

TransElite HCV - Universal Life Insurance

With Riders: None

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 Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	BiWeekly26 Premium	Guaranteed Cash Value at Year 10*	Current Cash Value at Year 10*	
16	N/A†			8.68	480		17.36	1,239		16
17	N/A†			8.94	537		17.87	1,352		17
18	N/A†			9.20	598		18.41	1,482		18
19	N/A†			9.48	668		18.97	1,620		19
20	N/A†			9.86	768	1,324	19.72	1,817	2,647	20
21	N/A†			10.33	825		20.67	1,934		21
22	N/A†			10.66	912		21.33	2,107		22
23	N/A†			11.01	1,003		22.02	2,286		23
24	N/A†			11.54	1,075		23.09	2,435		24
25	N/A†			11.94	1,056	1,671	23.88	2,391	3,339	25
26	N/A†			12.35	1,140		24.70	2,559		26
27	N/A†			12.78	1,229		25.56	2,738		27
28	N/A†			13.31	1,345		26.62	2,968		28
29	N/A†			13.96	1,419		27.93	3,118		29
30	N/A†			14.48	1,518	2,225	28.97	3,321	4,455	30
31	N/A†			15.10	1,640		30.21	3,564		31
32	N/A†			15.86	1,723		31.73	3,732		32
33	8.27	782		16.55	1,850		33.11	3,983		33
34	8.60	835		17.21	1,958		34.42	4,195		34
35	8.95	890	1,455	17.90	2,062	2,910	35.81	4,410	5,825	35
36	9.41	947		18.82	2,176		37.64	4,634		36
37	9.92	1,014		19.84	2,309		39.69	4,904		37
38	10.45	1,082		20.92	2,451		41.83	5,184		38
39	11.01	1,154		22.03	2,596		44.07	5,478		39
40	11.66	1,215	1,877	23.32	2,712	3,752	46.65	5,714	7,510	40
41	12.33	1,275		24.67	2,839		49.34	5,960		41
42	12.98	1,359		25.96	3,005		51.93	6,297		42
43	13.71	1,425		27.43	3,141		54.87	6,569		43
44	14.39	1,506		28.80	3,303		57.60	6,891		44
45	15.11	1,588	2,382	30.22	3,463	4,766	60.44	7,211	9,532	45
46	16.16	1,686		32.32	3,659		64.64	7,605		46
47	17.24	1,782		34.48	3,850		68.97	7,992		47
48	18.36	1,878		36.74	4,048		73.48	8,384		48
49	19.54	1,976		39.08	4,243		78.16	8,773		49
50	20.76	2,074	3,081	41.52	4,437	6,161	83.05	9,164	12,325	50
51	22.03	2,168		44.08	4,632		88.16	9,557		51
52	23.36	2,261		46.73	4,817		93.45	9,924		52
53	24.75	2,512		49.50	5,319		99.00	10,928		53
54	26.19	2,810		52.38	5,916		104.76	12,124		54
55	27.51	3,104	4,423	55.02	6,504	8,847	110.05	13,306	17,697	55
56	29.54	3,199		59.09	6,699		118.19	13,700		56
57	31.65	3,298		63.30	6,895		126.60	14,092		57
58	33.84	3,397		67.68	7,096		135.36	14,496		58
59	36.11	3,495		72.22	7,292		144.45	14,890		59
60	38.61	3,594	5,374	77.22	7,494	10,747	154.44	15,297	21,497	60
61	41.20	3,690		82.39	7,685		164.80	15,688		61
62	44.01	3,780		88.03	7,875		176.06	16,065		62
63	47.05	3,863		94.10	8,044		188.21	16,403		63
64	50.32	3,937		100.65	8,198		201.30	16,713		64
65	52.50	4,042	6,534	105.01	8,410	13,071	210.03	17,150	26,150	65
66	56.15	4,095		112.30	8,518		224.61	17,369		66
67	59.95	4,129		119.91	8,593		239.82	17,521		67
68	63.93	4,136		127.86	8,614		255.73	17,571		68
69	68.10	4,104		136.20	8,560		272.41	17,468		69
70	72.50	4,036	7,746	145.01	8,429	15,494	290.02	17,212	30,986	70
71	77.11	3,901		154.23	8,172		308.46	16,708		71
72	81.97	3,712		163.95	7,806		327.90	15,989		72
73	87.07	3,459		174.16	7,316		348.31	15,018		73
74	92.46	3,136		184.93	6,684		369.86	13,766		74
75	98.13	2,708	8,813	196.26	5,835	17,624	392.53	12,096	35,256	75
76	104.15	2,166		208.30	4,769		416.61	9,984		76
77	110.56	1,490		221.12	3,442		442.24	7,345		77
78	117.39	658		234.78	1,807		469.56	4,100		78
79	124.57	0		249.14	0		498.28	0		79
80	132.17	0	9,694	264.35	0	19,394	528.70	0	38,789	80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium – A100

