

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
	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			10.13	340		20.26	960		16
17	N/A†			10.41	397		20.81	1,072		17
18	N/A†			10.70	460		21.40	1,203		18
19	N/A†			11.04	518		22.09	1,318		19
20	N/A†			11.49	610	1,324	22.99	1,504	2,651	20
21	N/A†			12.05	656		24.10	1,594		21
22	N/A†			12.47	731		24.95	1,745		22
23	N/A†			12.92	812		25.84	1,904		23
24	N/A†			13.54	873		27.08	2,026		24
25	N/A†			14.01	845	1,671	28.02	1,971	3,341	25
26	N/A†			14.50	918		29.00	2,116		26
27	N/A†			15.05	988		30.10	2,258		27
28	N/A†			15.69	1,092		31.38	2,464		28
29	N/A†			16.44	1,162		32.89	2,604		29
30	N/A†			17.05	1,249	2,227	34.10	2,781	4,453	30
31	8.90	534		17.81	1,354		35.63	2,992		31
32	9.36	568		18.72	1,421		37.44	3,121		32
33	9.75	627		19.51	1,539		39.02	3,360		33
34	10.17	671		20.33	1,623		40.67	3,527		34
35	10.59	715	1,456	21.18	1,712	2,913	42.35	3,705	5,825	35
36	11.12	760		22.25	1,804		44.50	3,893		36
37	11.73	816		23.47	1,916		46.94	4,116		37
38	12.38	874		24.76	2,031		49.52	4,346		38
39	13.03	938		26.06	2,160		52.13	4,607		39
40	13.81	980	1,879	27.62	2,245	3,757	55.23	4,771	7,511	40
41	14.60	1,029		29.20	2,341		58.41	4,969		41
42	15.40	1,091		30.80	2,467		61.60	5,220		42
43	16.24	1,151		32.48	2,584		64.97	5,455		43
44	17.06	1,209		34.13	2,708		68.26	5,699		44
45	17.93	1,269	2,381	35.86	2,823	4,762	71.74	5,937	9,530	45
46	19.16	1,346		38.33	2,983		76.67	6,251		46
47	20.43	1,428		40.86	3,139		81.72	6,567		47
48	21.79	1,493		43.58	3,273		87.17	6,833		48
49	23.15	1,571		46.30	3,431		92.60	7,150		49
50	24.57	1,645	3,080	49.14	3,581	6,160	98.29	7,451	12,322	50
51	26.14	1,703		52.28	3,694		104.56	7,677		51
52	27.72	1,765		55.43	3,821		110.87	7,932		52
53	29.36	1,981		58.72	4,257		117.44	8,805		53
54	31.11	2,240		62.22	4,772		124.44	9,837		54
55	32.72	2,488	4,423	65.45	5,273	8,847	130.90	10,843	17,694	55
56	35.21	2,524		70.42	5,345		140.85	10,992		56
57	37.76	2,557		75.53	5,414		151.05	11,128		57
58	40.51	2,575		81.02	5,449		162.04	11,201		58
59	43.34	2,583		86.69	5,470		173.37	11,241		59
60	46.43	2,593	5,375	92.87	5,491	10,751	185.74	11,293	21,506	60
61	49.70	2,579		99.40	5,464		198.80	11,237		61
62	53.22	2,556		106.44	5,423		212.88	11,155		62
63	56.98	2,519		113.96	5,352		227.93	11,024		63
64	61.27	2,408		122.55	5,139		245.10	10,597		64
65	64.77	2,236	6,540	129.54	4,798	13,085	259.07	9,916	26,164	65
66	69.45	2,083		138.92	4,501		277.84	9,333		66
67	74.52	1,862		149.04	4,058		298.09	8,454		67
68	79.76	1,600		159.53	3,547		319.06	7,435		68
69	85.60	1,196		171.20	2,740		342.40	5,827		69
70	91.67	727	7,755	183.34	1,815	15,515	366.69	3,986	31,032	70
71	98.17	118		196.34	606		392.68	1,577		71
72	104.93	0		209.87	0		419.74	0		72
73	112.33	0		224.68	0		449.36	0		73
74	120.42	0		240.85	0		481.69	0		74
75	128.81	0	8,850	257.62	0	17,701	515.24	0	35,402	75
76	112.83	2,166		225.66	4,769		451.33	9,984		76
77	119.77	1,488		239.55	3,444		479.10	7,347		77
78	127.17	658		254.34	1,805		508.69	4,100		78
79	134.95	0		269.90	0		539.81	0		79
80	143.19	0	9,697	286.38	0	19,394	572.76	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 \$1.25 SemiMonthly24 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.

