

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$150,000 Face Amount

Issue Age	Annual Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	734.10	1,661	5,155	8,826	0					16
17	755.70	1,817	5,557	9,490	0					17
18	776.70	2,013	6,035	10,368	0					18
19	801.60	2,190	6,449	10,882	0					19
20	834.15	2,477	7,102	11,511	0	4,229	12,863	58,632	207,516	20
21	875.85	2,621	7,401	12,169	0					21
22	901.50	2,883	7,958	13,007	0					22
23	934.95	3,108	8,412	13,422	0					23
24	979.80	3,299	8,765	14,052	0					24
25	1,013.40	3,219	9,332	14,742	0	5,314	16,481	56,466	207,379	25
26	1,051.80	3,428	9,831	15,175	0					26
27	1,091.85	3,650	10,344	15,607	0					27
28	1,131.60	4,002	11,160	16,375	0					28
29	1,188.90	4,183	11,573	16,831	0					29
30	1,235.55	4,437	12,160	17,266	0	7,054	21,385	54,151	207,623	30
31	1,292.10	4,762	12,926	17,740	0					31
32	1,349.40	5,018	13,524	18,432	0					32
33	1,409.55	5,353	14,310	18,881	0					33
34	1,467.45	5,634	14,963	19,303	0					34
35	1,526.40	5,929	15,651	19,774	0	9,203	27,506	51,343	208,776	35
36	1,602.30	6,240	16,200	20,165	0					36
37	1,694.85	6,555	16,729	20,303	0					37
38	1,779.75	6,969	17,468	20,765	0					38
39	1,878.30	7,340	18,061	20,940	0					39
40	1,990.20	7,627	18,398	20,923	0	11,881	33,995	47,158	212,671	40
41	2,106.15	7,911	18,678	20,766	0					41
42	2,211.45	8,394	19,387	20,992	0					42
43	2,340.75	8,704	19,599	20,697	0					43
44	2,457.45	9,111	19,983	20,544	0					44
45	2,586.00	9,478	20,212	20,212	0	15,113	41,197	41,197	217,427	45
46	2,761.95	9,985	20,759	20,491	0					46
47	2,943.75	10,498	21,284	20,691	0					47
48	3,143.10	10,925	21,545	20,612	0					48
49	3,338.55	11,440	21,981	20,608	0					49
50	3,554.25	11,853	22,095	20,311	0	19,648	51,657	36,440	223,471	50
51	3,776.85	12,265	22,138	19,929	0					51
52	4,007.40	12,673	22,100	19,468	0					52
53	4,272.30	13,813	21,341	18,634	0					53
54	4,521.00	15,468	20,986	17,981	0					54
55	4,776.00	16,856	19,471	16,856	0	28,221	63,317	28,221	230,686	55
56	5,138.70	17,143	18,166	14,470	0					56
57	5,514.15	17,392	16,469	11,561	0					57
58	5,901.75	17,683	14,521	9,010	0					58
59	6,303.45	17,963	12,065	6,508	0					59
60	6,762.90	18,071	8,508	3,999	0	34,883	77,600	10,105	241,456	60
61	7,237.50	18,134	4,103	2,218	0					61
62	7,770.15	18,002	0	270	0					62
63	8,338.50	17,796	0	0	0					63
64	8,942.40	17,577	0	0	0					64
65	9,425.10	17,022	0	0	0	43,495	97,766		251,893	65
66	10,182.90	15,755	0	0	0					66
67	10,919.85	14,817	0	0	0					67
68	11,778.75	12,798	0	0	0					68
69	12,620.70	10,971	0	0	0					69
70	13,593.00	7,927	0	0	0	54,227	133,065		267,011	70
71	14,501.85	5,439	0	0	0					71
72	15,638.70	575	0	0	0					72
73	16,815.60	0	0	0	0					73
74	18,034.95	0	0	0	0					74
75	19,489.05	0	0	0	0	68,708	191,539		282,415	75
76	16,248.60	27,778	0	0	0					76
77	17,248.20	26,273	0	0	0					77
78	18,313.65	24,455	0	0	0					78
79	19,434.00	22,082	0	0	0					79
80	20,620.35	19,351	0	0	0	84,874	273,782		273,782	80

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 \$30.00 Annual 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.

