

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 |
|-----------|----------------------|-----------------------------------|--------------------------------|----------------------|-----------------------------------|--------------------------------|-----------------------|-----------------------------------|--------------------------------|-----------|
| | Weekly Premium | Guaranteed Cash Value at Year 10* | Current Cash Value at Year 10* | Weekly Premium | Guaranteed Cash Value at Year 10* | Current Cash Value at Year 10* | Weekly Premium | Guaranteed Cash Value at Year 10* | Current Cash Value at Year 10* | |
| 16 | N/A† | | | 4.70 | 326 | | 9.41 | 936 | | 16 |
| 17 | N/A† | | | 4.84 | 376 | | 9.68 | 1,033 | | 17 |
| 18 | N/A† | | | 4.97 | 438 | | 9.95 | 1,162 | | 18 |
| 19 | N/A† | | | 5.13 | 497 | | 10.27 | 1,277 | | 19 |
| 20 | N/A† | | | 5.34 | 590 | 1,321 | 10.69 | 1,466 | 2,647 | 20 |
| 21 | N/A† | | | 5.61 | 637 | | 11.22 | 1,558 | | 21 |
| 22 | N/A† | | | 5.77 | 721 | | 11.55 | 1,731 | | 22 |
| 23 | N/A† | | | 5.99 | 798 | | 11.98 | 1,875 | | 23 |
| 24 | N/A† | | | 6.28 | 860 | | 12.56 | 2,003 | | 24 |
| 25 | N/A† | | | 6.49 | 828 | 1,664 | 12.99 | 1,945 | 3,339 | 25 |
| 26 | N/A† | | | 6.74 | 900 | | 13.48 | 2,078 | | 26 |
| 27 | N/A† | | | 6.99 | 968 | | 13.99 | 2,220 | | 27 |
| 28 | N/A† | | | 7.25 | 1,086 | | 14.50 | 2,451 | | 28 |
| 29 | N/A† | | | 7.62 | 1,145 | | 15.24 | 2,569 | | 29 |
| 30 | N/A† | | | 7.92 | 1,226 | 2,227 | 15.84 | 2,735 | 4,455 | 30 |
| 31 | 4.14 | 524 | | 8.28 | 1,331 | | 16.56 | 2,940 | | 31 |
| 32 | 4.32 | 562 | | 8.64 | 1,408 | | 17.29 | 3,102 | | 32 |
| 33 | 4.51 | 614 | | 9.03 | 1,518 | | 18.07 | 3,323 | | 33 |
| 34 | 4.70 | 662 | | 9.40 | 1,608 | | 18.81 | 3,503 | | 34 |
| 35 | 4.89 | 711 | 1,455 | 9.78 | 1,704 | 2,910 | 19.56 | 3,690 | 5,822 | 35 |
| 36 | 5.13 | 759 | | 10.27 | 1,804 | | 20.54 | 3,893 | | 36 |
| 37 | 5.43 | 809 | | 10.86 | 1,903 | | 21.72 | 4,087 | | 37 |
| 38 | 5.70 | 874 | | 11.40 | 2,034 | | 22.81 | 4,354 | | 38 |
| 39 | 6.02 | 936 | | 12.03 | 2,150 | | 24.08 | 4,593 | | 39 |
| 40 | 6.37 | 975 | 1,872 | 12.75 | 2,241 | 3,752 | 25.51 | 4,768 | 7,509 | 40 |
| 41 | 6.75 | 1,024 | | 13.50 | 2,330 | | 27.00 | 4,947 | | 41 |
| 42 | 7.08 | 1,097 | | 14.17 | 2,482 | | 28.35 | 5,255 | | 42 |
| 43 | 7.50 | 1,145 | | 15.00 | 2,578 | | 30.00 | 5,439 | | 43 |
| 44 | 7.87 | 1,206 | | 15.75 | 2,707 | | 31.50 | 5,697 | | 44 |
| 45 | 8.28 | 1,263 | 2,378 | 16.57 | 2,817 | 4,762 | 33.15 | 5,924 | 9,530 | 45 |
