

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
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			29.64	5,482		16
17	N/A†			N/A†			30.51	5,716		17
18	N/A†			N/A†			31.48	5,939		18
19	N/A†			N/A†			32.40	6,178		19
20	N/A†			17.49	2,734	10,008	33.45	6,405	20,113	20
21	N/A†			17.99	2,863		34.46	6,634		21
22	N/A†			18.57	3,069		35.60	6,955		22
23	N/A†			19.17	3,193		36.81	7,162		23
24	N/A†			20.07	3,310		38.61	7,360		24
25	N/A†			20.69	3,409	9,669	39.86	7,545	19,411	25
26	N/A†			21.43	3,511		41.34	7,715		26
27	N/A†			22.56	3,655		43.59	7,969		27
28	N/A†			23.37	3,751		45.20	8,115		28
29	N/A†			24.21	3,880		46.90	8,331		29
30	N/A†			25.43	3,932	9,224	49.34	8,426	18,500	30
31	N/A†			26.35	4,010		51.16	8,544		31
32	N/A†			27.31	4,059		53.09	8,629		32
33	N/A†			28.41	4,150		55.30	8,777		33
34	N/A†			29.86	4,174		58.19	8,806		34
35	N/A†			31.08	4,247	8,662	60.63	8,912	17,354	35
36	N/A†			32.36	4,303		63.20	9,013		36
37	17.84	1,966		34.15	4,309		66.76	8,975		37
38	18.76	1,975		36.00	4,315		70.47	8,980		38
39	19.61	2,022		37.69	4,371		73.84	9,050		39
40	20.60	2,009	3,900	39.67	4,325	7,820	77.81	8,956	15,660	40
41	21.63	2,006		41.74	4,298		81.94	8,878		41
42	22.32	2,028		43.11	4,330		84.69	8,932		42
43	23.55	2,006		45.57	4,259		89.60	8,767		43
44	24.72	1,980		47.91	4,189		94.29	8,612		44
45	25.36	1,986	3,433	49.20	4,201	6,894	96.87	8,614	13,798	45
46	26.92	1,938		52.31	4,073		103.08	8,346		46
47	28.55	1,879		55.57	3,939		109.62	8,070		47
48	30.12	1,811		58.72	3,793		115.91	7,757		48
49	31.87	1,715		62.21	3,591		122.88	7,329		49
50	33.74	1,620	2,644	65.95	3,381	5,294	130.38	6,908	10,599	50
51	35.66	1,329		69.80	2,789		138.07	5,710		51
52	37.74	1,030		73.95	2,175		146.36	4,467		52
53	39.72	809		77.92	1,726		154.30	3,558		53
54	41.93	599		82.33	1,294		163.12	2,683		54
55	42.80	551	1,213	84.08	1,191	2,435	166.63	2,464	4,873	55
56	45.67	295		89.80	664		178.08	1,405		56
57	48.65	23		95.77	109		190.01	282		57
58	51.80	0		102.07	0		202.60	0		58
59	55.20	0		108.87	0		216.20	0		59
60	58.72	0	0	115.91	0	0	230.30	0	0	60
61	62.37	0		123.21	0		244.89	0		61
62	66.23	0		130.93	0		260.33	0		62
63	70.30	0		139.06	0		276.60	0		63
64	74.56	0		147.58	0		293.64	0		64
65	78.94			156.35			311.18			65
66	83.55			165.57			329.61			66
67	90.81			180.09			358.65			67
68	98.66			195.79			390.05			68
69	107.09			212.65			423.77			69
70	116.21			230.89			460.26			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 \$1.25 Monthly 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.

12/9/2016

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

Issue State: NY Ver: 3.0.0.3111

TransLegacy HFA - 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
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.07	658		38.61	2,540		16
17	N/A†			20.82	973		40.11	3,184		17
18	N/A†			21.58	1,236		41.63	3,608		18
19	N/A†			22.32	1,475		43.12	4,066		19
20	N/A†			23.14	1,749	14,066	44.74	4,486	28,163	20
21	N/A†			24.17	2,064		46.81	5,104		21
22	N/A†			25.01	2,291		48.48	5,514		22
23	N/A†			25.93	2,513		50.32	5,897		23
24	N/A†			27.07	2,800		52.62	6,458		24
25	N/A†			28.03	3,012	13,586	54.53	6,808	27,217	25
26	N/A†			29.20	3,207		56.87	7,157		26
27	N/A†			30.52	3,438		59.52	7,625		27
28	N/A†			31.75	3,620		61.98	7,948		28
29	17.37	1,576		33.20	3,797		64.88	8,251		29
30	18.07	1,696	6,450	34.62	4,012	12,958	67.70	8,612	25,932	30
31	18.92	1,799		36.31	4,186		71.08	8,950		31
32	19.67	1,890		37.80	4,305		74.07	9,178		32
33	20.60	1,980		39.67	4,476		77.80	9,449		33
34	21.43	2,042		41.33	4,560		81.14	9,636		34
35	22.46	2,114	6,035	43.38	4,688	12,100	85.23	9,834	24,231	35
36	23.60	2,185		45.66	4,785		89.80	10,010		36
37	24.91	2,223		48.29	4,850		95.06	10,122		37
38	26.16	2,269		50.79	4,917		100.05	10,224		38
39	27.44	2,287		53.36	4,938		105.18	10,234		39
40	28.83	2,310	5,442	56.13	4,960	10,913	110.73	10,261	21,856	40
41	30.37	2,323		59.20	4,953		116.87	10,218		41
42	31.86	2,323		62.19	4,942		122.86	10,175		42
43	33.42	2,316		65.31	4,909		129.10	10,099		43
44	35.18	2,300		68.82	4,843		136.11	9,939		44
45	36.87	2,271	4,684	72.21	4,780	9,388	142.89	9,794	18,790	45
46	38.57	2,267		75.62	4,754		149.70	9,716		46
47	40.82	2,209		80.11	4,625		158.70	9,452		47
48	43.17	2,138		84.81	4,455		168.10	9,099		48
49	45.53	2,062		89.53	4,289		177.53	8,748		49
50	48.11	1,951	3,697	94.69	4,058	7,405	187.85	8,263	14,814	50
51	50.80	1,620		100.07	3,381		198.62	6,903		51
52	53.54	1,276		105.54	2,673		209.56	5,473		52
53	56.46	1,015		111.40	2,143		221.26	4,399		53
54	59.41	793		117.29	1,687		233.05	3,472		54
55	61.74	634	1,776	121.95	1,356	3,556	242.37	2,799	7,117	55
56	65.55	372		129.57	821		257.62	1,720		56
57	69.57	104		137.62	278		273.70	619		57
58	73.71	0		145.89	0		290.25	0		58
59	78.08	0		154.62	0		307.71	0		59
60	82.62	0	0	163.72	0	0	325.90	0	0	60
61	87.40	0		173.27	0		345.01	0		61
62	92.34	0		183.15	0		364.77	0		62
63	97.42	0		193.30	0		385.07	0		63
64	102.69	0		203.86	0		406.18	0		64
65	108.09			214.65			427.76			65
66	113.47			225.41			449.29			66
67	122.11			242.68			483.84			67
68	131.28			261.03			520.53			68
69	141.12			280.71			559.88			69
70	151.64			301.74			601.95			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 \$1.25 Monthly 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.

12/9/2016

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

Issue State: NY Ver: 3.0.0.3111

- 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.