8/31/2016

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

Issue State: VA Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$150,000 Face Amount

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		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	977.25	2,358	6,813	0	0					16
17	1,006.05	2,497	7,312	0	0					17
18	1,032.75	2,698	7,934	0	0					18
19	1,069.95	2,836	8,376	511	0					19
20	1,110.90	3,078	9,031	1,309	0	5,370	16,680	67,897	230,852	20
21	1,163.85	3,200	9,360	2,248	0					21
22	1,199.10	3,459	9,982	3,544	0					22
23	1,244.10	3,686	10,494	4,363	0					23
24	1,299.30	3,889	10,903	5,424	0					24
25	1,342.95	4,189	11,499	6,496	0	6,947	21,036	65,265	231,790	25
26	1,392.15	4,475	12,028	7,323	0					26
27	1,458.30	4,700	12,375	8,068	0					27
28	1,526.25	5,051	13,009	9,147	0					28
29	1,601.85	5,378	13,585	9,976	0					29
30	1,677.30	5,635	13,996	10,713	0	9,090	26,336	62,315	234,806	30
31	1,762.50	5,949	14,541	11,392	0					31
32	1,837.20	6,277	15,119	12,484	0					32
33	1,927.20	6,607	15,697	13,245	0					33
34	2,017.65	6,857	16,068	13,855	0					34
35	2,101.50	7,223	16,711	14,593	0	11,601	32,707	58,558	238,140	35
36	2,199.00	7,527	17,050	15,235	0					36
37	2,326.35	7,782	17,224	15,602	0					37
38	2,441.55	8,101	17,508	16,317	0					38
39	2,577.60	8,412	17,696	16,662	0					39
40	2,716.50	8,672	17,686	16,807	0	14,365	38,817	52,977	245,360	40
41	2,867.25	8,986	17,728	16,938	0					41
42	3,008.55	9,357	17,832	17,261	0					42
43	3,172.65	9,655	17,650	17,208	0					43
44	3,336.00	9,940	17,344	17,112	0					44
45	3,486.45	10,291	17,158	17,158	0	17,908	46,150	46,150	253,133	45
46	3,704.70	10,644	16,957	17,694	0					46
47	3,930.15	10,990	16,725	18,173	0					47
48	4,177.95	11,171	16,013	18,231	0					48
49	4,420.65	11,459	15,537	18,434	0					49
50	4,686.90	11,607	14,633	18,303	0	22,528	56,985	41,028	261,034	50
51	4,963.35	11,703	13,533	18,042	0					51
52	5,251.20	11,735	12,211	17,674	0					52
53	5,580.45	12,601	9,796	16,843	0					53
54	5,902.95	14,051	7,819	16,262	0					54
55	6,241.05	15,148	4,198	15,148	0	31,448	69,101	31,448	271,820	55
56	6,644.10	14,948	961	12,658	0					56
57	7,064.25	14,705	0	9,735	0					57
58	7,493.10	14,484	0	7,361	0					58
59	7,942.35	14,251	0	5,153	0					59
60	8,439.45	13,734	0	2,983	0	37,773	85,464	11,704	284,368	60
61	8,971.05	13,153	0	1,329	0					61
62	9,548.25	12,288	0	0	0					62
63	10,142.25	11,349	0	0	0					63
64	10,747.95	10,332	0	0	0					64
65	11,439.15	8,641	0	0	0	46,239	110,810		297,946	65
66	12,317.25	6,302	0	0	0					66
67	13,161.60	4,323	0	0	0					67
68	14,154.60	854	0	0	0					68
69	15,126.45	0	0	0	0					69
70	16,250.55	0	0	0	0	58,052	156,766		315,959	70
71	17,298.00	0	0	0	0					71
72	18,632.85	0	0	0	0					72
73	20,004.60	0	0	0	0					73
74	21,418.65	0	0	0	0					74
75	23,129.25	0	0	0	0	75,936	227,387		334,272	75
76	18,840.90	16,883	0	0	0					76
77	19,939.35	14,240	0	0	0					77
78	21,098.10	11,048	0	0	0					78
79	22,317.45	7,354	0	0	0					79
80	23,602.50	3,331	0	0	0	94,981	318,459		318,459	80

Solve for Target Premium - A100

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8/31/2016

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

Issue State: VA Ver: 3.0.0.3111

- 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 CRLTI1VA):** 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 CRLLT1VA):** 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.