| 46 | 8.85 | 1,345 | | 17.70 | 2,974 | | 35.40 | 6,236 | | 46 |
| 47 | 9.43 | 1,422 | | 18.87 | 3,135 | | 37.74 | 6,555 | | 47 |
| 48 | 10.07 | 1,484 | | 20.14 | 3,258 | | 40.29 | 6,809 | | 48 |
| 49 | 10.70 | 1,564 | | 21.39 | 3,413 | | 42.80 | 7,127 | | 49 |
| 50 | 11.39 | 1,623 | 3,078 | 22.78 | 3,537 | 6,159 | 45.56 | 7,364 | 12,318 | 50 |
| 51 | 12.10 | 1,681 | | 24.21 | 3,657 | | 48.42 | 7,605 | | 51 |
| 52 | 12.84 | 1,738 | | 25.68 | 3,770 | | 51.37 | 7,833 | | 52 |
| 53 | 13.69 | 1,915 | | 27.38 | 4,125 | | 54.77 | 8,549 | | 53 |
| 54 | 14.49 | 2,181 | | 28.98 | 4,654 | | 57.96 | 9,604 | | 54 |
| 55 | 15.30 | 2,392 | 4,418 | 30.61 | 5,088 | 8,846 | 61.22 | 10,472 | 17,693 | 55 |
| 56 | 16.47 | 2,426 | | 32.94 | 5,148 | | 65.87 | 10,591 | | 56 |
| 57 | 17.67 | 2,445 | | 35.34 | 5,186 | | 70.69 | 10,680 | | 57 |
| 58 | 18.91 | 2,466 | | 37.83 | 5,242 | | 75.66 | 10,788 | | 58 |
| 59 | 20.20 | 2,489 | | 40.40 | 5,284 | | 80.81 | 10,877 | | 59 |
| 60 | 21.67 | 2,476 | 5,372 | 43.34 | 5,258 | 10,746 | 86.69 | 10,829 | 21,500 | 60 |
| 61 | 23.19 | 2,453 | | 46.39 | 5,219 | | 92.78 | 10,747 | | 61 |
| 62 | 24.90 | 2,392 | | 49.80 | 5,095 | | 99.61 | 10,510 | | 62 |
| 63 | 26.72 | 2,310 | | 53.45 | 4,944 | | 106.89 | 10,193 | | 63 |
| 64 | 28.66 | 2,224 | | 57.32 | 4,767 | | 114.64 | 9,854 | | 64 |
| 65 | 30.20 | 2,075 | 6,537 | 60.41 | 4,479 | 13,082 | 120.83 | 9,288 | 26,171 | 65 |
| 66 | 32.63 | 1,791 | | 65.27 | 3,916 | | 130.54 | 8,159 | | 66 |
| 67 | 34.99 | 1,550 | | 69.99 | 3,442 | | 139.99 | 7,221 | | 67 |
| 68 | 37.75 | 1,116 | | 75.50 | 2,573 | | 151.00 | 5,486 | | 68 |
| 69 | 40.44 | 690 | | 80.89 | 1,733 | | 161.79 | 3,824 | | 69 |
| 70 | 43.56 | 40 | 7,756 | 87.13 | 444 | 15,519 | 174.26 | 1,245 | 31,039 | 70 |
| 71 | 46.47 | 0 | | 92.95 | 0 | | 185.91 | 0 | | 71 |
| 72 | 50.12 | 0 | | 100.24 | 0 | | 200.48 | 0 | | 72 |
| 73 | 53.89 | 0 | | 107.78 | 0 | | 215.57 | 0 | | 73 |
| 74 | 57.80 | 0 | | 115.60 | 0 | | 231.20 | 0 | | 74 |
| 75 | 62.46 | 0 | 8,859 | 124.92 | 0 | 17,718 | 249.84 | 0 | 35,438 | 75 |
| 76 | 52.07 | 2,162 | | 104.15 | 4,769 | | 208.30 | 9,980 | | 76 |
| 77 | 55.28 | 1,490 | | 110.56 | 3,442 | | 221.12 | 7,345 | | 77 |
| 78 | 58.69 | 653 | | 117.39 | 1,807 | | 234.78 | 4,100 | | 78 |
| 79 | 62.28 | 0 | | 124.57 | 0 | | 249.14 | 0 | | 79 |
| 80 | 66.08 | 0 | 9,689 | 132.17 | 0 | 19,386 | 264.35 | 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 \$0.58 Weekly 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.

