

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, RES

Non-Tobacco

Death Benefit Option: A



\$25,000 Face Amount				\$50,000 Face Amount			\$100,000 Face Amount			
Issue Age	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Issue Age
16	N/A†			N/A†			6.78	0		16
17	N/A†			N/A†			6.96	0		17
18	N/A†			N/A†			7.14	0		18
19	N/A†			N/A†			7.37	0		19
20	N/A†			N/A†			7.61	39	990	20
21	N/A†			4.04	0		8.09	83		21
22	N/A†			4.18	0		8.37	149		22
23	N/A†			4.33	0		8.67	213		23
24	N/A†			4.47	9		8.95	307		24
25	N/A†			4.62	68	780	9.24	416	1,560	25
26	N/A†			4.78	110		9.57	510		26
27	N/A†			4.97	155		9.94	590		27
28	N/A†			5.15	201		10.30	682		28
29	N/A†			5.33	254		10.67	794		29
30	N/A†			5.52	300	1,138	11.04	883	2,274	30
31	N/A†			5.87	346		11.74	972		31
32	N/A†			6.10	383		12.21	1,052		32
33	N/A†			6.33	436		12.67	1,157		33
34	N/A†			6.60	468		13.21	1,222		34
35	N/A†			6.88	507	1,529	13.76	1,296	3,059	35
36	N/A†			7.17	547		14.34	1,375		36
37	N/A†			7.47	569		14.95	1,427		37
38	N/A†			7.87	565		15.75	1,421		38
39	4.11	164		8.22	614		16.45	1,517		39
40	4.29	169	955	8.59	629	1,917	17.19	1,549	3,842	40
41	4.55	189		9.10	663		18.21	1,614		41
42	4.77	197		9.54	677		19.09	1,645		42
43	5.01	199		10.03	690		20.06	1,664		43
44	5.24	203		10.49	699		20.98	1,683		44
45	5.49	204	1,176	10.99	700	2,360	21.98	1,686	4,720	45
46	5.78	191		11.57	673		23.15	1,639		46
47	6.09	181		12.18	647		24.37	1,588		47
48	6.46	165		12.93	626		25.86	1,537		48
49	6.81	151		13.63	597		27.26	1,482		49
50	7.23	120	1,363	14.46	532	2,726	28.93	1,357	5,460	50
51	7.67	80		15.34	448		30.68	1,184		51
52	8.11	39		16.22	370		32.45	1,037		52
53	8.55	58		17.11	414		34.23	1,126		53
54	9.07	155		18.14	604		36.29	1,510		54
55	9.58	234	1,917	19.16	765	3,834	38.33	1,835	7,678	55
56	10.21	125		20.43	555		40.87	1,414		56
57	10.91	0		21.83	301		43.66	905		57
58	11.76	0		23.52	3		47.03	301		58
59	12.69	0		25.38	0		50.76	0		59
60	13.70	0	1,934	27.40	0	3,871	54.81	0	7,749	60
61	14.84	0		29.68	0		59.36	0		61
62	16.15	0		32.31	0		64.63	0		62
63	17.52	0		35.04	0		70.08	0		63
64	19.18	0		38.36	0		76.73	0		64
65	21.20	0	1,666	42.40	0	3,332	84.80	0	6,665	65
66	22.95	0		45.90	0		91.81	0		66
67	24.75	0		49.50	0		99.01	0		67
68	26.59	0		53.18	0		106.36	0		68
69	28.65	0		57.30	0		114.60	0		69
70	30.83	0	289	61.67	0	588	123.34	0	1,176	70
71	33.73	0		67.46	0		134.92	0		71
72	36.80	0		73.60	0		147.20	0		72
73	40.21	0		80.43	0		160.87	0		73
74	43.98	0		87.96	0		175.93	0		74
75	48.01	0	319	96.02	0	636	192.05	0	1,279	75
76	40.75	0		81.50	0		163.01	0		76
77	44.14	0		88.28	0		176.57	0		77
78	47.75	0		95.50	0		191.00	0		78
79	51.62	0		103.24	0		206.49	0		79
80	55.71	0	236	111.43	0	483	222.86	0	970	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 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
