

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
	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			35.57	17,410		16
17	N/A†			N/A†			36.62	17,447		17
18	N/A†			N/A†			37.78	17,460		18
19	N/A†			N/A†			38.88	17,481		19
20	N/A†			20.99	8,552	18,137	40.14	17,532	35,663	20
21	N/A†			21.59	8,567		41.35	17,539		21
22	N/A†			22.28	8,653		42.73	17,709		22
23	N/A†			23.00	8,683		44.17	17,731		23
24	N/A†			24.08	8,783		46.33	17,887		24
25	N/A†			24.83	8,770	16,825	47.83	17,885	33,213	25
26	N/A†			25.72	8,808		49.61	17,917		26
27	N/A†			27.07	8,934		52.31	18,172		27
28	N/A†			28.04	8,944		54.24	18,160		28
29	N/A†			29.06	8,988		56.28	18,213		29
30	N/A†			30.52	9,019	15,719	59.21	18,293	31,099	30
31	N/A†			31.62	9,000		61.40	18,225		31
32	N/A†			32.78	8,955		63.72	18,149		32
33	N/A†			34.10	8,970		66.36	18,140		33
34	N/A†			35.83	8,948		69.83	18,108		34
35	N/A†			37.30	8,937	14,403	72.76	18,061	28,552	35
36	N/A†			38.84	8,913		75.84	18,001		36
37	21.41	4,359		40.98	8,883		80.12	17,930		37
38	22.52	4,347		43.20	8,855		84.56	17,860		38
39	23.53	4,341		45.22	8,828		88.61	17,794		39
40	24.72	4,298	6,590	47.60	8,726	12,993	93.37	17,594	25,815	40
41	25.96	4,255		50.09	8,637		98.34	17,402		41
42	26.79	4,200		51.73	8,519		101.63	17,163		42
43	28.26	4,139		54.68	8,390		107.53	16,895		43
44	29.67	4,070		57.50	8,238		113.16	16,580		44
45	30.44	3,979	5,689	59.04	8,059	11,261	116.25	16,214	22,399	45
46	32.30	3,892		62.77	7,874		123.70	15,842		46
47	34.26	3,794		66.69	7,675		131.55	15,436		47
48	36.15	3,677		70.47	7,427		139.10	14,935		48
49	38.25	3,527		74.65	7,125		147.47	14,316		49
50	40.49	3,372	4,557	79.15	6,811	9,041	156.46	13,684	18,001	50
51	42.80	3,016		83.76	6,090		165.69	12,243		51
52	45.29	2,645		88.74	5,345		175.64	10,741		52
53	47.67	2,343		93.50	4,731		185.17	9,513		53
54	50.32	2,045		98.80	4,133		195.75	8,307		54
55	51.37	1,861	2,597	100.90	3,761	5,152	199.96	7,556	10,257	55
56	54.80	1,519		107.77	3,074		213.70	6,182		56
57	58.38	1,153		114.93	2,335		228.02	4,699		57
58	62.16	755		122.48	1,532		243.13	3,089		58
59	66.24	309		130.64	640		259.45	1,298		59
60	70.47	46	395	139.10	109	770	276.37	234	1,522	60
61	74.85	0		147.86	0		293.88	0		61
62	79.48	0		157.12	0		312.41	0		62
63	84.36	0		166.88	0		331.93	0		63
64	89.47	0		177.11	0		352.38	0		64
65	94.74			187.63			373.43			65
66	100.27			198.69			395.55			66
67	108.98			216.12			430.40			67
68	118.40			234.96			468.08			68
69	128.51			255.19			508.54			69
70	139.46			277.09			552.33			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 \$1.50 Tenths 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.

10/18/2016

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
	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Tenths Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			24.08	9,731		46.33	19,995		16
17	N/A†			24.98	9,955		48.13	20,478		17
18	N/A†			25.90	10,104		49.96	20,718		18
19	N/A†			26.79	10,220		51.74	20,946		19
20	N/A†			27.76	10,343	25,876	53.69	21,161	51,075	20
21	N/A†			29.00	10,623		56.17	21,714		21
22	N/A†			30.01	10,726		58.18	21,882		22
23	N/A†			31.11	10,827		60.39	22,050		23
24	N/A†			32.49	11,058		63.14	22,489		24
25	N/A†			33.64	11,135	24,254	65.44	22,596	47,949	25
26	N/A†			35.04	11,227		68.25	22,788		26
27	N/A†			36.63	11,404		71.42	23,131		27
28	N/A†			38.11	11,487		74.38	23,266		28
29	20.84	5,636		39.85	11,572		77.86	23,442		29
30	21.69	5,709	11,496	41.54	11,678	22,596	81.24	23,616	44,796	30
31	22.70	5,767		43.57	11,801		85.30	23,847		31
32	23.60	5,781		45.36	11,795		88.89	23,854		32
33	24.72	5,835		47.60	11,891		93.36	24,004		33
34	25.72	5,832		49.60	11,862		97.37	23,949		34
35	26.95	5,847	10,539	52.06	11,907	20,809	102.28	24,001	41,324	35
36	28.32	5,874		54.80	11,931		107.76	24,064		36
37	29.90	5,894		57.96	11,967		114.08	24,115		37
38	31.39	5,877		60.95	11,938		120.06	24,045		38
39	32.94	5,849		64.03	11,851		126.23	23,866		39
40	34.60	5,810	9,504	67.36	11,765	18,807	132.88	23,684	37,429	40
41	36.44	5,763		71.05	11,665		140.25	23,463		41
42	38.24	5,699		74.64	11,521		147.43	23,162		42
43	40.11	5,610		78.38	11,341		154.92	22,803		43
44	42.21	5,515		82.59	11,141		163.34	22,384		44
45	44.25	5,397	8,180	86.65	10,898	16,231	171.47	21,904	32,336	45
46	46.29	5,289		90.74	10,677		179.65	21,447		46
47	48.99	5,160		96.14	10,413		190.45	20,914		47
48	51.81	5,002		101.78	10,084		201.72	20,253		48
49	54.64	4,830		107.44	9,728		213.05	19,536		49
50	57.74	4,618	6,581	113.64	9,305	13,080	225.43	18,670	26,069	50
51	60.97	4,177		120.09	8,413		238.35	16,887		51
52	64.25	3,705		126.66	7,466		251.48	14,983		52
53	67.76	3,314		133.68	6,680		265.52	13,409		53
54	71.29	2,946		140.75	5,940		279.67	11,925		54
55	74.09	2,611	3,850	146.35	5,263	7,656	290.86	10,564	15,264	55
56	78.67	2,208		155.50	4,450		309.16	8,934		56
57	83.49	1,785		165.15	3,603		328.45	7,233		57
58	88.46	1,328		175.08	2,681		348.31	5,385		58
59	93.69	838		185.55	1,697		369.27	3,415		59
60	99.15	524	1,114	196.47	1,064	2,209	391.10	2,145	4,399	60
61	104.88	284		207.93	583		414.02	1,179		61
62	110.81	30		219.79	69		437.74	149		62
63	116.90	0		231.97	0		462.10	0		63
64	123.24	0		244.64	0		487.44	0		64
65	129.71			257.59			513.33			65
66	136.17			270.50			539.17			66
67	146.53			291.23			580.63			67
68	157.54			313.25			624.66			68
69	169.35			336.86			671.88			69
70	181.97			362.10			722.37			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.