

TransElite HFA - Universal Life Insurance

With Riders: WML, EXT, LTC

Non-Tobacco

Death Benefit Option: A



\$25,000 Face Amount				\$50,000 Face Amount			\$100,000 Face Amount				
Issue Age	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age	
16	N/A†			N/A†			14.04	0		16	
17	N/A†			N/A†			14.48	0		17	
18	N/A†			N/A†			14.94	0		18	
19	N/A†			N/A†			15.40	0		19	
20	N/A†			N/A†			15.91	0	18,186	20	
21	N/A†			8.41	0		16.83	0		21	
22	N/A†			8.67	0		17.35	0		22	
23	N/A†			8.95	0		17.91	0		23	
24	N/A†			9.24	0		18.48	0		24	
25	N/A†			9.53	0	8,765	19.06	0	17,530	25	
26	N/A†			9.87	0		19.74	0		26	
27	N/A†			10.24	0		20.49	0		27	
28	N/A†			10.60	0		21.21	0		28	
29	N/A†			11.01	0		22.03	0		29	
30	N/A†			11.42	0	8,392	22.85	0	16,834	30	
31	N/A†			12.11	0		24.21	0		31	
32	N/A†			12.55	0		25.11	0		32	
33	N/A†			13.03	0		26.07	102		33	
34	N/A†			13.56	0		27.12	362		34	
35	N/A†			14.10	0	7,948	28.21	707	15,907	35	
36	N/A†			14.76	0		29.52	793		36	
37	N/A†			15.45	0		30.91	822		37	
38	8.16	0		16.32	0		32.64	969		38	
39	8.55	0		17.10	56		34.20	1,153		39	
40	8.94	0	3,620	17.90	119	7,267	35.80	1,217	14,541	40	
41	9.48	0		18.96	208		37.92	1,341		41	
42	9.92	0		19.84	314		39.69	1,513		42	
43	10.44	0		20.89	407		41.78	1,624		43	
44	10.92	0		21.83	473		43.67	1,720		44	
45	11.41	0	3,196	22.83	573	6,402	45.67	1,869	12,815	45	
46	12.07	0		24.14	545		48.29	1,771		46	
47	12.74	0		25.48	549		50.97	1,732		47	
48	13.52	7		27.04	586		54.08	1,751		48	
49	14.29	25		28.58	582		57.16	1,698		49	
50	15.18	32	2,592	30.37	554	5,189	60.75	1,602	10,385	50	
51	16.04	54		32.08	552		64.16	1,559		51	
52	16.95	73		33.90	558		67.81	1,525		52	
53	17.86	37		35.73	447		71.46	1,264		53	
54	18.87	106		37.75	549		75.50	1,430		54	
55	19.87	162	1,918	39.75	622	3,839	79.50	1,541	7,680	55	
56	21.18	9		42.36	277		84.73	817		56	
57	22.63	0		45.26	0		90.53	0		57	
58	24.27	0		48.55	0		97.11	0		58	
59	26.10	0		52.20	0		104.40	0		59	
60	28.07	0	372	56.15	0	745	112.30	0	1,491	60	
61	30.22	0		60.45	0		120.90	0		61	
62	32.73	0		65.46	0		130.92	0		62	
63	35.31	0		70.62	0		141.25	0		63	
64	38.26	0		76.53	0		153.06	0		64	
65	41.55			83.10			166.21			65	
66	44.76			89.52			179.05			66	
67	47.87			95.75			191.50			67	
68	51.08			102.18			204.35			68	
69	54.37			108.75			217.50			69	
70	57.93			115.86			231.72			70	
71	53.95			107.92			215.84			71	
72	58.71			117.42			234.85			72	
73	63.81			127.63			255.27			73	
74	69.27			138.54			277.09			74	
75	75.25			150.51			301.03			75	
76	81.50			163.01			326.03			76	
77	88.28			176.57			353.14			77	
78	95.50			191.00			382.00			78	
79	103.24			206.49			412.98			79	
80	111.42			222.86			445.72			80	

† 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 3.00% 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. WML and WMD not included in Issue Ages 56+. The Child Term Rider may be added for additional premium of \$1.15 BiWeekly26 per \$10,000.

