

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR

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†			9.10	390		18.21	1,064		16
17	N/A†			9.36	449		18.72	1,176		17
18	N/A†			9.63	512		19.26	1,305		18
19	N/A†			9.93	575		19.86	1,433		19
20	N/A†			10.32	667	1,322	20.65	1,619	2,647	20
21	N/A†			10.84	722		21.68	1,723		21
22	N/A†			11.17	808		22.34	1,896		22
23	N/A†			11.58	888		23.16	2,055		23
24	N/A†			12.13	954		24.27	2,189		24
25	N/A†			12.54	924	1,668	25.09	2,132	3,338	25
26	N/A†			13.00	1,006		25.99	2,289		26
27	N/A†			13.47	1,082		26.94	2,446		27
28	N/A†			14.00	1,197		28.00	2,676		28
29	N/A†			14.69	1,267		29.39	2,816		29
30	N/A†			15.25	1,355	2,227	30.50	2,991	4,452	30
31	N/A†			15.91	1,470		31.83	3,223		31
32	8.33	634		16.67	1,553		33.34	3,388		32
33	8.71	690		17.42	1,660		34.85	3,608		33
34	9.06	740		18.12	1,764		36.24	3,808		34
35	9.42	785	1,453	18.86	1,859	2,913	37.72	4,000	5,825	35
36	9.90	839		19.81	1,963		39.62	4,210		36
37	10.45	896		20.91	2,079		41.83	4,443		37
38	10.99	967		21.98	2,219		43.97	4,722		38
39	11.60	1,028		23.21	2,345		46.41	4,968		39
40	12.29	1,081	1,879	24.58	2,443	3,755	49.16	5,170	7,509	40
41	13.00	1,131		26.01	2,550		52.02	5,385		41
42	13.67	1,213		27.34	2,710		54.67	5,704		42
43	14.44	1,271		28.89	2,827		57.78	5,938		43
44	15.17	1,338		30.35	2,963		60.70	6,208		44
45	15.95	1,404	2,383	31.89	3,092	4,763	63.79	6,472	9,529	45
46	17.03	1,489		34.07	3,270		68.14	6,823		46
47	18.17	1,580		36.34	3,443		72.68	7,177		47
48	19.38	1,658		38.75	3,600		77.51	7,493		48
49	20.59	1,740		41.20	3,772		82.39	7,829		49
50	21.90	1,821	3,081	43.80	3,928	6,158	87.60	8,146	12,317	50
51	23.27	1,896		46.53	4,077		93.07	8,449		51
52	24.67	1,966		49.34	4,223		98.69	8,742		52
53	26.23	2,177		52.46	4,646		104.92	9,582		53
54	27.76	2,453		55.53	5,205		111.06	10,705		54
55	29.25	2,705	4,421	58.51	5,710	8,846	117.02	11,714	17,691	55
56	31.46	2,761		62.92	5,821		125.84	11,942		56
57	33.73	2,815		67.47	5,931		134.94	12,162		57
58	36.10	2,874		72.19	6,049		144.39	12,402		58
59	38.54	2,925		77.08	6,156		154.17	12,619		59
60	41.30	2,958	5,375	82.61	6,224	10,752	165.22	12,755	21,502	60
61	44.15	2,986		88.31	6,284		176.62	12,879		61
62	47.31	2,986		94.63	6,290		189.26	12,893		62
63	50.69	2,978		101.39	6,277		202.78	12,868		63
64	54.31	2,958		108.63	6,239		217.26	12,795		64
65	57.01	2,923	6,539	114.02	6,170	13,078	228.05	12,668	26,162	65
66	61.35	2,779		122.70	5,889		245.42	12,111		66
67	65.67	2,663		131.34	5,656		262.69	11,649		67
68	70.51	2,417		141.02	5,173		282.05	10,693		68
69	75.38	2,167		150.76	4,681		301.53	9,716		69
70	80.81	1,767	7,754	161.63	3,890	15,508	323.26	8,140	31,017	70
71	86.12	1,378		172.25	3,122		344.50	6,613		71
72	92.35	713		184.72	1,812		369.43	3,994		72
73	98.85	0		197.70	300		395.40	992		73
74	105.62	0		211.25	0		422.49	0		74
75	113.36	0	8,838	226.73	0	17,681	453.46	0	35,362	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.

