

TransLegacy HFA - 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
	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			N/A†			13.68	109		16
17	N/A†			N/A†			14.08	179		17
18	N/A†			N/A†			14.52	254		18
19	N/A†			N/A†			14.95	345		19
20	N/A†			8.07	181	408	15.43	443	822	20
21	N/A†			8.30	233		15.90	552		21
22	N/A†			8.57	300		16.43	678		22
23	N/A†			8.84	357		16.98	795		23
24	N/A†			9.26	391		17.82	864		24
25	N/A†			9.54	454	708	18.39	992	1,425	25
26	N/A†			9.89	526		19.07	1,130		26
27	N/A†			10.41	572		20.11	1,227		27
28	N/A†			10.78	648		20.86	1,378		28
29	N/A†			11.17	731		21.64	1,541		29
30	N/A†			11.73	776	1,071	22.77	1,637	2,152	30
31	N/A†			12.16	858		23.61	1,795		31
32	N/A†			12.60	932		24.50	1,948		32
33	N/A†			13.11	1,015		25.52	2,114		33
34	N/A†			13.78	1,064		26.85	2,209		34
35	N/A†			14.34	1,145	1,514	27.98	2,372	3,033	35
36	N/A†			14.93	1,136		29.16	2,355		36
37	8.23	548		15.76	1,182		30.81	2,439		37
38	8.65	571		16.61	1,229		32.52	2,540		38
39	9.05	548		17.39	1,175		34.08	2,428		39
40	9.50	567	836	18.30	1,216	1,680	35.91	2,519	3,371	40
41	9.98	595		19.26	1,272		37.81	2,624		41
42	10.30	566		19.89	1,211		39.08	2,507		42
43	10.86	568		21.03	1,222		41.35	2,526		43
44	11.40	591		22.11	1,265		43.51	2,612		44
45	11.70	696	1,037	22.70	1,478	2,083	44.70	3,038	4,173	45
46	12.42	688		24.14	1,458		47.57	2,998		46
47	13.17	675		25.64	1,434		50.59	2,957		47
48	13.90	674		27.10	1,430		53.49	2,942		48
49	14.70	647		28.71	1,383		56.71	2,845		49
50	15.57	627	1,086	30.43	1,335	2,176	60.17	2,757	4,361	50
51	16.45	590		32.21	1,267		63.72	2,619		51
52	17.41	556		34.13	1,201		67.55	2,481		52
53	18.33	515		35.96	1,115		71.21	2,315		53
54	19.35	448		37.99	981		75.28	2,051		54
55	19.75	549	1,211	38.80	1,188	2,432	76.90	2,460	4,870	55
56	21.07	440		41.44	966		82.19	2,025		56
57	22.45	326		44.20	736		87.69	1,560		57
58	23.90	197		47.10	484		93.50	1,056		58
59	25.47	51		50.24	191		99.78	470		59
60	27.10	0	878	53.49	0	1,760	106.29	0	3,530	60
61	28.78	0		56.86	0		113.02	0		61
62	30.56	0		60.42	0		120.15	0		62
63	32.44	0		64.18	0		127.66	0		63
64	34.41	0		68.11	0		135.52	0		64
65	36.43	0	581	72.16	0	1,169	143.62	0	2,344	65
66	38.56	0		76.41	0		152.12	0		66
67	41.91	0		83.11	0		165.53	0		67
68	45.53	0		90.36	0		180.02	0		68
69	49.42	0		98.14	0		195.58	0		69
70	53.63	0	1,283	106.56	0	2,565	212.42	0	5,136	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.

7/22/2016

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

Issue State: NY Ver: 3.0.0.2824

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With Riders: TI, WPLF, LTC

Tobacco

Death Benefit Option: A



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	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			9.26	433		17.82	947		16
17	N/A†			9.60	473		18.51	1,032		17
18	N/A†			9.95	518		19.21	1,121		18
19	N/A†			10.30	573		19.90	1,228		19
20	N/A†			10.68	636	950	20.64	1,347	1,899	20
21	N/A†			11.15	673		21.60	1,429		21
22	N/A†			11.54	749		22.37	1,579		22
23	N/A†			11.96	828		23.22	1,739		23
24	N/A†			12.49	889		24.28	1,859		24
25	N/A†			12.93	981	1,345	25.16	2,043	2,697	25
26	N/A†			13.47	1,078		26.24	2,239		26
27	N/A†			14.08	1,155		27.47	2,397		27
28	N/A†			14.65	1,265		28.60	2,610		28
29	8.01	627		15.32	1,339		29.94	2,762		29
30	8.34	687	943	15.97	1,454	1,890	31.24	2,988	3,784	30
31	8.73	725		16.75	1,533		32.80	3,150		31
32	9.07	778		17.44	1,638		34.18	3,361		32
33	9.50	816		18.30	1,715		35.90	3,511		33
34	9.89	866		19.07	1,811		37.44	3,707		34
35	10.36	898	1,216	20.02	1,878	2,437	39.33	3,837	4,880	35
36	10.89	929		21.07	1,937		41.44	3,958		36
37	11.49	937		22.28	1,960		43.87	4,009		37
38	12.07	968		23.44	2,018		46.17	4,120		38
39	12.66	994		24.62	2,072		48.54	4,229		39
40	13.30	1,024	1,438	25.90	2,131	2,884	51.10	4,348	5,777	40
41	14.01	1,038		27.32	2,163		53.94	4,410		41
42	14.70	1,067		28.70	2,219		56.70	4,522		42
43	15.42	1,092		30.14	2,268		59.58	4,622		43
44	16.23	1,098		31.76	2,280		62.82	4,644		44
45	17.01	1,109	1,666	33.32	2,307	3,344	65.94	4,698	6,693	45
46	17.80	1,162		34.90	2,410		69.09	4,901		46
47	18.84	1,137		36.97	2,360		73.24	4,805		47
48	19.92	1,102		39.14	2,289		77.58	4,665		48
49	21.01	1,075		41.32	2,235		81.93	4,556		49
50	22.20	1,022	1,802	43.70	2,131	3,611	86.69	4,342	7,222	50
51	23.44	955		46.18	1,999		91.67	4,091		51
52	24.71	893		48.71	1,868		96.72	3,825		52
53	26.05	787		51.41	1,666		102.11	3,421		53
54	27.42	682		54.13	1,449		107.56	2,987		54
55	28.49	632	1,774	56.28	1,354	3,555	111.86	2,796	7,114	55
56	30.25	478		59.80	1,047		118.90	2,186		56
57	32.10	321		63.51	738		126.32	1,568		57
58	34.01	149		67.33	392		133.96	879		58
59	36.03	0		71.36	27		142.02	148		59
60	38.13	0	1,441	75.56	0	2,892	150.41	0	5,785	60
61	40.33	0		79.97	0		159.23	0		61
62	42.61	0		84.53	0		168.35	0		62
63	44.96	0		89.21	0		177.72	0		63
64	47.39	0		94.08	0		187.46	0		64
65	49.88	0	1,009	99.06	0	2,023	197.42	0	4,056	65
66	52.37	0		104.03	0		207.36	0		66
67	56.35	0		112.00	0		223.31	0		67
68	60.59	0		120.47	0		240.24	0		68
69	65.13	0		129.55	0		258.40	0		69
70	69.98	0	1,751	139.26	0	3,504	277.82	0	7,009	70

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- TLF** **TransLegacy HFA – Universal Life Insurance:** HFA 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. HFA 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.