



**YOUR TRANSAMERICA**  
ENROLLMENT MATERIALS

[transamericabenefits.com](http://transamericabenefits.com)

Products underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA  
or Transamerica Financial Life Insurance Company, Harrison, NY.

EBD HOBC 0816



# Everybody deserves a better tomorrow.

TransElite® Universal Life Insurance | Underwritten by Transamerica Life Insurance Company



TransElite® is universal life insurance that helps provide financial protection at a competitive cost.

## Help protect the people who depend on you.

Andrea chose universal life insurance because she didn't want to worry what would happen to her five-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened.

Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses or college tuition.

## Give yourself peace of mind.

Only 44 percent of American households have individual life insurance — that's the lowest number in half-a-century. The good news is that half of all households realize they need more.<sup>1</sup>

## Get the benefits that fit your needs.

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value<sup>2</sup> so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires.

Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

## Product Highlights

- No Physicals or Blood work
- Accumulates Cash Value
- Guaranteed 3% Interest Rate
- Withdrawal and Loan Options
- Convenient Payroll Deduction

## Contact Information

VISIT  
[transamericabenefits.com](https://transamericabenefits.com)



CUSTOMER SERVICE  
1-888-763-7474

<sup>1</sup> Insure Your Love 2016, LIMRA

<sup>2</sup> Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary and three monthly deductions.

<sup>3</sup> Acceptance based on answers to questions on the application for insurance.

## Enjoy our hassle-free application and claims process.

Apply by answering a few simple questions. No physicals or blood work required!<sup>3</sup> Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims and more from your PC or mobile device.

## Use your benefits when you need them most.

15 years after Andrea signs up for universal life insurance, her son Samuel's car (older than her policy) breaks down in his junior year of college. She borrows against her policy's cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier. If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.

## Take our portable, flexible policy with you.

When Andrea is offered a job with more travel and better salary at another company, she switches from payroll deduction to self-pay to keep her Transamerica policy. When Samuel gets a great job after college, she adjusts her premiums because she only needs to cover her own final expenses now that he can take care of himself. She lets him transfer the child term rider that had provided his life insurance while in college to his own universal life policy in his own name.

We let you keep your insurance when changing jobs and adjust premiums, death benefit and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, seeing your child through graduation or retiring.

## Eligibility

You can insure your eligible spouse, children (as Andrea did) and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

Self	ages 16 – 80	\$10,000 – \$500,000 benefit not to exceed 5x base salary
Spouse or equivalent by law	ages 16 through 65	\$10,000 – \$100,000 benefit
Children/Grandchildren	ages 0 through 25 years	\$25,000 benefit
Children under Optional Child Term Rider	ages 15 days through 25 years	\$10,000 or \$20,000 benefit

## Trust only the best with your family's financial protection.

Not all insurance companies are the same, and not all policies offer the same benefits. Choose a company with a reliable history of helping families like yours for over 100 years.

**This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.**

This is a brief summary of TransElite Universal Life Insurance **underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA.** Policy form series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusion apply. Refer to the policy, certificate and riders for complete details.

**Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: [www.tebcs.com](http://www.tebcs.com).**



# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			N/A†			16
17	N/A†			N/A†			N/A†			17
18	N/A†			N/A†			N/A†			18
19	N/A†			N/A†			N/A†			19
20	N/A†			N/A†			N/A†			20
21	N/A†			N/A†			8.19	0		21
22	N/A†			N/A†			8.41	0		22
23	N/A†			N/A†			8.73	0		23
24	N/A†			N/A†			9.02	0		24
25	N/A†			N/A†			9.30	0	8,747	25
26	N/A†			N/A†			9.66	0		26
27	N/A†			N/A†			10.04	0		27
28	N/A†			N/A†			10.32	0		28
29	N/A†			N/A†			10.73	0		29
30	N/A†			N/A†			11.14	0	8,417	30
31	N/A†			N/A†			11.87	0		31
32	N/A†			N/A†			12.23	0		32
33	N/A†			N/A†			12.73	0		33
34	N/A†			N/A†			13.26	0		34
35	N/A†			N/A†			13.78	0	7,957	35
36	N/A†			N/A†			14.34	0		36
37	N/A†			N/A†			15.01	27		37
38	N/A†			N/A†			15.71	211		38
39	N/A†			8.23	0		16.47	342		39
40	N/A†			8.60	0	3,633	17.21	409	7,273	40
41	N/A†			9.12	0		18.25	476		41
42	N/A†			9.50	0		19.01	627		42
43	N/A†			10.04	0		20.08	676		43
44	N/A†			10.49	0		20.98	748		44
45	N/A†			11.01	36	3,205	22.02	780	6,402	45
46	N/A†			11.58	72		23.17	816		46
47	N/A†			12.19	116		24.39	853		47
48	N/A†			12.96	136		25.92	848		48
49	8.20	0		13.66	168		27.33	874		49
50	8.74	0	1,556	14.57	161	2,595	29.14	811	5,193	50
51	9.25	0		15.42	163		30.85	773		51
52	9.79	0		16.32	166		32.65	747		52
53	10.44	0		17.40	69		34.80	510		53
54	11.04	0		18.41	141		36.82	613		54
55	11.74	0	1,151	19.57	145	1,920	39.15	589	3,844	55
56	12.52	0		20.87	0		41.74	247		56
57	13.39	0		22.32	0		44.64	0		57
58	14.37	0		23.95	0		47.91	0		58
59	15.47	0		25.78	0		51.55	0		59
60	16.74	0	224	27.89	0	372	55.79	0	747	60
61	18.12	0		30.19	0		60.39	0		61
62	19.79	0		33.00	0		65.99	0		62
63	21.53	0		35.89	0		71.78	0		63
64	23.47	0		39.13	0		78.26	0		64
65	25.82			43.03			86.06			65
66	28.24			47.06			94.13			66
67	30.42			50.71			101.42			67
68	33.03			55.06			110.11			68
69	35.51			59.18			118.37			69
70	38.51			64.19			128.37			70
71	41.88			69.80			139.60			71
72	46.19			76.98			153.96			72
73	50.71			84.53			169.06			73
74	55.44			92.41			184.83			74
75	61.23			102.05			204.11			75
76	48.90			81.51			163.02			76
77	52.97			88.29			176.58			77
78	57.30			95.50			191.01			78
79	61.95			103.25			206.50			79
80	66.86			111.43			222.87			80

