

TransElite HFA - 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†			N/A†			13.56	0		16
17	N/A†			N/A†			13.92	0		17
18	N/A†			N/A†			14.29	0		18
19	N/A†			N/A†			14.75	0		19
20	N/A†			N/A†			15.22	0	18,186	20
21	N/A†			8.09	0		16.18	0		21
22	N/A†			8.37	0		16.74	0		22
23	N/A†			8.67	0		17.34	0		23
24	N/A†			8.95	0		17.91	0		24
25	N/A†			9.24	0	8,747	18.49	0	17,530	25
26	N/A†			9.56	0		19.14	0		26
27	N/A†			9.94	0		19.88	0		27
28	N/A†			10.30	0		20.60	0		28
29	N/A†			10.67	0		21.35	0		29
30	N/A†			11.04	0	8,417	22.08	0	16,834	30
31	N/A†			11.74	0		23.49	0		31
32	N/A†			12.21	0		24.42	147		32
33	N/A†			12.67	0		25.34	510		33
34	N/A†			13.21	0		26.43	696		34
35	N/A†			13.76	0	7,949	27.53	939	15,934	35
36	N/A†			14.34	0		28.68	1,166		36
37	N/A†			14.95	73		29.90	1,310		37
38	N/A†			15.75	178		31.50	1,469		38
39	8.22	0		16.45	357		32.91	1,761		39
40	8.59	0	3,627	17.19	404	7,267	34.38	1,795	14,542	40
41	9.10	0		18.21	513		36.42	1,952		41
42	9.54	0		19.09	567		38.19	2,017		42
43	10.02	0		20.06	693		40.12	2,203		43
44	10.49	0		20.98	744		41.96	2,255		44
45	10.99	39	3,201	21.98	794	6,402	43.97	2,316	12,815	45
46	11.57	79		23.15	828		46.31	2,327		46
47	12.18	119		24.37	863		48.74	2,348		47
48	12.93	148		25.86	873		51.73	2,326		48
49	13.63	179		27.26	889		54.53	2,315		49
50	14.46	191	2,589	28.93	880	5,188	57.87	2,249	10,381	50
51	15.34	190		30.68	825		61.37	2,098		51
52	16.22	200		32.45	814		64.90	2,035		52
53	17.11	148		34.23	668		68.47	1,711		53
54	18.14	202		36.29	742		72.59	1,818		54
55	19.16	234	1,917	38.33	770	3,839	76.67	1,837	7,679	55
56	20.43	78		40.86	418		81.74	1,102		56
57	21.83	0		43.66	0		87.33	147		57
58	23.52	0		47.04	0		94.07	0		58
59	25.38	0		50.76	0		101.52	0		59
60	27.41	0	373	54.81	0	744	109.63	0	1,491	60
61	29.68	0		59.36	0		118.72	0		61
62	32.31	0		64.63	0		129.26	0		62
63	35.04	0		70.08	0		140.16	0		63
64	38.37	0		76.73	0		153.47	0		64
65	42.40			84.80			169.61			65
66	45.90			91.81			183.63			66
67	49.50			99.01			198.02			67
68	53.18			106.37			212.73			68
69	57.30			114.60			229.20			69
70	61.67			123.35			246.69			70
71	67.46			134.92			269.85			71
72	73.60			147.20			294.40			72
73	80.43			160.87			321.74			73
74	87.96			175.93			351.87			74
75	96.02			192.05			384.10			75
76	81.50			163.01			326.03			76
77	88.28			176.57			353.14			77
78	95.50			191.00			382.00			78
79	103.24			206.49			412.98			79
80	111.42			222.86			445.72			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.

4/11/2016

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

Issue State: NJ Ver: 3.0.0.2406

TransElite HFA - 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
	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†			9.65	0		19.30	0		16
17	N/A†			9.95	0		19.89	0		17
18	N/A†			10.25	0		20.49	0		18
19	N/A†			10.62	0		21.24	0		19
20	N/A†			10.98	0	12,711	21.97	0	25,500	20
21	N/A†			11.64	0		23.28	0		21
22	N/A†			12.03	0		24.06	0		22
23	N/A†			12.49	0		24.98	0		23
24	N/A†			12.94	0		25.89	0		24
25	N/A†			13.40	0	12,306	26.80	0	24,614	25
26	N/A†			13.88	0		27.76	0		26
27	N/A†			14.59	0		29.19	0		27
28	N/A†			15.12	0		30.25	0		28
29	N/A†			15.82	0		31.64	0		29
30	8.21	0	5,905	16.41	0	11,754	32.83	0	23,566	30
31	8.67	0		17.34	0		34.68	0		31
32	9.03	0		18.07	0		36.14	0		32
33	9.45	0		18.91	0		37.82	0		33
34	9.86	0		19.72	0		39.44	0		34
35	10.29	0	5,516	20.58	0	11,023	41.18	0	22,087	35
36	10.79	0		21.59	0		43.18	0		36
37	11.32	0		22.64	0		45.28	0		37
38	11.89	0		23.78	0		47.56	0		38
39	12.53	0		25.06	0		50.12	0		39
40	13.15	0	4,982	26.30	0	9,964	52.61	268	19,943	40
41	13.80	0		27.62	0		55.24	538		41
42	14.58	0		29.16	0		58.32	734		42
43	15.35	0		30.70	54		61.41	1,006		43
44	16.18	0		32.36	124		64.73	1,087		44
45	17.07	0	4,257	34.14	231	8,520	68.28	1,233	17,036	45
46	18.06	0		36.12	247		72.25	1,219		46
47	19.10	0		38.22	279		76.43	1,215		47
48	20.23	0		40.47	242		80.94	1,094		48
49	21.36	0		42.73	252		85.47	1,074		49
50	22.62	0	3,344	45.24	227	6,689	90.49	976	13,382	50
51	24.04	0		48.09	83		96.18	642		51
52	25.47	0		50.94	0		101.88	413		52
53	26.94	0		53.88	0		107.76	148		53
54	28.57	0		57.15	0		114.30	318		54
55	30.24	0	2,350	60.47	73	4,698	120.95	460	9,402	55
56	32.15	0		64.31	0		128.63	0		56
57	34.32	0		68.63	0		137.27	0		57
58	36.84	0		73.68	0		147.37	0		58
59	39.64	0		79.28	0		158.57	0		59
60	42.56	0	665	85.13	0	1,333	170.26	0	2,665	60
61	45.55	0		91.10	0		182.20	0		61
62	48.73	0		97.47	0		194.95	0		62
63	52.20	0		104.40	0		208.80	0		63
64	56.16	0		112.32	0		224.64	0		64
65	60.76			121.52			243.05			65
66	66.62			133.24			266.48			66
67	71.48			142.97			285.95			67
68	76.61			153.21			306.43			68
69	82.17			164.34			328.70			69
70	87.90			175.79			351.59			70
71	95.46			190.93			381.87			71
72	103.39			206.80			413.59			72
73	112.12			224.23			448.47			73
74	121.53			243.07			486.14			74
75	131.49			262.98			525.97			75
76	112.66			225.32			450.65			76
77	120.76			241.52			483.04			77
78	129.38			258.77			517.54			78
79	138.45			276.89			553.79			79
80	147.69			295.38			590.76			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 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.