

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
	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†			9.86	390		19.73	1,065		16
17	N/A†			10.14	449		20.29	1,179		17
18	N/A†			10.43	512		20.87	1,307		18
19	N/A†			10.76	577		21.52	1,434		19
20	N/A†			11.19	670	1,326	22.38	1,622	2,651	20
21	N/A†			11.74	721		23.49	1,725		21
22	N/A†			12.10	808		24.20	1,896		22
23	N/A†			12.54	886		25.09	2,055		23
24	N/A†			13.14	954		26.29	2,189		24
25	N/A†			13.59	925	1,669	27.18	2,132	3,338	25
26	N/A†			14.08	1,005		28.16	2,291		26
27	N/A†			14.59	1,082		29.18	2,444		27
28	N/A†			15.17	1,198		30.33	2,676		28
29	N/A†			15.92	1,268		31.84	2,816		29
30	N/A†			16.52	1,355	2,227	33.05	2,992	4,453	30
31	N/A†			17.24	1,471		34.48	3,223		31
32	9.02	633		18.05	1,550		36.12	3,390		32
33	9.44	691		18.87	1,660		37.75	3,606		33
34	9.82	741		19.63	1,764		39.27	3,810		34
35	10.21	787	1,455	20.43	1,859	2,913	40.86	4,000	5,825	35
36	10.72	838		21.46	1,963		42.92	4,210		36
37	11.33	899		22.66	2,081		45.32	4,445		37
38	11.90	966		23.81	2,219		47.63	4,722		38
39	12.57	1,030		25.14	2,344		50.28	4,969		39
40	13.31	1,079	1,877	26.63	2,445	3,757	53.26	5,172	7,511	40
41	14.09	1,133		28.18	2,551		56.35	5,383		41
42	14.81	1,213		29.62	2,711		59.23	5,705		42
43	15.65	1,271		31.30	2,828		62.60	5,939		43
44	16.44	1,340		32.88	2,963		65.76	6,208		44
45	17.28	1,404	2,383	34.55	3,092	4,763	69.11	6,472	9,529	45
46	18.45	1,489		36.91	3,270		73.82	6,823		46
47	19.68	1,578		39.36	3,441		78.73	7,174		47
48	20.99	1,657		41.98	3,602		83.97	7,493		48
49	22.31	1,741		44.63	3,772		89.26	7,831		49
50	23.73	1,823	3,083	47.45	3,928	6,158	94.91	8,149	12,320	50
51	25.20	1,893		50.41	4,079		100.83	8,450		51
52	26.73	1,968		53.46	4,226		106.92	8,744		52
53	28.42	2,178		56.83	4,646		113.67	9,583		53
54	30.08	2,456		60.16	5,207		120.31	10,703		54
55	31.69	2,706	4,423	63.38	5,707	8,843	126.77	11,714	17,691	55
56	34.08	2,761		68.16	5,820		136.33	11,944		56
57	36.55	2,817		73.09	5,930		146.19	12,163		57
58	39.11	2,875		78.21	6,049		156.43	12,405		58
59	41.75	2,925		83.51	6,158		167.02	12,621		59
60	44.74	2,958	5,375	89.49	6,222	10,750	178.99	12,757	21,504	60
61	47.83	2,987		95.67	6,284		191.34	12,879		61
62	51.26	2,989		102.52	6,291		205.04	12,895		62
63	54.91	2,978		109.84	6,277		219.68	12,868		63
64	58.84	2,960		117.68	6,237		235.36	12,794		64
65	61.76	2,923	6,539	123.52	6,170	13,078	247.05	12,667	26,160	65
66	66.47	2,781		132.93	5,890		265.87	12,111		66
67	71.14	2,661		142.29	5,658		284.58	11,649		67
68	76.39	2,417		152.77	5,173		305.55	10,693		68
69	81.66	2,165		163.33	4,685		326.66	9,716		69
70	87.55	1,768	7,755	175.10	3,892	15,510	350.20	8,140	31,017	70
71	93.30	1,378		186.60	3,122		373.21	6,613		71
72	100.05	715		200.11	1,810		400.22	3,996		72
73	107.08	0		214.17	298		428.35	992		73
74	114.42	0		228.85	0		457.70	0		74
75	122.81	0	8,840	245.63	0	17,683	491.25	0	35,362	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.

