

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
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			4.67	594		9.35	4,269		16
17	N/A†			4.80	958		9.60	4,831		17
18	N/A†			4.93	1,292		9.87	5,454		18
19	N/A†			5.09	1,560		10.19	5,825		19
20	N/A†			5.30	1,829	18,223	10.61	6,280	36,518	20
21	N/A†			5.56	2,133		11.12	6,709		21
22	N/A†			5.75	2,353		11.51	7,118		22
23	N/A†			5.96	2,634		11.92	7,524		23
24	N/A†			6.25	2,909		12.50	7,988		24
25	N/A†			6.46	3,175	17,628	12.93	8,481	35,346	25
26	N/A†			6.69	3,435		13.38	8,859		26
27	N/A†			6.94	3,611		13.89	9,162		27
28	N/A†			7.24	3,857		14.48	9,532		28
29	N/A†			7.59	4,157		15.18	10,033		29
30	N/A†			7.86	4,354	16,967	15.74	10,421	34,012	30
31	4.11	1,496		8.22	4,580		16.44	10,738		31
32	4.31	1,607		8.63	4,741		17.27	11,002		32
33	4.50	1,787		9.00	5,005		18.01	11,472		33
34	4.69	1,897		9.38	5,168		18.77	11,706		34
35	4.88	2,010	8,058	9.77	5,334	16,146	19.54	11,980	32,318	35
36	5.13	2,127		10.27	5,494		20.54	12,227		36
37	5.41	2,220		10.83	5,627		21.66	12,423		37
38	5.71	2,317		11.42	5,740		22.85	12,604		38
39	6.01	2,418		12.03	5,902		24.06	12,850		39
40	6.37	2,454	7,408	12.74	5,896	14,817	25.49	12,800	29,669	40
41	6.74	2,509		13.47	5,915		26.96	12,795		41
42	7.10	2,529		14.21	5,942		28.43	12,779		42
43	7.49	2,566		14.99	5,954		29.98	12,735		43
44	7.87	2,571		15.75	5,934		31.50	12,630		44
45	8.27	2,570	6,458	16.55	5,863	12,926	33.11	12,468	25,880	45
46	8.84	2,657		17.69	5,996		35.38	12,659		46
47	9.42	2,728		18.85	6,086		37.71	12,804		47
48	10.05	2,760		20.11	6,106		40.23	12,797		48
49	10.68	2,804		21.36	6,134		42.73	12,813		49
50	11.34	2,818	5,717	22.68	6,129	11,437	45.36	12,740	22,871	50
51	12.06	2,784		24.12	6,013		48.25	12,480		51
52	12.79	2,751		25.58	5,909		51.17	12,234		52
53	13.55	2,695		27.10	5,763		54.20	11,896		53
54	14.35	2,606		28.71	5,551		57.43	11,440		54
55	15.10	2,487	4,421	30.20	5,269	8,842	60.41	10,840	17,691	55
56	16.25	2,120		32.50	4,504		65.00	9,268		56
57	17.43	1,673		34.86	3,571		69.71	7,366		57
58	18.69	1,263		37.39	2,727		74.78	5,646		58
59	20.00	868		40.01	1,905		80.01	3,969		59
60	21.43	492	1,508	42.86	1,117	3,016	85.72	2,369	6,034	60
61	22.93	226		45.87	559		91.75	1,225		61
62	24.56	0		49.12	0		98.25	5		62
63	26.30	0		52.59	0		105.20	0		63
64	28.28	0		56.56	0		113.12	0		64
65	29.89			59.78			119.57			65
66	32.05			64.11			128.23			66
67	34.39			68.79			137.58			67
68	36.81			73.62			147.25			68
69	39.50			79.01			158.03			69
70	42.31			84.62			169.24			70
71	45.30			90.61			181.23			71
72	48.43			96.86			193.72			72
73	51.84			103.70			207.39			73
74	55.58			111.16			222.32			74
75	59.45			118.90			237.80			75
76	52.07			104.15			208.30			76
77	55.28			110.56			221.12			77
78	58.69			117.39			234.78			78
79	62.28			124.57			249.14			79
80	66.08			132.17			264.35			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.