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

Solve for Target Premium – Y0

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4/9/2015

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

Issue State: GA Ver: 3.0.0.1288

# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$75,000 Face Amount			\$100,000 Face Amount			\$125,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	10.26	0		13.68	0		17.10	0		16
17	10.56	0		14.08	0		17.60	0		17
18	10.84	0		14.45	0		18.06	0		18
19	11.19	0		14.92	0		18.65	0		19
20	11.54	0	13,668	15.39	0	18,210	19.24	0	22,797	20
21	12.29	0		16.38	0		20.48	0		21
22	12.62	0		16.83	0		21.04	0		22
23	13.10	0		17.46	0		21.83	0		23
24	13.53	0		18.04	0		22.55	0		24
25	13.96	0	13,156	18.61	0	17,530	23.27	0	21,921	25
26	14.50	0		19.33	0		24.17	0		26
27	15.06	0		20.09	0		25.11	0		27
28	15.48	0		20.64	0		25.80	0		28
29	16.10	0		21.47	0		26.83	0		29
30	16.71	0	12,626	22.29	0	16,860	27.86	0	21,069	30
31	17.80	0		23.73	0		29.67	11		31
32	18.35	0		24.46	94		30.58	498		32
33	19.10	0		25.46	338		31.83	786		33
34	19.89	105		26.52	600		33.15	1,090		34
35	20.67	329	11,932	27.57	882	15,934	34.46	1,427	19,917	35
36	21.51	571		28.68	1,166		35.85	1,768		36
37	22.52	625		30.03	1,228		37.54	1,821		37
38	23.57	870		31.43	1,529		39.28	2,177		38
39	24.71	1,028		32.95	1,726		41.18	2,411		39
40	25.82	1,104	10,914	34.43	1,801	14,554	43.03	2,496	18,188	40
41	27.38	1,183		36.51	1,886		45.64	2,594		41
42	28.52	1,383		38.03	2,130		47.53	2,877		42
43	30.12	1,428		40.17	2,182		50.21	2,926		43
44	31.47	1,502		41.97	2,266		52.46	3,024		44
45	33.04	1,539	9,617	44.05	2,291	12,823	55.07	3,042	16,029	45
46	34.76	1,558		46.35	2,304		57.94	3,047		46
47	36.59	1,593		48.79	2,330		60.99	3,069		47
48	38.89	1,568		51.85	2,279		64.82	2,996		48
49	40.99	1,576		54.66	2,278		68.33	2,984		49
50	43.71	1,462	7,789	58.28	2,114	10,388	72.85	2,764	12,986	50
51	46.27	1,382		61.70	1,994		77.12	2,599		51
52	48.98	1,325		65.31	1,903		81.64	2,483		52
53	52.20	948		69.60	1,389		87.01	1,833		53
54	55.23	1,086		73.64	1,556		92.05	2,029		54
55	58.72	1,030	5,762	78.30	1,473	7,686	97.87	1,915	9,607	55
56	62.61	502		83.49	759		104.36	1,012		56
57	66.96	0		89.28	0		111.60	0		57
58	71.87	0		95.82	0		119.78	0		58
59	77.33	0		103.11	0		128.88	0		59
60	83.68	0	1,119	111.58	0	1,493	139.47	0	1,866	60
61	90.59	0		120.79	0		150.99	0		61
62	98.99	0		131.99	0		164.98	0		62
63	107.67	0		143.57	0		179.46	0		63
64	117.39	0		156.52	0		195.65	0		64
65	129.10			172.13			215.16			65
66	141.19			188.26			235.32			66
67	152.14			202.85			253.56			67
68	165.18			220.23			275.29			68
69	177.56			236.75			295.93			69
70	192.56			256.75			320.94			70
71	209.40			279.21			349.01			71
72	230.95			307.93			384.92			72
73	253.58			338.11			422.64			73
74	277.24			369.66			462.07			74
75	306.16			408.21			510.27			75
76	244.53			326.04			407.55			76
77	264.86			353.15			441.44			77
78	286.51			382.02			477.52			78
79	309.75			413.00			516.25			79
80	334.31			445.74			557.17			80

Solve for Target Premium – Y0

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4/9/2015

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

Issue State: GA Ver: 3.0.0.1288

# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$150,000 Face Amount			\$175,000 Face Amount			\$200,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	20.52	0		23.94	0		27.36	0		16
17	21.12	0		24.64	0		28.15	0		17
18	21.67	0		25.29	0		28.90	0		18
19	22.38	0		26.10	0		29.83	0		19
20	23.08	0	27,290	26.93	0	31,855	30.78	0	36,442	20
21	24.57	0		28.67	0		32.76	0		21
22	25.24	0		29.45	0		33.65	0		22
23	26.19	0		30.56	0		34.92	0		23
24	27.05	0		31.56	0		36.07	0		24
25	27.92	0	26,295	32.57	0	30,668	37.22	0	35,025	25
26	29.00	0		33.84	0		38.67	0		26
27	30.12	0		35.15	0		40.17	0		27
28	30.96	0		36.12	0		41.28	0		28
29	32.20	0		37.56	0		42.93	166		29
30	33.42	0	25,251	39.00	190	29,473	44.57	447	33,669	30
31	35.59	296		41.53	621		47.46	937		31
32	36.69	886		42.81	1,289		48.92	1,678		32
33	38.19	1,219		44.56	1,667		50.93	2,115		33
34	39.78	1,578		46.41	2,061		53.04	2,556		34
35	41.35	1,965	23,882	48.24	2,504	27,857	55.13	3,043	31,831	35
36	43.02	2,363		50.18	2,946		57.36	3,560		36
37	45.04	2,407		52.55	3,005		60.05	3,592		37
38	47.13	2,820		54.99	3,478		62.85	4,142		38
39	49.42	3,098		57.66	3,789		65.89	4,475		39
40	51.63	3,177	21,808	60.24	3,868	25,442	68.85	4,573	29,089	40
41	54.76	3,283		63.89	3,990		73.02	4,694		41
42	57.04	3,624		66.55	4,379		76.05	5,122		42
43	60.24	3,660		70.29	4,420		80.33	5,167		43
44	62.94	3,765		73.44	4,527		83.93	5,288		44
45	66.08	3,790	19,231	77.09	4,536	22,428	88.11	5,291	25,638	45
46	69.52	3,781		81.11	4,523		92.69	5,263		46
47	73.18	3,800		85.38	4,537		97.57	5,270		47
48	77.78	3,705		90.74	4,416		103.71	5,131		48
49	81.98	3,675		95.65	4,380		109.32	5,086		49
50	87.42	3,409	15,576	101.99	4,058	18,172	116.56	4,708	20,769	50
51	92.54	3,204		107.97	3,816		123.39	4,421		51
52	97.96	3,055		114.29	3,633		130.62	4,213		52
53	104.40	2,266		121.80	2,706		139.20	3,145		53
54	110.46	2,498		128.87	2,970		147.28	3,442		54
55	117.44	2,352	11,524	137.02	2,796	13,446	156.59	3,236	15,365	55
56	125.22	1,261		146.10	1,518		166.97	1,770		56
57	133.91	0		156.23	0		178.55	0		57
58	143.72	0		167.68	0		191.64	0		58
59	154.66	0		180.43	0		206.21	0		59
60	167.36	0	2,237	195.25	0	2,610	223.15	0	2,984	60
61	181.18	0		211.38	0		241.57	0		61
62	197.97	0		230.97	0		263.96	0		62
63	215.34	0		251.23	0		287.12	0		63
64	234.77	0		273.89	0		313.02	0		64
65	258.19			301.22			344.25			65
66	282.37			329.43			376.50			66
67	304.26			354.97			405.69			67
68	330.33			385.39			440.45			68
69	355.11			414.29			473.48			69
70	385.10			449.29			513.48			70
71	418.79			488.60			558.40			71
72	461.88			538.86			615.85			72
73	507.15			591.67			676.20			73
74	554.46			646.88			739.29			74
75	612.29			714.35			816.39			75
76	489.04			570.54			652.05			76
77	529.70			617.99			706.27			77
78	573.00			668.50			764.00			78
79	619.47			722.72			825.96			79
80	668.58			780.01			891.44			80

