

TransLegacy HFA - Universal Life Insurance

With Riders: TI, WPLF

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†			N/A†			6.19	5,556		16
17	N/A†			N/A†			6.37	5,790		17
18	N/A†			N/A†			6.55	5,978		18
19	N/A†			N/A†			6.75	6,271		19
20	N/A†			N/A†			6.95	6,500	20,243	20
21	N/A†			N/A†			7.16	6,695		21
22	N/A†			N/A†			7.41	7,062		22
23	N/A†			4.00	3,217		7.65	7,268		23
24	N/A†			4.20	3,362		8.04	7,421		24
25	N/A†			4.33	3,433	9,701	8.31	7,619	19,513	25
26	N/A†			4.47	3,537		8.59	7,779		26
27	N/A†			4.70	3,683		9.05	8,035		27
28	N/A†			4.86	3,792		9.37	8,206		28
29	N/A†			5.03	3,888		9.72	8,420		29
30	N/A†			5.29	3,983	9,289	10.22	8,487	18,578	30
31	N/A†			5.48	4,050		10.60	8,593		31
32	N/A†			5.68	4,097		11.01	8,708		32
33	N/A†			5.91	4,206		11.46	8,855		33
34	N/A†			6.21	4,213		12.07	8,876		34
35	N/A†			6.46	4,271	8,691	12.57	8,974	17,430	35
36	N/A†			6.70	4,343		13.05	9,095		36
37	N/A†			7.04	4,337		13.73	9,045		37
38	N/A†			7.41	4,352		14.47	9,058		38
39	4.04	2,034		7.73	4,402		15.11	9,131		39
40	4.23	2,011	3,902	8.12	4,369	7,872	15.89	9,039	15,758	40
41	4.44	2,014		8.54	4,342		16.73	8,972		41
42	4.57	2,048		8.78	4,359		17.22	9,011		42
43	4.82	2,017		9.30	4,307		18.24	8,854		43
44	5.06	1,999		9.77	4,232		19.18	8,692		44
45	5.17	2,001	3,450	9.99	4,227	6,924	19.64	8,694	13,889	45
46	5.48	1,957		10.60	4,104		20.86	8,431		46
47	5.80	1,894		11.25	3,978		22.15	8,148		47
48	6.11	1,830		11.87	3,832		23.39	7,841		48
49	6.46	1,734		12.57	3,631		24.78	7,411		49
50	6.84	1,641	2,667	13.32	3,418	5,334	26.30	6,990	10,690	50
51	7.23	1,349		14.10	2,825		27.85	5,782		51
52	7.65	1,044		14.95	2,208		29.55	4,538		52
53	8.05	820		15.76	1,759		31.17	3,628		53
54	8.51	614		16.67	1,326		32.99	2,748		54
55	8.66	568	1,231	16.96	1,215	2,461	33.58	2,522	4,936	55
56	9.21	311		18.06	691		35.77	1,460		56
57	9.78	31		19.22	134		38.10	338		57
58	10.40	0		20.45	0		40.55	0		58
59	11.07	0		21.80	0		43.26	0		59
60	11.77	0	0	23.19	0	0	46.04	0	0	60
61	12.51	0		24.66	0		48.97	0		61
62	13.28	0		26.22	0		52.08	0		62
63	14.11	0		27.88	0		55.41	0		63
64	14.98	0		29.62	0		58.89	0		64
65	15.89			31.43			62.50			65
66	16.81			33.27			66.19			66
67	18.35			36.35			72.34			67
68	20.02			39.68			79.02			68
69	21.83			43.31			86.27			69
70	23.79			47.24			94.12			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.

7/26/2016

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

Issue State: NY Ver: 3.0.0.2824

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Tobacco

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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†			4.20	742		8.04	2,645		16
17	N/A†			4.36	1,035		8.37	3,309		17
18	N/A†			4.51	1,235		8.68	3,732		18
19	N/A†			4.68	1,554		9.00	4,150		19
20	N/A†			4.84	1,732	14,047	9.34	4,607	28,335	20
21	N/A†			5.07	2,086		9.80	5,242		21
22	N/A†			5.25	2,281		10.16	5,595		22
23	N/A†			5.45	2,573		10.55	6,029		23
24	N/A†			5.70	2,827		11.06	6,554		24
25	N/A†			5.91	3,023	13,602	11.48	6,917	27,357	25
26	N/A†			6.14	3,280		11.92	7,259		26
27	N/A†			6.42	3,485		12.49	7,710		27
28	N/A†			6.67	3,692		12.98	8,038		28
29	N/A†			6.97	3,843		13.59	8,343		29
30	N/A†			7.26	4,059	13,018	14.17	8,741	26,095	30
31	N/A†			7.61	4,245		14.87	9,068		31
32	4.13	1,873		7.92	4,343		15.50	9,295		32
33	4.33	1,976		8.31	4,496		16.28	9,557		33
34	4.51	2,057		8.67	4,618		16.99	9,731		34
35	4.73	2,147	6,074	9.10	4,720	12,138	17.86	9,947	24,369	35
36	4.95	2,178		9.56	4,835		18.77	10,102		36
37	5.22	2,248		10.09	4,909		19.83	10,233		37
38	5.47	2,281		10.60	4,978		20.85	10,350		38
39	5.73	2,293		11.12	4,985		21.90	10,366		39
40	6.02	2,349	5,488	11.68	5,008	10,968	23.02	10,380	21,995	40
41	6.34	2,350		12.32	4,994		24.30	10,342		41
42	6.65	2,354		12.94	4,984		25.54	10,291		42
43	6.97	2,337		13.60	4,971		26.84	10,198		43
44	7.34	2,321		14.33	4,899		28.31	10,059		44
45	7.69	2,282	4,697	15.04	4,830	9,444	29.73	9,893	18,902	45
46	8.01	2,301		15.66	4,802		30.97	9,827		46
47	8.44	2,228		16.54	4,677		32.73	9,553		47
48	8.90	2,157		17.46	4,514		34.57	9,211		48
49	9.37	2,085		18.39	4,344		36.43	8,855		49
50	9.88	1,971	3,718	19.41	4,103	7,455	38.48	8,373	14,935	50
51	10.42	1,640		20.50	3,431		40.65	7,004		51
52	10.97	1,293		21.60	2,728		42.84	5,571		52
53	11.57	1,037		22.79	2,189		45.23	4,496		53
54	12.16	808		23.98	1,728		47.61	3,556		54
55	12.63	657	1,800	24.90	1,396	3,599	49.45	2,879	7,202	55
56	13.36	391		26.37	862		52.38	1,796		56
57	14.13	121		27.92	313		55.48	688		57
58	14.94	0		29.53	0		58.71	0		58
59	15.80	0		31.25	0		62.16	0		59
60	16.70	0	0	33.06	0	0	65.76	0	0	60
61	17.65	0		34.96	0		69.56	0		61
62	18.65	0		36.94	0		73.54	0		62
63	19.67	0		38.99	0		77.63	0		63
64	20.74	0		41.13	0		81.92	0		64
65	21.83			43.32			86.29			65
66	22.89			45.43			90.51			66
67	24.69			49.03			97.72			67
68	26.62			52.89			105.44			68
69	28.70			57.05			113.76			69
70	30.94			61.53			122.72			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.