

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
	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†			N/A†			6.51	0		16
17	N/A†			N/A†			6.69	0		17
18	N/A†			N/A†			6.88	0		18
19	N/A†			N/A†			7.09	0		19
20	N/A†			N/A†			7.30	0	18,109	20
21	N/A†			N/A†			7.78	0		21
22	N/A†			4.00	0		8.01	0		22
23	N/A†			4.15	0		8.31	0		23
24	N/A†			4.28	0		8.57	0		24
25	N/A†			4.41	0	8,673	8.84	0	17,506	25
26	N/A†			4.58	0		9.16	0		26
27	N/A†			4.74	0		9.50	32		27
28	N/A†			4.89	0		9.79	373		28
29	N/A†			5.08	0		10.16	706		29
30	N/A†			5.27	0	8,440	10.53	892	16,815	30
31	N/A†			5.60	0		11.19	1,228		31
32	N/A†			5.79	44		11.58	1,577		32
33	N/A†			6.03	162		12.07	1,778		33
34	N/A†			6.27	334		12.55	2,058		34
35	N/A†			6.52	466	7,926	13.05	2,259	15,900	35
36	N/A†			6.79	641		13.59	2,540		36
37	N/A†			7.09	745		14.18	2,658		37
38	N/A†			7.43	918		14.87	2,954		38
39	N/A†			7.79	1,026		15.58	3,092		39
40	4.06	45	3,618	8.13	1,098	7,270	16.26	3,178	14,541	40
41	4.31	132		8.62	1,185		17.24	3,296		41
42	4.49	214		8.99	1,312		17.99	3,512		42
43	4.73	275		9.47	1,384		18.95	3,598		43
44	4.95	330		9.90	1,423		19.82	3,646		44
45	5.19	381	3,208	10.38	1,475	6,413	20.75	3,647	12,808	45
46	5.45	407		10.91	1,496		21.82	3,659		46
47	5.74	446		11.49	1,523		22.98	3,669		47
48	6.09	477		12.18	1,526		24.38	3,650		48
49	6.42	488		12.85	1,518		25.71	3,575		49
50	6.84	492	2,596	13.68	1,470	5,190	27.36	3,428	10,381	50
51	7.23	479		14.48	1,425		28.95	3,289		51
52	7.65	483		15.30	1,375		30.62	3,177		52
53	8.12	398		16.24	1,161		32.48	2,693		53
54	8.58	439		17.17	1,219		34.35	2,777		54
55	9.10	453	1,917	18.21	1,207	3,839	36.41	2,704	7,673	55
56	9.69	285		19.39	837		38.78	1,935		56
57	10.35	61		20.70	347		41.41	928		57
58	11.11	0		22.22	0		44.44	159		58
59	11.95	0		23.91	0		47.82	0		59
60	12.92	0	371	25.84	0	743	51.69	0	1,488	60
61	13.98	0		27.96	0		55.92	0		61
62	15.25	0		30.50	0		61.01	0		62
63	16.56	0		33.13	0		66.27	0		63
64	18.06	0		36.12	0		72.24	0		64
65	19.81			39.63			79.26			65
66	21.57			43.14			86.29			66
67	23.19			46.38			92.77			67
68	25.03			50.06			100.13			68
69	26.83			53.67			107.33			69
70	28.93			57.87			115.74			70
71	31.48			62.96			125.93			71
72	34.54			69.09			138.19			72
73	37.79			75.58			151.17			73
74	41.21			82.43			164.86			74
75	45.24			90.49			180.98			75
76	40.75			81.50			163.01			76
77	44.14			88.28			176.57			77
78	47.75			95.50			191.00			78
79	51.62			103.24			206.49			79
80	55.71			111.43			222.86			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 \$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.

8/26/2016

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

Issue State: TN Ver: 3.0.0.3111

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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
	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†			4.67	0		9.34	0		16
17	N/A†			4.82	0		9.64	0		17
18	N/A†			4.97	0		9.93	0		18
19	N/A†			5.14	0		10.29	0		19
20	N/A†			5.32	0	12,734	10.64	0	25,442	20
21	N/A†			5.64	0		11.28	0		21
22	N/A†			5.81	0		11.62	0		22
23	N/A†			6.03	0		12.06	0		23
24	N/A†			6.25	0		12.50	0		24
25	N/A†			6.45	0	12,246	12.91	0	24,569	25
26	N/A†			6.70	0		13.41	0		26
27	N/A†			7.02	0		14.05	0		27
28	N/A†			7.26	0		14.54	0		28
29	N/A†			7.60	0		15.21	0		29
30	N/A†			7.91	0	11,765	15.83	0	23,559	30
31	4.17	0		8.35	0		16.71	0		31
32	4.33	0		8.67	0		17.34	0		32
33	4.54	0		9.09	0		18.18	0		33
34	4.73	0		9.46	0		18.93	0		34
35	4.93	0	5,494	9.87	0	11,040	19.74	198	22,079	35
36	5.17	0		10.34	0		20.68	573		36
37	5.44	0		10.88	0		21.77	933		37
38	5.69	0		11.38	78		22.77	1,388		38
39	6.00	0		12.01	277		24.03	1,716		39
40	6.31	0	4,973	12.63	472	9,974	25.25	1,991	19,928	40
41	6.63	0		13.26	597		26.53	2,208		41
42	6.97	0		13.94	789		27.88	2,532		42
43	7.36	5		14.73	916		29.46	2,708		43
44	7.75	60		15.51	963		31.03	2,769		44
45	8.19	140	4,260	16.38	1,044	8,511	32.76	2,855	17,023	45
46	8.65	172		17.30	1,061		34.61	2,856		46
47	9.14	227		18.28	1,120		36.56	2,904		47
48	9.66	227		19.33	1,074		38.67	2,778		48
49	10.19	250		20.39	1,077		40.80	2,748		49
50	10.82	241	3,343	21.64	1,001	6,685	43.28	2,522	13,371	50
51	11.46	203		22.93	886		45.86	2,249		51
52	12.14	155		24.29	754		48.59	1,945		52
53	12.90	68		25.81	535		51.62	1,457		53
54	13.66	149		27.32	647		54.64	1,641		54
55	14.48	176	2,343	28.97	667	4,694	57.94	1,645	9,391	55
56	15.40	27		30.80	329		61.60	930		56
57	16.43	0		32.87	0		65.74	0		57
58	17.59	0		35.18	0		70.36	0		58
59	18.88	0		37.77	0		75.54	0		59
60	20.30	0	665	40.60	0	1,331	81.20	0	2,663	60
61	21.68	0		43.37	0		86.75	0		61
62	23.23	0		46.47	0		92.94	0		62
63	24.92	0		49.84	0		99.68	0		63
64	26.68	0		53.37	0		106.75	0		64
65	28.66			57.33			114.66			65
66	31.63			63.27			126.54			66
67	33.88			67.76			135.52			67
68	36.48			72.96			145.93			68
69	38.98			77.96			155.93			69
70	41.78			83.57			167.15			70
71	45.15			90.30			180.61			71
72	49.16			98.32			196.65			72
73	53.34			106.69			213.38			73
74	57.66			115.32			230.64			74
75	62.70			125.40			250.80			75
76	56.33			112.66			225.32			76
77	60.38			120.76			241.52			77
78	64.69			129.38			258.77			78
79	69.22			138.44			276.89			79
80	73.84			147.69			295.38			80

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Issue State: TN Ver: 3.0.0.3111

- 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.