

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML

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†			8.69	477		17.40	1,239		16
17	N/A†			8.95	534		17.91	1,352		17
18	N/A†			9.23	602		18.45	1,481		18
19	N/A†			9.50	668		19.01	1,621		19
20	N/A†			9.88	770	1,326	19.76	1,819	2,649	20
21	N/A†			10.35	825		20.71	1,936		21
22	N/A†			10.68	912		21.37	2,107		22
23	N/A†			11.03	1,003		22.06	2,286		23
24	N/A†			11.57	1,079		23.13	2,434		24
25	N/A†			11.95	1,053	1,668	23.91	2,388	3,336	25
26	N/A†			12.36	1,137		24.74	2,560		26
27	N/A†			12.80	1,228		25.60	2,738		27
28	N/A†			13.33	1,345		26.66	2,968		28
29	N/A†			13.98	1,419		27.97	3,120		29
30	N/A†			14.50	1,519	2,227	29.00	3,318	4,452	30
31	N/A†			15.12	1,640		30.25	3,564		31
32	N/A†			15.88	1,725		31.76	3,729		32
33	8.28	782		16.57	1,849		33.14	3,981		33
34	8.61	835		17.23	1,957		34.46	4,197		34
35	8.96	890	1,455	17.92	2,063	2,911	35.85	4,410	5,825	35
36	9.42	947		18.84	2,176		37.68	4,635		36
37	9.93	1,012		19.86	2,310		39.72	4,902		37
38	10.46	1,082		20.93	2,449		41.86	5,181		38
39	11.02	1,156		22.05	2,596		44.10	5,476		39
40	11.67	1,215	1,877	23.34	2,714	3,753	46.69	5,714	7,510	40
41	12.34	1,276		24.69	2,839		49.38	5,962		41
42	12.99	1,359		25.98	3,006		51.96	6,295		42
43	13.72	1,426		27.45	3,141		54.91	6,569		43
44	14.40	1,506		28.81	3,300		57.62	6,886		44
45	15.12	1,588	2,382	30.23	3,460	4,763	60.47	7,208	9,529	45
46	16.16	1,683		32.33	3,657		64.66	7,599		46
47	17.24	1,779		34.50	3,851		68.99	7,986		47
48	18.37	1,878		36.75	4,045		73.50	8,379		48
49	19.54	1,973		39.09	4,240		78.18	8,767		49
50	20.76	2,071	3,078	41.53	4,434	6,158	83.07	9,160	12,320	50
51	22.04	2,168		44.08	4,626		88.17	9,549		51
52	23.36	2,259		46.74	4,817		93.47	9,919		52
53	24.75	2,510		49.50	5,315		99.01	10,921		53
54	26.19	2,808		52.39	5,914		104.78	12,123		54
55	27.51	3,102	4,421	55.03	6,504	8,847	110.06	13,303	17,692	55
56	29.54	3,199		59.09	6,699		118.19	13,700		56
57	31.65	3,298		63.30	6,895		126.60	14,092		57
58	33.84	3,397		67.68	7,096		135.36	14,496		58
59	36.11	3,495		72.22	7,292		144.45	14,890		59
60	38.61	3,594	5,374	77.22	7,494	10,747	154.44	15,297	21,497	60
61	41.20	3,690		82.39	7,685		164.80	15,688		61
62	44.01	3,780		88.03	7,875		176.06	16,065		62
63	47.05	3,863		94.10	8,044		188.21	16,403		63
64	50.32	3,937		100.65	8,198		201.30	16,713		64
65	52.50	4,042	6,534	105.01	8,410	13,071	210.03	17,150	26,150	65
66	56.15	4,095		112.30	8,518		224.61	17,369		66
67	59.95	4,129		119.91	8,593		239.82	17,521		67
68	63.93	4,136		127.86	8,614		255.73	17,571		68
69	68.10	4,104		136.20	8,560		272.41	17,468		69
70	72.50	4,036	7,746	145.01	8,429	15,494	290.02	17,212	30,986	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

\* 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+. TI, LBR, EXT, RES not included in Issue Ages 76+. 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.