Solve for Target Premium - A100

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5/11/2017

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

Issue State: IA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

**Tobacco**

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			9.75	0		16
17	N/A†			N/A†			10.05	0		17
18	N/A†			N/A†			10.33	0		18
19	N/A†			N/A†			10.72	0		19
20	N/A†			N/A†			11.09	0	12,764	20
21	N/A†			N/A†			11.76	0		21
22	N/A†			N/A†			12.11	0		22
23	N/A†			N/A†			12.60	0		23
24	N/A†			N/A†			13.05	0		24
25	N/A†			N/A†			13.48	0	12,307	25
26	N/A†			N/A†			14.00	0		26
27	N/A†			N/A†			14.70	0		27
28	N/A†			N/A†			15.18	0		28
29	N/A†			N/A†			15.90	0		29
30	N/A†			8.28	0	5,891	16.56	0	11,797	30
31	N/A†			8.74	0		17.48	0		31
32	N/A†			9.06	0		18.11	0		32
33	N/A†			9.48	0		18.97	0		33
34	N/A†			9.89	0		19.78	0		34
35	N/A†			10.31	0	5,527	20.61	0	11,053	35
36	N/A†			10.80	0		21.59	0		36
37	N/A†			11.37	0		22.74	0		37
38	N/A†			11.87	0		23.74	0		38
39	N/A†			12.53	0		25.06	0		39
40	N/A†			13.17	0	4,982	26.35	0	9,979	40
41	8.31	0		13.85	0		27.70	0		41
42	8.72	0		14.54	0		29.08	0		42
43	9.22	0		15.36	0		30.73	50		43
44	9.71	0		16.18	0		32.37	137		44
45	10.26	0	2,555	17.10	0	4,267	34.20	201	8,525	45
46	10.85	0		18.08	0		36.17	226		46
47	11.47	0		19.12	0		38.23	276		47
48	12.17	0		20.27	0		40.55	203		48
49	12.84	0		21.40	0		42.80	224		49
50	13.64	0	2,005	22.74	0	3,345	45.49	134	6,696	50
51	14.48	0		24.13	0		48.27	16		51
52	15.36	0		25.60	0		51.20	0		52
53	16.38	0		27.31	0		54.63	0		53
54	17.35	0		28.92	0		57.84	0		54
55	18.46	0	1,408	30.77	0	2,350	61.55	0	4,702	55
56	19.64	0		32.73	0		65.47	0		56
57	20.97	0		34.96	0		69.91	0		57
58	22.44	0		37.41	0		74.82	0		58
59	24.09	0		40.15	0		80.30	0		59
60	25.92	0	398	43.21	0	667	86.43	0	1,334	60
61	27.73	0		46.22	0		92.44	0		61
62	29.78	0		49.63	0		99.26	0		62
63	31.99	0		53.31	0		106.63	0		63
64	34.29	0		57.15	0		114.31	0		64
65	36.95			61.58			123.17			65
66	40.87			68.12			136.24			66
67	43.83			73.05			146.10			67
68	47.40			79.00			158.00			68
69	50.76			84.60			169.20			69
70	54.66			91.10			182.20			70
71	59.07			98.45			196.89			71
72	64.63			107.72			215.45			72
73	70.40			117.34			234.69			73
74	76.33			127.22			254.44			74
75	83.50			139.17			278.34			75
76	67.60			112.67			225.33			76
77	72.46			120.76			241.53			77
78	77.63			129.39			258.78			78
79	83.07			138.45			276.91			79
80	88.61			147.69			295.39			80

