

# TransLegacy HAV - Universal Life Insurance

With Riders: TI, WPLF

Non-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 Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			4.06	8,143		7.77	17,437		16
17	N/A†			4.19	8,349		8.02	17,658		17
18	N/A†			4.32	8,501		8.29	18,012		18
19	N/A†			4.46	8,676		8.57	18,353		19
20	N/A†			4.60	8,796	18,518	8.86	18,612	37,246	20
21	N/A†			4.76	9,019		9.16	18,849		21
22	N/A†			5.01	9,208		9.67	19,250		22
23	N/A†			5.18	9,334		10.02	19,533		23
24	N/A†			5.36	9,466		10.38	19,740		24
25	N/A†			5.64	9,605	17,943	10.93	19,937	35,960	25
26	N/A†			5.84	9,706		11.34	20,165		26
27	N/A†			6.15	9,874		11.95	20,393		27
28	N/A†			6.37	9,939		12.40	20,556		28
29	N/A†			6.62	10,082		12.88	20,689		29
30	N/A†			6.96	10,134	17,170	13.56	20,778	34,329	30
31	N/A†			7.24	10,220		14.13	20,990		31
32	N/A†			7.61	10,235		14.88	21,011		32
33	4.14	4,918		7.93	10,311		15.51	21,116		33
34	4.34	4,909		8.34	10,308		16.34	21,090		34
35	4.52	4,956	8,051	8.69	10,335	16,141	17.03	21,079	32,300	35
36	4.75	4,956		9.15	10,318		17.96	21,059		36
37	4.99	4,949		9.63	10,279		18.91	20,928		37
38	5.24	4,930		10.14	10,233		19.93	20,820		38
39	5.51	4,910		10.68	10,178		21.00	20,671		39
40	5.83	4,838	7,278	11.31	10,001	14,595	22.28	20,336	29,246	40
41	6.13	4,807		11.91	9,911		23.46	20,093		41
42	6.43	4,724		12.52	9,748		24.69	19,778		42
43	6.76	4,663		13.18	9,610		26.01	19,479		43
44	7.15	4,564		13.95	9,370		27.54	18,961		44
45	7.51	4,471	6,324	14.67	9,166	12,673	28.99	18,552	25,364	45
46	7.93	4,419		15.51	9,050		30.68	18,316		46
47	8.42	4,349		16.50	8,902		32.64	17,975		47
48	8.88	4,277		17.42	8,741		34.49	17,660		48
49	9.43	4,197		18.51	8,561		36.67	17,279		49
50	10.00	4,098	5,406	19.65	8,346	10,829	38.95	16,837	21,667	50
51	10.55	3,808		20.76	7,763		41.16	15,646		51
52	11.18	3,478		22.00	7,069		43.66	14,271		52
53	11.78	3,237		23.22	6,593		46.08	13,285		53
54	12.48	3,018		24.60	6,127		48.85	12,350		54
55	13.20	2,767	3,587	26.06	5,625	7,184	51.76	11,330	14,369	55
56	14.10	2,470		27.86	5,023		55.37	10,120		56
57	15.05	2,159		29.75	4,383		59.16	8,837		57
58	16.05	1,823		31.75	3,703		63.15	7,460		58
59	17.15	1,450		33.95	2,949		67.55	5,943		59
60	18.25	992	1,370	36.15	2,022	2,743	71.96	4,086	5,493	60
61	19.41	650		38.46	1,326		76.57	2,683		61
62	20.61	272		40.88	570		81.41	1,160		62
63	21.93	0		43.52	0		86.68	0		63
64	23.25	0		46.16	0		91.97	0		64
65	24.65			48.94			97.53			65
66	26.16			51.97			103.59			66
67	27.88			55.41			110.47			67
68	29.69			59.02			117.70			68
69	31.60			62.86			125.37			69
70	33.63			66.90			133.46			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 \$0.29 Weekly 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.

