

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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			14.82	0		16
17	N/A†			N/A†			15.25	0		17
18	N/A†			N/A†			15.65	0		18
19	N/A†			N/A†			16.16	0		19
20	N/A†			N/A†			16.67	0	18,187	20
21	N/A†			8.87	0		17.75	0		21
22	N/A†			9.11	0		18.23	0		22
23	N/A†			9.45	0		18.91	0		23
24	N/A†			9.77	0		19.54	0		24
25	N/A†			10.08	0	8,747	20.16	0	17,512	25
26	N/A†			10.47	0		20.95	0		26
27	N/A†			10.88	0		21.76	0		27
28	N/A†			11.18	0		22.36	0		28
29	N/A†			11.63	0		23.25	0		29
30	N/A†			12.07	0	8,417	24.14	0	16,847	30
31	N/A†			12.85	0		25.70	0		31
32	N/A†			13.25	0		26.50	94		32
33	N/A†			13.79	0		27.58	331		33
34	N/A†			14.36	0		28.73	600		34
35	N/A†			14.93	0	7,957	29.86	869	15,915	35
36	N/A†			15.53	0		31.06	1,154		36
37	N/A†			16.26	21		32.53	1,222		37
38	N/A†			17.02	211		34.04	1,518		38
39	8.92	0		17.84	337		35.69	1,715		39
40	9.32	0	3,633	18.64	404	7,267	37.29	1,791	14,541	40
41	9.89	0		19.77	472		39.55	1,882		41
42	10.30	0		20.60	632		41.20	2,130		42
43	10.88	0		21.75	672		43.51	2,174		43
44	11.36	0		22.73	748		45.46	2,259		44
45	11.93	36	3,205	23.86	784	6,407	47.72	2,287	12,819	45
46	12.55	72		25.10	812		50.21	2,301		46
47	13.21	116		26.43	856		52.85	2,324		47
48	14.04	136		28.09	853		56.17	2,276		48
49	14.80	168		29.60	869		59.21	2,275		49
50	15.78	159	2,592	31.56	807	5,188	63.13	2,107	10,379	50
51	16.71	163		33.42	771		66.84	1,990		51
52	17.69	170		35.37	745		70.75	1,901		52
53	18.84	67		37.70	510		75.40	1,387		53
54	19.94	140		39.89	613		79.78	1,555		54
55	21.20	144	1,918	42.41	588	3,842	84.82	1,470	7,683	55
56	22.61	0		45.22	247		90.44	755		56
57	24.18	0		48.36	0		96.71	0		57
58	25.95	0		51.90	0		103.80	0		58
59	27.92	0		55.85	0		111.70	0		59
60	30.22	0	373	60.43	0	745	120.87	0	1,491	60
61	32.71	0		65.42	0		130.85	0		61
62	35.74	0		71.48	0		142.97	0		62
63	38.88	0		77.76	0		155.52	0		63
64	42.39	0		84.78	0		169.55	0		64
65	46.62			93.23			186.47			65
66	50.98			101.97			203.94			66
67	54.94			109.87			219.75			67
68	59.64			119.29			238.58			68
69	64.12			128.23			256.46			69
70	69.53			139.06			278.13			70
71	75.61			151.23			302.46			71
72	83.39			166.79			333.58			72
73	91.57			183.14			366.27			73
74	100.11			200.22			400.45			74
75	110.55			221.11			442.21			75
76	88.30			176.60			353.20			76
77	95.64			191.28			382.57			77
78	103.46			206.92			413.84			78
79	111.85			223.70			447.40			79
80	120.71			241.43			482.86			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 \$1.25 SemiMonthly24 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.

7/20/2016

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

Issue State: WI Ver: 3.0.0.2824

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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
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			10.56	0		21.13	0		16
17	N/A†			10.89	0		21.78	0		17
18	N/A†			11.19	0		22.38	0		18
19	N/A†			11.62	0		23.23	0		19
20	N/A†			12.01	0	12,738	24.02	0	25,501	20
21	N/A†			12.74	0		25.49	0		21
22	N/A†			13.12	0		26.25	0		22
23	N/A†			13.64	0		27.29	0		23
24	N/A†			14.13	0		28.27	0		24
25	N/A†			14.60	0	12,288	29.20	0	24,595	25
26	N/A†			15.17	0		30.34	0		26
27	N/A†			15.92	0		31.84	0		27
28	N/A†			16.45	0		32.90	0		28
29	N/A†			17.22	0		34.45	0		29
30	8.97	0	5,891	17.94	0	11,797	35.88	0	23,580	30
31	9.47	0		18.94	0		37.88	0		31
32	9.81	0		19.62	0		39.24	0		32
33	10.28	0		20.55	0		41.11	0		33
34	10.71	0		21.43	0		42.86	0		34
35	11.16	0	5,507	22.33	0	11,053	44.66	0	22,096	35
36	11.69	0		23.39	0		46.78	0		36
37	12.32	0		24.64	0		49.27	0		37
38	12.86	0		25.72	0		51.44	0		38
39	13.57	0		27.15	0		54.30	0		39
40	14.27	0	4,982	28.54	0	9,972	57.09	236	19,957	40
41	15.00	0		30.01	0		60.02	417		41
42	15.75	0		31.50	0		63.00	851		42
43	16.64	0		33.29	45		66.58	975		43
44	17.53	0		35.06	128		70.13	1,092		44
45	18.52	0	4,257	37.05	197	8,520	74.09	1,160	17,027	45
46	19.59	0		39.18	222		78.37	1,163		46
47	20.71	0		41.42	276		82.84	1,214		47
48	21.97	0		43.93	203		87.87	1,023		48
49	23.18	0		46.36	218		92.73	1,006		49
50	24.64	0	3,348	49.28	131	6,693	98.56	781	13,383	50
51	26.15	0		52.29	14		104.58	500		51
52	27.73	0		55.47	0		110.94	235		52
53	29.59	0		59.18	0		118.36	0		53
54	31.33	0		62.66	0		125.33	0		54
55	33.33	0	2,348	66.67	0	4,697	133.35	0	9,402	55
56	35.46	0		70.92	0		141.85	0		56
57	37.86	0		75.73	0		151.47	0		57
58	40.53	0		81.05	0		162.11	0		58
59	43.49	0		86.99	0		173.98	0		59
60	46.81	0	666	93.63	0	1,333	187.26	0	2,666	60
61	50.07	0		100.14	0		200.29	0		61
62	53.76	0		107.52	0		215.05	0		62
63	57.76	0		115.51	0		231.03	0		63
64	61.91	0		123.83	0		247.66	0		64
65	66.71			133.43			266.86			65
66	73.79			147.59			295.18			66
67	79.13			158.27			316.53			67
68	85.58			171.16			342.32			68
69	91.64			183.29			366.57			69
70	98.68			197.37			394.74			70
71	106.64			213.29			426.58			71
72	116.70			233.39			466.79			72
73	127.12			254.24			508.48			73
74	137.81			275.63			551.26			74
75	150.76			301.52			603.05			75
76	122.05			244.10			488.21			76
77	130.82			261.65			523.29			77
78	140.16			280.33			560.66			78
79	149.99			299.97			599.94			79
80	160.00			320.00			639.99			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 CRLTI1WI):** 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 CRLLT1WI):** 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.