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

Solve for Target Premium – Y0

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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.

4/9/2015

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

Issue State: GA Ver: 3.0.0.1288

# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

**Tobacco**

Death Benefit Option: A



Issue Age	\$75,000 Face Amount			\$100,000 Face Amount			\$125,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	14.63	0		19.50	0		24.38	0		16
17	15.07	0		20.10	0		25.13	0		17
18	15.49	0		20.66	0		25.82	0		18
19	16.08	0		21.45	0		26.81	0		19
20	16.63	0	19,144	22.17	0	25,501	27.72	0	31,908	20
21	17.65	0		23.53	0		29.41	0		21
22	18.17	0		24.23	0		30.29	0		22
23	18.89	0		25.19	0		31.49	0		23
24	19.57	0		26.10	0		32.62	0		24
25	20.22	0	18,460	26.96	0	24,633	33.71	0	30,807	25
26	21.00	0		28.01	0		35.01	0		26
27	22.04	0		29.40	0		36.74	0		27
28	22.78	0		30.37	0		37.97	0		28
29	23.85	0		31.80	0		39.75	0		29
30	24.84	0	17,688	33.12	0	23,580	41.40	0	29,472	30
31	26.23	0		34.97	0		43.71	0		31
32	27.17	0		36.23	0		45.28	0		32
33	28.46	0		37.95	0		47.44	0		33
34	29.67	0		39.57	0		49.46	0		34
35	30.92	0	16,581	41.22	0	22,086	51.53	0	27,624	35
36	32.39	0		43.19	0		53.98	0		36
37	34.11	0		45.48	0		56.86	0		37
38	35.61	0		47.49	0		59.36	0		38
39	37.60	0		50.13	0		62.66	262		39
40	39.52	0	14,967	52.70	241	19,964	65.87	557	24,940	40
41	41.56	72		55.41	427		69.26	783		41
42	43.62	407		58.16	865		72.70	1,309		42
43	46.09	513		61.46	984		76.82	1,446		43
44	48.55	616		64.73	1,092		80.92	1,575		44
45	51.30	686	12,783	68.40	1,175	17,046	85.50	1,657	21,304	45
46	54.25	694		72.34	1,166		90.42	1,634		46
47	57.36	752		76.47	1,220		95.59	1,690		47
48	60.84	625		81.11	1,026		101.39	1,440		48
49	64.20	614		85.60	1,011		107.00	1,407		49
50	68.23	458	10,040	90.98	787	13,389	113.72	1,110	16,734	50
51	72.41	264		96.55	512		120.68	755		51
52	76.80	68		102.41	239		128.01	405		52
53	81.94	0		109.26	0		136.57	0		53
54	86.76	0		115.69	0		144.61	21		54
55	92.32	0	7,052	123.10	0	9,405	153.87	11	11,755	55
56	98.21	0		130.94	0		163.68	0		56
57	104.87	0		139.83	0		174.78	0		57
58	112.24	0		149.65	0		187.06	0		58
59	120.45	0		160.61	0		200.76	0		59
60	129.65	0	2,002	172.86	0	2,668	216.07	0	3,335	60
61	138.66	0		184.89	0		231.11	0		61
62	148.89	0		198.53	0		248.16	0		62
63	159.95	0		213.26	0		266.58	0		63
64	171.46	0		228.62	0		285.77	0		64
65	184.75			246.34			307.92			65
66	204.36			272.48			340.60			66
67	219.15			292.20			365.25			67
68	237.00			316.00			395.00			68
69	253.79			338.39			422.99			69
70	273.30			364.39			455.49			70
71	295.34			393.78			492.23			71
72	323.17			430.90			538.63			72
73	352.03			469.38			586.73			73
74	381.66			508.88			636.10			74
75	417.51			556.68			695.85			75
76	338.00			450.67			563.34			76
77	362.29			483.06			603.83			77
78	388.17			517.56			646.95			78
79	415.37			553.82			692.28			79
80	443.09			590.79			738.48			80

