993	32,337	35
36	10.26	2,127		20.54	5,494		41.08	12,227		36
37	10.83	2,232		21.66	5,627		43.33	12,435		37
38	11.42	2,317		22.85	5,751		45.71	12,615		38
39	12.03	2,429		24.06	5,902		48.12	12,850		39
40	12.74	2,454	7,408	25.49	5,911	14,837	50.98	12,800	29,669	40
41	13.48	2,509		26.95	5,925		53.92	12,795		41
42	14.21	2,537		28.43	5,955		56.86	12,779		42
43	14.99	2,575		29.98	5,954		59.97	12,743		43
44	15.75	2,579		31.50	5,934		63.00	12,630		44
45	16.55	2,577	6,467	33.11	5,874	12,939	66.22	12,468	25,880	45
46	17.69	2,664		35.39	6,006		70.77	12,666		46
47	18.85	2,734		37.71	6,089		75.43	12,813		47
48	20.11	2,765		40.23	6,112		80.46	12,797		48
49	21.36	2,804		42.73	6,139		85.47	12,818		49
50	22.68	2,818	5,717	45.36	6,129	11,437	90.72	12,740	22,871	50
51	24.12	2,784		48.25	6,017		96.51	12,485		51
52	25.58	2,751		51.17	5,913		102.34	12,234		52
53	27.10	2,695		54.20	5,763		108.41	11,900		53
54	28.71	2,610		57.43	5,555		114.86	11,440		54
55	30.20	2,487	4,421	60.41	5,272	8,845	120.83	10,843	17,694	55
56	32.50	2,120		65.00	4,504		130.01	9,270		56
57	34.86	1,673		69.72	3,571		139.43	7,369		57
58	37.39	1,265		74.78	2,727		149.57	5,649		58
59	40.01	870		80.02	1,905		160.03	3,971		59
60	42.86	492	1,508	85.73	1,118	3,018	171.45	2,370	6,036	60
61	45.87	227		91.75	560		183.50	1,225		61
62	49.12	0		98.25	0		196.50	5		62
63	52.60	0		105.19	0		210.40	0		63
64	56.56	0		113.12	0		226.25	0		64
65	59.78			119.57			239.14			65
66	64.11			128.23			256.47			66
67	68.79			137.58			275.16			67
68	73.62			147.25			294.51			68
69	79.01			158.03			316.06			69
70	84.62			169.24			338.48			70
71	90.61			181.23			362.47			71
72	96.86			193.73			387.45			72
73	103.69			207.40			414.79			73
74	111.16			222.32			444.64			74
75	118.90			237.80			475.60			75
76	104.15			208.30			416.61			76
77	110.56			221.12			442.24			77
78	117.39			234.78			469.56			78
79	124.57			249.14			498.28			79
80	132.17			264.35			528.70			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.

4/14/2016

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

Issue State: NJ Ver: 3.0.0.2406

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, RES

Tobacco

Death Benefit Option: A



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	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†			12.42	0		24.85	0		16
17	N/A†			12.79	0		25.59	0		17
18	N/A†			13.15	0		26.31	0		18
19	N/A†			13.61	0		27.23	0		19
20	N/A†			14.14	0	20,756	28.27	0	41,459	20
21	N/A†			14.80	0		29.59	0		21
22	N/A†			15.29	0		30.58	490		22
23	N/A†			15.84	0		31.69	1,065		23
24	8.27	0		16.55	0		33.11	1,900		24
25	8.57	0	10,032	17.13	103	20,006	34.27	2,549	40,090	25
26	8.86	0		17.72	490		35.45	3,219		26
27	9.30	0		18.59	802		37.19	3,731		27
28	9.75	0		19.50	1,128		39.00	4,267		28
29	10.22	0		20.45	1,493		40.91	4,932		29
30	10.68	42	9,591	21.36	1,921	19,181	42.72	5,661	38,364	30
31	11.22	189		22.45	2,146		44.90	6,033		31
32	11.75	376		23.51	2,425		47.02	6,500		32
33	12.32	593		24.64	2,752		49.29	7,102		33
34	12.90	755		25.80	3,005		51.60	7,520		34
35	13.45	913	9,009	26.92	3,280	18,049	53.83	7,973	36,100	35
36	14.09	1,082		28.19	3,521		56.38	8,374		36
37	14.86	1,259		29.72	3,783		59.44	8,844		37
38	15.66	1,355		31.34	3,936		62.68	9,087		38
39	16.52	1,489		33.04	4,118		66.08	9,376		39
40	17.39	1,585	8,151	34.78	4,231	16,296	69.57	9,547	32,614	40
41	18.33	1,665		36.67	4,358		73.35	9,726		41
42	19.32	1,722		38.64	4,384		77.29	9,721		42
43	20.32	1,797		40.65	4,495		81.30	9,867		43
44	21.38	1,826		42.76	4,482		85.53	9,798		44
45	22.32	1,909	7,090	44.63	4,577	14,170	89.27	9,938	28,352	45
46	23.72	2,035		47.45	4,790		94.90	10,304		46
47	25.18	2,147		50.36	4,959		100.73	10,593		47
48	26.74	2,220		53.47	5,054		106.96	10,731		48
49	28.30	2,293		56.61	5,164		113.22	10,889		49
50	29.92	2,350	6,304	59.84	5,222	12,612	119.68	10,961	25,222	50
51	31.72	2,333		63.44	5,146		126.89	10,769		51
52	33.53	2,332		67.05	5,089		134.11	10,611		52
53	35.39	2,303		70.79	4,993		141.58	10,375		53
54	37.49	2,231		74.98	4,809		149.97	9,970		54
55	39.47	2,125	4,823	78.93	4,560	9,647	157.87	9,433	19,299	55
56	42.01	1,749		84.02	3,769		168.04	7,808		56
57	44.64	1,300		89.28	2,836		178.57	5,911		57
58	47.46	925		94.92	2,051		189.85	4,306		58
59	50.40	583		100.80	1,335		201.61	2,838		59
60	53.45	275	1,701	106.89	687	3,402	213.79	1,513	6,804	60
61	56.83	38		113.67	186		227.34	477		61
62	60.31	0		120.62	0		241.25	0		62
63	63.90	0		127.79	0		255.59	0		63
64	67.90	0		135.80	0		271.61	0		64
65	72.50			145.01			290.02			65
66	77.45			154.91			309.82			66
67	82.80			165.61			331.22			67
68	88.34			176.68			353.36			68
69	94.54			189.08			378.16			69
70	100.97			201.93			403.87			70
71	107.90			215.81			431.62			71
72	115.11			230.22			460.45			72
73	123.00			246.01			492.03			73
74	131.61			263.23			526.46			74
75	140.58			281.17			562.34			75
76	120.77			241.54			483.07			76
77	127.80			255.62			511.24			77
78	135.23			270.47			540.95			78
79	143.05			286.10			572.22			79
80	151.29			302.58			605.16			80

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

Issue State: NJ Ver: 3.0.0.2406

- 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 CRLTI1NJ):** 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 CRLWL1NJ):** 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 CRLLT100):** 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.
- RES** **Benefit Restoration Rider (Form CRLRE100):** Restores the accumulation value, surrender charges and guaranteed cash value of death benefit if accelerated death benefit for chronic condition is paid. The maximum restoration amount is equal to the policy's one-time death benefit. Restored death benefits cannot be accelerated again under the accelerated death benefit for chronic condition rider or an extension of benefits rider.