8/25/2016

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

Issue State: OR Ver: 3.0.0.3111

# TransElite HCV - Universal Life Insurance

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Tobacco

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16	N/A†			11.59	749		23.19	1,784		16
17	N/A†			11.96	794		23.93	1,875		17
18	N/A†			12.34	848		24.69	1,980		18
19	N/A†			12.74	910		25.48	2,102		19
20	N/A†			13.22	999	1,675	26.45	2,283	3,353	20
21	N/A†			13.82	1,054		27.65	2,395		21
22	N/A†			14.28	1,141		28.55	2,564		22
23	N/A†			14.75	1,231		29.50	2,743		23
24	N/A†			15.42	1,308		30.84	2,899		24
25	N/A†			15.94	1,412	2,179	31.87	3,104	4,355	25
26	8.24	618		16.49	1,522		32.98	3,326		26
27	8.62	669		17.23	1,614		34.47	3,515		27
28	9.04	726		18.08	1,734		36.17	3,754		28
29	9.48	785		18.97	1,856		37.95	3,999		29
30	9.92	840	1,429	19.84	1,962	2,857	39.68	4,208	5,714	30
31	10.40	898		20.81	2,087		41.62	4,454		31
32	10.88	952		21.77	2,192		43.54	4,665		32
33	11.42	1,013		22.84	2,313		45.68	4,909		33
34	11.94	1,063		23.90	2,415		47.80	5,114		34
35	12.44	1,130	1,821	24.89	2,548	3,646	49.79	5,384	7,297	35
36	13.03	1,189		26.06	2,661		52.13	5,610		36
37	13.76	1,243		27.53	2,774		55.07	5,834		37
38	14.50	1,293		29.01	2,874		58.02	6,031		38
39	15.30	1,354		30.61	2,997		61.22	6,281		39
40	16.11	1,410	2,246	32.23	3,112	4,497	64.46	6,510	8,995	40
41	16.99	1,480		33.98	3,247		67.96	6,781		41
42	17.87	1,537		35.75	3,367		71.51	7,023		42
43	18.83	1,608		37.65	3,501		75.31	7,295		43
44	19.79	1,666		39.59	3,622		79.17	7,532		44
45	20.63	1,743	2,786	41.27	3,780	5,578	82.55	7,855	11,160	45
46	21.90	1,825		43.80	3,941		87.61	8,176		46
47	23.22	1,902		46.43	4,093		92.87	8,485		47
48	24.58	1,971		49.16	4,238		98.33	8,775		48
49	26.00	2,038		52.01	4,376		104.03	9,051		49
50	27.49	2,101	3,472	54.98	4,501	6,945	109.97	9,304	13,894	50
51	29.04	2,157		58.08	4,614		116.16	9,528		51
52	30.65	2,201		61.30	4,703		122.61	9,709		52
53	32.33	2,431		64.65	5,162		129.31	10,628		53
54	34.17	2,707		68.34	5,720		136.69	11,749		54
55	35.89	2,976	4,821	71.79	6,264	9,646	143.58	12,839	19,295	55
56	38.11	3,007		76.22	6,327		152.46	12,972		56
57	40.41	3,037		80.82	6,389		161.64	13,096		57
58	42.79	3,061		85.59	6,446		171.18	13,211		58
59	45.29	3,087		90.58	6,500		181.16	13,320		59
60	47.90	3,114	5,642	95.80	6,553	11,284	191.60	13,432	22,568	60
61	50.72	3,130		101.44	6,588		202.89	13,510		61
62	53.65	3,141		107.30	6,613		214.61	13,564		62
63	56.68	3,139		113.36	6,617		226.72	13,574		63
64	59.80	3,124		119.61	6,596		239.22	13,540		64
65	63.05	3,101	6,634	126.12	6,561	13,279	252.24	13,471	26,556	65
66	67.17	3,059		134.34	6,477		268.68	13,310		66
67	71.44	2,983		142.88	6,331		285.76	13,026		67
68	75.90	2,865		151.80	6,105		303.60	12,580		68
69	80.58	2,690		161.16	5,765		322.33	11,915		69
70	85.51	2,452	7,702	171.02	5,298	15,404	342.05	10,998	30,815	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: OR Ver: 3.0.0.3111

- 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.
- TI**        **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI1OR):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WML**      **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL1OR):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.