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A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

7/27/2016

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

Issue State: WA Ver: 3.0.0.2824

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With Riders: None

Tobacco

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16	N/A†			11.57	751		23.15	1,784		16
17	N/A†			11.94	795		23.88	1,871		17
18	N/A†			12.32	848		24.65	1,980		18
19	N/A†			12.72	910		25.44	2,102		19
20	N/A†			13.20	999	1,675	26.41	2,283	3,353	20
21	N/A†			13.80	1,054		27.60	2,392		21
22	N/A†			14.25	1,139		28.51	2,562		22
23	N/A†			14.73	1,230		29.46	2,744		23
24	N/A†			15.40	1,308		30.79	2,895		24
25	N/A†			15.92	1,412	2,179	31.84	3,106	4,357	25
26	8.23	618		16.47	1,522		32.94	3,326		26
27	8.61	667		17.22	1,617		34.44	3,518		27
28	9.03	725		18.06	1,734		36.13	3,754		28
29	9.48	788		18.95	1,858		37.91	3,999		29
30	9.90	837	1,426	19.81	1,959	2,853	39.64	4,208	5,714	30
31	10.39	898		20.79	2,086		41.58	4,455		31
32	10.87	952		21.75	2,190		43.50	4,666		32
33	11.41	1,013		22.82	2,313		45.65	4,911		33
34	11.94	1,066		23.88	2,415		47.76	5,115		34
35	12.43	1,130	1,821	24.87	2,548	3,646	49.75	5,384	7,297	35
36	13.02	1,189		26.04	2,661		52.09	5,611		36
37	13.75	1,243		27.52	2,776		55.03	5,836		37
38	14.49	1,292		28.99	2,874		57.98	6,033		38
39	15.30	1,357		30.59	2,998		61.19	6,283		39
40	16.10	1,411	2,247	32.21	3,112	4,497	64.43	6,512	8,997	40
41	16.98	1,480		33.96	3,247		67.92	6,780		41
42	17.87	1,540		35.73	3,366		71.47	7,025		42
43	18.82	1,608		37.64	3,504		75.28	7,297		43
44	19.78	1,664		39.57	3,622		79.14	7,535		44
45	20.62	1,743	2,786	41.25	3,780	5,578	82.51	7,854	11,158	45
46	21.90	1,828		43.80	3,947		87.59	8,182		46
47	23.21	1,903		46.42	4,096		92.85	8,491		47
48	24.57	1,971		49.15	4,242		98.30	8,777		48
49	26.00	2,041		52.00	4,379		104.00	9,052		49
50	27.48	2,101	3,472	54.97	4,504	6,948	109.95	9,310	13,901	50
51	29.03	2,156		58.07	4,616		116.13	9,529		51
52	30.64	2,199		61.29	4,705		122.58	9,710		52
53	32.32	2,428		64.64	5,163		129.30	10,634		53
54	34.16	2,706		68.33	5,721		136.67	11,751		54
55	35.89	2,977	4,823	71.78	6,264	9,647	143.57	12,842	19,300	55
56	38.11	3,007		76.22	6,327		152.46	12,972		56
57	40.41	3,037		80.82	6,389		161.64	13,096		57
58	42.79	3,061		85.59	6,446		171.18	13,211		58
59	45.29	3,087		90.58	6,500		181.16	13,320		59
60	47.90	3,114	5,642	95.80	6,553	11,284	191.60	13,432	22,568	60
61	50.72	3,130		101.44	6,588		202.89	13,510		61
62	53.65	3,141		107.30	6,613		214.61	13,564		62
63	56.68	3,139		113.36	6,617		226.72	13,574		63
64	59.80	3,124		119.61	6,596		239.22	13,540		64
65	63.05	3,101	6,634	126.12	6,561	13,279	252.24	13,471	26,556	65
66	67.17	3,059		134.34	6,477		268.68	13,310		66
67	71.44	2,983		142.88	6,331		285.76	13,026		67
68	75.90	2,865		151.80	6,105		303.60	12,580		68
69	80.58	2,690		161.16	5,765		322.33	11,915		69
70	85.51	2,452	7,702	171.02	5,298	15,404	342.05	10,998	30,815	70
71	90.68	2,127		181.37	4,662		362.75	9,739		71
72	96.12	1,718		192.25	3,863		384.50	8,149		72
73	101.81	1,217		203.62	2,875		407.25	6,194		73
74	107.77	596		215.56	1,660		431.12	3,781		74
75	114.10	0	8,539	228.19	185	17,072	456.39	860	34,152	75
76	120.77	0		241.54	0		483.07	0		76
77	127.80	0		255.62	0		511.24	0		77
78	135.23	0		270.47	0		540.95	0		78
79	143.05	0		286.10	0		572.22	0		79
80	151.29	0	9,051	302.58	0	18,102	605.16	0	36,209	80

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7/27/2016

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Issue State: WA Ver: 3.0.0.2824

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.