

# 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
	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			24.31	6,425		48.62	15,900		16
17	N/A†			24.98	6,720		49.96	16,357		17
18	N/A†			25.68	7,022		51.36	16,832		18
19	N/A†			26.51	7,211		53.02	17,112		19
20	N/A†			27.59	7,471	28,451	55.18	17,524	56,903	20
21	N/A†			28.93	7,792		57.86	18,051		21
22	N/A†			29.95	8,004		59.89	18,372		22
23	N/A†			31.01	8,209		62.02	18,684		23
24	N/A†			32.51	8,498		65.01	19,178		24
25	N/A†			33.63	8,745	27,019	67.25	19,559	54,023	25
26	N/A†			34.80	8,923		69.60	19,836		26
27	N/A†			36.13	9,078		72.26	20,068		27
28	N/A†			37.67	9,300		75.33	20,400		28
29	N/A†			39.48	9,589		78.95	20,888		29
30	N/A†			40.93	9,752	25,404	81.85	21,161	50,797	30
31	21.38	4,173		42.76	9,932		85.51	21,436		31
32	22.47	4,315		44.93	10,119		89.86	21,742		32
33	23.42	4,457		46.83	10,332		93.66	22,096		33
34	24.40	4,538		48.81	10,444		97.61	22,238		34
35	25.42	4,636	11,864	50.83	10,560	23,721	101.66	22,418	47,450	35
36	26.71	4,735		53.41	10,692		106.82	22,616		36
37	28.17	4,832		56.34	10,826		112.67	22,816		37
38	29.72	4,921		59.43	10,942		118.86	22,986		38
39	31.28	5,010		62.56	11,059		125.12	23,159		39
40	33.14	5,038	10,894	66.29	11,073	21,801	132.57	23,119	43,590	40
41	35.05	5,078		70.10	11,071		140.20	23,074		41
42	36.96	5,089		73.93	11,053		147.85	22,980		42
43	38.99	5,101		77.97	11,010		155.94	22,842		43
44	40.96	5,068		81.92	10,904		163.83	22,575		44
45	43.05	5,022	9,547	86.10	10,756	19,091	172.19	22,233	38,182	45
46	46.01	5,100		92.02	10,868		184.03	22,400		46
47	49.04	5,151		98.07	10,917		196.14	22,453		47
48	52.31	5,152		104.61	10,879		209.22	22,332		48
49	55.56	5,144		111.13	10,819		222.25	22,171		49
50	58.98	5,102	8,414	117.95	10,692	16,826	235.90	21,871	33,656	50
51	62.74	5,009		125.48	10,468		250.95	21,378		51
52	66.53	4,900		133.06	10,210		266.11	20,824		52
53	70.47	4,758		140.94	9,883		281.88	20,137		53
54	74.67	4,575		149.34	9,479		298.67	19,290		54
55	78.55	4,329	6,470	157.09	8,953	12,939	314.18	18,201	25,877	55
56	84.51	3,867		169.03	7,999		338.05	16,256		56
57	90.64	3,305		181.28	6,835		362.55	13,897		57
58	97.23	2,767		194.46	5,731		388.92	11,655		58
59	104.03	2,219		208.06	4,604		416.12	9,369		59
60	111.45	1,673	2,750	222.91	3,479	5,501	445.81	7,092	11,003	60
61	119.29	1,218		238.57	2,540		477.14	5,185		61
62	127.74	722		255.48	1,522		510.95	3,120		62
63	136.77	180		273.53	411		547.06	873		63
64	147.07	0		294.14	0		588.27	0		64
65	155.45			310.91			621.81			65
66	166.72			333.43			666.86			66
67	178.87			357.73			715.46			67
68	191.45			382.89			765.78			68
69	205.45			410.90			821.80			69
70	220.02			440.05			880.09			70
71	235.62			471.24			942.48			71
72	251.86			503.72			1,007.43			72
73	269.63			539.26			1,078.52			73
74	289.03			578.06			1,156.12			74
75	309.16			618.32			1,236.63			75
76	270.81			541.62			1,083.24			76
77	287.47			574.94			1,149.88			77
78	305.23			610.46			1,220.91			78
79	323.90			647.80			1,295.60			79
80	343.67			687.35			1,374.69			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 \$3.00 Tenths 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.

