

TransElite HCV - Universal Life Insurance

With Riders: WML, EXT, LTC

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			9.59	303		19.18	888		16
17	N/A†			9.89	356		19.78	991		17
18	N/A†			10.19	405		20.40	1,098		18
19	N/A†			10.51	469		21.04	1,224		19
20	N/A†			10.95	562	1,322	21.90	1,407	2,647	20
21	N/A†			11.45	623		22.90	1,525		21
22	N/A†			11.82	697		23.64	1,676		22
23	N/A†			12.20	780		24.42	1,845		23
24	N/A†			12.78	843		25.56	1,966		24
25	N/A†			13.21	814	1,668	26.42	1,907	3,336	25
26	N/A†			13.68	881		27.37	2,043		26
27	N/A†			14.20	954		28.39	2,186		27
28	N/A†			14.78	1,055		29.58	2,396		28
29	N/A†			15.52	1,126		31.04	2,532		29
30	8.06	463	1,112	16.12	1,209	2,225	32.24	2,697	4,452	30
31	8.40	517		16.80	1,318		33.61	2,919		31
32	8.81	551		17.62	1,384		35.24	3,048		32
33	9.18	606		18.37	1,497		36.74	3,275		33
34	9.55	651		19.11	1,586		38.22	3,456		34
35	9.94	701	1,455	19.89	1,688	2,913	39.78	3,659	5,825	35
36	10.48	739		20.96	1,763		41.93	3,810		36
37	11.08	786		22.17	1,857		44.34	3,997		37
38	11.71	841		23.42	1,966		46.84	4,214		38
39	12.35	897		24.70	2,075		49.41	4,440		39
40	13.10	938	1,877	26.20	2,160	3,754	52.40	4,604	7,511	40
41	13.85	981		27.71	2,249		55.42	4,782		41
42	14.58	1,047		29.18	2,385		58.36	5,053		42
43	15.41	1,101		30.81	2,483		61.63	5,253		43
44	16.17	1,159		32.35	2,606		64.71	5,498		44
45	16.98	1,224	2,383	33.96	2,737	4,765	67.92	5,758	9,528	45
46	18.18	1,286		36.38	2,864		72.76	6,016		46
47	19.41	1,354		38.82	2,993		77.66	6,282		47
48	20.70	1,421		41.40	3,128		82.81	6,546		48
49	22.02	1,485		44.05	3,262		88.10	6,813		49
50	23.40	1,550	3,080	46.80	3,388	6,160	93.60	7,065	12,321	50
51	24.82	1,612		49.65	3,516		99.30	7,325		51
52	26.31	1,671		52.62	3,637		105.26	7,570		52
53	27.85	1,892		55.70	4,080		111.40	8,451		53
54	29.44	2,151		58.88	4,596		117.78	9,494		54
55	30.91	2,413	4,421	61.83	5,125	8,846	123.66	10,546	17,693	55
56	33.25	2,444		66.50	5,185		133.01	10,669		56
57	35.65	2,475		71.31	5,250		142.63	10,805		57
58	38.15	2,506		76.31	5,311		152.61	10,924		58
59	40.72	2,533		81.45	5,373		162.91	11,054		59
60	43.53	2,563	5,374	87.06	5,435	10,752	174.12	11,176	21,503	60
61	46.42	2,589		92.84	5,489		185.69	11,289		61
62	49.54	2,602		99.08	5,518		198.17	11,353		62
63	52.87	2,607		105.74	5,530		211.49	11,379		63
64	56.46	2,603		112.92	5,524		225.84	11,365		64
65	58.93	2,623	6,540	117.87	5,567	13,080	235.74	11,461	26,163	65
66	62.97	2,563		125.94	5,455		251.89	11,238		66
67	67.16	2,486		134.32	5,307		268.64	10,946		67
68	71.53	2,376		143.06	5,088		286.14	10,526		68
69	76.08	2,214		152.18	4,785		304.36	9,918		69
70	80.87	2,003	7,752	161.75	4,364	15,508	323.50	9,086	31,018	70
71	77.11	3,901		154.23	8,172		308.46	16,708		71
72	81.97	3,712		163.95	7,806		327.90	15,989		72
73	87.07	3,459		174.16	7,316		348.31	15,018		73
74	92.46	3,136		184.93	6,684		369.86	13,766		74
75	98.13	2,708	8,813	196.26	5,835	17,624	392.53	12,096	35,256	75
76	104.15	2,166		208.30	4,769		416.61	9,984		76
77	110.56	1,490		221.12	3,442		442.24	7,345		77
78	117.39	658		234.78	1,807		469.56	4,100		78
79	124.57	0		249.14	0		498.28	0		79
80	132.17	0	9,694	264.35	0	19,394	528.70	0	38,789	80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium – A100

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A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

