

# 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 |
|-----------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | Tenths Premium       | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | Tenths Premium       | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | Tenths Premium        | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* |           |
| 16        | N/A†                 |                                  |                               | 22.81                | 15,744                           |                               | 43.78                 | 31,999                           |                               | 16        |
| 17        | N/A†                 |                                  |                               | 23.53                | 15,814                           |                               | 45.21                 | 32,095                           |                               | 17        |
| 18        | N/A†                 |                                  |                               | 24.32                | 15,876                           |                               | 46.80                 | 32,202                           |                               | 18        |
| 19        | N/A†                 |                                  |                               | 25.09                | 15,937                           |                               | 48.34                 | 32,287                           |                               | 19        |
| 20        | N/A†                 |                                  |                               | 25.95                | 15,982                           | 28,440                        | 50.06                 | 32,391                           | 56,316                        | 20        |
| 21        | N/A†                 |                                  |                               | 26.80                | 16,025                           |                               | 51.76                 | 32,456                           |                               | 21        |
| 22        | N/A†                 |                                  |                               | 28.17                | 16,262                           |                               | 54.49                 | 32,864                           |                               | 22        |
| 23        | N/A†                 |                                  |                               | 29.16                | 16,293                           |                               | 56.49                 | 32,939                           |                               | 23        |
| 24        | N/A†                 |                                  |                               | 30.16                | 16,321                           |                               | 58.48                 | 32,950                           |                               | 24        |
| 25        | N/A†                 |                                  |                               | 31.64                | 16,412                           | 27,004                        | 61.44                 | 33,141                           | 53,551                        | 25        |
| 26        | N/A†                 |                                  |                               | 32.85                | 16,434                           |                               | 63.87                 | 33,184                           |                               | 26        |
| 27        | N/A†                 |                                  |                               | 34.60                | 16,583                           |                               | 67.36                 | 33,455                           |                               | 27        |
| 28        | N/A†                 |                                  |                               | 35.93                | 16,587                           |                               | 70.02                 | 33,447                           |                               | 28        |
| 29        | N/A†                 |                                  |                               | 37.28                | 16,569                           |                               | 72.73                 | 33,407                           |                               | 29        |
| 30        | N/A†                 |                                  |                               | 39.20                | 16,607                           | 25,435                        | 76.57                 | 33,458                           | 50,520                        | 30        |
| 31        | 21.31                | 8,193                            |                               | 40.77                | 16,608                           |                               | 79.71                 | 33,470                           |                               | 31        |
| 32        | 22.33                | 8,189                            |                               | 42.82                | 16,591                           |                               | 83.81                 | 33,421                           |                               | 32        |
| 33        | 23.24                | 8,193                            |                               | 44.64                | 16,594                           |                               | 87.44                 | 33,389                           |                               | 33        |
| 34        | 24.38                | 8,165                            |                               | 46.93                | 16,536                           |                               | 92.02                 | 33,276                           |                               | 34        |
| 35        | 25.36                | 8,128                            | 11,933                        | 48.89                | 16,449                           | 23,625                        | 95.95                 | 33,092                           | 47,003                        | 35        |
| 36        | 26.72                | 8,119                            |                               | 51.61                | 16,420                           |                               | 101.38                | 33,007                           |                               | 36        |
| 37        | 28.14                | 8,082                            |                               | 54.44                | 16,321                           |                               | 107.03                | 32,801                           |                               | 37        |
| 38        | 29.61                | 8,030                            |                               | 57.39                | 16,221                           |                               | 112.94                | 32,598                           |                               | 38        |
| 39        | 31.19                | 7,984                            |                               | 60.54                | 16,108                           |                               | 119.24                | 32,354                           |                               | 39        |
| 40        | 33.03                | 7,889                            | 10,864                        | 64.22                | 15,915                           | 21,548                        | 126.61                | 31,972                           | 42,925                        | 40        |
| 41        | 34.72                | 7,800                            |                               | 67.60                | 15,717                           |                               | 133.37                | 31,567                           |                               | 41        |
| 42        | 36.49                | 7,675                            |                               | 71.15                | 15,474                           |                               | 140.46                | 31,068                           |                               | 42        |