9/23/2016

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

Issue State: NJ Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, RES

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 Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			6.21	0		12.42	0		16
17	N/A†			6.39	0		12.79	0		17
18	N/A†			6.57	0		13.15	0		18
19	N/A†			6.80	0		13.61	0		19
20	N/A†			7.07	0	20,756	14.13	0	41,408	20
21	N/A†			7.40	0		14.79	0		21
22	N/A†			7.64	0		15.29	490		22
23	N/A†			7.92	0		15.84	1,040		23
24	4.13	0		8.27	0		16.55	1,863		24
25	4.28	0	9,994	8.56	91	19,987	17.13	2,526	40,052	25
26	4.43	0		8.86	490		17.72	3,186		26
27	4.65	0		9.29	781		18.59	3,699		27
28	4.87	0		9.75	1,128		19.50	4,267		28
29	5.11	0		10.22	1,474		20.45	4,913		29
30	5.34	42	9,591	10.68	1,921	19,181	21.36	5,661	38,364	30
31	5.61	189		11.22	2,128		22.45	6,033		31
32	5.87	359		11.75	2,401		23.51	6,500		32
33	6.16	593		12.32	2,752		24.64	7,087		33
34	6.45	755		12.90	3,005		25.80	7,520		34
35	6.72	899	8,989	13.46	3,280	18,049	26.91	7,959	36,079	35
36	7.04	1,068		14.09	3,501		28.19	8,374		36
37	7.43	1,259		14.86	3,783		29.72	8,844		37
38	7.83	1,355		15.67	3,936		31.34	9,087		38
39	8.26	1,489		16.52	4,118		33.04	9,376		39
40	8.69	1,574	8,137	17.39	4,231	16,296	34.78	9,537	32,600	40
41	9.16	1,660		18.33	4,348		36.67	9,717		41
42	9.66	1,722		19.32	4,384		38.64	9,712		42
43	10.16	1,797		20.32	4,486		40.65	9,867		43
44	10.69	1,826		21.38	4,482		42.76	9,794		44
45	11.16	1,909	7,090	22.31	4,570	14,161	44.63	9,930	28,342	45
46	11.86	2,035		23.72	4,783		47.45	10,304		46
47	12.59	2,147		25.18	4,959		50.36	10,586		47
48	13.37	2,220		26.73	5,048		53.48	10,731		48
49	14.15	2,293		28.30	5,158		56.61	10,889		49
50	14.96	2,350	6,304	29.92	5,222	12,612	59.84	10,961	25,222	50
51	15.86	2,333		31.72	5,146		63.44	10,764		51
52	16.76	2,325		33.52	5,085		67.05	10,606		52
53	17.69	2,297		35.39	4,989		70.79	10,375		53
54	18.74	2,226		37.49	4,809		74.98	9,966		54
55	19.73	2,123	4,822	39.46	4,557	9,644	78.93	9,430	19,295	55
56	21.00	1,746		42.01	3,769		84.02	7,808		56
57	22.32	1,300		44.64	2,836		89.28	5,908		57
58	23.73	925		47.46	2,051		94.92	4,303		58
59	25.20	583		50.40	1,335		100.80	2,836		59
60	26.72	274	1,699	53.44	685	3,400	106.89	1,511	6,803	60
61	28.41	37		56.83	184		113.67	477		61
62	30.15	0		60.31	0		120.62	0		62
63	31.95	0		63.89	0		127.79	0		63
64	33.95	0		67.90	0		135.80	0		64
65	36.25			72.50			145.01			65
66	38.72			77.45			154.91			66
67	41.40			82.80			165.61			67
68	44.17			88.34			176.68			68
69	47.27			94.54			189.08			69
70	50.48			100.96			201.93			70
71	53.95			107.90			215.81			71
72	57.55			115.11			230.22			72
73	61.50			123.00			246.01			73
74	65.80			131.61			263.23			74
75	70.29			140.58			281.17			75
76	60.38			120.77			241.53			76
77	63.90			127.81			255.62			77
78	67.61			135.23			270.47			78
79	71.52			143.05			286.11			79
80	75.64			151.29			302.58			80

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

Issue State: NJ Ver: 3.0.0.3111

- 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.