

# 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
	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†			N/A†			35.26	3,621		16
17	N/A†			N/A†			36.19	3,999		17
18	N/A†			N/A†			37.16	4,396		18
19	N/A†			N/A†			38.37	4,603		19
20	N/A†			N/A†			39.59	4,873	32,979	20
21	N/A†			21.04	1,387		42.07	5,215		21
22	N/A†			21.78	1,546		43.55	5,445		22
23	N/A†			22.55	1,706		45.10	5,679		23
24	N/A†			23.30	1,853		46.59	5,888		24
25	N/A†			24.05	2,028	15,474	48.09	6,123	30,931	25
26	N/A†			24.88	2,185		49.76	6,350		26
27	N/A†			25.85	2,320		51.70	6,532		27
28	N/A†			26.79	2,466		53.57	6,741		28
29	N/A†			27.76	2,673		55.51	7,064		29
30	N/A†			28.72	2,780	14,318	57.43	7,215	28,624	30
31	N/A†			30.54	3,001		61.08	7,589		31
32	N/A†			31.76	3,116		63.51	7,721		32
33	N/A†			32.95	3,279		65.90	7,991		33
34	N/A†			34.37	3,381		68.74	8,117		34
35	N/A†			35.79	3,484	13,274	71.58	8,266	26,556	35
36	N/A†			37.29	3,596		74.57	8,413		36
37	N/A†			38.88	3,662		77.76	8,481		37
38	N/A†			40.96	3,756		81.92	8,615		38
39	21.39	1,420		42.79	3,891		85.57	8,818		39
40	22.35	1,447	5,979	44.70	3,881	11,958	89.40	8,750	23,924	40
41	23.68	1,536		47.36	3,988		94.72	8,903		41
42	24.83	1,565		49.65	3,998		99.30	8,865		42
43	26.08	1,630		52.17	4,073		104.33	8,963		43
44	27.28	1,646		54.56	4,057		109.12	8,879		44
45	28.59	1,664	5,248	57.17	4,041	10,493	114.34	8,801	20,986	45
46	30.10	1,670		60.21	4,015		120.41	8,695		46
47	31.69	1,683		63.38	3,981		126.75	8,581		47
48	33.63	1,683		67.26	3,942		134.51	8,451		48
49	35.45	1,674		70.90	3,874		141.80	8,285		49
50	37.62	1,651	4,315	75.25	3,796	8,633	150.49	8,078	17,266	50
51	39.90	1,603		79.79	3,654		159.58	7,754		51
52	42.19	1,565		84.38	3,538		168.76	7,484		52
53	44.51	1,451		89.02	3,273		178.04	6,916		53
54	47.19	1,446		94.38	3,223		188.75	6,777		54
55	49.84	1,405	3,219	99.68	3,106	6,437	199.36	6,507	12,873	55
56	53.14	1,178		106.27	2,617		212.54	5,494		56
57	56.77	888		113.54	2,003		227.07	4,235		57
58	61.15	643		122.31	1,483		244.61	3,160		58
59	66.00	410		131.99	982		263.98	2,127		59
60	71.27	182	1,167	142.53	496	2,333	285.06	1,127	4,668	60
61	77.18	36		154.35	175		308.70	456		61
62	84.03	0		168.06	0		336.11	0		62
63	91.11	0		182.22	0		364.44	0		63
64	99.77	0		199.53	0		399.06	0		64
65	110.26			220.51			441.02			65
66	119.37			238.74			477.47			66
67	128.72			257.45			514.89			67
68	138.29			276.57			553.14			68
69	148.99			297.99			595.97			69
70	160.36			320.72			641.44			70
71	175.41			350.82			701.64			71
72	191.37			382.75			765.49			72
73	209.15			418.29			836.58			73
74	228.73			457.46			914.91			74
75	249.68			499.36			998.72			75
76	211.93			423.86			847.71			76
77	229.55			459.10			918.20			77
78	248.31			496.63			993.25			78
79	268.45			536.90			1,073.80			79
80	289.73			579.47			1,158.93			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 HFA - Universal Life Insurance

