

TransElite HFA - 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
	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†			6.84	0		16
17	N/A†			N/A†			7.04	0		17
18	N/A†			N/A†			7.22	0		18
19	N/A†			N/A†			7.45	0		19
20	N/A†			N/A†			7.69	0	18,140	20
21	N/A†			4.09	0		8.19	0		21
22	N/A†			4.20	0		8.41	0		22
23	N/A†			4.36	0		8.73	0		23
24	N/A†			4.50	0		9.01	0		24
25	N/A†			4.65	0	8,729	9.30	0	17,477	25
26	N/A†			4.83	0		9.66	0		26
27	N/A†			5.02	0		10.04	0		27
28	N/A†			5.16	0		10.32	0		28
29	N/A†			5.36	0		10.73	0		29
30	N/A†			5.57	0	8,417	11.14	0	16,834	30
31	N/A†			5.93	0		11.86	0		31
32	N/A†			6.11	0		12.23	86		32
33	N/A†			6.36	0		12.73	331		33
34	N/A†			6.63	0		13.26	600		34
35	N/A†			6.89	0	7,957	13.78	862	15,906	35
36	N/A†			7.17	0		14.34	1,166		36
37	N/A†			7.50	9		15.01	1,211		37
38	N/A†			7.85	200		15.71	1,513		38
39	4.11	0		8.23	326		16.47	1,710		39
40	4.30	0	3,627	8.60	399	7,260	17.21	1,786	14,534	40
41	4.56	0		9.12	462		18.25	1,877		41
42	4.75	0		9.50	618		19.01	2,117		42
43	5.02	0		10.04	672		20.08	2,170		43
44	5.24	0		10.49	744		20.98	2,255		44
45	5.50	25	3,192	11.01	780	6,402	22.02	2,280	12,810	45
46	5.79	72		11.58	805		23.17	2,294		46
47	6.09	107		12.19	844		24.39	2,324		47
48	6.48	136		12.96	848		25.92	2,271		48
49	6.83	168		13.66	866		27.33	2,278		49
50	7.28	156	2,589	14.57	809	5,191	29.14	2,112	10,385	50
51	7.71	161		15.42	767		30.84	1,981		51
52	8.16	166		16.32	741		32.65	1,899		52
53	8.69	64		17.40	510		34.80	1,387		53
54	9.20	138		18.41	611		36.82	1,555		54
55	9.78	141	1,915	19.57	585	3,839	39.14	1,465	7,678	55
56	10.43	0		20.87	246		41.74	755		56
57	11.16	0		22.32	0		44.63	0		57
58	11.97	0		23.95	0		47.91	0		58
59	12.88	0		25.77	0		51.55	0		59
60	13.94	0	370	27.89	0	745	55.78	0	1,489	60
61	15.09	0		30.19	0		60.39	0		61
62	16.49	0		32.99	0		65.99	0		62
63	17.94	0		35.89	0		71.78	0		63
64	19.56	0		39.12	0		78.25	0		64
65	21.51			43.03			86.06			65
66	23.53			47.06			94.12			66
67	25.35			50.71			101.42			67
68	27.52			55.05			110.11			68
69	29.59			59.18			118.37			69
70	32.09			64.18			128.37			70
71	34.89			69.80			139.59			71
72	38.49			76.98			153.96			72
73	42.26			84.52			169.05			73
74	46.20			92.41			184.82			74
75	51.02			102.05			204.09			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. 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 \$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.

9/23/2016

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

Issue State: VA Ver: 3.0.0.3111

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

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†			4.87	0		9.75	0		16
17	N/A†			5.02	0		10.05	0		17
18	N/A†			5.16	0		10.32	0		18
19	N/A†			5.36	0		10.72	0		19
20	N/A†			5.54	0	12,712	11.08	0	25,423	20
21	N/A†			5.88	0		11.76	0		21
22	N/A†			6.05	0		12.11	0		22
23	N/A†			6.29	0		12.59	0		23
24	N/A†			6.52	0		13.05	0		24
25	N/A†			6.74	0	12,307	13.48	0	24,614	25
26	N/A†			7.00	0		14.00	0		26
27	N/A†			7.34	0		14.69	0		27
28	N/A†			7.59	0		15.18	0		28
29	N/A†			7.94	0		15.90	0		29
30	4.13	0	5,835	8.27	0	11,740	16.55	0	23,510	30
31	4.37	0		8.74	0		17.48	0		31
32	4.52	0		9.05	0		18.11	0		32
33	4.74	0		9.48	0		18.97	0		33
34	4.94	0		9.89	0		19.78	0		34
35	5.15	0	5,507	10.30	0	11,023	20.61	0	22,086	35
36	5.39	0		10.79	0		21.59	0		36
37	5.68	0		11.37	0		22.74	0		37
38	5.93	0		11.87	0		23.74	0		38
39	6.26	0		12.53	0		25.06	0		39
40	6.58	0	4,961	13.17	0	9,964	26.34	214	19,928	40
41	6.92	0		13.85	0		27.70	412		41
42	7.26	0		14.54	0		29.07	837		42
43	7.68	0		15.36	36		30.72	957		43
44	8.09	0		16.18	124		32.36	1,079		44
45	8.55	0	4,262	17.10	197	8,520	34.19	1,152	17,017	45
46	9.04	0		18.08	215		36.17	1,163		46
47	9.55	0		19.11	266		38.23	1,211		47
48	10.13	0		20.27	194		40.55	1,017		48
49	10.70	0		21.39	212		42.80	1,009		49
50	11.37	0	3,345	22.74	126	6,686	45.48	774	13,373	50
51	12.06	0		24.13	9		48.27	502		51
52	12.80	0		25.60	0		51.20	233		52
53	13.65	0		27.31	0		54.62	0		53
54	14.46	0		28.92	0		57.84	0		54
55	15.38	0	2,345	30.77	0	4,697	61.54	0	9,396	55
56	16.36	0		32.73	0		65.47	0		56
57	17.47	0		34.95	0		69.91	0		57
58	18.70	0		37.40	0		74.82	0		58
59	20.07	0		40.14	0		80.30	0		59
60	21.60	0	665	43.21	0	1,332	86.42	0	2,664	60
61	23.10	0		46.22	0		92.44	0		61
62	24.81	0		49.62	0		99.25	0		62
63	26.65	0		53.31	0		106.62	0		63
64	28.57	0		57.15	0		114.30	0		64
65	30.79			61.58			123.16			65
66	34.05			68.11			136.23			66
67	36.52			73.04			146.09			67
68	39.49			78.99			157.99			68
69	42.29			84.59			169.18			69
70	45.54			91.09			182.19			70
71	49.22			98.44			196.88			71
72	53.86			107.72			215.44			72
73	58.67			117.34			234.68			73
74	63.60			127.21			254.43			74
75	69.58			139.16			278.33			75
76	76.33			152.66			307.52			76
77	83.38			167.76			342.52			77
78	90.69			184.58			384.07			78
79	98.22			203.24			432.07			79
80	106.84			223.86			487.53			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 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.