| 43        | 38.37                | 7,563                            |                               | 74.90                | 15,234                           |                               | 147.95                | 30,578                           |                               | 43        |
| 44        | 40.53                | 7,397                            |                               | 79.23                | 14,902                           |                               | 156.62                | 29,903                           |                               | 44        |
| 45        | 42.59                | 7,236                            | 9,455                         | 83.34                | 14,570                           | 18,789                        | 164.85                | 29,241                           | 37,461                        | 45        |
| 46        | 45.07                | 7,141                            |                               | 88.31                | 14,367                           |                               | 174.79                | 28,827                           |                               | 46        |
| 47        | 47.91                | 7,021                            |                               | 93.97                | 14,117                           |                               | 186.11                | 28,324                           |                               | 47        |
| 48        | 50.59                | 6,879                            |                               | 99.34                | 13,828                           |                               | 196.84                | 27,735                           |                               | 48        |
| 49        | 53.70                | 6,727                            |                               | 105.57               | 13,524                           |                               | 209.30                | 27,112                           |                               | 49        |
| 50        | 56.94                | 6,547                            | 8,081                         | 112.05               | 13,161                           | 16,087                        | 222.25                | 26,381                           | 32,092                        | 50        |
| 51        | 60.10                | 6,165                            |                               | 118.37               | 12,390                           |                               | 234.89                | 24,835                           |                               | 51        |
| 52        | 63.63                | 5,734                            |                               | 125.42               | 11,518                           |                               | 249.00                | 23,088                           |                               | 52        |
| 53        | 67.06                | 5,381                            |                               | 132.28               | 10,807                           |                               | 262.73                | 21,668                           |                               | 53        |
| 54        | 70.94                | 5,038                            |                               | 140.05               | 10,121                           |                               | 278.26                | 20,285                           |                               | 54        |
| 55        | 75.00                | 4,665                            | 5,592                         | 148.17               | 9,370                            | 11,143                        | 294.50                | 18,775                           | 22,239                        | 55        |
| 56        | 80.28                | 4,253                            |                               | 158.72               | 8,543                            |                               | 315.61                | 17,119                           |                               | 56        |
| 57        | 85.77                | 3,809                            |                               | 169.69               | 7,646                            |                               | 337.55                | 15,321                           |                               | 57        |
| 58        | 91.54                | 3,324                            |                               | 181.24               | 6,673                            |                               | 360.65                | 13,370                           |                               | 58        |
| 59        | 97.82                | 2,790                            |                               | 193.81               | 5,602                            |                               | 385.77                | 11,223                           |                               | 59        |
| 60        | 104.17               | 2,152                            | 2,561                         | 206.50               | 4,320                            | 5,102                         | 411.16                | 8,657                            | 10,184                        | 60        |
| 61        | 110.73               | 1,609                            |                               | 219.63               | 3,231                            |                               | 437.41                | 6,475                            |                               | 61        |
| 62        | 117.60               | 1,018                            |                               | 233.37               | 2,048                            |                               | 464.89                | 4,104                            |                               | 62        |
| 63        | 125.02               | 379                              |                               | 248.20               | 765                              |                               | 494.57                | 1,537                            |                               | 63        |
| 64        | 132.48               | 0                                |                               | 263.13               | 0                                |                               | 524.42                | 0                                |                               | 64        |
| 65        | 140.28               |                                  |                               | 278.72               |                                  |                               | 555.59                |                                  |                               | 65        |
| 66        | 148.88               |                                  |                               | 295.93               |                                  |                               | 590.01                |                                  |                               | 66        |
| 67        | 158.54               |                                  |                               | 315.25               |                                  |                               | 628.66                |                                  |                               | 67        |
| 68        | 168.69               |                                  |                               | 335.54               |                                  |                               | 669.24                |                                  |                               | 68        |
| 69        | 179.34               |                                  |                               | 356.85               |                                  |                               | 711.86                |                                  |                               | 69        |
| 70        | 190.60               |                                  |                               | 379.36               |                                  |                               | 756.89                |                                  |                               | 70        |

