

TransElite HFA - 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†			N/A†			13.03	0		16
17	N/A†			N/A†			13.39	0		17
18	N/A†			N/A†			13.76	0		18
19	N/A†			N/A†			14.19	0		19
20	N/A†			N/A†			14.61	0	18,156	20
21	N/A†			N/A†			15.57	0		21
22	N/A†			8.00	0		16.02	0		22
23	N/A†			8.30	0		16.62	0		23
24	N/A†			8.57	0		17.14	0		24
25	N/A†			8.83	0	8,709	17.68	0	17,506	25
26	N/A†			9.16	0		18.33	0		26
27	N/A†			9.49	0		19.00	32		27
28	N/A†			9.79	0		19.59	391		28
29	N/A†			10.16	0		20.33	732		29
30	N/A†			10.54	0	8,440	21.07	908	16,841	30
31	N/A†			11.20	0		22.39	1,236		31
32	N/A†			11.58	44		23.17	1,592		32
33	N/A†			12.06	162		24.14	1,778		33
34	N/A†			12.54	334		25.10	2,058		34
35	N/A†			13.05	479	7,945	26.10	2,259	15,900	35
36	N/A†			13.59	653		27.18	2,540		36
37	N/A†			14.18	745		28.37	2,676		37
38	N/A†			14.87	929		29.74	2,954		38
39	N/A†			15.58	1,026		31.17	3,103		39
40	8.13	55	3,632	16.26	1,098	7,270	32.52	3,178	14,541	40
41	8.62	132		17.24	1,185		34.49	3,310		41
42	8.99	223		17.99	1,320		35.98	3,512		42
43	9.47	283		18.95	1,392		37.90	3,598		43
44	9.90	330		19.81	1,430		39.64	3,646		44
45	10.38	381	3,208	20.76	1,475	6,413	41.51	3,655	12,817	45
46	10.91	414		21.82	1,496		43.65	3,665		46
47	11.49	453		22.98	1,523		45.96	3,669		47
48	12.18	477		24.37	1,531		48.76	3,650		48
49	12.85	493		25.71	1,520		51.42	3,575		49
50	13.68	492	2,596	27.36	1,470	5,190	54.73	3,433	10,387	50
51	14.47	483		28.96	1,425		57.91	3,295		51
52	15.30	483		30.61	1,379		61.24	3,177		52
53	16.24	398		32.48	1,161		64.97	2,696		53
54	17.17	443		34.35	1,223		68.71	2,782		54
55	18.20	453	1,917	36.42	1,207	3,839	72.83	2,707	7,676	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. 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 HFA - 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†			9.34	0		18.69	0		16
17	N/A†			9.64	0		19.29	0		17
18	N/A†			9.94	0		19.87	0		18
19	N/A†			10.29	0		20.58	0		19
20	N/A†			10.64	0	12,734	21.28	0	25,442	20
21	N/A†			11.28	0		22.56	0		21
22	N/A†			11.62	0		23.25	0		22
23	N/A†			12.06	0		24.13	0		23
24	N/A†			12.50	0		25.00	0		24
25	N/A†			12.91	0	12,284	25.83	0	24,607	25
26	N/A†			13.41	0		26.83	0		26
27	N/A†			14.05	0		28.10	0		27
28	N/A†			14.53	0		29.08	0		28
29	N/A†			15.21	0		30.42	0		29
30	N/A†			15.83	0	11,779	31.66	0	23,559	30
31	8.35	0		16.71	0		33.43	0		31
32	8.67	0		17.34	0		34.68	0		32
33	9.09	0		18.18	0		36.37	0		33
34	9.46	0		18.93	0		37.86	0		34
35	9.87	0	5,514	19.74	0	11,040	39.48	198	22,079	35
36	10.34	0		20.68	0		41.37	587		36
37	10.88	0		21.77	0		43.55	946		37
38	11.38	0		22.77	90		45.54	1,388		38
39	12.01	0		24.03	288		48.06	1,716		39
40	12.62	0	4,973	25.26	472	9,974	50.51	2,001	19,942	40
41	13.26	0		26.53	607		53.06	2,208		41
42	13.94	0		27.88	789		55.77	2,541		42
43	14.73	10		29.46	916		58.92	2,708		43
44	15.51	68		31.03	971		62.07	2,778		44
45	16.38	140	4,260	32.76	1,044	8,511	65.52	2,855	17,023	45
46	17.31	175		34.61	1,071		69.23	2,864		46
47	18.28	227		36.56	1,120		73.13	2,911		47
48	19.33	233		38.67	1,080		77.35	2,784		48
49	20.39	258		40.79	1,083		81.60	2,748		49
50	21.64	241	3,343	43.28	1,001	6,685	86.57	2,527	13,377	50
51	22.93	207		45.86	886		91.73	2,254		51
52	24.29	162		48.59	758		97.18	1,945		52
53	25.81	72		51.62	535		103.25	1,459		53
54	27.32	149		54.64	647		109.28	1,641		54
55	28.97	180	2,348	57.94	667	4,694	115.89	1,648	9,394	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 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.