1/26/2017

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

Issue State: NJ Ver: 3.0.0.3718

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, RES

Tobacco

Death Benefit Option: A



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	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			32.31	4,889		64.62	13,174		16
17	N/A†			33.27	5,335		66.54	13,899		17
18	N/A†			34.22	5,824		68.43	14,747		18
19	N/A†			35.40	6,142		70.80	15,288		19
20	N/A†			36.77	6,461	34,993	73.53	15,760	69,988	20
21	N/A†			38.48	6,925		76.96	16,585		21
22	N/A†			39.76	7,222		79.52	17,076		22
23	N/A†			41.21	7,509		82.41	17,527		23
24	21.52	2,773		43.05	7,971		86.09	18,353		24
25	22.28	2,982	16,609	44.56	8,272	33,203	89.11	18,828	66,390	25
26	23.05	3,184		46.09	8,563		92.18	19,321		26
27	24.18	3,388		48.35	8,872		96.70	19,860		27
28	25.36	3,606		50.72	9,214		101.43	20,448		28
29	26.59	3,831		53.19	9,589		106.37	21,096		29
30	27.77	4,065	15,714	55.54	9,958	31,415	111.08	21,754	62,857	30
31	29.19	4,229		58.38	10,200		116.76	22,141		31
32	30.57	4,394		61.14	10,454		122.27	22,556		32
33	32.04	4,594		64.08	10,762		128.16	23,091		33
34	33.55	4,734		67.10	10,962		134.19	23,428		34
35	35.00	4,865	14,649	70.00	11,155	29,289	139.99	23,716	58,569	35
36	36.65	4,994		73.30	11,319		146.60	23,989		36
37	38.64	5,152		77.28	11,575		154.56	24,422		37
38	40.75	5,251		81.49	11,703		162.98	24,608		38
39	42.96	5,352		85.92	11,844		171.84	24,828		39
40	45.22	5,411	13,243	90.45	11,901	26,501	180.89	24,865	52,995	40
41	47.68	5,475		95.36	11,954		190.72	24,913		41
42	50.25	5,484		100.50	11,906		200.99	24,757		42
43	52.85	5,507		105.70	11,897		211.40	24,679		43
44	55.60	5,471		111.20	11,770		222.40	24,366		44
45	58.03	5,452	11,499	116.06	11,671	22,998	232.12	24,113	45,992	45
46	61.69	5,545		123.39	11,804		246.77	24,325		46
47	65.48	5,602		130.96	11,863		261.91	24,388		47
48	69.53	5,608		139.06	11,834		278.11	24,274		48
49	73.60	5,601		147.20	11,767		294.39	24,096		49
50	77.80	5,553	10,048	155.60	11,625	20,095	311.20	23,769	40,191	50
51	82.49	5,437		164.97	11,345		329.94	23,165		51
52	87.18	5,304		174.36	11,039		348.71	22,507		52
53	92.04	5,138		184.07	10,662		368.14	21,711		53
54	97.49	4,922		194.98	10,190		389.95	20,727		54
55	102.62	4,639	7,597	205.25	9,591	15,197	410.49	19,491	30,393	55
56	109.24	4,102		218.47	8,475		436.94	17,220		56
57	116.08	3,472		232.16	7,178		464.31	14,590		57
58	123.41	2,896		246.82	5,994		493.64	12,189		58
59	131.06	2,334		262.11	4,837		524.22	9,841		59
60	138.97	1,784	3,280	277.95	3,706	6,563	555.89	7,550	13,125	60
61	147.78	1,290		295.56	2,689		591.12	5,484		61
62	156.82	761		313.65	1,600		627.29	3,278		62
63	166.14	192		332.29	435		664.57	922		63
64	176.56	0		353.11	0		706.22	0		64
65	188.52			377.05			754.09			65
66	201.39			402.79			805.57			66
67	215.31			430.62			861.23			67
68	229.70			459.40			918.79			68
69	245.82			491.64			983.27			69
70	262.53			525.06			1,050.11			70
71	280.57			561.13			1,122.26			71
72	299.31			598.62			1,197.24			72
73	319.83			639.67			1,279.33			73
74	342.22			684.43			1,368.86			74
75	365.54			731.08			1,462.16			75
76	314.02			628.03			1,256.06			76
77	332.32			664.65			1,329.29			77
78	351.64			703.27			1,406.54			78
79	371.96			743.92			1,487.83			79
80	393.38			786.75			1,573.50			80

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Issue State: NJ Ver: 3.0.0.3718

- 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.