

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	SemiMonthly24 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			10.19	327		20.39	936		16
17	N/A†			10.49	377		20.99	1,039		17
18	N/A†			10.78	440		21.57	1,166		18
19	N/A†			11.13	501		22.26	1,280		19
20	N/A†			11.58	593	1,324	23.17	1,469	2,651	20
21	N/A†			12.16	638		24.33	1,563		21
22	N/A†			12.52	727		25.04	1,735		22
23	N/A†			12.98	798		25.97	1,879		23
24	N/A†			13.61	861		27.21	2,003		24
25	N/A†			14.07	831	1,668	28.15	1,945	3,339	25
26	N/A†			14.61	901		29.21	2,080		26
27	N/A†			15.16	971		30.33	2,225		27
28	N/A†			15.71	1,086		31.43	2,455		28
29	N/A†			16.51	1,145		33.02	2,569		29
30	N/A†			17.16	1,226	2,227	34.32	2,735	4,455	30
31	8.97	524		17.94	1,331		35.89	2,943		31
32	9.36	562		18.73	1,411		37.47	3,105		32
33	9.79	620		19.57	1,520		39.15	3,323		33
34	10.19	663		20.38	1,612		40.76	3,505		34
35	10.60	712	1,456	21.20	1,706	2,913	42.40	3,695	5,828	35
36	11.12	760		22.25	1,804		44.50	3,893		36
37	11.77	810		23.54	1,906		47.07	4,090		37
38	12.36	877		24.72	2,040		49.43	4,357		38
39	13.04	935		26.08	2,154		52.17	4,593		39
40	13.82	980	1,879	27.64	2,245	3,757	55.28	4,771	7,512	40
41	14.62	1,022		29.25	2,330		58.50	4,947		41
42	15.35	1,098		30.71	2,485		61.42	5,254		42
43	16.25	1,145		32.51	2,581		65.02	5,445		43
44	17.06	1,209		34.13	2,708		68.26	5,699		44
45	17.96	1,267	2,383	35.91	2,820	4,765	71.83	5,926	9,531	45
46	19.18	1,346		38.36	2,977		76.72	6,241		46
47	20.44	1,425		40.88	3,133		81.77	6,555		47
48	21.82	1,486		43.65	3,261		87.30	6,810		48
49	23.18	1,564		46.36	3,416		92.73	7,125		49
50	24.68	1,625	3,080	49.36	3,538	6,160	98.72	7,366	12,319	50
51	26.23	1,686		52.45	3,655		104.91	7,605		51
52	27.83	1,741		55.65	3,771		111.31	7,836		52
53	29.67	1,918		59.33	4,128		118.67	8,549		53
54	31.39	2,180		62.79	4,654		125.58	9,604		54
55	33.16	2,395	4,421	66.33	5,090	8,848	132.66	10,475	17,697	55
56	35.68	2,424		71.37	5,148		142.73	10,594		56
57	38.29	2,446		76.58	5,189		153.16	10,680		57
58	40.98	2,469		81.96	5,240		163.93	10,788		58
59	43.77	2,491		87.54	5,285		175.09	10,879		59
60	46.96	2,479	5,375	93.92	5,262	10,751	187.85	10,835	21,507	60
61	50.26	2,456		100.51	5,218		201.03	10,749		61
62	53.95	2,392		107.91	5,098		215.83	10,511		62
63	57.90	2,313		115.81	4,944		231.61	10,198		63
64	62.10	2,226		124.19	4,766		248.39	9,855		64
65	65.45	2,079	6,542	130.90	4,482	13,085	261.80	9,288	26,171	65
66	70.70	1,791		141.42	3,916		282.84	8,161		66
67	75.83	1,555		151.66	3,445		303.31	7,221		67
68	81.79	1,115		163.58	2,573		327.17	5,486		68
69	87.64	697		175.28	1,740		350.56	3,830		69
70	94.39	43	7,759	188.78	442	15,518	377.57	1,247	31,041	70
71	100.70	0		201.40	0		402.81	0		71
72	108.60	0		217.19	0		434.39	0		72
73	116.77	0		233.54	0		467.08	0		73
74	125.24	0		250.47	0		500.95	0		74
75	135.33	0	8,859	270.67	0	17,722	541.34	0	35,447	75
76	112.83	2,166		225.66	4,769		451.33	9,984		76
77	119.77	1,488		239.55	3,444		479.10	7,347		77
78	127.17	658		254.34	1,805		508.69	4,100		78
79	134.95	0		269.90	0		539.81	0		79
80	143.19	0	9,697	286.38	0	19,394	572.76	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 \$1.25 SemiMonthly24 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.