6/17/2016

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

Issue State: PA Ver: 3.0.0.2620

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR

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†			13.15	632		26.31	1,551		16
17	N/A†			13.55	677		27.11	1,640		17
18	N/A†			13.94	731		27.89	1,745		18
19	N/A†			14.42	789		28.84	1,858		19
20	N/A†			14.97	872	1,678	29.93	2,026	3,355	20
21	N/A†			15.65	919		31.31	2,125		21
22	N/A†			16.15	1,006		32.30	2,296		22
23	N/A†			16.73	1,080		33.45	2,439		23
24	8.74	438		17.47	1,155		34.94	2,592		24
25	9.02	484	1,087	18.05	1,250	2,176	36.11	2,788	4,357	25
26	9.36	534		18.72	1,352		37.44	2,986		26
27	9.79	577		19.57	1,434		39.15	3,152		27
28	10.26	633		20.52	1,549		41.03	3,378		28
29	10.76	689		21.52	1,664		43.05	3,612		29
30	11.26	736	1,427	22.52	1,756	2,857	45.05	3,795	5,714	30
31	11.83	788		23.66	1,861		47.33	4,008		31
32	12.35	840		24.70	1,967		49.40	4,216		32
33	12.96	891		25.93	2,072		51.86	4,426		33
34	13.56	941		27.12	2,167		54.24	4,618		34
35	14.13	1,002	1,824	28.26	2,288	3,646	56.53	4,864	7,298	35
36	14.79	1,053		29.57	2,388		59.15	5,065		36
37	15.64	1,097		31.28	2,478		62.55	5,240		37
38	16.44	1,146		32.88	2,577		65.75	5,437		38
39	17.34	1,197		34.69	2,679		69.39	5,648		39
40	18.28	1,245	2,249	36.56	2,776	4,496	73.13	5,842	8,997	40
41	19.28	1,299		38.57	2,888		77.14	6,064		41
42	20.25	1,354		40.51	3,002		81.02	6,290		42
43	21.35	1,410		42.70	3,112		85.40	6,512		43
44	22.45	1,456		44.90	3,205		89.81	6,701		44
45	23.44	1,520	2,790	46.88	3,333	5,578	93.77	6,958	11,159	45
46	24.89	1,582		49.78	3,457		99.57	7,207		46
47	26.39	1,641		52.78	3,576		105.57	7,448		47
48	28.00	1,684		56.00	3,662		112.01	7,623		48
49	29.62	1,736		59.24	3,766		118.49	7,830		49
50	31.36	1,766	3,472	62.72	3,832	6,946	125.45	7,966	13,895	50
51	33.17	1,792		66.34	3,883		132.69	8,071		51
52	35.06	1,802		70.12	3,907		140.24	8,117		52
53	37.14	1,973		74.28	4,246		148.56	8,798		53
54	39.27	2,218		78.54	4,742		157.07	9,787		54
55	41.40	2,426	4,825	82.79	5,157	9,646	165.59	10,628	19,297	55
56	44.04	2,399		88.08	5,108		176.17	10,533		56
57	46.79	2,363		93.58	5,039		187.18	10,401		57
58	49.62	2,328		99.24	4,972		198.48	10,262		58
59	52.57	2,285		105.15	4,897		210.30	10,113		59
60	55.77	2,213	5,642	111.55	4,757	11,290	223.10	9,837	22,578	60
61	59.21	2,131		118.43	4,593		236.86	9,515		61
62	62.88	2,010		125.77	4,358		251.53	9,049		62
63	66.67	1,874		133.33	4,087		266.67	8,515		63
64	70.54	1,718		141.09	3,785		282.18	7,915		64
65	74.83	1,486	6,644	149.66	3,324	13,290	299.32	6,998	26,582	65
66	80.28	1,157		160.56	2,673		321.12	5,704		66
67	85.67	843		171.34	2,055		342.69	4,474		67
68	91.75	343		183.51	1,062		367.02	2,498		68
69	97.86	0		195.71	33		391.43	456		69
70	104.70	0	7,719	209.40	0	15,440	418.80	0	30,880	70
71	111.30	0		222.61	0		445.22	0		71
72	119.21	0		238.42	0		476.85	0		72
73	127.38	0		254.76	0		509.52	0		73
74	135.85	0		271.70	0		543.40	0		74
75	145.70	0	8,592	291.40	0	17,184	582.80	0	34,366	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

† 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.

6/17/2016

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

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.