Solve for Target Premium – Y0

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4/9/2015

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

Issue State: GA Ver: 3.0.0.1288



# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

**Tobacco**

Death Benefit Option: A



Issue Age	\$150,000 Face Amount			\$175,000 Face Amount			\$200,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	29.26	0		34.13	0		39.01	0		16
17	30.15	0		35.18	0		40.20	0		17
18	30.99	0		36.15	0		41.32	0		18
19	32.17	0		37.53	0		42.90	0		19
20	33.26	0	38,239	38.80	0	44,594	44.35	0	51,028	20
21	35.29	0		41.18	0		47.06	0		21
22	36.34	0		42.40	0		48.46	0		22
23	37.78	0		44.08	0		50.38	0		23
24	39.14	0		45.67	0		52.20	0		24
25	40.44	0	36,921	47.18	0	43,075	53.93	0	49,248	25
26	42.00	0		49.01	0		56.01	0		26
27	44.09	0		51.44	0		58.79	0		27
28	45.56	0		53.16	0		60.75	0		28
29	47.70	0		55.65	0		63.60	0		29
30	49.68	0	35,391	57.96	0	41,269	66.24	0	47,161	30
31	52.45	0		61.20	0		69.94	0		31
32	54.33	0		63.39	0		72.45	0		32
33	56.92	0		66.41	0		75.89	0		33
34	59.34	0		69.24	0		79.13	0		34
35	61.83	0	33,131	72.14	0	38,658	82.44	0	44,175	35
36	64.78	0		75.57	0		86.37	0		36
37	68.22	0		79.60	0		90.97	0		37
38	71.22	54		83.10	278		94.97	485		38
39	75.19	535		87.72	809		100.25	1,083		39
40	79.04	878	29,922	92.22	1,208	34,917	105.39	1,529	39,900	40
41	83.11	1,128		96.96	1,480		110.82	1,840		41
42	87.24	1,757		101.77	2,201		116.31	2,645		42
43	92.18	1,900		107.55	2,372		122.91	2,830		43
44	97.10	2,046		113.28	2,526		129.47	3,010		44
45	102.59	2,132	25,552	119.69	2,616	29,809	136.79	3,103	34,072	45
46	108.50	2,099		126.59	2,574		144.67	3,041		46
47	114.71	2,158		133.82	2,621		152.94	3,097		47
48	121.66	1,841		141.94	2,251		162.22	2,665		48
49	128.40	1,796		149.80	2,186		171.20	2,582		49
50	136.46	1,429	20,072	159.21	1,756	23,418	181.95	2,080	26,763	50
51	144.81	991		168.95	1,237		193.09	1,482		51
52	153.60	565		179.21	734		204.81	900		52
53	163.88	0		191.20	0		218.51	0		53
54	173.52	87		202.45	164		231.37	238		54
55	184.64	71	14,103	215.41	132	16,450	246.18	195	18,801	55
56	196.41	0		229.14	0		261.88	0		56
57	209.73	0		244.69	0		279.65	0		57
58	224.46	0		261.87	0		299.28	0		58
59	240.89	0		281.05	0		321.20	0		59
60	259.28	0	3,999	302.49	0	4,666	345.71	0	5,333	60
61	277.32	0		323.54	0		369.76	0		61
62	297.77	0		347.40	0		397.03	0		62
63	319.88	0		373.20	0		426.51	0		63
64	342.91	0		400.06	0		457.21	0		64
65	369.49			431.08			492.66			65
66	408.71			476.82			544.94			66
67	438.28			511.32			584.37			67
68	473.98			552.98			631.98			68
69	507.56			592.16			676.75			69
70	546.57			637.66			728.76			70
71	590.65			689.10			787.54			71
72	646.32			754.05			861.77			72
73	704.04			821.39			938.73			73
74	763.29			890.50			1,017.72			74
75	834.99			974.16			1,113.32			75
76	675.98			788.64			901.31			76
77	724.56			845.32			966.08			77
78	776.31			905.69			1,035.08			78
79	830.70			969.15			1,107.59			79
80	886.14			1,033.83			1,181.52			80

