

# 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
	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†			4.38	8,045		8.41	17,241		16
17	N/A†			4.52	8,254		8.69	17,605		17
18	N/A†			4.67	8,424		9.00	17,936		18
19	N/A†			4.82	8,603		9.29	18,189		19
20	N/A†			4.98	8,722	18,412	9.62	18,465	37,045	20
21	N/A†			5.15	8,931		9.95	18,771		21
22	N/A†			5.41	9,124		10.47	19,112		22
23	N/A†			5.60	9,265		10.86	19,411		23
24	N/A†			5.79	9,400		11.24	19,610		24
25	N/A†			6.08	9,541	17,857	11.81	19,824	35,807	25
26	N/A†			6.31	9,642		12.28	20,050		26
27	N/A†			6.65	9,809		12.95	20,291		27
28	N/A†			6.90	9,886		13.46	20,442		28
29	N/A†			7.17	10,031		13.98	20,600		29
30	N/A†			7.53	10,043	17,053	14.72	20,677	34,199	30
31	4.09	4,805		7.84	10,179		15.32	20,853		31
32	4.29	4,846		8.23	10,186		16.11	20,886		32
33	4.46	4,876		8.58	10,281		16.81	21,029		33
34	4.68	4,885		9.02	10,269		17.69	20,987		34
35	4.87	4,918	8,003	9.40	10,295	16,093	18.45	21,016	32,225	35
36	5.13	4,924		9.92	10,278		19.49	20,964		36
37	5.41	4,931		10.46	10,210		20.58	20,844		37
38	5.69	4,912		11.03	10,171		21.72	20,741		38
39	5.99	4,885		11.64	10,129		22.92	20,560		39
40	6.35	4,831	7,268	12.35	9,968	14,556	24.34	20,236	29,128	40
41	6.67	4,771		12.99	9,835		25.64	19,995		41
42	7.01	4,705		13.68	9,703		27.00	19,670		42
43	7.37	4,648		14.40	9,566		28.45	19,392		43
44	7.79	4,537		15.23	9,310		30.11	18,862		44
45	8.19	4,451	6,303	16.02	9,111	12,611	31.70	18,460	25,259	45
46	8.66	4,399		16.98	9,015		33.61	18,235		46
47	9.21	4,333		18.07	8,853		35.78	17,888		47
48	9.72	4,258		19.10	8,696		37.85	17,576		48
49	10.32	4,176		20.30	8,520		40.24	17,189		49
50	10.95	4,081	5,388	21.54	8,299	10,777	42.73	16,746	21,568	50
51	11.55	3,788		22.76	7,720		45.17	15,574		51
52	12.23	3,454		24.11	7,030		47.88	14,191		52
53	12.89	3,219		25.43	6,548		50.52	13,216		53
54	13.64	2,998		26.93	6,095		53.51	12,288		54
55	14.42	2,752	3,570	28.49	5,592	7,149	56.63	11,269	14,305	55
56	15.43	2,454		30.52	4,992		60.69	10,061		56
57	16.49	2,146		32.63	4,357		64.91	8,780		57
58	17.60	1,809		34.85	3,676		69.35	7,407		58
59	18.80	1,435		37.26	2,923		74.18	5,895		59
60	20.03	983	1,360	39.70	2,002	2,722	79.06	4,045	5,450	60
61	21.29	640		42.23	1,310		84.11	2,651		61
62	22.61	266		44.87	556		89.40	1,135		62
63	24.04	0		47.73	0		95.10	0		63
64	25.47	0		50.60	0		100.84	0		64
65	26.97			53.59			106.84			65
66	28.62			56.90			113.46			66
67	30.48			60.62			120.89			67
68	32.43			64.52			128.69			68
69	34.48			68.62			136.88			69
70	36.65			72.95			145.54			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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Tobacco

Death Benefit Option: A



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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†			5.59	5,807		10.82	12,748		16
17	N/A†			5.78	6,031		11.21	13,275		17
18	N/A†			5.99	6,319		11.63	13,772		18
19	N/A†			6.28	6,624		12.22	14,428		19
20	N/A†			6.51	6,941	21,062	12.67	14,890	42,178	20
21	N/A†			6.73	7,140		13.11	15,292		21
22	N/A†			7.05	7,414		13.75	15,794		22
23	N/A†			7.31	7,691		14.28	16,337		23
24	N/A†			7.57	7,915		14.79	16,718		24
25	4.13	3,613	10,033	7.92	8,116	20,237	15.50	17,102	40,635	25
26	4.30	3,794		8.25	8,363		16.16	17,565		26
27	4.50	3,938		8.64	8,537		16.94	17,876		27
28	4.71	4,009		9.08	8,787		17.81	18,269		28
29	4.89	4,144		9.43	8,931		18.51	18,554		29
30	5.13	4,260	9,673	9.90	9,086	19,333	19.46	18,827	38,768	30
31	5.33	4,327		10.31	9,241		20.27	19,070		31
32	5.58	4,380		10.82	9,346		21.29	19,272		32
33	5.85	4,431		11.36	9,436		22.37	19,397		33
34	6.09	4,516		11.84	9,554		23.32	19,596		34
35	6.39	4,562	9,022	12.44	9,626	18,126	24.53	19,718	36,294	35
36	6.72	4,603		13.10	9,660		25.85	19,784		36
37	7.07	4,626		13.79	9,651		27.23	19,730		37
38	7.43	4,633		14.51	9,648		28.67	19,697		38
39	7.80	4,608		15.26	9,613		30.18	19,617		39
40	8.25	4,583	8,149	16.15	9,515	16,334	31.96	19,407	32,741	40
41	8.66	4,556		16.98	9,447		33.61	19,220		41
42	9.10	4,525		17.85	9,353		35.34	18,982		42
43	9.55	4,464		18.75	9,215		37.15	18,712		43
44	10.03	4,408		19.70	9,055		39.06	18,386		44
45	10.52	4,323	7,072	20.69	8,888	14,168	41.03	18,018	28,361	45
46	11.13	4,306		21.91	8,827		43.47	17,870		46
47	11.81	4,252		23.27	8,710		46.20	17,644		47
48	12.53	4,201		24.71	8,594		49.06	17,361		48
49	13.22	4,138		26.09	8,449		51.84	17,086		49
50	14.00	4,045	6,021	27.65	8,249	12,058	54.95	16,655	24,131	50
51	14.82	3,720		29.29	7,581		58.23	15,301		51
52	15.62	3,355		30.89	6,835		61.43	13,802		52
53	16.51	3,097		32.66	6,301		64.98	12,727		53
54	17.38	2,863		34.41	5,829		68.47	11,760		54
55	18.33	2,596	3,864	36.32	5,292	7,744	72.29	10,675	15,496	55
56	19.54	2,322		38.73	4,721		77.12	9,528		56
57	20.81	2,038		41.26	4,139		82.18	8,353		57
58	22.11	1,724		43.88	3,512		87.41	7,079		58
59	23.49	1,391		46.63	2,831		92.91	5,709		59
60	24.91	965	1,569	49.48	1,972	3,144	98.61	3,984	6,293	60
61	26.40	618		52.44	1,265		104.54	2,561		61
62	27.93	241		55.51	503		110.68	1,028		62
63	29.52	0		58.70	0		117.05	0		63
64	31.15	0		61.96	0		123.57	0		64
65	32.85			65.35			130.35			65
66	34.62			68.90			137.46			66
67	36.71			73.06			145.77			67
68	38.88			77.42			154.49			68
69	41.19			82.03			163.72			69
70	43.59			86.83			173.31			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 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.