

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
	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†			N/A†			13.07	0		16
17	N/A†			N/A†			13.43	0		17
18	N/A†			N/A†			13.80	0		18
19	N/A†			N/A†			14.23	0		19
20	N/A†			N/A†			14.66	0	18,186	20
21	N/A†			N/A†			15.61	0		21
22	N/A†			8.03	0		16.06	0		22
23	N/A†			8.33	0		16.65	0		23
24	N/A†			8.59	0		17.18	0		24
25	N/A†			8.86	0	8,764	17.72	0	17,512	25
26	N/A†			9.18	0		18.36	0		26
27	N/A†			9.51	0		19.03	9		27
28	N/A†			9.81	0		19.63	388		28
29	N/A†			10.18	0		20.37	720		29
30	N/A†			10.55	0	8,417	21.11	914	16,834	30
31	N/A†			11.22	0		22.43	1,249		31
32	N/A†			11.60	32		23.21	1,605		32
33	N/A†			12.08	158		24.17	1,776		33
34	N/A†			12.57	351		25.14	2,070		34
35	N/A†			13.07	482	7,947	26.15	2,283	15,925	35
36	N/A†			13.61	662		27.22	2,539		36
37	N/A†			14.20	753		28.41	2,670		37
38	N/A†			14.88	921		29.76	2,938		38
39	N/A†			15.60	1,028		31.20	3,098		39
40	8.14	62	3,640	16.28	1,101	7,273	32.56	3,179	14,534	40
41	8.63	129		17.26	1,192		34.52	3,306		41
42	9.00	220		18.00	1,315		36.00	3,504		42
43	9.48	285		18.96	1,387		37.94	3,604		43
44	9.91	332		19.82	1,425		39.66	3,633		44
45	10.38	375	3,201	20.77	1,470	6,406	41.54	3,656	12,814	45
46	10.92	415		21.84	1,498		43.68	3,665		46
47	11.49	448		22.99	1,519		45.99	3,668		47
48	12.19	476		24.38	1,528		48.78	3,646		48
49	12.86	495		25.73	1,524		51.46	3,580		49
50	13.68	488	2,592	27.37	1,465	5,184	54.76	3,432	10,384	50
51	14.48	484		28.96	1,417		57.93	3,290		51
52	15.31	485		30.62	1,377		61.26	3,171		52
53	16.24	395		32.49	1,160		64.98	2,690		53
54	17.19	447		34.39	1,232		68.78	2,796		54
55	18.21	454	1,918	36.43	1,207	3,838	72.87	2,713	7,683	55
56	19.39	288		38.78	837		77.57	1,938		56
57	20.70	61		41.41	350		82.83	931		57
58	22.22	0		44.44	0		88.89	161		58
59	23.91	0		47.82	0		95.65	0		59
60	25.85	0	373	51.69	0	744	103.39	0	1,489	60
61	27.96	0		55.92	0		111.84	0		61
62	30.50	0		61.01	0		122.02	0		62
63	33.13	0		66.27	0		132.55	0		63
64	36.12	0		72.24	0		144.48	0		64
65	39.63			79.26			158.52			65
66	43.14			86.28			172.58			66
67	46.38			92.77			185.55			67
68	50.06			100.13			200.27			68
69	53.66			107.34			214.67			69
70	57.86			115.74			231.48			70
71	62.96			125.93			251.87			71
72	69.09			138.19			276.38			72
73	75.59			151.17			302.35			73
74	82.43			164.86			329.72			74
75	90.49			180.98			361.96			75
76	81.50			163.01			326.03			76
77	88.28			176.57			353.14			77
78	95.50			191.00			382.00			78
79	103.24			206.49			412.98			79
80	111.42			222.86			445.72			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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Tobacco

Death Benefit Option: A



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	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†			9.36	0		18.73	0		16
17	N/A†			9.66	0		19.33	0		17
18	N/A†			9.96	0		19.92	0		18
19	N/A†			10.32	0		20.63	0		19
20	N/A†			10.66	0	12,737	21.32	0	25,474	20
21	N/A†			11.30	0		22.60	0		21
22	N/A†			11.64	0		23.29	0		22
23	N/A†			12.08	0		24.17	0		23
24	N/A†			12.52	0		25.04	0		24
25	N/A†			12.93	0	12,287	25.86	0	24,594	25
26	N/A†			13.43	0		26.87	0		26
27	N/A†			14.07	0		28.14	0		27
28	N/A†			14.56	0		29.12	0		28
29	N/A†			15.23	0		30.46	0		29
30	N/A†			15.84	0	11,754	31.70	0	23,579	30
31	8.36	0		16.73	0		33.47	0		31
32	8.68	0		17.36	0		34.72	0		32
33	9.10	0		18.20	0		36.41	0		33
34	9.47	0		18.95	0		37.90	0		34
35	9.88	0	5,526	19.76	0	11,043	39.52	197	22,085	35
36	10.35	0		20.70	0		41.40	579		36
37	10.89	0		21.78	0		43.58	945		37
38	11.39	0		22.79	94		45.58	1,388		38
39	12.02	0		24.05	291		48.10	1,721		39
40	12.63	0	4,974	25.27	464	9,963	50.55	2,007	19,948	40
41	13.27	0		26.55	600		53.09	2,204		41
42	13.95	0		27.90	797		55.80	2,533		42
43	14.73	2		29.47	907		58.94	2,696		43
44	15.52	70		31.05	974		62.10	2,771		44
45	16.39	135	4,257	32.78	1,047	8,514	65.56	2,864	17,034	45
46	17.31	170		34.62	1,067		69.26	2,865		46
47	18.29	229		36.57	1,116		73.15	2,906		47
48	19.34	231		38.69	1,083		77.38	2,787		48
49	20.40	260		40.81	1,088		81.63	2,751		49
50	21.65	242	3,344	43.30	1,004	6,688	86.60	2,530	13,380	50
51	22.94	206		45.88	889		91.76	2,257		51
52	24.30	163		48.60	755		97.22	1,950		52
53	25.82	73		51.65	538		103.30	1,470		53
54	27.33	150		54.66	651		109.32	1,649		54
55	28.98	181	2,349	57.96	670	4,697	115.92	1,650	9,396	55
56	30.80	27		61.60	329		123.21	932		56
57	32.87	0		65.74	0		131.48	0		57
58	35.18	0		70.36	0		140.73	0		58
59	37.77	0		75.54	0		151.08	0		59
60	40.60	0	665	81.20	0	1,331	162.41	0	2,664	60
61	43.37	0		86.75	0		173.50	0		61
62	46.47	0		92.94	0		185.88	0		62
63	49.84	0		99.68	0		199.37	0		63
64	53.37	0		106.75	0		213.51	0		64
65	57.33			114.66			229.32			65
66	63.27			126.54			253.08			66
67	67.76			135.52			271.05			67
68	72.96			145.92			291.86			68
69	77.96			155.93			311.86			69
70	83.57			167.15			334.30			70
71	90.30			180.61			361.22			71
72	98.33			196.65			393.31			72
73	106.69			213.38			426.77			73
74	115.32			230.64			461.29			74
75	125.40			250.80			501.60			75
76	112.66			225.32			450.65			76
77	120.76			241.52			483.04			77
78	129.38			258.77			517.54			78
79	138.45			276.89			553.79			79
80	147.69			295.38			590.76			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.