

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

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†			9.41	503		18.82	4,013		16
17	N/A†			9.68	768		19.37	4,498		17
18	N/A†			9.95	1,151		19.91	5,133		18
19	N/A†			10.27	1,413		20.55	5,505		19
20	N/A†			10.69	1,688	18,247	21.38	5,947	36,495	20
21	N/A†			11.22	1,961		22.45	6,437		21
22	N/A†			11.55	2,318		23.11	7,047		22
23	N/A†			11.98	2,533		23.97	7,343		23
24	N/A†			12.56	2,812		25.12	7,803		24
25	N/A†			12.99	3,103	17,646	25.98	8,305	35,346	25
26	N/A†			13.48	3,316		26.96	8,610		26
27	N/A†			13.99	3,507		27.99	8,935		27
28	N/A†			14.50	3,830		29.01	9,487		28
29	N/A†			15.24	4,044		30.48	9,816		29
30	N/A†			15.84	4,239	17,006	31.68	10,148	34,025	30
31	8.28	1,433		16.56	4,446		33.12	10,463		31
32	8.64	1,599		17.29	4,718		34.59	10,956		32
33	9.03	1,737		18.06	4,912		36.14	11,286		33
34	9.40	1,870		18.81	5,114		37.62	11,597		34
35	9.78	2,010	8,077	19.56	5,314	16,154	39.13	11,936	32,337	35
36	10.26	2,127		20.54	5,494		41.08	12,227		36
37	10.86	2,203		21.72	5,581		43.45	12,330		37
38	11.40	2,328		22.81	5,779		45.63	12,664		38
39	12.04	2,423		24.07	5,871		48.16	12,799		39
40	12.75	2,454	7,408	25.51	5,911	14,837	51.02	12,795	29,668	40
41	13.50	2,486		27.00	5,893		54.00	12,720		41
42	14.17	2,563		28.35	6,011		56.70	12,893		42
43	15.00	2,559		30.00	5,942		60.01	12,710		43
44	15.75	2,579		31.50	5,934		63.00	12,630		44
45	16.57	2,567	6,463	33.15	5,860	12,939	66.30	12,436	25,879	45
46	17.70	2,657		35.40	5,980		70.81	12,639		46
47	18.86	2,728		37.74	6,085		75.48	12,789		47
48	20.14	2,751		40.29	6,089		80.58	12,750		48
49	21.40	2,793		42.79	6,116		85.60	12,778		49
50	22.78	2,781	5,714	45.56	6,053	11,434	91.13	12,603	22,875	50
51	24.21	2,759		48.42	5,964		96.84	12,377		51
52	25.68	2,717		51.37	5,844		102.74	12,095		52
53	27.38	2,614		54.77	5,603		109.54	11,575		53
54	28.98	2,547		57.96	5,424		115.92	11,180		54
55	30.61	2,395	4,421	61.22	5,088	8,846	122.45	10,474	17,695	55
56	32.94	2,035		65.88	4,331		131.75	8,922		56
57	35.34	1,586		70.68	3,397		141.38	7,029		57
58	37.83	1,198		75.66	2,593		151.32	5,383		58
59	40.40	819		80.81	1,806		161.62	3,775		59
60	43.35	442	1,508	86.69	1,017	3,017	173.39	2,169	6,035	60
61	46.39	186		92.78	477		185.57	1,060		61
62	49.80	0		99.61	0		199.22	0		62
63	53.45	0		106.90	0		213.79	0		63
64	57.32	0		114.64	0		229.28	0		64
65	60.41			120.83			241.66			65
66	65.27			130.54			261.08			66
67	69.99			139.99			279.98			67
68	75.50			151.00			302.00			68
69	80.89			161.79			323.59			69
70	87.12			174.26			348.52			70
71	92.95			185.91			371.82			71
72	100.24			200.48			400.97			72
73	107.78			215.57			431.15			73
74	115.60			231.20			462.41			74
75	124.92			249.84			499.69			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. WML and WMD not included in Issue Ages 56+. 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.

