

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
	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			9.50	501		18.23	1,082		16
17	N/A†			9.79	557		18.83	1,200		17
18	N/A†			10.13	624		19.50	1,332		18
19	N/A†			10.45	696		20.14	1,474		19
20	N/A†			10.81	773	1,040	20.85	1,627	2,086	20
21	N/A†			11.16	855		21.56	1,794		21
22	N/A†			11.73	925		22.70	1,931		22
23	N/A†			12.15	1,019		23.53	2,118		23
24	N/A†			12.56	1,117		24.36	2,313		24
25	N/A†			13.18	1,195	1,498	25.59	2,470	3,002	25
26	N/A†			13.69	1,304		26.61	2,688		26
27	N/A†			14.41	1,396		28.06	2,878		27
28	N/A†			14.97	1,519		29.17	3,115		28
29	N/A†			15.53	1,641		30.30	3,362		29
30	N/A†			16.33	1,744	2,103	31.90	3,567	4,210	30
31	8.87	898		16.98	1,878		33.21	3,840		31
32	9.30	954		17.84	1,989		34.92	4,059		32
33	9.68	1,024		18.59	2,130		36.43	4,345		33
34	10.16	1,083		19.55	2,247		38.33	4,575		34
35	10.57	1,156	1,419	20.37	2,390	2,841	39.97	4,859	5,685	35
36	11.13	1,216		21.50	2,518		42.24	5,119		36
37	11.72	1,282		22.68	2,645		44.59	5,371		37
38	12.34	1,352		23.91	2,784		47.06	5,652		38
39	12.99	1,425		25.22	2,933		49.68	5,946		39
40	13.76	1,490	1,821	26.76	3,062	3,647	52.75	6,205	7,299	40
41	14.46	1,571		28.16	3,223		55.57	6,534		41
42	15.20	1,653		29.64	3,389		58.52	6,863		42
43	15.98	1,745		31.20	3,572		61.64	7,227		43
44	16.89	1,824		33.01	3,730		65.25	7,537		44
45	17.74	1,916	2,344	34.72	3,917	4,698	68.68	7,914	9,399	45
46	18.78	2,003		36.79	4,086		72.82	8,253		46
47	19.96	2,081		39.15	4,240		77.54	8,565		47
48	21.07	2,164		41.39	4,410		82.01	8,903		48
49	22.37	2,249		43.98	4,580		87.20	9,241		49
50	23.72	2,332	2,911	46.68	4,748	5,828	92.60	9,581	11,664	50
51	25.04	2,429		49.31	4,938		97.87	9,963		51
52	26.51	2,509		52.25	5,102		103.74	10,286		52
53	27.94	2,595		55.11	5,274		109.46	10,631		53
54	29.56	2,675		58.35	5,435		115.94	10,952		54
55	31.25	2,755	3,573	61.73	5,593	7,150	122.70	11,269	14,305	55
56	33.44	2,804		66.13	5,698		131.50	11,485		56
57	35.73	2,866		70.70	5,816		140.64	11,720		57
58	38.14	2,931		75.51	5,947		150.26	11,984		58
59	40.75	2,992		80.75	6,074		160.73	12,233		59
60	43.40	3,063	4,243	86.03	6,211	8,490	171.30	12,512	16,987	60
61	46.13	3,180		91.50	6,450		182.25	12,995		61
62	49.00	3,305		97.23	6,694		193.70	13,479		62
63	52.09	3,423		103.41	6,929		206.05	13,947		63
64	55.20	3,542		109.63	7,173		218.50	14,435		64
65	58.44	3,663	5,407	116.12	7,420	10,822	231.49	14,932	21,650	65
66	62.03	3,695		123.29	7,476		245.83	15,046		66
67	66.05	3,806		131.35	7,708		261.93	15,504		67
68	70.28	3,906		139.79	7,903		278.83	15,902		68
69	74.72	3,988		148.68	8,073		296.59	16,237		69
70	79.41	4,041	6,770	158.06	8,179	13,544	315.35	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 \$0.63 SemiMonthly24 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



