



# TRANSAMERICA LIFE INSURANCE COMPANY

## TransElite HCV - Rate Exhibit and Policy Summary

Client, Age 64, Non-Tobacco  
 Riders: TI, LBR, EXT  
 Planned Monthly Premium: \$496.78

Initial Face Amount: \$100,000  
 Death Benefit Option: A - Level

### Rate Exhibit:

Cash Surrender Values for Sample Issue Ages and Policy Years									
		Guaranteed Charges and Interest of 3.00%				Current Charges and Interest of 5.25%			
Issue Age	Annual Premium	Year 10	Year 20	Age 65	Age 100	Year 10	Year 20	Age 65	Age 100
60	4,508	10,837	1,211	2,171	0	21,508	45,220	6,037	97,714
65	6,283	9,291	0	0	0	26,175	52,285	0	99,270

### Policy Summary:

#### Guaranteed Charges and Interest of 3.00%

Year	Age	Monthly Premium	Annualized Premium	Accumulation Value	Cash Surrender Value	Net Death Benefit
1	65	496.78	5,961	1,464	0	100,000
2	66	496.78	5,961	2,856	0	100,000
3	67	496.78	5,961	4,171	0	100,000
4	68	496.78	5,961	5,402	1,146	100,000
5	69	496.78	5,961	6,541	2,285	100,000
6	70	496.78	5,961	7,568	3,738	100,000
7	71	496.78	5,961	8,455	5,264	100,000
8	72	496.78	5,961	9,159	6,820	100,000
9	73	496.78	5,961	9,635	8,571	100,000
10	74	496.78	5,961	9,858	9,858	100,000
11	75	496.78	5,961	9,793	9,793	100,000
12	76	496.78	5,961	9,392	9,392	100,000
13	77	496.78	5,961	8,589	8,589	100,000
14	78	496.78	5,961	7,288	7,288	100,000
15	79	496.78	5,961	5,372	5,372	100,000
16	80	496.78	5,961	2,708	2,708	100,000
17	81	496.78	5,961	0	0	0
18	82	496.78	5,961	0	0	0
19	83	496.78	5,961	0	0	0
20	84	496.78	5,961	0	0	0
21	85	496.78	5,961	0	0	0
22	86	496.78	5,961	0	0	0

*This policy summary is not an illustration, offer, contract, or promise of future contract performance.*



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Guaranteed Charges and Interest of 3.00%

Year	Age	Monthly Premium	Annualized Premium	Accumulation Value	Cash Surrender Value	Net Death Benefit
23	87	496.78	5,961	0	0	0
24	88	496.78	5,961	0	0	0
25	89	496.78	5,961	0	0	0
26	90	496.78	5,961	0	0	0
27	91	496.78	5,961	0	0	0
28	92	496.78	5,961	0	0	0
29	93	496.78	5,961	0	0	0
30	94	496.78	5,961	0	0	0
31	95	496.78	5,961	0	0	0
32	96	496.78	5,961	0	0	0
33	97	496.78	5,961	0	0	0
34	98	496.78	5,961	0	0	0
35	99	496.78	5,961	0	0	0
36	100	496.78	5,961	0	0	0

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- 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 CRLTI1MI):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- LBR**      **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1MI):** 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.