7/27/2016

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

Issue State: OR Ver: 3.0.0.2824

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



| Issue Age | \$25,000 Face Amount | | | \$50,000 Face Amount | | | \$100,000 Face Amount | | | Issue Age |
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| | Weekly Premium | Guaranteed Cash Value at Year 10* | Current Cash Value at Year 10* | Weekly Premium | Guaranteed Cash Value at Year 10* | Current Cash Value at Year 10* | Weekly Premium | Guaranteed Cash Value at Year 10* | Current Cash Value at Year 10* | |
| 16 | N/A† | | | 6.26 | 544 | | 12.52 | 1,371 | | 16 |
| 17 | N/A† | | | 6.44 | 585 | | 12.89 | 1,460 | | 17 |
| 18 | N/A† | | | 6.62 | 658 | | 13.23 | 1,589 | | 18 |
| 19 | N/A† | | | 6.85 | 696 | | 13.71 | 1,680 | | 19 |
| 20 | N/A† | | | 7.12 | 778 | 1,677 | 14.24 | 1,836 | 3,353 | 20 |
| 21 | N/A† | | | 7.46 | 816 | | 14.92 | 1,915 | | 21 |
| 22 | N/A† | | | 7.68 | 898 | | 15.37 | 2,082 | | 22 |
| 23 | N/A† | | | 7.97 | 972 | | 15.94 | 2,224 | | 23 |
| 24 | 4.16 | 376 | | 8.32 | 1,033 | | 16.65 | 2,355 | | 24 |
| 25 | 4.30 | 425 | 1,087 | 8.60 | 1,132 | 2,174 | 17.21 | 2,550 | 4,354 | 25 |
| 26 | 4.46 | 472 | | 8.92 | 1,226 | | 17.84 | 2,734 | | 26 |
| 27 | 4.67 | 506 | | 9.34 | 1,296 | | 18.69 | 2,879 | | 27 |
| 28 | 4.89 | 564 | | 9.78 | 1,410 | | 19.56 | 3,104 | | 28 |
| 29 | 5.13 | 616 | | 10.26 | 1,513 | | 20.53 | 3,314 | | 29 |
| 30 | 5.37 | 655 | 1,426 | 10.75 | 1,597 | 2,857 | 21.50 | 3,477 | 5,713 | 30 |
| 31 | 5.64 | 702 | | 11.29 | 1,692 | | 22.59 | 3,676 | | 31 |
| 32 | 5.88 | 755 | | 11.77 | 1,798 | | 23.55 | 3,886 | | 32 |
| 33 | 6.17 | 806 | | 12.35 | 1,903 | | 24.70 | 4,093 | | 33 |
| 34 | 6.46 | 846 | | 12.93 | 1,982 | | 25.86 | 4,250 | | 34 |
| 35 | 6.73 | 904 | 1,819 | 13.47 | 2,099 | 3,648 | 26.94 | 4,485 | 7,297 | 35 |
| 36 | 7.04 | 951 | | 14.09 | 2,190 | | 28.19 | 4,672 | | 36 |
| 37 | 7.45 | 989 | | 14.91 | 2,270 | | 29.82 | 4,824 | | 37 |
| 38 | 7.82 | 1,039 | | 15.65 | 2,368 | | 31.30 | 5,023 | | 38 |
| 39 | 8.26 | 1,086 | | 16.52 | 2,460 | | 33.04 | 5,208 | | 39 |
| 40 | 8.70 | 1,122 | 2,244 | 17.41 | 2,537 | 4,496 | 34.82 | 5,362 | 8,994 | 40 |
| 41 | 9.18 | 1,166 | | 18.37 | 2,627 | | 36.75 | 5,546 | | 41 |
| 42 | 9.64 | 1,226 | | 19.28 | 2,740 | | 38.56 | 5,772 | | 42 |
| 43 | 10.16 | 1,265 | | 20.33 | 2,826 | | 40.67 | 5,947 | | 43 |
| 44 | 10.69 | 1,308 | | 21.38 | 2,908 | | 42.76 | 6,107 | | 44 |
| 45 | 11.17 | 1,358 | 2,787 | 22.34 | 3,008 | 5,575 | 44.69 | 6,314 | 11,156 | 45 |
