

TransElite HFA - 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
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			28.33	0		16
17	N/A†			N/A†			29.11	0		17
18	N/A†			N/A†			29.92	0		18
19	N/A†			N/A†			30.84	0		19
20	N/A†			N/A†			31.77	0	18,210	20
21	N/A†			N/A†			33.83	0		21
22	N/A†			17.40	0		34.80	0		22
23	N/A†			18.05	0		36.09	0		23
24	N/A†			18.62	0		37.24	0		24
25	N/A†			19.20	0	8,764	38.41	0	17,547	25
26	N/A†			19.90	0		39.80	0		26
27	N/A†			20.62	0		41.24	19		27
28	N/A†			21.27	0		42.54	397		28
29	N/A†			22.07	0		44.15	738		29
30	N/A†			22.87	0	8,430	45.75	922	16,847	30
31	N/A†			24.31	0		48.61	1,257		31
32	N/A†			25.14	40		50.29	1,605		32
33	N/A†			26.19	173		52.37	1,776		33
34	N/A†			27.24	357		54.48	2,077		34
35	N/A†			28.33	489	7,957	56.66	2,283	15,925	35
36	N/A†			29.49	662		58.98	2,546		36
37	N/A†			30.78	759		61.56	2,676		37
38	N/A†			32.25	926		64.50	2,943		38
39	N/A†			33.81	1,033		67.61	3,103		39
40	17.64	62	3,640	35.28	1,106	7,280	70.56	3,189	14,547	40
41	18.70	129		37.41	1,197		74.81	3,315		41
42	19.50	220		39.01	1,319		78.01	3,509		42
43	20.55	289		41.10	1,391		82.21	3,608		43
44	21.48	335		42.96	1,433		85.93	3,633		44
45	22.51	379	3,205	45.01	1,474	6,411	90.02	3,664	12,823	45
46	23.66	415		47.32	1,498		94.64	3,665		46
47	24.91	451		49.83	1,525		99.65	3,671		47
48	26.42	479		52.84	1,534		105.69	3,646		48
49	27.87	497		55.75	1,524		111.50	3,580		49
50	29.66	493	2,598	59.32	1,470	5,190	118.65	3,435	10,387	50
51	31.38	487		62.76	1,422		125.52	3,292		51
52	33.18	487		66.36	1,381		132.73	3,173		52
53	35.20	397		70.41	1,164		140.81	2,695		53
54	37.26	451		74.52	1,234		149.04	2,800		54
55	39.47	457	1,921	78.94	1,208	3,840	157.89	2,715	7,684	55
56	42.02	289		84.04	839		168.08	1,940		56
57	44.87	63		89.74	352		179.48	933		57
58	48.15	0		96.30	0		192.61	163		58
59	51.82	0		103.63	0		207.26	0		59
60	56.01	0	373	112.01	0	745	224.02	0	1,491	60
61	60.58	0		121.16	0		242.32	0		61
62	66.10	0		132.19	0		264.38	0		62
63	71.80	0		143.60	0		287.20	0		63
64	78.27	0		156.53	0		313.06	0		64
65	85.87			171.73			343.47			65
66	93.48			186.96			373.93			66
67	100.51			201.02			402.04			67
68	108.48			216.96			433.92			68
69	116.28			232.57			465.13			69
70	125.38			250.77			501.54			70
71	136.43			272.86			545.73			71
72	149.71			299.42			598.84			72
73	163.78			327.55			655.11			73
74	178.60			357.21			714.41			74
75	196.07			392.13			784.26			75
76	176.60			353.20			706.40			76
77	191.28			382.57			765.14			77
78	206.92			413.84			827.68			78
79	223.70			447.40			894.80			79
80	241.43			482.87			965.74			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 \$2.50 Monthly 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

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With Riders: TI, WML, LBR

Tobacco

Death Benefit Option: A



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	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.30	0		40.60	0		16
17	N/A†			20.94	0		41.89	0		17
18	N/A†			21.59	0		43.18	0		18
19	N/A†			22.36	0		44.71	0		19
20	N/A†			23.10	0	12,737	46.21	0	25,525	20
21	N/A†			24.49	0		48.97	0		21
22	N/A†			25.24	0		50.48	0		22
23	N/A†			26.19	0		52.38	0		23
24	N/A†			27.13	0		54.26	0		24
25	N/A†			28.02	0	12,306	56.05	0	24,632	25
26	N/A†			29.11	0		58.22	0		26
27	N/A†			30.49	0		60.97	0		27
28	N/A†			31.55	0		63.10	0		28
29	N/A†			33.01	0		66.01	0		29
30	N/A†			34.34	0	11,782	68.69	0	23,593	30
31	18.13	0		36.26	0		72.52	0		31
32	18.81	0		37.62	0		75.24	0		32
33	19.72	0		39.44	0		78.89	0		33
34	20.53	0		41.07	0		82.13	0		34
35	21.41	0	5,526	42.82	0	11,053	85.64	211	22,105	35
36	22.43	0		44.86	0		89.71	586		36
37	23.61	0		47.21	0		94.43	951		37
38	24.69	0		49.38	94		98.76	1,394		38
39	26.06	0		52.11	291		104.22	1,727		39
40	27.38	0	4,988	54.76	469	9,970	109.53	2,012	19,955	40
41	28.76	0		57.53	605		115.05	2,219		41
42	30.23	0		60.46	801		120.92	2,542		42
43	31.93	11		63.86	911		127.72	2,705		43
44	33.64	75		67.28	978		134.56	2,779		44
45	35.52	139	4,262	71.03	1,050	8,519	142.06	2,872	17,043	45
46	37.52	177		75.03	1,074		150.07	2,869		46
47	39.63	229		79.25	1,122		158.50	2,906		47
48	41.92	237		83.83	1,086		167.67	2,793		48
49	44.22	265		88.43	1,091		176.87	2,754		49
50	46.91	242	3,344	93.82	1,007	6,691	187.64	2,533	13,383	50
51	49.71	209		99.42	894		198.83	2,262		51
52	52.66	165		105.32	760		210.65	1,955		52
53	55.96	77		111.92	542		223.83	1,474		53
54	59.22	152		118.44	653		236.88	1,654		54
55	62.80	182	2,351	125.59	673	4,701	251.18	1,655	9,401	55
56	66.74	29		133.48	332		266.96	935		56
57	71.22	0		142.44	0		284.88	3		57
58	76.23	0		152.46	0		304.93	0		58
59	81.84	0		163.68	0		327.35	0		59
60	87.97	0	666	175.94	0	1,332	351.89	0	2,666	60
61	93.98	0		187.96	0		375.93	0		61
62	100.69	0		201.38	0		402.76	0		62
63	107.99	0		215.98	0		431.97	0		63
64	115.65	0		231.30	0		462.61	0		64
65	124.22			248.44			496.88			65
66	137.09			274.17			548.34			66
67	146.82			293.64			587.28			67
68	158.09			316.18			632.37			68
69	168.92			337.85			675.70			69
70	181.08			362.16			724.32			70
71	195.66			391.33			782.65			71
72	213.05			426.09			852.18			72
73	231.17			462.34			924.68			73
74	249.87			499.73			999.47			74
75	271.70			543.40			1,086.81			75
76	244.11			488.21			976.42			76
77	261.65			523.30			1,046.59			77
78	280.33			560.67			1,121.34			78
79	299.98			599.95			1,199.90			79
80	320.00			640.00			1,279.99			80

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- HFA** **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - 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. Coverage may be extended to age 100 and 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.