

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 Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			9.10	1,167		18.21	5,386		16
17	N/A†			9.36	1,523		18.72	5,934		17
18	N/A†			9.63	1,862		19.26	6,513		18
19	N/A†			9.93	2,136		19.86	6,963		19
20	N/A†			10.32	2,369	18,223	20.65	7,346	36,494	20
21	N/A†			10.84	2,712		21.68	7,866		21
22	N/A†			11.17	3,027		22.34	8,418		22
23	N/A†			11.58	3,257		23.16	8,769		23
24	N/A†			12.13	3,538		24.27	9,247		24
25	N/A†			12.54	3,788	17,646	25.09	9,686	35,327	25
26	N/A†			13.00	4,071		25.99	10,100		26
27	N/A†			13.47	4,267		26.94	10,446		27
28	N/A†			14.00	4,547		28.00	10,922		28
29	N/A†			14.69	4,799		29.39	11,342		29
30	N/A†			15.25	4,999	17,005	30.50	11,654	33,999	30
31	N/A†			15.91	5,227		31.83	12,048		31
32	8.33	1,983		16.67	5,478		33.34	12,467		32
33	8.71	2,109		17.42	5,636		34.85	12,731		33
34	9.06	2,244		18.12	5,856		36.24	13,066		34
35	9.42	2,353	8,067	18.86	6,025	16,173	37.72	13,344	32,337	35
36	9.90	2,477		19.81	6,187		39.62	13,607		36
37	10.45	2,563		20.91	6,301		41.83	13,783		37
38	10.99	2,691		21.98	6,488		43.97	14,083		38
39	11.60	2,761		23.21	6,578		46.41	14,177		39
40	12.29	2,813	7,422	24.58	6,603	14,837	49.16	14,188	29,669	40
41	13.00	2,837		26.01	6,609		52.02	14,149		41
42	13.67	2,916		27.34	6,698		54.67	14,267		42
43	14.44	2,922		28.89	6,657		57.78	14,132		43
44	15.17	2,926		30.35	6,623		60.70	14,004		44
45	15.95	2,917	6,471	31.89	6,543	12,934	63.79	13,809	25,879	45
46	17.03	2,994		34.07	6,669		68.14	14,000		46
47	18.17	3,069		36.34	6,752		72.68	14,134		47
48	19.38	3,099		38.75	6,767		77.51	14,117		48
49	20.59	3,117		41.20	6,774		82.39	14,072		49
50	21.90	3,115	5,719	43.80	6,715	11,433	87.60	13,919	22,868	50
51	23.27	3,085		46.53	6,612		93.07	13,677		51
52	24.67	3,035		49.34	6,477		98.69	13,368		52
53	26.23	2,944		52.46	6,255		104.92	12,878		53
54	27.76	2,853		55.53	6,045		111.06	12,422		54
55	29.25	2,705	4,421	58.51	5,710	8,846	117.02	11,714	17,691	55
56	31.46	2,330		62.92	4,922		125.84	10,105		56
57	33.73	1,868		67.47	3,963		134.94	8,154		57
58	36.10	1,460		72.19	3,116		144.39	6,427		58
59	38.54	1,055		77.08	2,275		154.17	4,715		59
60	41.30	651	1,508	82.61	1,438	3,018	165.22	3,010	6,035	60
61	44.15	366		88.31	839		176.62	1,783		61
62	47.31	50		94.63	179		189.26	435		62
63	50.69	0		101.39	0		202.78	0		63
64	54.31	0		108.63	0		217.26	0		64
65	57.01			114.02			228.05			65
66	61.35			122.70			245.42			66
67	65.67			131.34			262.69			67
68	70.51			141.02			282.05			68
69	75.38			150.76			301.53			69
70	80.81			161.63			323.26			70
71	86.12			172.25			344.50			71
72	92.35			184.72			369.43			72
73	98.85			197.70			395.40			73
74	105.62			211.25			422.49			74
75	113.36			226.73			453.46			75
76	104.15			208.30			416.61			76
77	110.56			221.12			442.24			77
78	117.39			234.78			469.56			78
79	124.57			249.14			498.28			79
80	132.17			264.35			528.70			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.