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Tobacco

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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†			25.10	0		50.19	1,100		16
17	N/A†			25.87	0		51.74	1,759		17
18	N/A†			26.65	0		53.30	2,620		18
19	N/A†			27.62	37		55.24	3,078		19
20	N/A†			28.57	311	24,433	57.13	3,461	48,866	20
21	N/A†			30.28	787		60.56	4,308		21
22	N/A†			31.29	1,023		62.58	4,666		22
23	N/A†			32.49	1,283		64.97	5,062		23
24	N/A†			33.67	1,661		67.33	5,720		24
25	N/A†			34.85	1,895	22,912	69.69	6,075	45,805	25
26	N/A†			36.10	2,176		72.19	6,557		26
27	N/A†			37.96	2,514		75.91	7,134		27
28	N/A†			39.33	2,709		78.66	7,450		28
29	N/A†			41.14	3,050		82.27	8,026		29
30	21.35	776	10,659	42.69	3,381	21,305	85.38	8,581	42,609	30
31	22.55	924		45.10	3,589		90.19	8,920		31
32	23.50	1,072		46.99	3,810		93.98	9,269		32
33	24.59	1,261		49.18	4,096		98.35	9,759		33
34	25.64	1,400		51.28	4,296		102.56	10,088		34
35	26.77	1,534	9,823	53.54	4,495	19,635	107.08	10,409	39,283	35
36	28.07	1,670		56.15	4,677		112.29	10,699		36
37	29.44	1,842		58.87	4,949		117.74	11,169		37
38	30.92	1,938		61.84	5,084		123.68	11,375		38
39	32.59	2,072		65.17	5,278		130.34	11,691		39
40	34.20	2,160	8,836	68.41	5,398	17,687	136.81	11,860	35,367	40
41	35.91	2,236		71.82	5,487		143.64	11,979		41
42	37.91	2,308		75.82	5,565		151.64	12,074		42
43	39.92	2,382		79.85	5,661		159.69	12,198		43
44	42.08	2,410		84.16	5,643		168.32	12,112		44
45	44.38	2,440	7,630	88.77	5,651	15,265	177.53	12,074	30,526	45
46	46.97	2,437		93.94	5,587		187.88	11,898		46
47	49.69	2,428		99.37	5,511		198.74	11,687		47
48	52.62	2,378		105.24	5,371		210.48	11,354		48
49	55.56	2,336		111.13	5,241		222.25	11,047		49
50	58.82	2,274	6,174	117.65	5,071	12,351	235.29	10,659	24,700	50
51	62.52	2,152		125.04	4,781		250.08	10,038		51
52	66.23	2,040		132.45	4,510		264.90	9,449		52
53	70.05	1,903		140.10	4,192		280.19	8,773		53
54	74.31	1,868		148.61	4,085		297.22	8,519		54
55	78.62	1,808	4,474	157.24	3,927	8,950	314.48	8,164	17,900	55
56	83.62	1,546		167.23	3,362		334.46	6,995		56
57	89.23	1,227		178.46	2,689		356.92	5,613		57
58	95.80	976		191.60	2,153		383.19	4,507		58
59	103.08	742		206.16	1,653		412.31	3,473		59
60	110.68	497	1,925	221.35	1,128	3,849	442.70	2,394	7,698	60
61	118.44	241		236.88	590		473.76	1,286		61
62	126.73	0		253.46	38		506.91	153		62
63	135.73	0		271.46	0		542.91	0		63
64	146.03	0		292.05	0		584.10	0		64
65	157.99			315.99			631.97			65
66	173.22			346.44			692.88			66
67	185.88			371.76			743.51			67
68	199.19			398.38			796.76			68
69	213.67			427.33			854.66			69
70	228.54			457.09			914.17			70
71	248.23			496.46			992.91			71
72	268.85			537.70			1,075.40			72
73	291.52			583.05			1,166.09			73
74	316.01			632.02			1,264.04			74
75	341.90			683.80			1,367.59			75
76	292.94			585.88			1,171.75			76
77	313.99			627.98			1,255.96			77
78	336.42			672.83			1,345.66			78
79	359.99			719.97			1,439.94			79
80	384.01			768.03			1,536.05			80

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Issue State: NJ Ver: 3.0.0.3718

- 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.