



TRANSAMERICA LIFE INSURANCE COMPANY

TransElite HFA - Rate Exhibit and Policy Summary

Client, Age 64, Non-Tobacco / Tobacco

Initial Face Amount: \$100,000

Riders: TI, LBR, EXT

Death Benefit Option: A - Level

Planned Monthly Premium: \$339.11

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 80	Year 10	Year 20	Age 65	Age 80
60	2,901	0	0	0	0	7,757	1,047	1,492	1,047
65	4,475	0	0	0	0	6,676	0	0	1,078

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	339.11	4,069	188	0	100,000
2	66	339.11	4,069	245	0	100,000
3	67	339.11	4,069	158	0	100,000
4	68	339.11	4,069	0	0	0
5	69	339.11	4,069	0	0	0
6	70	339.11	4,069	0	0	0
7	71	339.11	4,069	0	0	0
8	72	339.11	4,069	0	0	0
9	73	339.11	4,069	0	0	0
10	74	339.11	4,069	0	0	0
11	75	339.11	4,069	0	0	0
12	76	339.11	4,069	0	0	0
13	77	339.11	4,069	0	0	0
14	78	339.11	4,069	0	0	0
15	79	339.11	4,069	0	0	0
16	80	339.11	4,069	0	0	0

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

- 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 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.