5/18/2016

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

Issue State: PA Ver: 3.0.0.2563

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
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			12.14	0		24.28	0		16
17	N/A†			12.51	0		25.02	0		17
18	N/A†			12.87	0		25.74	0		18
19	N/A†			13.31	0		26.62	0		19
20	N/A†			13.81	0	20,704	27.63	507	41,484	20
21	N/A†			14.45	0		28.91	1,332		21
22	N/A†			14.90	0		29.81	2,147		22
23	N/A†			15.44	59		30.88	2,626		23
24	8.06	0		16.13	551		32.26	3,503		24
25	8.33	0	10,012	16.67	933	20,044	33.33	4,162	40,052	25
26	8.63	0		17.27	1,262		34.55	4,762		26
27	9.03	0		18.06	1,623		36.13	5,384		27
28	9.47	6		18.94	2,023		37.87	6,035		28
29	9.93	214		19.86	2,374		39.73	6,685		29
30	10.39	426	9,562	20.79	2,707	19,167	41.58	7,251	38,348	30
31	10.92	616		21.84	2,972		43.68	7,693		31
32	11.39	832		22.80	3,352		45.60	8,361		32
33	11.96	1,002		23.93	3,610		47.87	8,794		33
34	12.51	1,195		25.03	3,909		50.07	9,335		34
35	13.04	1,381	9,019	26.09	4,201	18,058	52.18	9,815	36,118	35
36	13.65	1,545		27.29	4,427		54.59	10,213		36
37	14.43	1,659		28.87	4,603		57.74	10,483		37
38	15.17	1,817		30.35	4,844		60.69	10,882		38
39	16.01	1,931		32.03	4,996		64.06	11,126		39
40	16.87	2,011	8,144	33.75	5,101	16,295	67.50	11,276	32,605	40
41	17.80	2,095		35.60	5,192		71.21	11,408		41
42	18.69	2,170		37.39	5,293		74.78	11,530		42
43	19.70	2,220		39.41	5,330		78.83	11,561		43
44	20.72	2,247		41.45	5,328		82.90	11,486		44
45	21.64	2,314	7,089	43.28	5,401	14,174	86.56	11,573	28,354	45
46	22.98	2,450		45.95	5,609		91.91	11,947		46
47	24.36	2,568		48.72	5,805		97.44	12,271		47
48	25.85	2,646		51.69	5,895		103.39	12,414		48
49	27.34	2,714		54.68	5,994		109.37	12,560		49
50	28.94	2,733	6,298	57.90	5,999	12,611	115.80	12,521	25,226	50
51	30.62	2,740		61.24	5,956		122.48	12,387		51
52	32.36	2,711		64.72	5,856		129.45	12,149		52
53	34.28	2,634		68.56	5,654		137.13	11,700		53
54	36.24	2,561		72.49	5,476		144.99	11,301		54
55	38.21	2,424	4,824	76.42	5,157	9,646	152.85	10,626	19,296	55
56	40.65	2,032		81.31	4,339		162.62	8,951		56
57	43.19	1,563		86.39	3,367		172.78	6,968		57
58	45.80	1,182		91.60	2,567		183.21	5,336		58
59	48.53	826		97.06	1,823		194.12	3,812		59
60	51.48	481	1,700	102.96	1,100	3,400	205.94	2,339	6,804	60
61	54.66	218		109.32	543		218.64	1,192		61
62	58.04	0		116.09	0		232.18	0		62
63	61.54	0		123.07	0		246.16	0		63
64	65.11	0		130.23	0		260.47	0		64
65	69.07			138.14			276.29			65
66	74.10			148.20			296.42			66
67	79.08			158.16			316.32			67
68	84.69			169.39			338.79			68
69	90.33			180.66			361.32			69
70	96.64			193.29			386.58			70
71	102.74			205.48			410.97			71
72	110.04			220.08			440.17			72
73	117.58			235.16			470.32			73
74	125.40			250.80			501.60			74
75	134.49			268.98			537.97			75
76	120.77			241.54			483.07			76
77	127.80			255.62			511.24			77
78	135.23			270.47			540.95			78
79	143.05			286.10			572.22			79
80	151.29			302.58			605.16			80

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Issue State: PA Ver: 3.0.0.2563

- 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.