

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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			14.69	0		16
17	N/A†			N/A†			15.08	0		17
18	N/A†			N/A†			15.48	0		18
19	N/A†			N/A†			15.98	0		19
20	N/A†			N/A†			16.49	0	18,186	20
21	N/A†			8.76	0		17.53	0		21
22	N/A†			9.07	0		18.14	0		22
23	N/A†			9.39	0		18.79	0		23
24	N/A†			9.70	0		19.41	0		24
25	N/A†			10.02	0	8,782	20.03	0	17,530	25
26	N/A†			10.36	0		20.73	0		26
27	N/A†			10.77	0		21.54	0		27
28	N/A†			11.15	0		22.31	0		28
29	N/A†			11.56	0		23.13	0		29
30	N/A†			11.96	0	8,417	23.93	0	16,860	30
31	N/A†			12.72	0		25.45	0		31
32	N/A†			13.22	0		26.45	140		32
33	N/A†			13.72	0		27.45	510		33
34	N/A†			14.32	0		28.64	710		34
35	N/A†			14.90	0	7,939	29.82	933	15,925	35
36	N/A†			15.53	0		31.06	1,154		36
37	N/A†			16.20	79		32.40	1,321		37
38	N/A†			17.06	178		34.13	1,474		38
39	8.91	0		17.82	357		35.65	1,761		39
40	9.31	0	3,633	18.62	404	7,267	37.25	1,795	14,542	40
41	9.86	0		19.73	517		39.46	1,956		41
42	10.34	0		20.68	567		41.37	2,017		42
43	10.86	0		21.73	693		43.47	2,211		43
44	11.36	0		22.73	748		45.46	2,259		44
45	11.90	36	3,196	23.81	794	6,402	47.63	2,316	12,815	45
46	12.54	82		25.08	828		50.16	2,324		46
47	13.20	122		26.40	863		52.81	2,354		47
48	14.01	151		28.02	876		56.04	2,326		48
49	14.77	182		29.54	895		59.08	2,320		49
50	15.67	193	2,592	31.35	882	5,190	62.70	2,251	10,384	50
51	16.62	190		33.24	827		66.48	2,095		51
52	17.58	204		35.15	812		70.31	2,035		52
53	18.54	150		37.08	668		74.17	1,708		53
54	19.66	206		39.32	743		78.64	1,818		54
55	20.76	236	1,918	41.53	771	3,841	83.06	1,837	7,679	55
56	22.14	81		44.27	419		88.55	1,102		56
57	23.65	0		47.30	0		94.61	147		57
58	25.48	0		50.96	0		101.91	0		58
59	27.49	0		54.99	0		109.98	0		59
60	29.69	0	372	59.38	0	745	118.77	0	1,491	60
61	32.15	0		64.31	0		128.62	0		61
62	35.01	0		70.02	0		140.04	0		62
63	37.96	0		75.92	0		151.84	0		63
64	41.57	0		83.13	0		166.27	0		64
65	45.94			91.87			183.75			65
66	49.73			99.47			198.94			66
67	53.63			107.26			214.53			67
68	57.61			115.23			230.46			68
69	62.08			124.15			248.30			69
70	66.81			133.63			267.25			70
71	73.08			146.16			292.33			71
72	79.73			159.47			318.94			72
73	87.14			174.28			348.56			73
74	95.30			190.60			381.19			74
75	104.02			208.05			416.11			75
76	88.30			176.60			353.20			76
77	95.64			191.28			382.57			77
78	103.46			206.92			413.84			78
79	111.85			223.70			447.40			79
80	120.71			241.43			482.86			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.

9/2/2016

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

Issue State: NJ Ver: 3.0.0.3111

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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			10.45	0		20.91	0		16
17	N/A†			10.78	0		21.55	0		17
18	N/A†			11.10	0		22.20	0		18
19	N/A†			11.51	0		23.01	0		19
20	N/A†			11.90	0	12,737	23.80	0	25,500	20
21	N/A†			12.61	0		25.23	0		21
22	N/A†			13.03	0		26.07	0		22
23	N/A†			13.53	0		27.06	0		23
24	N/A†			14.02	0		28.05	0		24
25	N/A†			14.52	0	12,326	29.03	0	24,614	25
26	N/A†			15.04	0		30.08	0		26
27	N/A†			15.81	0		31.63	0		27
28	N/A†			16.38	0		32.77	0		28
29	N/A†			17.14	0		34.28	0		29
30	8.89	0	5,891	17.78	0	11,768	35.57	0	23,579	30
31	9.39	0		18.79	0		37.58	0		31
32	9.79	0		19.58	0		39.15	0		32
33	10.24	0		20.49	0		40.98	0		33
34	10.68	0		21.36	0		42.73	0		34
35	11.15	0	5,516	22.30	0	11,033	44.61	0	22,087	35
36	11.69	0		23.39	0		46.78	0		36
37	12.26	0		24.53	0		49.05	0		37
38	12.88	0		25.76	0		51.53	0		38
39	13.57	0		27.15	0		54.30	0		39
40	14.25	0	4,982	28.50	0	9,978	57.00	278	19,957	40
41	14.96	0		29.92	0		59.85	543		41
42	15.79	0		31.59	0		63.18	734		42
43	16.63	0		33.26	58		66.53	1,006		43
44	17.53	0		35.06	128		70.13	1,092		44
45	18.49	0	4,257	36.98	227	8,515	73.97	1,233	17,036	45
46	19.57	0		39.14	255		78.28	1,223		46
47	20.70	0		41.40	276		82.80	1,215		47
48	21.92	0		43.85	246		87.69	1,097		48
49	23.15	0		46.30	258		92.60	1,076		49
50	24.51	0	3,347	49.01	227	6,689	98.03	976	13,382	50
51	26.05	0		52.10	86		104.19	639		51
52	27.59	0		55.18	0		110.37	413		52
53	29.18	0		58.37	0		116.74	148		53
54	30.95	0		61.91	0		123.83	320		54
55	32.76	0	2,350	65.51	73	4,698	131.03	460	9,402	55
56	34.83	0		69.67	0		139.35	0		56
57	37.18	0		74.35	0		148.71	0		57
58	39.91	0		79.83	0		159.65	0		58
59	42.95	0		85.89	0		171.79	0		59
60	46.11	0	666	92.22	0	1,332	184.45	0	2,666	60
61	49.35	0		98.69	0		197.39	0		61
62	52.80	0		105.60	0		211.20	0		62
63	56.55	0		113.10	0		226.20	0		63
64	60.84	0		121.68	0		243.36	0		64
65	65.83			131.65			263.31			65
66	72.17			144.34			288.69			66
67	77.44			154.89			309.78			67
68	82.99			165.98			331.97			68
69	89.02			178.04			356.09			69
70	95.22			190.44			380.89			70
71	103.42			206.85			413.69			71
72	112.01			224.03			448.06			72
73	121.46			242.92			485.85			73
74	131.66			263.33			526.66			74
75	142.45			284.90			569.80			75
76	122.05			244.10			488.21			76
77	130.82			261.65			523.29			77
78	140.16			280.33			560.66			78
79	149.99			299.97			599.94			79
80	160.00			320.00			639.99			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.

9/2/2016

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

Issue State: NJ Ver: 3.0.0.3111

- 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.