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium – A100

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

10/18/2016

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

Issue State: NY Ver: 3.0.0.3111

# 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 |
|-----------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | Tenths Premium       | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | Tenths Premium       | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* | Tenths Premium        | Guaranteed Cash Value at Age 65* | Current Cash Value at Age 65* |           |
| 16        | N/A†                 |                                  |                               | 29.07                | 16,773                           |                               | 56.31                 | 34,079                           |                               | 16        |
| 17        | N/A†                 |                                  |                               | 30.08                | 16,882                           |                               | 58.33                 | 34,311                           |                               | 17        |
| 18        | N/A†                 |                                  |                               | 31.17                | 17,033                           |                               | 60.49                 | 34,533                           |                               | 18        |
| 19        | N/A†                 |                                  |                               | 32.70                | 17,369                           |                               | 63.57                 | 35,218                           |                               | 19        |
| 20        | N/A†                 |                                  |                               | 33.87                | 17,474                           | 34,753                        | 65.90                 | 35,386                           | 68,915                        | 20        |
| 21        | N/A†                 |                                  |                               | 35.03                | 17,544                           |                               | 68.23                 | 35,560                           |                               | 21        |
| 22        | N/A†                 |                                  |                               | 36.67                | 17,744                           |                               | 71.51                 | 35,916                           |                               | 22        |
| 23        | N/A†                 |                                  |                               | 38.06                | 17,920                           |                               | 74.27                 | 36,202                           |                               | 23        |
| 24        | N/A†                 |                                  |                               | 39.39                | 17,961                           |                               | 76.94                 | 36,298                           |                               | 24        |
| 25        | 21.53                | 8,871                            | 16,715                        | 41.22                | 18,114                           | 32,996                        | 80.60                 | 36,554                           | 65,509                        | 25        |
| 26        | 22.39                | 8,954                            |                               | 42.94                | 18,248                           |                               | 84.05                 | 36,843                           |                               | 26        |
| 27        | 23.40                | 9,018                            |                               | 44.97                | 18,352                           |                               | 88.10                 | 37,039                           |                               | 27        |
| 28        | 24.53                | 9,102                            |                               | 47.23                | 18,533                           |                               | 92.62                 | 37,355                           |                               | 28        |
| 29        | 25.44                | 9,111                            |                               | 49.05                | 18,521                           |                               | 96.26                 | 37,330                           |                               | 29        |
| 30        | 26.68                | 9,189                            | 15,795                        | 51.53                | 18,650                           | 31,241                        | 101.22                | 37,562                           | 62,116                        | 30        |
| 31        | 27.73                | 9,181                            |                               | 53.63                | 18,630                           |                               | 105.42                | 37,507                           |                               | 31        |
| 32        | 29.07                | 9,221                            |                               | 56.30                | 18,676                           |                               | 110.77                | 37,616                           |                               | 32        |
| 33        | 30.47                | 9,222                            |                               | 59.09                | 18,665                           |                               | 116.35                | 37,558                           |                               | 33        |
| 34        | 31.71                | 9,215                            |                               | 61.58                | 18,629                           |                               | 121.32                | 37,475                           |                               | 34        |
| 35        | 33.27                | 9,194                            | 14,607                        | 64.71                | 18,618                           | 28,970                        | 127.57                | 37,414                           | 57,640                        | 35        |
| 36        | 34.99                | 9,194                            |                               | 68.14                | 18,571                           |                               | 134.44                | 37,335                           |                               | 36        |
| 37        | 36.78                | 9,138                            |                               | 71.73                | 18,471                           |                               | 141.62                | 37,115                           |                               | 37        |
| 38        | 38.66                | 9,095                            |                               | 75.47                | 18,352                           |                               | 149.11                | 36,881                           |                               | 38        |
| 39        | 40.61                | 9,022                            |                               | 79.39                | 18,204                           |                               | 156.94                | 36,566                           |                               | 39        |
| 40        | 42.93                | 8,939                            | 13,202                        | 84.02                | 18,027                           | 26,209                        | 166.21                | 36,215                           | 52,240                        | 40        |
| 41        | 45.08                | 8,834                            |                               | 88.32                | 17,796                           |                               | 174.81                | 35,743                           |                               | 41        |
| 42        | 47.33                | 8,700                            |                               | 92.83                | 17,535                           |                               | 183.82                | 35,199                           |                               | 42        |
