

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
	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†			6.84	5,482		16
17	N/A†			N/A†			7.04	5,716		17
18	N/A†			N/A†			7.26	5,902		18
19	N/A†			N/A†			7.47	6,125		19
20	N/A†			4.03	2,683	9,936	7.71	6,337	20,019	20
21	N/A†			4.15	2,847		7.95	6,618		21
22	N/A†			4.28	3,038		8.21	6,924		22
23	N/A†			4.42	3,164		8.49	7,133		23
24	N/A†			4.63	3,296		8.91	7,360		24
25	N/A†			4.77	3,382	9,633	9.19	7,493	19,340	25
26	N/A†			4.94	3,485		9.53	7,665		26
27	N/A†			5.20	3,619		10.05	7,921		27
28	N/A†			5.39	3,740		10.43	8,104		28
29	N/A†			5.58	3,848		10.82	8,309		29
30	N/A†			5.86	3,891	9,172	11.38	8,396	18,461	30
31	N/A†			6.08	4,010		11.80	8,514		31
32	N/A†			6.30	4,049		12.25	8,620		32
33	N/A†			6.55	4,125		12.76	8,769		33
34	N/A†			6.89	4,174		13.42	8,773		34
35	N/A†			7.17	4,240	8,653	13.99	8,905	17,344	35
36	N/A†			7.46	4,282		14.58	8,998		36
37	4.11	1,945		7.88	4,309		15.40	8,961		37
38	4.32	1,956		8.30	4,296		16.26	8,973		38
39	4.52	2,010		8.69	4,353		17.04	9,050		39
40	4.75	1,997	3,887	9.15	4,314	7,806	17.95	8,939	15,640	40
41	4.99	2,001		9.63	4,293		18.90	8,857		41
42	5.15	2,028		9.94	4,310		19.54	8,922		42
43	5.43	1,997		10.51	4,245		20.67	8,753		43
44	5.70	1,972		11.05	4,176		21.75	8,594		44
45	5.85	1,982	3,429	11.35	4,193	6,885	22.35	8,606	13,789	45
46	6.21	1,934		12.07	4,069		23.78	8,332		46
47	6.58	1,865		12.82	3,932		25.29	8,060		47
48	6.95	1,811		13.55	3,790		26.74	7,744		48
49	7.35	1,709		14.35	3,582		28.35	7,320		49
50	7.78	1,612	2,635	15.21	3,370	5,282	30.08	6,897	10,588	50
51	8.22	1,319		16.10	2,779		31.86	5,705		51
52	8.70	1,021		17.06	2,169		33.77	4,461		52
53	9.16	804		17.98	1,724		35.60	3,550		53
54	9.67	594		18.99	1,287		37.64	2,680		54
55	9.87	546	1,208	19.40	1,188	2,432	38.45	2,460	4,870	55
56	10.53	290		20.72	661		41.09	1,401		56
57	11.22	19		22.10	107		43.84	277		57
58	11.95	0		23.55	0		46.75	0		58
59	12.73	0		25.12	0		49.89	0		59
60	13.55	0	0	26.74	0	0	53.14	0	0	60
61	14.39	0		28.43	0		56.51	0		61
62	15.28	0		30.21	0		60.07	0		62
63	16.22	0		32.09	0		63.83	0		63
64	17.20	0		34.05	0		67.76	0		64
65	18.21			36.08			71.81			65
66	19.28			38.20			76.06			66
67	20.95			41.55			82.76			67
68	22.76			45.18			90.01			68
69	24.71			49.07			97.79			69
70	26.81			53.28			106.21			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

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
	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†			4.63	635		8.91	2,540		16
17	N/A†			4.80	929		9.25	3,118		17
18	N/A†			4.97	1,152		9.60	3,545		18
19	N/A†			5.15	1,475		9.95	4,046		19
20	N/A†			5.34	1,749	14,066	10.32	4,447	28,111	20
21	N/A†			5.57	2,009		10.80	5,086		21
22	N/A†			5.77	2,274		11.18	5,445		22
23	N/A†			5.98	2,480		11.61	5,881		23
24	N/A†			6.24	2,753		12.14	6,426		24
25	N/A†			6.46	2,952	13,508	12.58	6,778	27,178	25
26	N/A†			6.73	3,151		13.12	7,129		26
27	N/A†			7.04	3,424		13.73	7,585		27
28	N/A†			7.32	3,595		14.30	7,923		28
29	4.00	1,528		7.66	3,785		14.97	8,239		29
30	4.17	1,696	6,450	7.98	3,967	12,901	15.62	8,590	25,903	30
31	4.36	1,767		8.37	4,144		16.40	8,929		31
32	4.53	1,850		8.72	4,295		17.09	9,158		32
33	4.75	1,961		9.15	4,457		17.95	9,430		33
34	4.94	2,024		9.53	4,533		18.72	9,618		34
35	5.18	2,105	6,025	10.01	4,679	12,090	19.66	9,800	24,191	35
36	5.44	2,161		10.53	4,761		20.72	9,994		36
37	5.74	2,193		11.14	4,835		21.93	10,100		37
38	6.03	2,247		11.72	4,910		23.08	10,196		38
39	6.33	2,280		12.31	4,925		24.27	10,227		39
40	6.65	2,304	5,435	12.95	4,948	10,899	25.55	10,248	21,841	40
41	7.00	2,300		13.66	4,947		26.97	10,218		41
42	7.35	2,317		14.35	4,937		28.35	10,170		42
43	7.71	2,311		15.07	4,904		29.79	10,089		43
44	8.11	2,282		15.88	4,839		31.41	9,934		44
45	8.50	2,254	4,664	16.66	4,771	9,378	32.97	9,781	18,775	45
46	8.90	2,267		17.45	4,750		34.54	9,704		46
47	9.42	2,209		18.48	4,613		36.62	9,445		47
48	9.96	2,134		19.57	4,451		38.79	9,092		48
49	10.50	2,053		20.66	4,285		40.96	8,736		49
50	11.10	1,948	3,694	21.85	4,055	7,402	43.34	8,248	14,799	50
51	11.72	1,615		23.09	3,376		45.83	6,895		51
52	12.35	1,269		24.35	2,666		48.36	5,471		52
53	13.02	1,007		25.70	2,135		51.05	4,390		53
54	13.71	793		27.06	1,681		53.78	3,470		54
55	14.24	627	1,769	28.14	1,354	3,555	55.93	2,796	7,114	55
56	15.12	368		29.90	819		59.45	1,718		56
57	16.05	102		31.75	273		63.16	617		57
58	17.00	0		33.66	0		66.98	0		58
59	18.01	0		35.68	0		71.01	0		59
60	19.06	0	0	37.78	0	0	75.20	0	0	60
61	20.16	0		39.98	0		79.61	0		61
62	21.30	0		42.26	0		84.17	0		62
63	22.48	0		44.60	0		88.86	0		63
64	23.69	0		47.04	0		93.73	0		64
65	24.94			49.53			98.71			65
66	26.18			52.01			103.68			66
67	28.17			56.00			111.65			67
68	30.29			60.23			120.12			68
69	32.56			64.77			129.20			69
70	34.99			69.63			138.91			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

- 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.