

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			4.70	473		9.41	4,013		16
17	N/A†			4.84	768		9.68	4,454		17
18	N/A†			4.97	1,124		9.95	5,092		18
19	N/A†			5.13	1,386		10.27	5,478		19
20	N/A†			5.34	1,662	18,199	10.69	5,947	36,495	20
21	N/A†			5.61	1,961		11.22	6,412		21
22	N/A†			5.77	2,294		11.55	7,024		22
23	N/A†			5.99	2,533		11.98	7,320		23
24	N/A†			6.28	2,812		12.56	7,803		24
25	N/A†			6.49	3,082	17,611	12.99	8,305	35,346	25
26	N/A†			6.74	3,316		13.48	8,610		26
27	N/A†			6.99	3,497		13.99	8,916		27
28	N/A†			7.25	3,830		14.50	9,468		28
29	N/A†			7.62	4,044		15.24	9,816		29
30	N/A†			7.92	4,239	17,006	15.84	10,148	34,025	30
31	4.14	1,433		8.28	4,446		16.56	10,463		31
32	4.32	1,599		8.64	4,703		17.29	10,941		32
33	4.51	1,722		9.03	4,912		18.07	11,286		33
34	4.70	1,870		9.40	5,100		18.81	11,597		34
35	4.89	2,010	8,077	9.78	5,314	16,154	19.56	11,923	32,318	35
36	5.13	2,127		10.27	5,494		20.54	12,227		36
37	5.43	2,203		10.86	5,581		21.72	12,318		37
38	5.70	2,328		11.40	5,768		22.81	12,653		38
39	6.02	2,423		12.03	5,860		24.08	12,799		39
40	6.37	2,445	7,395	12.75	5,901	14,824	25.51	12,795	29,668	40
41	6.75	2,486		13.50	5,893		27.00	12,720		41
42	7.08	2,559		14.17	6,002		28.35	12,893		42
43	7.50	2,559		15.00	5,942		30.00	12,698		43
44	7.87	2,571		15.75	5,934		31.50	12,630		44
45	8.28	2,563	6,458	16.57	5,853	12,930	33.15	12,436	25,879	45
46	8.85	2,657		17.70	5,980		35.40	12,629		46
47	9.43	2,728		18.87	6,085		37.74	12,789		47
48	10.07	2,751		20.14	6,083		40.29	12,750		48
49	10.70	2,793		21.39	6,114		42.80	12,778		49
50	11.39	2,781	5,714	22.78	6,053	11,434	45.56	12,598	22,869	50
51	12.10	2,755		24.21	5,964		48.42	12,377		51
52	12.84	2,717		25.68	5,842		51.37	12,095		52
53	13.69	2,614		27.38	5,599		54.77	11,575		53
54	14.49	2,547		28.98	5,424		57.96	11,180		54
55	15.30	2,392	4,418	30.61	5,088	8,846	61.22	10,472	17,693	55
56	16.47	2,035		32.94	4,331		65.87	8,920		56
57	17.67	1,586		35.34	3,397		70.69	7,029		57
58	18.91	1,196		37.83	2,593		75.66	5,383		58
59	20.20	819		40.40	1,805		80.81	3,775		59
60	21.67	441	1,507	43.34	1,015	3,015	86.69	2,168	6,034	60
61	23.19	185		46.39	477		92.78	1,059		61
62	24.90	0		49.80	0		99.61	0		62
63	26.72	0		53.45	0		106.89	0		63
64	28.66	0		57.32	0		114.64	0		64
65	30.20			60.41			120.83			65
66	32.63			65.27			130.54			66
67	34.99			69.99			139.99			67
68	37.75			75.50			151.00			68
69	40.44			80.89			161.79			69
70	43.56			87.13			174.26			70
71	46.47			92.95			185.91			71
72	50.12			100.24			200.48			72
73	53.89			107.78			215.57			73
74	57.80			115.60			231.20			74
75	62.46			124.92			249.84			75
76	52.07			104.15			208.30			76
77	55.28			110.56			221.12			77
78	58.69			117.39			234.78			78
79	62.28			124.57			249.14			79
80	66.08			132.17			264.35			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 \$0.58 Weekly 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.

