

TransElite HCV - Universal Life Insurance

With Riders: TI, 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†			9.08	1,164		18.17	5,381		16
17	N/A†			9.34	1,520		18.68	5,929		17
18	N/A†			9.60	1,832		19.22	6,508		18
19	N/A†			9.91	2,147		19.82	6,957		19
20	N/A†			10.30	2,366	18,220	20.61	7,341	36,512	20
21	N/A†			10.82	2,697		21.64	7,861		21
22	N/A†			11.15	3,024		22.30	8,400		22
23	N/A†			11.56	3,255		23.12	8,764		23
24	N/A†			12.11	3,535		24.23	9,252		24
25	N/A†			12.52	3,786	17,643	25.05	9,681	35,322	25
26	N/A†			12.98	4,058		25.96	10,115		26
27	N/A†			13.45	4,264		26.90	10,449		27
28	N/A†			13.98	4,554		27.96	10,925		28
29	N/A†			14.67	4,787		29.35	11,336		29
30	N/A†			15.23	4,997	17,003	30.47	11,666	34,031	30
31	N/A†			15.89	5,232		31.79	12,051		31
32	8.32	1,982		16.65	5,482		33.30	12,461		32
33	8.70	2,107		17.40	5,639		34.82	12,739		33
34	9.05	2,249		18.10	5,853		36.20	13,060		34
35	9.42	2,364	8,085	18.84	6,022	16,170	37.68	13,345	32,350	35
36	9.89	2,475		19.79	6,190		39.59	13,608		36
37	10.44	2,562		20.90	6,316		41.80	13,789		37
38	10.98	2,689		21.97	6,496		43.94	14,094		38
39	11.59	2,759		23.19	6,570		46.38	14,192		39
40	12.28	2,811	7,420	24.56	6,600	14,834	49.13	14,193	29,682	40
41	12.99	2,831		25.98	6,602		51.98	14,144		41
42	13.66	2,914		27.32	6,695		54.65	14,274		42
43	14.43	2,916		28.87	6,654		57.75	14,138		43
44	15.17	2,933		30.34	6,624		60.68	14,021		44
45	15.94	2,916	6,470	31.88	6,547	12,941	63.77	13,814	25,891	45
46	17.03	2,999		34.06	6,670		68.12	14,011		46
47	18.16	3,067		36.32	6,752		72.66	14,138		47
48	19.37	3,100		38.74	6,770		77.49	14,126		48
49	20.59	3,121		41.18	6,773		82.37	14,080		49
50	21.89	3,114	5,718	43.79	6,717	11,436	87.59	13,930	22,882	50
51	23.26	3,082		46.53	6,620		93.06	13,685		51
52	24.66	3,034		49.33	6,480		98.68	13,376		52
53	26.22	2,943		52.45	6,256		104.91	12,885		53
54	27.76	2,855		55.51	6,044		111.03	12,421		54
55	29.25	2,706	4,423	58.50	5,709	8,845	117.02	11,721	17,700	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. 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.

7/22/2016

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

Issue State: TN Ver: 3.0.0.2824

TransElite HCV - Universal Life Insurance

With Riders: TI, 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†			12.12	0		24.24	0		16
17	N/A†			12.49	0		24.98	0		17
18	N/A†			12.85	0		25.70	0		18
19	N/A†			13.28	0		26.58	0		19
20	N/A†			13.79	0	20,727	27.59	501	41,479	20
21	N/A†			14.43	0		28.86	1,286		21
22	N/A†			14.88	0		29.77	2,128		22
23	N/A†			15.42	56		30.84	2,633		23
24	8.05	0		16.10	524		32.22	3,509		24
25	8.32	0	10,011	16.65	930	20,041	33.30	4,179	40,084	25
26	8.63	0		17.26	1,292		34.52	4,767		26
27	9.02	0		18.05	1,641		36.10	5,389		27
28	9.46	4		18.91	1,999		37.84	6,040		28
29	9.92	232		19.85	2,391		39.69	6,670		29
30	10.38	433	9,575	20.77	2,704	19,164	41.54	7,245	38,329	30
31	10.91	623		21.82	2,969		43.65	7,696		31
32	11.39	855		22.78	3,341		45.57	8,364		32
33	11.95	1,008		23.92	3,615		47.83	8,796		33
34	12.50	1,201		25.01	3,913		50.03	9,322		34
35	13.03	1,379	9,017	26.07	4,198	18,056	52.14	9,816	36,112	35
36	13.64	1,544		27.28	4,431		54.56	10,220		36
37	14.42	1,657		28.85	4,606		57.71	10,490		37
38	15.16	1,816		30.33	4,840		60.66	10,882		38
39	16.00	1,929		32.01	4,987		64.02	11,115		39
40	16.86	2,010	8,143	33.73	5,104	16,299	67.47	11,281	32,613	40
41	17.79	2,089		35.58	5,198		71.16	11,387		41
42	18.68	2,169		37.37	5,290		74.75	11,533		42
43	19.70	2,228		39.40	5,340		78.80	11,564		43
44	20.71	2,249		41.43	5,325		82.87	11,484		44
45	21.63	2,315	7,088	43.26	5,398	14,171	86.52	11,567	28,348	45
46	22.97	2,449		45.94	5,614		91.88	11,952		46
47	24.35	2,567		48.71	5,805		97.42	12,282		47
48	25.84	2,642		51.68	5,898		103.37	12,421		48
49	27.33	2,713		54.67	5,997		109.34	12,561		49
50	28.94	2,737	6,302	57.89	6,002	12,614	115.78	12,526	25,232	50
51	30.61	2,738		61.22	5,953		122.45	12,386		51
52	32.35	2,712		64.71	5,859		129.43	12,152		52
53	34.27	2,633		68.55	5,656		137.11	11,705		53
54	36.24	2,563		72.48	5,475		144.96	11,300		54
55	38.21	2,427	4,826	76.42	5,160	9,650	152.84	10,630	19,301	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: TN Ver: 3.0.0.2824

- 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 CRLTI1TN):** 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 CRLLT1TN):** 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.