

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
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			29.38	0		16
17	N/A†			N/A†			30.16	0		17
18	N/A†			N/A†			30.97	0		18
19	N/A†			N/A†			31.97	0		19
20	N/A†			N/A†			32.99	0	18,209	20
21	N/A†			17.53	0		35.06	0		21
22	N/A†			18.15	0		36.29	0		22
23	N/A†			18.79	0		37.58	0		23
24	N/A†			19.41	0		38.82	0		24
25	N/A†			20.04	0	8,782	40.07	0	17,547	25
26	N/A†			20.73	0		41.47	0		26
27	N/A†			21.54	0		43.08	0		27
28	N/A†			22.32	0		44.64	0		28
29	N/A†			23.13	0		46.26	0		29
30	N/A†			23.93	0	8,430	47.86	0	16,860	30
31	N/A†			25.45	0		50.90	0		31
32	N/A†			26.46	0		52.92	155		32
33	N/A†			27.46	0		54.91	517		33
34	N/A†			28.64	0		57.28	710		34
35	N/A†			29.82	0	7,958	59.65	939	15,934	35
36	N/A†			31.07	0		62.14	1,166		36
37	N/A†			32.40	79		64.80	1,321		37
38	N/A†			34.13	183		68.26	1,474		38
39	17.83	0		35.65	363		71.31	1,766		39
40	18.63	0	3,640	37.25	409	7,273	74.50	1,795	14,542	40
41	19.73	0		39.47	522		78.93	1,961		41
42	20.69	0		41.37	571		82.75	2,021		42
43	21.73	0		43.47	697		86.94	2,211		43
44	22.73	0		45.46	748		90.93	2,262		44
45	23.82	43	3,205	47.64	802	6,411	95.28	2,323	12,824	45
46	25.08	82		50.17	832		100.34	2,331		46
47	26.41	125		52.81	866		105.62	2,354		47
48	28.02	151		56.04	876		112.09	2,329		48
49	29.54	182		59.08	895		118.16	2,320		49
50	31.35	195	2,595	62.70	882	5,190	125.40	2,254	10,387	50
51	33.25	192		66.49	829		132.98	2,102		51
52	35.16	204		70.31	814		140.63	2,039		52
53	37.09	152		74.18	672		148.36	1,713		53
54	39.32	206		78.64	743		157.29	1,821		54
55	41.53	237	1,920	83.06	771	3,841	166.13	1,840	7,683	55
56	44.28	81		88.55	420		177.11	1,103		56
57	47.30	0		94.61	0		189.22	148		57
58	50.96	0		101.92	0		203.83	0		58
59	54.99	0		109.99	0		219.97	0		59
60	59.39	0	373	118.77	0	746	237.54	0	1,492	60
61	64.31	0		128.62	0		257.24	0		61
62	70.02	0		140.04	0		280.08	0		62
63	75.92	0		151.84	0		303.69	0		63
64	83.14	0		166.27	0		332.54	0		64
65	91.88			183.75			367.50			65
66	99.47			198.94			397.88			66
67	107.26			214.53			429.06			67
68	115.23			230.47			460.93			68
69	124.16			248.31			496.62			69
70	133.63			267.26			534.51			70
71	146.17			292.34			584.68			71
72	159.47			318.94			637.88			72
73	174.28			348.56			697.12			73
74	190.60			381.20			762.39			74
75	208.06			416.12			832.23			75
76	176.60			353.20			706.40			76
77	191.28			382.57			765.14			77
78	206.92			413.84			827.68			78
79	223.70			447.40			894.80			79
80	241.43			482.87			965.74			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 \$2.50 Monthly 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.

6/29/2016

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

Issue State: NJ Ver: 3.0.0.2620

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Tobacco

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	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.91	0		41.82	0		16
17	N/A†			21.56	0		43.11	0		17
18	N/A†			22.21	0		44.41	0		18
19	N/A†			23.02	0		46.03	0		19
20	N/A†			23.80	0	12,737	47.61	0	25,526	20
21	N/A†			25.23	0		50.46	0		21
22	N/A†			26.07	0		52.15	0		22
23	N/A†			27.07	0		54.14	0		23
24	N/A†			28.05	0		56.11	0		24
25	N/A†			29.04	0	12,326	58.07	0	24,633	25
26	N/A†			30.08	0		60.16	0		26
27	N/A†			31.63	0		63.26	0		27
28	N/A†			32.77	0		65.55	0		28
29	N/A†			34.28	0		68.56	0		29
30	17.79	0	5,905	35.57	0	11,783	71.15	0	23,594	30
31	18.79	0		37.58	0		75.16	0		31
32	19.58	0		39.16	0		78.31	0		32
33	20.49	0		40.98	0		81.96	0		33
34	21.37	0		42.73	0		85.46	0		34
35	22.31	0	5,526	44.61	0	11,043	89.23	0	22,097	35
36	23.39	0		46.79	0		93.57	0		36
37	24.53	0		49.06	0		98.11	0		37
38	25.77	0		51.53	0		103.06	0		38
39	27.15	0		54.31	0		108.61	0		39
40	28.50	0	4,982	57.00	0	9,978	114.00	278	19,957	40
41	29.92	0		59.85	0		119.70	543		41
42	31.59	0		63.18	0		126.36	738		42
43	33.27	0		66.53	63		133.07	1,015		43
44	35.07	0		70.13	132		140.26	1,096		44
45	36.99	0	4,262	73.97	231	8,520	147.94	1,237	17,041	45
46	39.14	0		78.28	255		156.56	1,226		46
47	41.40	0		82.81	279		165.61	1,221		47
48	43.85	0		87.70	246		175.39	1,104		48
49	46.30	0		92.60	258		185.20	1,079		49
50	49.02	0	3,347	98.03	229	6,692	196.07	981	13,388	50
51	52.10	0		104.20	86		208.39	644		51
52	55.19	0		110.37	0		220.74	415		52
53	58.37	0		116.74	0		233.48	150		53
54	61.92	0		123.84	0		247.67	323		54
55	65.52	0	2,350	131.03	76	4,702	262.06	462	9,404	55
56	69.68	0		139.35	0		278.71	0		56
57	74.36	0		148.71	0		297.42	0		57
58	79.83	0		159.66	0		319.31	0		58
59	85.90	0		171.79	0		343.58	0		59
60	92.23	0	667	184.45	0	1,333	368.90	0	2,666	60
61	98.70	0		197.39	0		394.78	0		61
62	105.60	0		211.20	0		422.41	0		62
63	113.10	0		226.20	0		452.41	0		63
64	121.68	0		243.37	0		486.73	0		64
65	131.66			263.31			526.62			65
66	144.35			288.69			577.38			66
67	154.89			309.78			619.57			67
68	165.99			331.97			663.94			68
69	178.05			356.09			712.19			69
70	190.45			380.89			761.78			70
71	206.85			413.70			827.39			71
72	224.03			448.07			896.13			72
73	242.93			485.85			971.70			73
74	263.33			526.66			1,053.32			74
75	284.90			569.81			1,139.61			75
76	244.11			488.21			976.42			76
77	261.65			523.30			1,046.59			77
78	280.33			560.67			1,121.34			78
79	299.98			599.95			1,199.90			79
80	320.00			640.00			1,279.99			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.