11/17/2016

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

Issue State: RI Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			6.26	0		12.52	0		16
17	N/A†			6.44	0		12.89	0		17
18	N/A†			6.62	0		13.23	0		18
19	N/A†			6.85	0		13.71	0		19
20	N/A†			7.12	0	20,731	14.24	0	41,459	20
21	N/A†			7.46	0		14.92	0		21
22	N/A†			7.68	0		15.37	161		22
23	N/A†			7.97	0		15.94	713		23
24	4.16	0		8.32	0		16.65	1,465		24
25	4.30	0	9,994	8.60	0	19,987	17.21	2,225	40,033	25
26	4.46	0		8.92	303		17.84	2,812		26
27	4.67	0		9.34	602		18.69	3,352		27
28	4.89	0		9.78	1,038		19.56	4,096		28
29	5.13	0		10.26	1,358		20.53	4,674		29
30	5.37	0	9,563	10.75	1,684	19,168	21.50	5,196	38,337	30
31	5.64	85		11.29	1,937		22.59	5,667		31
32	5.88	343		11.77	2,368		23.55	6,434		32
33	6.17	538		12.35	2,681		24.70	6,953		33
34	6.46	710		12.93	2,946		25.86	7,393		34
35	6.73	899	9,000	13.47	3,252	18,059	26.94	7,930	36,119	35
36	7.04	1,068		14.09	3,501		28.19	8,374		36
37	7.45	1,189		14.91	3,681		29.82	8,628		37
38	7.82	1,373		15.65	3,966		31.30	9,141		38
39	8.26	1,489		16.52	4,118		33.04	9,376		39
40	8.70	1,557	8,130	17.41	4,211	16,296	34.82	9,494	32,600	40
41	9.18	1,629		18.37	4,283		36.75	9,591		41
42	9.64	1,751		19.28	4,440		38.56	9,838		42
43	10.16	1,779		20.33	4,464		40.67	9,835		43
44	10.69	1,826		21.38	4,482		42.76	9,794		44
45	11.17	1,882	7,080	22.34	4,536	14,161	44.69	9,864	28,342	45
46	11.87	2,017		23.74	4,758		47.49	10,240		46
47	12.59	2,137		25.19	4,959		50.38	10,582		47
48	13.39	2,201		26.78	5,018		53.56	10,653		48
49	14.16	2,270		28.33	5,121		56.67	10,818		49
50	15.02	2,301	6,304	30.04	5,121	12,609	60.08	10,764	25,219	50
51	15.90	2,295		31.81	5,076		63.63	10,634		51
52	16.82	2,278		33.65	4,992		67.31	10,425		52
53	17.88	2,186		35.77	4,769		71.54	9,924		53
54	18.91	2,131		37.83	4,617		75.67	9,593		54
55	20.00	1,997	4,823	40.00	4,301	9,646	80.01	8,919	19,300	55
56	21.29	1,624		42.58	3,521		85.17	7,322		56
57	22.64	1,185		45.28	2,608		90.56	5,449		57
58	24.01	836		48.03	1,876		96.06	3,955		58
59	25.45	517		50.91	1,206		101.82	2,580		59
60	27.04	205	1,699	54.09	549	3,401	108.19	1,240	6,805	60
61	28.75	0		57.50	74		115.00	254		61
62	30.60	0		61.20	0		122.40	0		62
63	32.50	0		65.01	0		130.02	0		63
64	34.44	0		68.89	0		137.78	0		64
65	36.66			73.32			146.64			65
66	39.47			78.95			157.90			66
67	42.18			84.36			168.73			67
68	45.36			90.73			181.46			68
69	48.48			96.96			193.92			69
70	52.08			104.16			208.33			70
71	55.44			110.88			221.76			71
72	59.71			119.43			238.87			72
73	64.11			128.22			256.45			73
74	68.64			137.29			274.58			74
75	74.13			148.25			296.51			75
76	60.38			120.77			241.53			76
77	63.90			127.81			255.62			77
78	67.61			135.23			270.47			78
79	71.52			143.05			286.11			79
80	75.64			151.29			302.58			80

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Issue State: RI Ver: 3.0.0.3111

- 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 CRLTI100):** 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 CRLWL100):** 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 CRLLT100):** 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.
- EXT** **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.