

TransElite HFA - 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†			N/A†			12.22	92		16
17	N/A†			N/A†			12.58	155		17
18	N/A†			N/A†			12.95	217		18
19	N/A†			N/A†			13.33	278		19
20	N/A†			N/A†			13.72	353	989	20
21	N/A†			N/A†			14.59	418		21
22	N/A†			N/A†			15.04	512		22
23	N/A†			N/A†			15.52	601		23
24	N/A†			8.00	217		16.01	721		24
25	N/A†			8.25	278	780	16.50	837	1,560	25
26	N/A†			8.53	335		17.07	953		26
27	N/A†			8.82	392		17.66	1,072		27
28	N/A†			9.12	451		18.25	1,185		28
29	N/A†			9.46	515		18.91	1,309		29
30	N/A†			9.78	569	1,136	19.57	1,421	2,274	30
31	N/A†			10.40	631		20.82	1,549		31
32	N/A†			10.79	690		21.59	1,664		32
33	N/A†			11.22	751		22.43	1,782		33
34	N/A†			11.65	805		23.31	1,893		34
35	N/A†			12.12	860	1,530	24.24	2,001	3,059	35
36	N/A†			12.61	913		25.24	2,115		36
37	N/A†			13.13	967		26.26	2,216		37
38	N/A†			13.81	988		27.63	2,262		38
39	N/A†			14.43	1,054		28.86	2,391		39
40	N/A†			15.02	1,102	1,918	30.05	2,492	3,842	40
41	N/A†			15.92	1,162		31.85	2,609		41
42	8.31	467		16.63	1,222		33.26	2,728		42
43	8.75	479		17.51	1,247		35.02	2,778		43
44	9.14	505		18.28	1,297		36.56	2,877		44
45	9.54	525	1,179	19.09	1,337	2,362	38.19	2,962	4,726	45
46	10.04	532		20.08	1,351		40.17	2,992		46
47	10.57	538		21.14	1,363		42.28	3,013		47
48	11.18	554		22.37	1,401		44.74	3,086		48
49	11.80	560		23.60	1,408		47.21	3,108		49
50	12.54	549	1,364	25.10	1,393	2,734	50.20	3,076	5,468	50
51	13.25	547		26.51	1,390		53.02	3,068		51
52	14.00	537		28.01	1,371		56.01	3,028		52
53	14.76	592		29.52	1,477		59.06	3,253		53
54	15.60	724		31.21	1,744		62.44	3,788		54
55	16.46	850	1,916	32.93	1,998	3,836	65.87	4,294	7,675	55
56	17.47	805		34.96	1,912		69.91	4,122		56
57	18.62	741		37.25	1,786		74.49	3,869		57
58	19.96	672		39.93	1,649		79.86	3,600		58
59	21.48	590		42.96	1,485		85.93	3,273		59
60	23.15	482	1,935	46.31	1,272	3,872	92.62	2,853	7,747	60
61	25.00	353		50.00	1,017		100.02	2,348		61
62	27.20	215		54.41	746		108.82	1,805		62
63	29.49	16		58.98	346		117.97	1,012		63
64	32.13	0		64.26	0		128.53	142		64
65	35.12	0	1,662	70.25	0	3,326	140.50	0	6,653	65
66	37.94	0		75.88	0		151.77	0		66
67	40.67	0		81.34	0		162.68	0		67
68	43.48	0		86.97	0		173.94	0		68
69	46.39	0		92.78	0		185.56	0		69
70	49.55	0	279	99.11	0	565	198.23	0	1,136	70
71	53.95	0		107.92	0		215.84	0		71
72	58.71	0		117.42	0		234.85	0		72
73	63.81	0		127.63	0		255.27	0		73
74	69.27	0		138.54	0		277.09	0		74
75	75.25	0	282	150.51	0	567	301.03	0	1,138	75
76	81.50	0		163.01	0		326.03	0		76
77	88.28	0		176.57	0		353.14	0		77
78	95.50	0		191.00	0		382.00	0		78
79	103.24	0		206.49	0		412.98	0		79
80	111.42	0	236	222.86	0	483	445.72	0	970	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. 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.

