

TransLegacy HAV - Universal Life Insurance

With Riders: TI, WPLF, LTC

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 Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			8.77	501		16.83	1,082		16
17	N/A†			9.04	559		17.38	1,200		17
18	N/A†			9.35	624		18.00	1,332		18
19	N/A†			9.65	697		18.59	1,474		19
20	N/A†			9.97	770	1,037	19.25	1,629	2,088	20
21	N/A†			10.30	855		19.90	1,793		21
22	N/A†			10.83	925		20.95	1,930		22
23	N/A†			11.21	1,017		21.72	2,118		23
24	N/A†			11.59	1,115		22.49	2,315		24
25	N/A†			12.16	1,193	1,496	23.62	2,469	3,001	25
26	N/A†			12.63	1,301		24.56	2,687		26
27	N/A†			13.30	1,396		25.90	2,877		27
28	N/A†			13.81	1,516		26.93	3,117		28
29	N/A†			14.34	1,643		27.97	3,362		29
30	N/A†			15.07	1,742	2,101	29.44	3,564	4,207	30
31	8.19	898		15.68	1,879		30.65	3,839		31
32	8.58	953		16.46	1,986		32.23	4,058		32
33	8.93	1,023		17.16	2,130		33.62	4,342		33
34	9.37	1,080		18.05	2,249		35.39	4,578		34
35	9.75	1,153	1,416	18.80	2,389	2,840	36.90	4,860	5,686	35
36	10.27	1,215		19.85	2,520		38.99	5,117		36
37	10.82	1,282		20.93	2,644		41.16	5,371		37
38	11.39	1,352		22.07	2,784		43.44	5,652		38
39	11.99	1,425		23.28	2,933		45.85	5,943		39
40	12.70	1,490	1,821	24.70	3,061	3,645	48.69	6,204	7,298	40
41	13.35	1,571		25.99	3,221		51.29	6,531		41
42	14.03	1,653		27.36	3,389		54.01	6,860		42
43	14.75	1,745		28.80	3,572		56.90	7,227		43
44	15.59	1,824		30.47	3,730		60.23	7,537		44
45	16.38	1,917	2,346	32.05	3,917	4,698	63.40	7,916	9,401	45
46	17.33	2,002		33.96	4,086		67.22	8,255		46
47	18.42	2,079		36.14	4,240		71.57	8,563		47
48	19.45	2,164		38.20	4,407		75.70	8,903		48
49	20.65	2,249		40.60	4,580		80.49	9,241		49
50	21.90	2,334	2,913	43.09	4,748	5,828	85.47	9,579	11,662	50
51	23.11	2,428		45.52	4,938		90.34	9,963		51
52	24.47	2,509		48.23	5,100		95.76	10,286		52
53	25.79	2,595		50.87	5,272		101.04	10,631		53
54	27.28	2,672		53.86	5,433		107.02	10,952		54
55	28.84	2,752	3,570	56.98	5,592	7,149	113.26	11,269	14,305	55
56	30.87	2,804		61.04	5,698		121.38	11,484		56
57	32.98	2,864		65.26	5,816		129.82	11,720		57
58	35.20	2,928		69.70	5,947		138.70	11,982		58
59	37.61	2,991		74.53	6,072		148.37	12,234		59
60	40.06	3,062	4,242	79.41	6,211	8,490	158.13	12,514	16,988	60
61	42.58	3,179		84.46	6,450		168.23	12,993		61
62	45.23	3,303		89.75	6,694		178.80	13,479		62
63	48.08	3,422		95.46	6,930		190.20	13,947		63
64	50.95	3,541		101.20	7,174		201.69	14,435		64
65	53.94	3,662	5,405	107.19	7,422	10,824	213.68	14,931	21,648	65
66	57.25	3,691		113.81	7,477		226.92	15,046		66
67	60.97	3,808		121.24	7,706		241.78	15,504		67
68	64.87	3,906		129.04	7,905		257.39	15,905		68
69	68.97	3,988		137.24	8,071		273.77	16,233		69
70	73.30	4,041	6,770	145.90	8,177	13,542	291.09	16,449	27,085	70

† 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 4.00% 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. Issue Ages 66+ do not include the WPLF Rider. The Child Term Rider may be added for additional premium of \$0.58 BiWeekly26 per \$5,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