6/10/2016

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

Issue State: NJ Ver: 3.0.0.2620

TransElite HCV - Universal Life Insurance

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Tobacco

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16	N/A†			13.46	569		26.92	1,421		16
17	N/A†			13.86	613		27.72	1,510		17
18	N/A†			14.25	672		28.51	1,630		18
19	N/A†			14.75	723		29.50	1,730		19
20	N/A†			15.32	803	1,678	30.63	1,884	3,355	20
21	N/A†			16.03	846		32.06	1,972		21
22	N/A†			16.56	916		33.13	2,118		22
23	N/A†			17.16	989		34.33	2,264		23
24	8.97	390		17.93	1,060		35.86	2,403		24
25	9.28	435	1,089	18.56	1,153	2,177	37.13	2,591	4,360	25
26	9.60	484		19.20	1,251		38.40	2,784		26
27	10.07	519		20.14	1,322		40.29	2,929		27
28	10.56	569		21.13	1,425		42.26	3,131		28
29	11.08	626		22.16	1,534		44.32	3,353		29
30	11.57	675	1,429	23.14	1,634	2,858	46.28	3,549	5,716	30
31	12.15	717		24.32	1,726		48.65	3,737		31
32	12.73	761		25.47	1,808		50.94	3,899		32
33	13.35	816		26.70	1,919		53.40	4,121		33
34	13.97	853		27.95	1,994		55.91	4,277		34
35	14.58	909	1,824	29.16	2,105	3,647	58.32	4,495	7,295	35
36	15.27	955		30.54	2,195		61.08	4,673		36
37	16.09	1,002		32.19	2,291		64.39	4,871		37
38	16.97	1,036		33.95	2,361		67.90	5,009		38
39	17.90	1,088		35.80	2,463		71.59	5,208		39
40	18.84	1,129	2,249	37.68	2,544	4,497	75.37	5,376	8,997	40
41	19.86	1,178		39.72	2,647		79.46	5,583		41
42	20.93	1,218		41.87	2,725		83.74	5,739		42
43	22.02	1,273		44.04	2,837		88.08	5,959		43
44	23.16	1,308		46.33	2,911		92.66	6,109		44
45	24.18	1,368	2,790	48.35	3,023	5,578	96.71	6,342	11,159	45
46	25.70	1,415		51.41	3,124		102.81	6,537		46
47	27.28	1,456		54.56	3,204		109.12	6,702		47
48	28.97	1,483		57.93	3,259		115.87	6,812		48
49	30.66	1,516		61.33	3,331		122.66	6,955		49
50	32.41	1,543	3,472	64.83	3,387	6,948	129.66	7,072	13,895	50
51	34.36	1,534		68.73	3,372		137.47	7,048		51
52	36.32	1,533		72.64	3,367		145.29	7,039		52
53	38.34	1,712		76.69	3,728		153.38	7,761		53
54	40.61	1,923		81.23	4,153		162.47	8,616		54
55	42.76	2,126	4,825	85.51	4,560	9,647	171.03	9,434	19,300	55
56	45.51	2,072		91.02	4,455		182.05	9,225		56
57	48.36	2,009		96.72	4,334		193.45	8,986		57
58	51.41	1,918		102.83	4,156		205.67	8,633		58
59	54.60	1,821		109.21	3,968		218.41	8,254		59
60	57.90	1,725	5,645	115.80	3,774	11,290	231.61	7,878	22,583	60
61	61.57	1,581		123.14	3,492		246.29	7,314		61
62	65.34	1,430		130.68	3,194		261.36	6,722		62
63	69.22	1,259		138.44	2,858		276.89	6,057		63
64	73.56	983		147.12	2,316		294.24	4,974		64
65	78.55	566	6,649	157.09	1,478	13,294	314.19	3,309	26,593	65
66	83.91	241		167.82	841		335.64	2,035		66
67	89.71	0		179.41	0		358.83	304		67
68	95.70	0		191.40	0		382.81	0		68
69	102.42	0		204.84	0		409.68	0		69
70	109.38	0	7,725	218.76	0	15,449	437.53	0	30,906	70
71	116.90	0		233.79	0		467.59	0		71
72	124.71	0		249.41	0		498.83	0		72
73	133.26	0		266.51	0		533.03	0		73
74	142.58	0		285.17	0		570.33	0		74
75	152.30	0	8,608	304.60	0	17,217	609.21	0	34,436	75
76	130.83	0		261.67	0		523.33	0		76
77	138.46	0		276.92	0		553.85	0		77
78	146.51	0		293.01	0		586.03	0		78
79	154.97	0		309.95	0		619.90	0		79
80	163.90	0	9,054	327.80	0	18,106	655.60	0	36,215	80

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Issue State: NJ 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 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.