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

TransElite HFA - Universal Life Insurance

With Riders: WML, EXT, LTC

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 Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			9.97	0		19.94	0		16
17	N/A†			10.31	0		20.63	0		17
18	N/A†			10.67	0		21.35	0		18
19	N/A†			11.02	0		22.05	0		19
20	N/A†			11.39	0	12,763	22.78	0	25,475	20
21	N/A†			12.03	0		24.06	0		21
22	N/A†			12.42	0		24.83	0		22
23	N/A†			12.84	0		25.67	0		23
24	N/A†			13.31	0		26.62	0		24
25	N/A†			13.74	0	12,288	27.48	0	24,577	25
26	N/A†			14.26	0		28.53	0		26
27	N/A†			14.96	0		29.92	0		27
28	N/A†			15.51	0		31.02	0		28
29	8.11	0		16.22	0		32.45	0		29
30	8.45	0	5,891	16.90	0	11,783	33.81	0	23,594	30
31	8.89	0		17.78	0		35.58	0		31
32	9.24	0		18.49	0		36.99	0		32
33	9.67	0		19.35	0		38.71	0		33
34	10.09	0		20.18	0		40.37	0		34
35	10.50	0	5,506	21.01	0	11,033	42.03	0	22,088	35
36	11.04	0		22.09	0		44.19	0		36
37	11.64	0		23.28	0		46.57	0		37
38	12.23	0		24.47	0		48.94	0		38
39	12.92	0		25.85	0		51.70	0		39
40	13.57	0	4,975	27.15	0	9,964	54.31	0	19,951	40
41	14.25	0		28.51	0		57.02	0		41
42	15.02	0		30.05	0		60.10	32		42
43	15.84	0		31.68	0		63.36	278		43
44	16.68	0		33.36	0		66.72	437		44
45	17.56	0	4,258	35.13	0	8,516	70.26	622	17,037	45
46	18.65	0		37.30	0		74.60	505		46
47	19.78	0		39.57	0		79.14	412		47
48	20.96	0		41.93	0		83.86	361		48
49	22.19	0		44.37	0		88.75	251		49
50	23.54	0	3,342	47.09	0	6,693	94.17	111	13,382	50
51	24.94	0		49.89	0		99.78	0		51
52	26.41	0		52.82	0		105.64	0		52
53	27.92	0		55.84	0		111.68	0		53
54	29.53	0		59.07	0		118.15	0		54
55	31.17	0	2,347	62.35	0	4,700	124.71	34	9,400	55
56	33.16	0		66.31	0		132.64	0		56
57	35.37	0		70.73	0		141.48	0		57
58	37.84	0		75.69	0		151.38	0		58
59	40.57	0		81.15	0		162.30	0		59
60	43.44	0	666	86.89	0	1,332	173.78	0	2,665	60
61	46.25	0		92.50	0		185.00	0		61
62	49.27	0		98.55	0		197.10	0		62
63	52.56	0		105.12	0		210.26	0		63
64	56.01	0		112.03	0		224.07	0		64
65	59.65			119.32			238.63			65
66	65.14			130.28			260.57			66
67	69.40			138.80			277.61			67
68	73.91			147.83			295.66			68
69	78.42			156.86			313.72			69
70	83.12			166.24			332.48			70
71	78.25			156.50			313.00			71
72	84.41			168.82			337.64			72
73	90.92			181.85			363.70			73
74	97.70			195.40			390.80			74
75	105.00			210.01			420.02			75
76	112.66			225.32			450.65			76
77	120.76			241.52			483.04			77
78	129.38			258.77			517.54			78
79	138.45			276.89			553.79			79
80	147.69			295.38			590.76			80

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HFA	TransElite HFA – Universal Life Insurance: HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - 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. Coverage may be extended to age 100 and 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.