7/22/2016

Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, New York

Issue State: NY Ver: 3.0.0.2824

TransLegacy HAV - Universal Life Insurance

With Riders: TI, WPLF, LTC

Tobacco

Death Benefit Option: A



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	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			11.18	872		21.65	1,820		16
17	N/A†			11.57	929		22.43	1,936		17
18	N/A†			11.98	992		23.26	2,064		18
19	N/A†			12.57	1,048		24.44	2,177		19
20	N/A†			13.02	1,132	1,488	25.34	2,343	2,979	20
21	N/A†			13.47	1,224		26.23	2,528		21
22	N/A†			14.10	1,300		27.50	2,684		22
23	N/A†			14.63	1,414		28.56	2,910		23
24	N/A†			15.14	1,527		29.59	3,143		24
25	8.27	772	1,019	15.85	1,630	2,047	31.00	3,342	4,103	25
26	8.61	843		16.51	1,766		32.32	3,615		26
27	9.00	902		17.29	1,881		33.88	3,846		27
28	9.43	962		18.16	2,009		35.62	4,101		28
29	9.78	1,037		18.86	2,154		37.02	4,396		29
30	10.26	1,106	1,395	19.81	2,289	2,791	38.93	4,662	5,591	30
31	10.66	1,180		20.62	2,442		40.54	4,965		31
32	11.17	1,246		21.65	2,579		42.59	5,237		32
33	11.71	1,311		22.72	2,708		44.74	5,497		33
34	12.19	1,391		23.68	2,864		46.65	5,813		34
35	12.79	1,458	1,819	24.88	2,999	3,645	49.06	6,080	7,296	35
36	13.45	1,525		26.20	3,130		51.70	6,347		36
37	14.14	1,589		27.58	3,257		54.46	6,600		37
38	14.86	1,656		29.02	3,394		57.34	6,873		38
39	15.61	1,727		30.53	3,542		60.36	7,164		39
40	16.50	1,792	2,264	32.31	3,671	4,539	63.92	7,429	9,088	40
41	17.33	1,873		33.96	3,829		67.23	7,745		41
42	18.20	1,952		35.70	3,990		70.69	8,062		42
43	19.10	2,030		37.51	4,150		74.31	8,383		43
44	20.06	2,113		39.41	4,307		78.12	8,697		44
45	21.04	2,187	2,821	41.38	4,461	5,651	82.07	9,011	11,313	45
46	22.26	2,254		43.82	4,591		86.94	9,265		46
47	23.63	2,311		46.55	4,701		92.40	9,491		47
48	25.06	2,361		49.42	4,811		98.13	9,707		48
49	26.45	2,422		52.19	4,925		103.68	9,940		49
50	28.00	2,463	3,344	55.31	5,019	6,701	109.91	10,121	13,407	50
51	29.64	2,512		58.58	5,110		116.46	10,307		51
52	31.24	2,550		61.78	5,186		122.86	10,461		52
53	33.02	2,576		65.33	5,237		129.96	10,566		53
54	34.76	2,592		68.82	5,277		136.94	10,642		54
55	36.67	2,600	3,867	72.65	5,295	7,748	144.59	10,678	15,500	55
56	39.09	2,612		77.47	5,310		154.25	10,717		56
57	41.62	2,631		82.53	5,353		164.36	10,798		57
58	44.23	2,650		87.76	5,393		174.82	10,876		58
59	46.98	2,674		93.27	5,450		185.83	10,990		59
60	49.83	2,696	4,529	98.96	5,487	9,065	197.22	11,070	18,139	60
61	52.80	2,740		104.89	5,574		209.09	11,247		61
62	55.87	2,788		111.03	5,668		221.36	11,429		62
63	59.05	2,833		117.40	5,765		234.10	11,626		63
64	62.31	2,871		123.92	5,841		247.14	11,778		64
65	65.70	2,905	5,561	130.70	5,913	11,131	260.70	11,925	22,269	65
66	69.25	2,820		137.81	5,744		274.92	11,587		66
67	73.42	2,846		146.13	5,790		291.55	11,675		67
68	77.77	2,847		154.84	5,796		308.98	11,698		68
69	82.39	2,828		164.07	5,760		327.44	11,622		69
70	87.18	2,742	6,805	173.67	5,594	13,617	346.63	11,294	27,235	70

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Issue State: NY Ver: 3.0.0.2824

- TLA** **TransLegacy HAV – Universal Life Insurance:** HAV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HAV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy - 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.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form FRABTINY):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WPLF** **Unemployment Lapse Protection Benefit Rider (Form FRULPB00):** This rider waives the total periodic charges on the contract if the owner becomes unemployed due to a non-routine scheduled layoff or strike by his or her employer, subject to the terms of the contract. No benefit is payable if unemployment is due to certain events, such as voluntary separation from employment, retirement, disability, termination due to willful misconduct, routine scheduled layoff, lockouts, illegal walkouts, and industrial controversy. This rider will terminate no later than the rider's anniversary on or following the insured's 70th birthday. See the rider for other conditions that can result in termination.
- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form FRABLTNY):** Allows the owner to receive 4% of the rider face amount per month for up to 25 months if the insured is confined in a licensed nursing or assisted living facility, or 2% of the rider face amount per month for up to 50 months if the insured receives home health care or adult day care services. The benefit for this rider can only be triggered by a chronically ill diagnosis that must be certified by a licensed physician.