

# 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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			14.16	0		16
17	N/A†			N/A†			14.55	0		17
18	N/A†			N/A†			14.96	0		18
19	N/A†			N/A†			15.42	0		19
20	N/A†			N/A†			15.88	0	18,186	20
21	N/A†			N/A†			16.91	0		21
22	N/A†			8.70	0		17.40	0		22
23	N/A†			9.02	0		18.04	0		23
24	N/A†			9.31	0		18.62	0		24
25	N/A†			9.60	0	8,764	19.20	0	17,529	25
26	N/A†			9.95	0		19.90	0		26
27	N/A†			10.31	0		20.62	19		27
28	N/A†			10.63	0		21.27	397		28
29	N/A†			11.03	0		22.07	729		29
30	N/A†			11.43	0	8,417	22.87	914	16,834	30
31	N/A†			12.15	0		24.30	1,249		31
32	N/A†			12.57	40		25.14	1,597		32
33	N/A†			13.09	165		26.18	1,769		33
34	N/A†			13.62	357		27.24	2,077		34
35	N/A†			14.16	482	7,947	28.33	2,283	15,925	35
36	N/A†			14.74	656		29.49	2,546		36
37	N/A†			15.39	759		30.78	2,676		37
38	N/A†			16.12	921		32.25	2,943		38
39	N/A†			16.90	1,028		33.80	3,098		39
40	8.82	62	3,640	17.64	1,106	7,280	35.28	3,189	14,547	40
41	9.35	129		18.70	1,192		37.40	3,310		41
42	9.75	220		19.50	1,315		39.00	3,504		42
43	10.27	285		20.55	1,391		41.10	3,604		43
44	10.74	335		21.48	1,433		42.96	3,629		44
45	11.25	375	3,201	22.50	1,470	6,406	45.01	3,664	12,823	45
46	11.83	415		23.66	1,498		47.32	3,665		46
47	12.45	448		24.91	1,522		49.82	3,668		47
48	13.21	479		26.42	1,534		52.84	3,643		48
49	13.93	495		27.87	1,521		55.75	3,580		49
50	14.83	493	2,598	29.66	1,470	5,190	59.32	3,432	10,384	50
51	15.69	487		31.38	1,422		62.76	3,290		51
52	16.59	487		33.18	1,381		66.36	3,169		52
53	17.59	394		35.20	1,162		70.40	2,691		53
54	18.63	451		37.26	1,234		74.52	2,798		54
55	19.73	455	1,920	39.47	1,208	3,840	78.94	2,712	7,681	55
56	21.01	289		42.02	839		84.04	1,939		56
57	22.43	62		44.87	352		89.74	932		57
58	24.07	0		48.15	0		96.30	161		58
59	25.91	0		51.81	0		103.63	0		59
60	28.00	0	372	56.00	0	745	112.01	0	1,490	60
61	30.29	0		60.58	0		121.16	0		61
62	33.05	0		66.09	0		132.19	0		62
63	35.90	0		71.80	0		143.60	0		63
64	39.13	0		78.26	0		156.53	0		64
65	42.93			85.86			171.73			65
66	46.74			93.48			186.96			66
67	50.25			100.51			201.02			67
68	54.24			108.48			216.96			68
69	58.13			116.28			232.56			69
70	62.69			125.38			250.77			70
71	68.21			136.43			272.86			71
72	74.85			149.71			299.42			72
73	81.89			163.77			327.55			73
74	89.30			178.60			357.20			74
75	98.03			196.06			392.13			75
76	88.30			176.60			353.20			76
77	95.64			191.28			382.57			77
78	103.46			206.92			413.84			78
79	111.85			223.70			447.40			79
80	120.71			241.43			482.86			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 HFA - 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 Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			10.15	0		20.30	0		16
17	N/A†			10.47	0		20.94	0		17
18	N/A†			10.79	0		21.59	0		18
19	N/A†			11.18	0		22.35	0		19
20	N/A†			11.55	0	12,737	23.10	0	25,500	20
21	N/A†			12.24	0		24.48	0		21
22	N/A†			12.62	0		25.24	0		22
23	N/A†			13.09	0		26.19	0		23
24	N/A†			13.56	0		27.13	0		24
25	N/A†			14.01	0	12,306	28.02	0	24,613	25
26	N/A†			14.55	0		29.11	0		26
27	N/A†			15.24	0		30.48	0		27
28	N/A†			15.77	0		31.55	0		28
29	N/A†			16.50	0		33.00	0		29
30	N/A†			17.16	0	11,754	34.34	0	23,579	30
31	9.06	0		18.13	0		36.26	0		31
32	9.40	0		18.80	0		37.61	0		32
33	9.86	0		19.72	0		39.44	0		33
34	10.26	0		20.53	0		41.06	0		34
35	10.70	0	5,516	21.41	0	11,053	42.82	211	22,105	35
36	11.21	0		22.43	0		44.85	579		36
37	11.80	0		23.60	0		47.21	945		37
38	12.34	0		24.69	94		49.38	1,394		38
39	13.03	0		26.05	285		52.11	1,727		39
40	13.69	0	4,988	27.38	469	9,970	54.76	2,007	19,948	40
41	14.38	0		28.76	600		57.52	2,214		41
42	15.11	0		30.23	801		60.46	2,542		42
43	15.96	6		31.93	911		63.86	2,700		43
44	16.82	75		33.64	978		67.28	2,775		44
45	17.76	139	4,262	35.51	1,047	8,514	71.03	2,868	17,039	45
46	18.76	177		37.51	1,070		75.03	2,862		46
47	19.81	225		39.62	1,119		79.25	2,906		47
48	20.96	237		41.91	1,083		83.83	2,787		48
49	22.11	265		44.21	1,088		88.43	2,748		49
50	23.45	240	3,341	46.91	1,007	6,691	93.82	2,530	13,380	50
51	24.85	206		49.71	894		99.41	2,257		51
52	26.33	165		52.66	760		105.32	1,950		52
53	27.98	77		55.96	542		111.91	1,470		53
54	29.61	152		59.22	653		118.44	1,652		54
55	31.40	182	2,351	62.79	670	4,697	125.58	1,650	9,396	55
56	33.36	26		66.73	328		133.47	931		56
57	35.61	0		71.22	0		142.44	1		57
58	38.11	0		76.23	0		152.46	0		58
59	40.92	0		81.84	0		163.67	0		59
60	43.98	0	665	87.97	0	1,331	175.94	0	2,664	60
61	46.99	0		93.98	0		187.96	0		61
62	50.34	0		100.69	0		201.38	0		62
63	53.99	0		107.99	0		215.98	0		63
64	57.82	0		115.65	0		231.30	0		64
65	62.11			124.22			248.44			65
66	68.54			137.08			274.17			66
67	73.41			146.82			293.64			67
68	79.04			158.09			316.18			68
69	84.46			168.92			337.85			69
70	90.54			181.08			362.16			70
71	97.83			195.66			391.32			71
72	106.52			213.04			426.09			72
73	115.58			231.17			462.34			73
74	124.93			249.86			499.73			74
75	135.85			271.70			543.40			75
76	122.05			244.10			488.21			76
77	130.82			261.65			523.29			77
78	140.16			280.33			560.66			78
79	149.99			299.97			599.94			79
80	160.00			320.00			639.99			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

- 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.