5/20/2016

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: OH Ver: 3.0.0.2563

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Tobacco

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16	N/A†			12.74	525		25.50	1,340		16
17	N/A†			13.16	566		26.32	1,416		17
18	N/A†			13.58	608		27.16	1,499		18
19	N/A†			14.02	665		28.04	1,612		19
20	N/A†			14.54	741	1,675	29.09	1,768	3,356	20
21	N/A†			15.18	792		30.36	1,865		21
22	N/A†			15.67	862		31.35	2,011		22
23	8.09	332		16.19	950		32.38	2,181		23
24	8.46	369		16.92	1,021		33.83	2,321		24
25	8.74	418	1,091	17.47	1,116	2,176	34.95	2,516	4,354	25
26	9.05	463		18.11	1,212		36.22	2,703		26
27	9.48	499		18.96	1,283		37.92	2,846		27
28	9.94	548		19.88	1,381		39.78	3,049		28
29	10.43	603		20.85	1,485		41.71	3,256		29
30	10.92	645	1,429	21.84	1,572	2,855	43.69	3,432	5,716	30
31	11.45	699		22.89	1,677		45.79	3,641		31
32	11.96	738		23.93	1,766		47.87	3,814		32
33	12.54	791		25.08	1,868		50.18	4,025		33
34	13.13	837		26.27	1,960		52.54	4,204		34
35	13.67	895	1,824	27.34	2,074	3,647	54.69	4,438	7,297	35
36	14.34	930		28.69	2,145		57.39	4,577		36
37	15.18	968		30.36	2,220		60.73	4,728		37
38	16.01	996		32.03	2,280		64.05	4,842		38
39	16.91	1,042		33.83	2,372		67.66	5,030		39
40	17.82	1,080	2,251	35.63	2,442	4,498	71.27	5,173	8,997	40
41	18.78	1,123		37.56	2,533		75.13	5,358		41
42	19.77	1,164		39.54	2,619		79.08	5,523		42
43	20.81	1,214		41.62	2,713		83.25	5,721		43
44	21.88	1,252		43.75	2,794		87.52	5,881		44
45	22.81	1,308	2,788	45.62	2,909	5,578	91.26	6,112	11,161	45
46	24.31	1,343		48.62	2,976		97.25	6,244		46
47	25.86	1,369		51.72	3,029		103.44	6,348		47
48	27.47	1,393		54.93	3,080		109.87	6,457		48
49	29.12	1,408		58.25	3,112		116.50	6,525		49
50	30.84	1,420	3,472	61.68	3,138	6,946	123.37	6,577	13,896	50
51	32.62	1,421		65.24	3,140		130.50	6,588		51
52	34.47	1,415		68.94	3,130		137.88	6,562		52
53	36.37	1,583		72.75	3,476		145.51	7,257		53
54	38.45	1,808		76.91	3,926		153.82	8,159		54
55	40.41	2,020	4,825	80.82	4,349	9,649	161.64	9,011	19,302	55
56	43.01	1,960		86.02	4,232		172.05	8,782		56
57	45.69	1,896		91.39	4,113		182.78	8,542		57
58	48.46	1,828		96.93	3,980		193.86	8,279		58
59	51.33	1,754		102.66	3,831		205.34	7,992		59
60	54.32	1,680	5,644	108.66	3,689	11,293	217.32	7,706	22,587	60
61	57.53	1,593		115.07	3,521		230.14	7,372		61
62	60.84	1,496		121.70	3,333		243.40	7,002		62
63	64.26	1,386		128.52	3,113		257.04	6,562		63
64	67.75	1,251		135.52	2,850		271.04	6,048		64
65	71.40	1,109	6,646	142.80	2,569	13,294	285.60	5,489	26,587	65
66	75.97	910		151.95	2,178		303.90	4,714		66
67	80.72	678		161.44	1,715		322.88	3,798		67
68	85.64	381		171.30	1,144		342.60	2,663		68
69	90.79	19		181.59	429		363.18	1,240		69
70	96.18	0	7,714	192.38	0	15,438	384.76	0	30,875	70
71	90.68	2,127		181.37	4,662		362.75	9,739		71
72	96.12	1,718		192.25	3,863		384.50	8,149		72
73	101.81	1,217		203.62	2,875		407.25	6,194		73
74	107.77	596		215.56	1,660		431.12	3,781		74
75	114.10	0	8,539	228.19	185	17,072	456.39	860	34,152	75
76	120.77	0		241.54	0		483.07	0		76
77	127.80	0		255.62	0		511.24	0		77
78	135.23	0		270.47	0		540.95	0		78
79	143.05	0		286.10	0		572.22	0		79
80	151.29	0	9,051	302.58	0	18,102	605.16	0	36,209	80

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Issue State: OH Ver: 3.0.0.2563

- HCV** **TransElite HCV – Universal Life Insurance:** HCV 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. HCV 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.
- WML** **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form CRABLTOH):** 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.
- EXT** **Extension of Benefits for LTC (Form CREXTBOH):** When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (i.e., ADL-deficient or severely cognitively impaired), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.