

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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			14.82	5,482		16
17	N/A†			N/A†			15.25	5,696		17
18	N/A†			N/A†			15.74	5,939		18
19	N/A†			N/A†			16.20	6,178		19
20	N/A†			8.74	2,717	9,984	16.72	6,388	20,090	20
21	N/A†			8.99	2,847		17.23	6,634		21
22	N/A†			9.28	3,053		17.80	6,955		22
23	N/A†			9.58	3,178		18.40	7,148		23
24	N/A†			10.03	3,296		19.03	7,346		24
25	N/A†			10.34	3,395	9,651	19.93	7,545	19,411	25
26	N/A†			10.71	3,498		20.67	7,715		26
27	N/A†			11.28	3,655		21.79	7,957		27
28	N/A†			11.68	3,740		22.60	8,115		28
29	N/A†			12.10	3,869		23.45	8,331		29
30	N/A†			12.71	3,922	9,211	24.67	8,426	18,500	30
31	N/A†			13.17	4,000		25.58	8,544		31
32	N/A†			13.65	4,049		26.54	8,620		32
33	N/A†			14.20	4,142		27.65	8,777		33
34	N/A†			14.93	4,174		29.09	8,797		34
35	N/A†			15.54	4,247	8,662	30.31	8,905	17,344	35
36	N/A†			16.18	4,303		31.60	9,013		36
37	8.92	1,966		17.07	4,302		33.38	8,975		37
38	9.38	1,975		18.00	4,315		35.23	8,973		38
39	9.80	2,016		18.84	4,365		36.92	9,050		39
40	10.30	2,009	3,900	19.83	4,319	7,813	38.90	8,951	15,654	40
41	10.81	2,001		20.87	4,298		40.97	8,878		41
42	11.15	2,018		21.55	4,325		42.34	8,927		42
43	11.77	2,001		22.78	4,254		44.80	8,767		43
44	12.36	1,980		23.95	4,185		47.14	8,607		44
45	12.68	1,986	3,433	24.60	4,201	6,894	48.43	8,610	13,794	45
46	13.46	1,938		26.15	4,069		51.54	8,346		46
47	14.27	1,875		27.78	3,935		54.81	8,070		47
48	15.06	1,811		29.36	3,793		57.95	7,754		48
49	15.93	1,712		31.10	3,588		61.44	7,329		49
50	16.87	1,620	2,644	32.97	3,378	5,291	65.19	6,905	10,596	50
51	17.83	1,329		34.90	2,789		69.03	5,705		51
52	18.87	1,030		36.97	2,173		73.17	4,461		52
53	19.86	809		38.96	1,726		77.14	3,552		53
54	20.96	597		41.16	1,292		81.56	2,682		54
55	21.40	551	1,213	42.04	1,191	2,435	83.31	2,460	4,870	55
56	22.83	294		44.90	664		89.04	1,404		56
57	24.32	22		47.88	107		95.00	279		57
58	25.90	0		51.03	0		101.30	0		58
59	27.60	0		54.43	0		108.10	0		59
60	29.36	0	0	57.95	0	0	115.15	0	0	60
61	31.18	0		61.60	0		122.44	0		61
62	33.11	0		65.46	0		130.16	0		62
63	35.15	0		69.53	0		138.29	0		63
64	37.28	0		73.79	0		146.82	0		64
65	39.47			78.17			155.59			65
66	41.77			82.78			164.80			66
67	45.40			90.04			179.32			67
68	49.33			97.89			195.02			68
69	53.54			106.32			211.88			69
70	58.10			115.44			230.13			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 \$0.63 SemiMonthly24 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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Tobacco

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	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			10.03	635		19.30	2,516		16
17	N/A†			10.41	973		20.05	3,162		17
18	N/A†			10.79	1,236		20.81	3,587		18
19	N/A†			11.15	1,435		21.56	4,066		19
20	N/A†			11.57	1,749	14,066	22.37	4,486	28,163	20
21	N/A†			12.08	2,045		23.40	5,086		21
22	N/A†			12.50	2,274		24.24	5,514		22
23	N/A†			12.96	2,497		25.16	5,897		23
24	N/A†			13.53	2,784		26.31	6,458		24
25	N/A†			14.01	2,997	13,566	27.26	6,793	27,197	25
26	N/A†			14.60	3,207		28.43	7,143		26
27	N/A†			15.26	3,438		29.76	7,625		27
28	N/A†			15.87	3,620		30.99	7,948		28
29	8.68	1,564		16.59	3,773		32.44	8,251		29
30	9.03	1,684	6,436	17.30	3,990	12,930	33.85	8,612	25,932	30
31	9.45	1,777		18.15	4,176		35.54	8,950		31
32	9.83	1,880		18.90	4,305		37.03	9,168		32
33	10.30	1,980		19.83	4,467		38.90	9,449		33
34	10.71	2,033		20.66	4,551		40.57	9,636		34
35	11.22	2,097	6,014	21.69	4,688	12,100	42.61	9,825	24,221	35
36	11.80	2,185		22.83	4,785		44.90	10,010		36
37	12.45	2,215		24.14	4,843		47.53	10,122		37
38	13.08	2,269		25.39	4,910		50.02	10,217		38
39	13.72	2,287		26.68	4,938		52.59	10,234		39
40	14.41	2,304	5,435	28.06	4,954	10,906	55.36	10,255	21,848	40
41	15.18	2,317		29.60	4,953		58.43	10,213		41
42	15.93	2,323		31.09	4,937		61.43	10,175		42
43	16.71	2,316		32.65	4,904		64.55	10,094		43
44	17.59	2,300		34.41	4,843		68.05	9,929		44
45	18.43	2,267	4,679	36.10	4,775	9,383	71.44	9,785	18,780	45
46	19.28	2,263		37.81	4,754		74.85	9,712		46
47	20.41	2,209		40.05	4,621		79.35	9,449		47
48	21.58	2,134		42.40	4,451		84.05	9,096		48
49	22.76	2,059		44.76	4,285		88.76	8,742		49
50	24.05	1,948	3,694	47.34	4,055	7,402	93.92	8,257	14,808	50
51	25.40	1,620		50.03	3,379		99.31	6,900		51
52	26.77	1,276		52.77	2,673		104.77	5,466		52
53	28.23	1,015		55.70	2,143		110.63	4,397		53
54	29.70	791		58.64	1,685		116.52	3,469		54
55	30.87	634	1,776	60.97	1,354	3,555	121.18	2,796	7,114	55
56	32.77	371		64.78	818		128.81	1,718		56
57	34.78	103		68.81	276		136.85	618		57
58	36.85	0		72.94	0		145.12	0		58
59	39.04	0		77.31	0		153.85	0		59
60	41.31	0	0	81.86	0	0	162.95	0	0	60
61	43.70	0		86.63	0		172.50	0		61
62	46.16	0		91.57	0		182.38	0		62
63	48.71	0		96.65	0		192.53	0		63
64	51.34	0		101.93	0		203.09	0		64
65	54.04			107.32			213.88			65
66	56.73			112.70			224.64			66
67	61.05			121.33			241.92			67
68	65.64			130.51			260.26			68
69	70.56			140.35			279.94			69
70	75.82			150.87			300.97			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.