

TransLegacy HAV - Universal Life Insurance

With Riders: TI, WPLF, LTC

Non-Tobacco

Death Benefit Option: A



Issue Age	\$5,000 Face Amount			\$10,000 Face Amount			\$20,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			N/A†			16
17	N/A†			N/A†			N/A†			17
18	N/A†			N/A†			N/A†			18
19	N/A†			N/A†			N/A†			19
20	N/A†			N/A†			N/A†			20
21	N/A†			N/A†			N/A†			21
22	N/A†			N/A†			N/A†			22
23	N/A†			N/A†			N/A†			23
24	N/A†			N/A†			N/A†			24
25	N/A†			N/A†			N/A†			25
26	N/A†			N/A†			N/A†			26
27	N/A†			N/A†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			N/A†			29
30	N/A†			N/A†			N/A†			30
31	N/A†			N/A†			N/A†			31
32	N/A†			N/A†			N/A†			32
33	N/A†			N/A†			N/A†			33
34	N/A†			N/A†			N/A†			34
35	N/A†			N/A†			N/A†			35
36	N/A†			N/A†			8.36	3,877		36
37	N/A†			N/A†			8.79	3,856		37
38	N/A†			N/A†			9.25	3,862		38
39	N/A†			N/A†			9.73	3,850		39
40	N/A†			N/A†			10.30	3,801	5,808	40
41	N/A†			N/A†			10.82	3,766		41
42	N/A†			N/A†			11.36	3,711		42
43	N/A†			N/A†			11.94	3,671		43
44	N/A†			N/A†			12.61	3,587		44
45	N/A†			N/A†			13.24	3,518	5,039	45
46	N/A†			N/A†			14.00	3,478		46
47	N/A†			N/A†			14.88	3,432		47
48	N/A†			8.20	1,598		15.70	3,377		48
49	N/A†			8.68	1,574		16.66	3,315		49
50	N/A†			9.18	1,543	2,146	17.66	3,233	4,304	50
51	N/A†			9.66	1,435		18.63	3,007		51
52	N/A†			10.21	1,312		19.71	2,742		52
53	N/A†			10.74	1,225		20.77	2,555		53
54	N/A†			11.33	1,140		21.96	2,379		54
55	N/A†			11.96	1,049	1,424	23.22	2,187	2,858	55
56	N/A†			12.77	939		24.84	1,951		56
57	N/A†			13.62	821		26.52	1,703		57
58	N/A†			14.50	691		28.30	1,435		58
59	8.09	251		15.47	548		30.24	1,143		59
60	8.58	167	271	16.44	370	542	32.19	779	1,088	60
61	9.08	105		17.46	239		34.20	506		61
62	9.60	35		18.51	94		36.32	209		62
63	10.18	0		19.65	0		38.60	0		63
64	10.75	0		20.80	0		40.90	0		64
65	11.35			22.00			43.30			65
66	12.01			23.32			45.95			66
67	12.76			24.81			48.92			67
68	13.54			26.37			52.04			68
69	14.35			28.01			55.32			69
70	15.22			29.74			58.78			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.

9/12/2016

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

Issue State: NY Ver: 3.0.0.3111

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Tobacco

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	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			N/A†			16
17	N/A†			N/A†			N/A†			17
18	N/A†			N/A†			N/A†			18
19	N/A†			N/A†			N/A†			19
20	N/A†			N/A†			N/A†			20
21	N/A†			N/A†			N/A†			21
22	N/A†			N/A†			N/A†			22
23	N/A†			N/A†			N/A†			23
24	N/A†			N/A†			N/A†			24
25	N/A†			N/A†			N/A†			25
26	N/A†			N/A†			N/A†			26
27	N/A†			N/A†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			N/A†			29
30	N/A†			N/A†			8.34	3,263	7,702	30
31	N/A†			N/A†			8.67	3,337		31
32	N/A†			N/A†			9.08	3,417		32
33	N/A†			N/A†			9.51	3,456		33
34	N/A†			N/A†			9.89	3,520		34
35	N/A†			N/A†			10.38	3,587	7,246	35
36	N/A†			N/A†			10.90	3,608		36
37	N/A†			N/A†			11.46	3,627		37
38	N/A†			N/A†			12.03	3,628		38
39	N/A†			N/A†			12.63	3,621		39
40	N/A†			N/A†			13.35	3,612	6,528	40
41	N/A†			N/A†			14.01	3,588		41
42	N/A†			N/A†			14.70	3,563		42
43	N/A†			8.06	1,619		15.42	3,520		43
44	N/A†			8.45	1,612		16.19	3,481		44
45	N/A†			8.84	1,588	2,819	16.98	3,418	5,662	45
46	N/A†			9.33	1,592		17.95	3,400		46
47	N/A†			9.87	1,578		19.04	3,363		47
48	N/A†			10.44	1,568		20.19	3,329		48
49	N/A†			11.00	1,552		21.29	3,278		49
50	N/A†			11.62	1,526	2,402	22.54	3,204	4,814	50
51	N/A†			12.28	1,406		23.85	2,946		51
52	N/A†			12.92	1,267		25.14	2,663		52
53	N/A†			13.63	1,170		26.55	2,452		53
54	N/A†			14.33	1,086		27.95	2,272		54
55	N/A†			15.09	986	1,543	29.48	2,064	3,094	55
56	8.38	403		16.06	883		31.41	1,843		56
57	8.88	352		17.07	774		33.43	1,614		57
58	9.41	300		18.12	657		35.52	1,369		58
59	9.96	241		19.21	527		37.73	1,104		59
60	10.53	162	311	20.35	362	625	40.01	766	1,257	60
61	11.12	99		21.54	229		42.38	488		61
62	11.74	31		22.77	83		44.83	188		62
63	12.37	0		24.04	0		47.38	0		63
64	13.02	0		25.35	0		49.99	0		64
65	13.70			26.70			52.70			65
66	14.41			28.12			55.55			66
67	15.24			29.79			58.87			67
68	16.12			31.53			62.36			68
69	17.04			33.38			66.05			69
70	18.00			35.29			69.89			70

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- 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.