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			12.11	872		23.45	1,819		16
17	N/A†			12.53	927		24.30	1,936		17
18	N/A†			12.98	992		25.20	2,065		18
19	N/A†			13.62	1,049		26.48	2,178		19
20	N/A†			14.11	1,134	1,490	27.45	2,343	2,979	20
21	N/A†			14.59	1,224		28.42	2,529		21
22	N/A†			15.28	1,302		29.79	2,684		22
23	N/A†			15.85	1,414		30.94	2,910		23
24	N/A†			16.41	1,530		32.06	3,145		24
25	8.97	775	1,022	17.17	1,630	2,047	33.58	3,342	4,103	25
26	9.33	844		17.89	1,768		35.02	3,618		26
27	9.75	902		18.73	1,881		36.70	3,846		27
28	10.22	964		19.67	2,008		38.58	4,100		28
29	10.60	1,038		20.43	2,154		40.11	4,397		29
30	11.11	1,105	1,393	21.47	2,292	2,794	42.17	4,662	5,591	30
31	11.55	1,180		22.34	2,443		43.92	4,967		31
32	12.11	1,249		23.45	2,577		46.15	5,241		32
33	12.69	1,313		24.62	2,711		48.47	5,499		33
34	13.21	1,393		25.65	2,864		50.54	5,814		34
35	13.86	1,459	1,821	26.95	2,999	3,645	53.15	6,082	7,298	35
36	14.57	1,525		28.39	3,133		56.01	6,348		36
37	15.32	1,589		29.88	3,258		59.00	6,602		37
38	16.10	1,656		31.44	3,395		62.12	6,875		38
39	16.91	1,727		33.07	3,540		65.39	7,164		39
40	17.88	1,793	2,266	35.01	3,674	4,542	69.25	7,429	9,088	40
41	18.78	1,875		36.80	3,832		72.83	7,743		41
42	19.72	1,954		38.67	3,988		76.59	8,064		42
43	20.70	2,033		40.64	4,152		80.51	8,385		43
44	21.73	2,113		42.70	4,310		84.63	8,697		44
45	22.80	2,190	2,824	44.83	4,463	5,652	88.91	9,011	11,313	45
46	24.12	2,255		47.48	4,594		94.19	9,266		46
47	25.60	2,311		50.43	4,703		100.11	9,494		47
48	27.15	2,363		53.54	4,813		106.31	9,707		48
49	28.65	2,421		56.54	4,927		112.32	9,940		49
50	30.34	2,466	3,347	59.91	5,017	6,700	119.07	10,121	13,407	50
51	32.11	2,512		63.46	5,108		126.17	10,309		51
52	33.85	2,553		66.93	5,186		133.10	10,461		52
53	35.77	2,576		70.78	5,239		140.79	10,566		53
54	37.66	2,594		74.56	5,278		148.35	10,642		54
55	39.73	2,601	3,869	78.70	5,294	7,746	156.64	10,678	15,500	55
56	42.35	2,614		83.93	5,311		167.10	10,717		56
57	45.09	2,632		89.41	5,353		178.05	10,796		57
58	47.91	2,648		95.07	5,391		189.39	10,876		58
59	50.90	2,676		101.04	5,449		201.32	10,990		59
60	53.99	2,700	4,533	107.21	5,489	9,067	213.66	11,072	18,141	60
61	57.20	2,740		113.64	5,577		226.51	11,245		61
62	60.53	2,790		120.29	5,670		239.81	11,431		62
63	63.97	2,832		127.19	5,767		253.61	11,626		63
64	67.51	2,873		134.25	5,843		267.74	11,780		64
65	71.18	2,907	5,563	141.60	5,916	11,135	282.43	11,927	22,270	65
66	75.03	2,822		149.29	5,742		297.83	11,587		66
67	79.54	2,846		158.31	5,792		315.85	11,675		67
68	84.25	2,847		167.74	5,796		334.73	11,698		68
69	89.26	2,830		177.75	5,764		354.73	11,624		69
70	94.45	2,744	6,807	188.14	5,592	13,615	375.52	11,296	27,237	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 \$0.63 SemiMonthly24 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

- 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 FRABLTY):** 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.