4/13/2016

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

Issue State: GU Ver: 3.0.0.2406

# TransElite HCV - Universal Life Insurance

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Tobacco

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	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†			12.52	0		25.05	0		16
17	N/A†			12.89	0		25.79	0		17
18	N/A†			13.24	0		26.47	0		18
19	N/A†			13.71	0		27.43	0		19
20	N/A†			14.24	0	20,731	28.48	0	41,459	20
21	N/A†			14.92	0		29.84	0		21
22	N/A†			15.37	0		30.74	161		22
23	N/A†			15.95	0		31.89	738		23
24	8.33	0		16.65	0		33.31	1,489		24
25	8.60	0	9,994	17.21	0	20,026	34.43	2,260	40,091	25
26	8.92	0		17.84	303		35.69	2,845		26
27	9.34	0		18.69	623		37.38	3,352		27
28	9.78	0		19.56	1,038		39.13	4,116		28
29	10.26	0		20.53	1,378		41.07	4,693		29
30	10.75	0	9,591	21.50	1,684	19,168	43.00	5,196	38,337	30
31	11.29	102		22.59	1,954		45.18	5,667		31
32	11.77	351		23.55	2,384		47.10	6,434		32
33	12.35	554		24.70	2,681		49.41	6,969		33
34	12.93	725		25.86	2,946		51.73	7,408		34
35	13.47	913	9,020	26.94	3,252	18,059	53.88	7,930	36,119	35
36	14.09	1,082		28.19	3,521		56.38	8,374		36
37	14.91	1,195		29.82	3,681		59.64	8,628		37
38	15.65	1,379		31.30	3,966		62.60	9,141		38
39	16.52	1,489		33.04	4,118		66.08	9,376		39
40	17.41	1,568	8,144	34.82	4,211	16,296	69.65	9,499	32,606	40
41	18.37	1,639		36.75	4,293		73.51	9,606		41
42	19.28	1,751		38.57	4,450		77.13	9,843		42
43	20.33	1,792		40.67	4,469		81.34	9,835		43
44	21.38	1,826		42.76	4,482		85.53	9,798		44
45	22.34	1,882	7,080	44.69	4,544	14,170	89.39	9,872	28,352	45
46	23.74	2,017		47.49	4,765		94.98	10,240		46
47	25.19	2,147		50.38	4,959		100.76	10,582		47
48	26.78	2,201		53.56	5,018		107.12	10,653		48
49	28.33	2,276		56.67	5,127		113.34	10,818		49
50	30.04	2,301	6,304	60.08	5,121	12,609	120.17	10,769	25,225	50
51	31.81	2,300		63.63	5,081		127.26	10,634		51
52	33.65	2,282		67.31	4,997		134.63	10,431		52
53	35.76	2,186		71.54	4,769		143.08	9,924		53
54	37.83	2,134		75.67	4,622		151.35	9,595		54
55	40.00	1,997	4,823	80.01	4,304	9,649	160.02	8,919	19,300	55
56	42.59	1,627		85.17	3,524		170.35	7,324		56
57	45.28	1,185		90.56	2,608		181.12	5,449		57
58	48.03	838		96.06	1,876		192.12	3,955		58
59	50.91	518		101.82	1,206		203.64	2,580		59
60	54.09	206	1,700	108.19	551	3,402	216.38	1,240	6,805	60
61	57.50	0		115.01	75		230.01	255		61
62	61.20	0		122.40	0		244.81	0		62
63	65.01	0		130.02	0		260.04	0		63
64	68.89	0		137.78	0		275.57	0		64
65	73.32			146.64			293.29			65
66	78.95			157.90			315.81			66
67	84.36			168.73			337.46			67
68	90.72			181.46			362.92			68
69	96.96			193.92			387.84			69
70	104.16			208.33			416.66			70
71	110.88			221.76			443.52			71
72	119.43			238.87			477.74			72
73	128.22			256.45			512.91			73
74	137.29			274.58			549.17			74
75	148.26			296.51			593.03			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: GU Ver: 3.0.0.2406

- 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 CRLTI100):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WML**      **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR**      **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT100):** 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.