7/27/2016

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

Issue State: WA Ver: 3.0.0.2824

TransElite HFA - Universal Life Insurance

With Riders: None

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†			8.80	385		17.59	1,045		16
17	N/A†			9.09	418		18.19	1,121		17
18	N/A†			9.41	467		18.82	1,215		18
19	N/A†			9.72	518		19.45	1,319		19
20	N/A†			10.05	576	1,175	20.10	1,436	2,352	20
21	N/A†			10.65	620		21.30	1,521		21
22	N/A†			10.99	658		21.99	1,600		22
23	N/A†			11.38	699		22.75	1,677		23
24	N/A†			11.79	767		23.58	1,818		24
25	N/A†			12.18	788	1,465	24.37	1,861	2,934	25
26	N/A†			12.62	868		25.25	2,023		26
27	N/A†			13.22	924		26.44	2,132		27
28	N/A†			13.68	1,005		27.37	2,294		28
29	N/A†			14.32	1,059		28.64	2,398		29
30	N/A†			14.88	1,148	1,929	29.75	2,576	3,854	30
31	N/A†			15.68	1,224		31.37	2,736		31
32	8.15	511		16.31	1,309		32.62	2,901		32
33	8.54	531		17.09	1,351		34.18	2,984		33
34	8.89	568		17.80	1,425		35.59	3,130		34
35	9.27	602	1,221	18.54	1,489	2,441	37.09	3,265	4,887	35
36	9.72	616		19.44	1,517		38.89	3,323		36
37	10.21	631		20.44	1,557		40.87	3,395		37
38	10.71	644		21.43	1,577		42.87	3,443		38
39	11.30	676		22.61	1,641		45.23	3,571		39
40	11.87	694	1,437	23.74	1,675	2,875	47.47	3,634	5,748	40
41	12.45	705		24.90	1,699		49.82	3,691		41
42	13.12	733		26.24	1,754		52.49	3,798		42
43	13.85	730		27.69	1,744		55.39	3,782		43
44	14.58	712		29.17	1,717		58.34	3,724		44
45	15.37	695	1,612	30.75	1,685	3,229	61.51	3,666	6,463	45
46	16.23	689		32.47	1,675		64.94	3,642		46
47	17.13	676		34.27	1,650		68.55	3,595		47
48	18.07	654		36.14	1,603		72.29	3,506		48
49	19.06	625		38.12	1,546		76.26	3,394		49
50	20.18	571	1,764	40.37	1,446	3,535	80.74	3,189	7,070	50
51	21.35	507		42.70	1,312		85.41	2,930		51
52	22.58	426		45.17	1,158		90.33	2,615		52
53	23.86	496		47.72	1,297		95.44	2,897		53
54	25.24	617		50.49	1,544		100.98	3,394		54
55	26.65	731	2,345	53.31	1,774	4,694	106.62	3,859	9,391	55
56	28.26	661		56.52	1,633		113.04	3,576		56
57	30.08	589		60.17	1,497		120.35	3,313		57
58	32.17	532		64.35	1,387		128.70	3,093		58
59	34.53	485		69.06	1,291		138.12	2,907		59
60	37.01	396	2,673	74.03	1,120	5,348	148.07	2,572	10,703	60
61	39.43	161		78.87	654		157.75	1,640		61
62	42.07	0		84.15	149		168.31	637		62
63	44.98	0		89.96	0		179.93	0		63
64	48.06	0		96.12	0		192.25	0		64
65	51.31	0	2,064	102.64	0	4,137	205.27	0	8,268	65
66	56.33	0		112.67	0		225.35	0		66
67	60.12	0		120.24	0		240.48	0		67
68	64.16	0		128.34	0		256.68	0		68
69	68.22	0		136.43	0		272.87	0		69
70	72.44	0	266	144.88	0	533	289.76	0	1,066	70
71	78.25	0		156.50	0		313.00	0		71
72	84.41	0		168.82	0		337.64	0		72
73	90.92	0		181.85	0		363.70	0		73
74	97.70	0		195.40	0		390.80	0		74
75	105.00	0	268	210.01	0	540	420.02	0	1,083	75
76	112.66	0		225.32	0		450.65	0		76
77	120.76	0		241.52	0		483.04	0		77
78	129.38	0		258.77	0		517.54	0		78
79	138.45	0		276.89	0		553.79	0		79
80	147.69	0	227	295.38	0	454	590.76	0	912	80

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Issue State: WA Ver: 3.0.0.2824

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.