	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	Weekly Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			4.82	200		9.65	685		16
17	N/A†			4.97	237		9.94	755		17
18	N/A†			5.12	291		10.24	862		18
19	N/A†			5.31	332		10.62	948		19
20	N/A†			5.49	378	1,175	10.98	1,036	2,352	20
21	N/A†			5.82	408		11.64	1,098		21
22	N/A†			6.01	433		12.03	1,155		22
23	N/A†			6.24	454		12.49	1,195		23
24	N/A†			6.47	520		12.94	1,321		24
25	N/A†			6.70	531	1,467	13.40	1,343	2,934	25
26	N/A†			6.94	600		13.88	1,481		26
27	N/A†			7.29	625		14.59	1,540		27
28	N/A†			7.56	693		15.12	1,670		28
29	N/A†			7.91	735		15.82	1,751		29
30	4.10	265	962	8.20	812	1,921	16.41	1,913	3,851	30
31	4.33	288		8.67	865		17.34	2,014		31
32	4.51	315		9.03	923		18.07	2,132		32
33	4.72	331		9.45	951		18.91	2,192		33
34	4.93	359		9.86	1,002		19.72	2,293		34
35	5.14	377	1,218	10.29	1,044	2,440	20.59	2,377	4,887	35
36	5.39	379		10.79	1,046		21.59	2,383		36
37	5.66	393		11.32	1,073		22.64	2,431		37
38	5.94	387		11.89	1,064		23.78	2,417		38
39	6.26	405		12.53	1,105		25.06	2,497		39
40	6.57	406	1,433	13.15	1,104	2,872	26.30	2,495	5,744	40
41	6.90	404		13.81	1,103		27.62	2,493		41
42	7.29	412		14.58	1,113		29.16	2,514		42
43	7.67	390		15.35	1,074		30.70	2,440		43
44	8.09	357		16.18	1,002		32.36	2,295		44
45	8.53	317	1,612	17.07	931	3,233	34.14	2,153	6,464	45
46	9.03	279		18.06	851		36.12	1,993		46
47	9.55	230		19.11	759		38.21	1,805		47
48	10.11	159		20.23	620		40.47	1,538		48
49	10.68	100		21.36	494		42.73	1,289		49
50	11.31	15	1,767	22.62	329	3,534	45.24	954	7,067	50
51	12.02	0		24.04	71		48.09	449		51
52	12.73	0		25.47	0		50.94	0		52
53	13.47	0		26.94	0		53.88	36		53
54	14.28	0		28.57	0		57.15	266		54
55	15.12	0	2,350	30.23	70	4,695	60.47	457	9,398	55
56	16.07	0		32.15	0		64.31	0		56
57	17.16	0		34.31	0		68.63	0		57
58	18.42	0		36.84	0		73.68	0		58
59	19.82	0		39.64	0		79.28	0		59
60	21.28	0	2,676	42.56	0	5,355	85.13	0	10,716	60
61	22.77	0		45.55	0		91.10	0		61
62	24.36	0		48.73	0		97.47	0		62
63	26.10	0		52.20	0		104.40	0		63
64	28.08	0		56.16	0		112.32	0		64
65	30.38	0	2,075	60.76	0	4,150	121.52	0	8,303	65
66	33.31	0		66.62	0		133.24	0		66
67	35.74	0		71.48	0		142.97	0		67
68	38.30	0		76.60	0		153.21	0		68
69	41.08	0		82.17	0		164.35	0		69
70	43.95	0	291	87.89	0	573	175.79	0	1,157	70
71	47.73	0		95.46	0		190.93	0		71
72	51.69	0		103.40	0		206.79	0		72
73	56.06	0		112.11	0		224.23	0		73
74	60.76	0		121.53	0		243.07	0		74
75	65.74	0	335	131.49	0	680	262.98	0	1,358	75
76	56.33	0		112.66	0		225.32	0		76
77	60.38	0		120.76	0		241.52	0		77
78	64.69	0		129.38	0		258.77	0		78
79	69.22	0		138.44	0		276.89	0		79
80	73.84	0	221	147.69	0	454	295.38	0	912	80

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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.