| 43        | 49.69                | 8,557                            |                               | 97.54                | 17,235                           |                               | 193.23                | 34,584                           |                               | 43        |
| 44        | 52.16                | 8,388                            |                               | 102.49               | 16,888                           |                               | 203.14                | 33,883                           |                               | 44        |
| 45        | 54.73                | 8,201                            | 11,409                        | 107.61               | 16,497                           | 22,680                        | 213.39                | 33,103                           | 45,234                        | 45        |
| 46        | 57.90                | 8,091                            |                               | 113.96               | 16,277                           |                               | 226.08                | 32,647                           |                               | 46        |
| 47        | 61.45                | 7,962                            |                               | 121.05               | 16,012                           |                               | 240.27                | 32,112                           |                               | 47        |
| 48        | 65.17                | 7,812                            |                               | 128.50               | 15,703                           |                               | 255.17                | 31,491                           |                               | 48        |
| 49        | 68.77                | 7,627                            |                               | 135.71               | 15,332                           |                               | 269.58                | 30,738                           |                               | 49        |
| 50        | 72.82                | 7,410                            | 9,661                         | 143.81               | 14,895                           | 19,245                        | 285.78                | 29,854                           | 38,406                        | 50        |
| 51        | 77.08                | 6,952                            |                               | 152.33               | 13,966                           |                               | 302.82                | 27,993                           |                               | 51        |
| 52        | 81.25                | 6,431                            |                               | 160.65               | 12,917                           |                               | 319.47                | 25,889                           |                               | 52        |
| 53        | 85.86                | 6,011                            |                               | 169.88               | 12,073                           |                               | 337.92                | 24,197                           |                               | 53        |
| 54        | 90.40                | 5,599                            |                               | 178.96               | 11,242                           |                               | 356.07                | 22,525                           |                               | 54        |
| 55        | 95.37                | 5,149                            | 6,542                         | 188.90               | 10,339                           | 13,040                        | 375.96                | 20,717                           | 26,034                        | 55        |
| 56        | 101.64               | 4,697                            |                               | 201.45               | 9,428                            |                               | 401.07                | 18,892                           |                               | 56        |
| 57        | 108.22               | 4,219                            |                               | 214.60               | 8,466                            |                               | 427.37                | 16,962                           |                               | 57        |
| 58        | 115.02               | 3,695                            |                               | 228.19               | 7,416                            |                               | 454.55                | 14,857                           |                               | 58        |
| 59        | 122.18               | 3,131                            |                               | 242.52               | 6,284                            |                               | 483.20                | 12,589                           |                               | 59        |
| 60        | 129.58               | 2,459                            | 3,096                         | 257.33               | 4,934                            | 6,172                         | 512.81                | 9,885                            | 12,324                        | 60        |
| 61        | 137.29               | 1,843                            |                               | 272.75               | 3,701                            |                               | 543.66                | 7,415                            |                               | 61        |
| 62        | 145.28               | 1,184                            |                               | 288.71               | 2,378                            |                               | 575.59                | 4,765                            |                               | 62        |
| 63        | 153.55               | 480                              |                               | 305.26               | 966                              |                               | 608.69                | 1,939                            |                               | 63        |
| 64        | 162.03               | 0                                |                               | 322.22               | 0                                |                               | 642.60                | 0                                |                               | 64        |
| 65        | 170.85               |                                  |                               | 339.85               |                                  |                               | 677.87                |                                  |                               | 65        |
| 66        | 180.09               |                                  |                               | 358.33               |                                  |                               | 714.83                |                                  |                               | 66        |
| 67        | 190.90               |                                  |                               | 379.96               |                                  |                               | 758.08                |                                  |                               | 67        |
| 68        | 202.22               |                                  |                               | 402.61               |                                  |                               | 803.38                |                                  |                               | 68        |
| 69        | 214.23               |                                  |                               | 426.62               |                                  |                               | 851.40                |                                  |                               | 69        |
| 70        | 226.70               |                                  |                               | 451.56               |                                  |                               | 901.29                |                                  |                               | 70        |

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Issue State: NY Ver: 3.0.0.3111

- 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.