| 46 | 11.87 | 1,407 | | 23.74 | 3,108 | | 47.49 | 6,511 | | 46 |
| 47 | 12.59 | 1,451 | | 25.19 | 3,203 | | 50.38 | 6,699 | | 47 |
| 48 | 13.39 | 1,472 | | 26.78 | 3,240 | | 53.56 | 6,777 | | 48 |
| 49 | 14.16 | 1,502 | | 28.33 | 3,308 | | 56.67 | 6,916 | | 49 |
| 50 | 15.02 | 1,515 | 3,472 | 30.04 | 3,329 | 6,946 | 60.08 | 6,957 | 13,891 | 50 |
| 51 | 15.90 | 1,510 | | 31.81 | 3,328 | | 63.63 | 6,961 | | 51 |
| 52 | 16.82 | 1,497 | | 33.65 | 3,300 | | 67.31 | 6,906 | | 52 |
| 53 | 17.88 | 1,621 | | 35.77 | 3,553 | | 71.54 | 7,406 | | 53 |
| 54 | 18.91 | 1,835 | | 37.83 | 3,984 | | 75.67 | 8,283 | | 54 |
| 55 | 20.00 | 1,997 | 4,823 | 40.00 | 4,301 | 9,646 | 80.01 | 8,919 | 19,300 | 55 |
| 56 | 21.29 | 1,929 | | 42.58 | 4,171 | | 85.17 | 8,663 | | 56 |
| 57 | 22.64 | 1,855 | | 45.28 | 4,029 | | 90.56 | 8,370 | | 57 |
| 58 | 24.01 | 1,779 | | 48.03 | 3,879 | | 96.06 | 8,079 | | 58 |
| 59 | 25.45 | 1,696 | | 50.91 | 3,720 | | 101.82 | 7,761 | | 59 |
| 60 | 27.04 | 1,558 | 5,640 | 54.09 | 3,447 | 11,287 | 108.19 | 7,228 | 22,583 | 60 |
| 61 | 28.75 | 1,409 | | 57.50 | 3,147 | | 115.00 | 6,623 | | 61 |
| 62 | 30.60 | 1,199 | | 61.20 | 2,734 | | 122.40 | 5,803 | | 62 |
| 63 | 32.50 | 969 | | 65.01 | 2,281 | | 130.02 | 4,903 | | 63 |
| 64 | 34.44 | 716 | | 68.89 | 1,783 | | 137.78 | 3,912 | | 64 |
| 65 | 36.66 | 341 | 6,646 | 73.32 | 1,032 | 13,294 | 146.64 | 2,415 | 26,588 | 65 |
| 66 | 39.47 | 0 | | 78.95 | 13 | | 157.90 | 388 | | 66 |
| 67 | 42.18 | 0 | | 84.36 | 0 | | 168.73 | 0 | | 67 |
| 68 | 45.36 | 0 | | 90.73 | 0 | | 181.46 | 0 | | 68 |
| 69 | 48.48 | 0 | | 96.96 | 0 | | 193.92 | 0 | | 69 |
| 70 | 52.08 | 0 | 7,728 | 104.16 | 0 | 15,456 | 208.33 | 0 | 30,923 | 70 |
| 71 | 55.44 | 0 | | 110.88 | 0 | | 221.76 | 0 | | 71 |
| 72 | 59.71 | 0 | | 119.43 | 0 | | 238.87 | 0 | | 72 |
| 73 | 64.11 | 0 | | 128.22 | 0 | | 256.45 | 0 | | 73 |
| 74 | 68.64 | 0 | | 137.29 | 0 | | 274.58 | 0 | | 74 |
| 75 | 74.13 | 0 | 8,631 | 148.25 | 0 | 17,248 | 296.51 | 0 | 34,511 | 75 |
| 76 | 60.38 | 0 | | 120.77 | 0 | | 241.53 | 0 | | 76 |
| 77 | 63.90 | 0 | | 127.81 | 0 | | 255.62 | 0 | | 77 |
| 78 | 67.61 | 0 | | 135.23 | 0 | | 270.47 | 0 | | 78 |
| 79 | 71.52 | 0 | | 143.05 | 0 | | 286.11 | 0 | | 79 |
| 80 | 75.64 | 0 | 9,045 | 151.29 | 0 | 18,102 | 302.58 | 0 | 36,209 | 80 |

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Solve for Target Premium – A100

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7/27/2016

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

Issue State: OR Ver: 3.0.0.2824

- 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.