6/15/2016

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

Issue State: OR Ver: 3.0.0.2620

TransElite HCV - Universal Life Insurance

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Tobacco

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16	N/A†			13.57	545		27.14	1,375		16
17	N/A†			13.97	590		27.94	1,464		17
18	N/A†			14.34	656		28.68	1,593		18
19	N/A†			14.86	700		29.72	1,684		19
20	N/A†			15.43	779	1,678	30.85	1,836	3,353	20
21	N/A†			16.16	815		32.33	1,916		21
22	N/A†			16.65	899		33.30	2,082		22
23	N/A†			17.28	974		34.55	2,227		23
24	9.02	378		18.04	1,038		36.08	2,356		24
25	9.32	426	1,089	18.65	1,134	2,177	37.30	2,554	4,359	25
26	9.67	473		19.33	1,227		38.67	2,739		26
27	10.12	506		20.25	1,298		40.50	2,880		27
28	10.60	565		21.19	1,410		42.39	3,107		28
29	11.12	617		22.24	1,516		44.49	3,316		29
30	11.65	658	1,429	23.29	1,597	2,857	46.59	3,480	5,716	30
31	12.24	708		24.48	1,698		48.95	3,676		31
32	12.76	759		25.51	1,801		51.03	3,888		32
33	13.38	809		26.76	1,905		53.53	4,097		33
34	14.01	850		28.02	1,984		56.04	4,252		34
35	14.59	907	1,822	29.18	2,098	3,647	58.37	4,485	7,297	35
36	15.27	955		30.54	2,195		61.08	4,673		36
37	16.15	990		32.31	2,271		64.62	4,827		37
38	16.95	1,039		33.91	2,370		67.82	5,023		38
39	17.90	1,088		35.80	2,463		71.59	5,208		39
40	18.86	1,124	2,247	37.72	2,537	4,496	75.45	5,364	8,995	40
41	19.91	1,172		39.82	2,632		79.64	5,550		41
42	20.89	1,228		41.78	2,742		83.56	5,774		42
43	22.03	1,270		44.06	2,829		88.12	5,947		43
44	23.16	1,308		46.33	2,911		92.66	6,109		44
45	24.20	1,358	2,787	48.41	3,010	5,578	96.83	6,314	11,156	45
46	25.72	1,408		51.45	3,111		102.90	6,512		46
47	27.29	1,455		54.58	3,204		109.16	6,701		47
48	29.01	1,472		58.02	3,240		116.05	6,778		48
49	30.70	1,508		61.39	3,310		122.79	6,918		49
50	32.54	1,515	3,472	65.09	3,329	6,946	130.18	6,959	13,893	50
51	34.46	1,513		68.93	3,330		137.86	6,960		51
52	36.46	1,501		72.92	3,303		145.85	6,911		52
53	38.75	1,622		77.50	3,551		155.00	7,406		53
54	40.99	1,842		81.98	3,988		163.96	8,285		54
55	43.34	2,000	4,826	86.68	4,304	9,649	173.35	8,919	19,300	55
56	46.13	1,930		92.27	4,174		184.55	8,667		56
57	49.05	1,855		98.11	4,029		196.22	8,371		57
58	52.03	1,782		104.06	3,878		208.13	8,079		58
59	55.15	1,698		110.30	3,718		220.61	7,761		59
60	58.60	1,563	5,645	117.21	3,452	11,293	234.42	7,231	22,586	60
61	62.29	1,409		124.59	3,149		249.18	6,628		61
62	66.30	1,199		132.60	2,734		265.21	5,806		62
63	70.42	969		140.85	2,281		281.71	4,903		63
64	74.63	719		149.27	1,786		298.54	3,919		64
65	79.43	341	6,646	158.87	1,036	13,298	317.74	2,422	26,596	65
66	85.53	0		171.06	15		342.13	392		66
67	91.39	0		182.79	0		365.58	0		67
68	98.29	0		196.58	0		393.17	0		68
69	105.04	0		210.08	0		420.16	0		69
70	112.84	0	7,728	225.69	0	15,460	451.38	0	30,921	70
71	120.12	0		240.24	0		480.48	0		71
72	129.39	0		258.78	0		517.56	0		72
73	138.91	0		277.83	0		555.66	0		73
74	148.73	0		297.46	0		594.93	0		74
75	160.61	0	8,629	321.22	0	17,253	642.45	0	34,516	75
76	130.83	0		261.67	0		523.33	0		76
77	138.46	0		276.92	0		553.85	0		77
78	146.51	0		293.01	0		586.03	0		78
79	154.97	0		309.95	0		619.90	0		79
80	163.90	0	9,054	327.80	0	18,106	655.60	0	36,215	80

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6/15/2016

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

Issue State: OR Ver: 3.0.0.2620

- 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.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1OR):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- EXT** **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.