6/10/2016

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

Issue State: PA Ver: 3.0.0.2620

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With Riders: TI, WML, LBR

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16	N/A†			12.14	632		24.28	1,548		16
17	N/A†			12.51	677		25.02	1,639		17
18	N/A†			12.87	731		25.74	1,744		18
19	N/A†			13.31	789		26.62	1,857		19
20	N/A†			13.81	870	1,675	27.63	2,026	3,355	20
21	N/A†			14.45	920		28.91	2,127		21
22	N/A†			14.90	1,005		29.81	2,295		22
23	N/A†			15.44	1,079		30.88	2,439		23
24	8.06	435		16.13	1,156		32.26	2,593		24
25	8.33	486	1,089	16.67	1,253	2,179	33.33	2,787	4,356	25
26	8.63	531		17.27	1,349		34.55	2,983		26
27	9.03	574		18.06	1,432		36.13	3,151		27
28	9.47	633		18.94	1,549		37.87	3,377		28
29	9.93	688		19.86	1,663		39.73	3,610		29
30	10.39	734	1,426	20.79	1,756	2,857	41.58	3,795	5,714	30
31	10.92	788		21.84	1,861		43.68	4,006		31
32	11.39	839		22.80	1,967		45.60	4,216		32
33	11.96	890		23.93	2,071		47.87	4,424		33
34	12.51	938		25.03	2,165		50.07	4,618		34
35	13.04	1,000	1,822	26.09	2,290	3,648	52.18	4,863	7,297	35
36	13.65	1,052		27.29	2,387		54.59	5,062		36
37	14.43	1,094		28.87	2,476		57.74	5,240		37
38	15.17	1,145		30.35	2,577		60.69	5,437		38
39	16.01	1,198		32.03	2,682		64.06	5,650		39
40	16.87	1,243	2,247	33.75	2,776	4,496	67.50	5,841	8,995	40
41	17.80	1,300		35.60	2,886		71.21	6,066		41
42	18.69	1,354		37.39	3,000		74.78	6,289		42
43	19.70	1,409		39.41	3,109		78.83	6,512		43
44	20.72	1,456		41.45	3,205		82.90	6,701		44
45	21.64	1,520	2,790	43.28	3,334	5,580	86.56	6,959	11,160	45
46	22.98	1,583		45.95	3,455		91.91	7,207		46
47	24.36	1,641		48.72	3,576		97.44	7,445		47
48	25.85	1,686		51.69	3,661		103.39	7,621		48
49	27.34	1,734		54.68	3,765		109.37	7,829		49
50	28.94	1,763	3,469	57.90	3,833	6,947	115.80	7,966	13,895	50
51	30.62	1,792		61.24	3,885		122.48	8,070		51
52	32.36	1,801		64.72	3,905		129.45	8,115		52
53	34.28	1,971		68.56	4,245		137.13	8,797		53
54	36.24	2,215		72.49	4,740		144.99	9,787		54
55	38.21	2,424	4,824	76.42	5,157	9,646	152.85	10,626	19,296	55
56	40.65	2,397		81.31	5,110		162.62	10,533		56
57	43.19	2,361		86.39	5,042		172.78	10,400		57
58	45.80	2,326		91.60	4,970		183.21	10,262		58
59	48.53	2,285		97.06	4,897		194.12	10,113		59
60	51.48	2,213	5,642	102.96	4,754	11,286	205.94	9,839	22,580	60
61	54.66	2,132		109.32	4,593		218.64	9,515		61
62	58.04	2,010		116.09	4,356		232.18	9,049		62
63	61.54	1,874		123.07	4,086		246.16	8,517		63
64	65.11	1,718		130.23	3,782		260.47	7,913		64
65	69.07	1,486	6,644	138.14	3,322	13,288	276.29	6,994	26,578	65
66	74.10	1,155		148.20	2,671		296.42	5,705		66
67	79.08	843		158.16	2,055		316.32	4,471		67
68	84.69	343		169.39	1,061		338.79	2,500		68
69	90.33	0		180.66	35		361.32	456		69
70	96.64	0	7,717	193.29	0	15,440	386.58	0	30,878	70
71	102.74	0		205.48	0		410.97	0		71
72	110.04	0		220.08	0		440.17	0		72
73	117.58	0		235.16	0		470.32	0		73
74	125.40	0		250.80	0		501.60	0		74
75	134.49	0	8,589	268.98	0	17,181	537.97	0	34,368	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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6/10/2016

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Issue State: PA 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 CRLTI1PA):** 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 CRLWL1PA):** 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 CRLLT1PA):** 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.