10/28/2016

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

Issue State: NY Ver: 3.0.0.3111

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	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			5.15	5,800		9.96	12,989		16
17	N/A†			5.34	6,136		10.33	13,464		17
18	N/A†			5.53	6,402		10.71	13,981		18
19	N/A†			5.81	6,725		11.28	14,608		19
20	N/A†			6.02	7,020	21,170	11.69	15,067	42,429	20
21	N/A†			6.23	7,235		12.12	15,537		21
22	N/A†			6.54	7,490		12.73	15,946		22
23	N/A†			6.78	7,751		13.22	16,467		23
24	N/A†			7.03	7,988		13.71	16,847		24
25	N/A†			7.37	8,185	20,329	14.40	17,244	40,813	25
26	4.00	3,818		7.65	8,435		14.96	17,684		26
27	4.19	3,970		8.02	8,596		15.70	18,001		27
28	4.38	4,045		8.42	8,846		16.49	18,370		28
29	4.54	4,143		8.74	8,988		17.13	18,657		29
30	4.76	4,261	9,674	9.18	9,177	19,451	18.01	18,990	38,972	30
31	4.94	4,329		9.54	9,288		18.74	19,220		31
32	5.19	4,445		10.03	9,446		19.71	19,459		32
33	5.44	4,494		10.53	9,522		20.70	19,531		33
34	5.66	4,558		10.97	9,603		21.60	19,755		34
35	5.94	4,603	9,071	11.54	9,699	18,215	22.72	19,840	36,441	35
36	6.24	4,651		12.13	9,742		23.91	19,930		36
37	6.54	4,637		12.74	9,725		25.13	19,863		37
38	6.87	4,660		13.39	9,714		26.43	19,823		38
39	7.21	4,655		14.07	9,673		27.80	19,736		39
40	7.62	4,630	8,202	14.89	9,599	16,432	29.43	19,539	32,895	40
41	8.00	4,606		15.65	9,519		30.94	19,344		41
42	8.40	4,563		16.44	9,406		32.54	19,125		42
43	8.81	4,495		17.28	9,282		34.21	18,846		43
44	9.25	4,429		18.15	9,121		35.96	18,511		44
45	9.71	4,352	7,105	19.07	8,946	14,234	37.79	18,130	28,487	45
46	10.24	4,335		20.12	8,879		39.90	17,993		46
47	10.84	4,285		21.33	8,776		42.31	17,756		47
48	11.47	4,227		22.60	8,653		44.84	17,479		48
49	12.09	4,173		23.83	8,516		47.30	17,193		49
50	12.78	4,071	6,049	25.22	8,308	12,123	50.08	16,763	24,249	50
51	13.52	3,740		26.70	7,638		53.05	15,411		51
52	14.24	3,378		28.13	6,885		55.92	13,909		52
53	15.05	3,120		29.75	6,354		59.15	12,824		53
54	15.84	2,888		31.33	5,875		62.31	11,854		54
55	16.72	2,624	3,893	33.08	5,333	7,788	65.82	10,765	15,593	55
56	17.78	2,345		35.20	4,764		70.06	9,613		56
57	18.89	2,056		37.43	4,181		74.51	8,429		57
58	20.05	1,743		39.75	3,547		79.14	7,146		58
59	21.28	1,408		42.21	2,863		84.06	5,770		59
60	22.56	981	1,586	44.76	1,999	3,172	89.17	4,037	6,348	60
61	23.88	627		47.42	1,287		94.49	2,604		61
62	25.27	248		50.20	521		100.05	1,063		62
63	26.72	0		53.09	0		105.82	0		63
64	28.20	0		56.05	0		111.75	0		64
65	29.74			59.14			117.93			65
66	31.33			62.32			124.29			66
67	33.22			66.09			131.84			67
68	35.21			70.08			139.81			68
69	37.33			74.31			148.28			69
70	39.54			78.74			157.12			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.