Solve for Target Premium - A100

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5/11/2017

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

Issue State: IA Ver: 3.0.0.3718

***Face Amount Buy Up Rates***

# TransElite HFA - Universal Life Insurance

**Non-Tobacco**



**Buy-Up Amounts** With Riders: TI, WML, LBR, EXT

Death Benefit Option: A

Issue Age	\$10,000 Face Amount			\$20,000 Face Amount			\$30,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			2.73	0		4.10	0		16
17	N/A†			2.81	0		4.22	0		17
18	N/A†			2.88	0		4.33	0		18
19	N/A†			2.98	0		4.47	0		19
20	N/A†			3.07	0	3,613	4.61	0	5,421	20
21	N/A†			3.27	0		4.91	0		21
22	N/A†			3.36	0		5.04	0		22
23	N/A†			3.49	0		5.23	0		23
24	N/A†			3.60	0		5.40	0		24
25	N/A†			3.72	0	3,495	5.58	0	5,251	25
26	N/A†			3.86	0		5.80	0		26
27	2.00	0		4.01	0		6.02	0		27
28	2.06	0		4.13	0		6.19	0		28
29	2.14	0		4.29	0		6.43	0		29
30	2.22	0	1,660	4.45	0	3,346	6.68	0	5,032	30
31	2.37	0		4.74	0		7.12	0		31
32	2.44	0		4.89	0		7.33	0		32
33	2.54	0		5.09	0		7.63	0		33
34	2.65	0		5.30	0		7.95	0		34
35	2.75	0	1,581	5.51	0	3,174	8.27	0	4,774	35
36	2.86	0		5.73	0		8.60	0		36
37	3.00	0		6.00	0		9.00	0		37
38	3.14	0		6.28	0		9.42	0		38
39	3.29	0		6.59	0		9.88	0		39
40	3.44	0	1,450	6.88	0	2,901	10.32	0	4,352	40
41	3.65	0		7.30	0		10.95	0		41
42	3.80	0		7.60	0		11.40	19		42
43	4.01	0		8.03	0		12.05	79		43
44	4.19	0		8.39	0		12.59	144		44
45	4.40	0	1,273	8.81	0	2,565	13.21	179	3,838	45
46	4.63	0		9.26	0		13.90	218		46
47	4.87	0		9.75	0		14.63	258		47
48	5.18	0		10.37	0		15.55	277		48
49	5.46	0		10.93	30		16.39	304		49
50	5.82	0	1,033	11.65	28	2,074	17.48	288	3,113	50
51	6.17	0		12.34	40		18.50	279		51
52	6.53	0		13.06	53		19.59	283		52
53	6.96	0		13.92	0		20.88	158		53
54	7.36	0		14.72	43		22.09	234		54
55	7.82	0	764	15.66	57	1,536	23.48	231	2,301	55
56	8.34	0		16.69	0		25.04	43		56
57	8.92	0		17.85	0		26.78	0		57
58	9.58	0		19.16	0		28.74	0		58
59	10.31	0		20.62	0		30.93	0		59
60	11.15	0	147	22.31	0	297	33.47	0	447	60
61	12.07	0		24.15	0		36.23	0		61
62	13.20	0		26.39	0		39.59	0		62
63	14.35	0		28.71	0		43.07	0		63
64	15.65	0		31.30	0		46.95	0		64
65	17.21			34.42			51.63			65
66	18.82			37.65			56.47			66
67	20.28			40.56			60.85			67
68	22.02			44.04			66.06			68
69	23.67			47.34			71.02			69
70	25.67			51.34			77.02			70
71	27.91			55.84			83.76			71
72	30.79			61.58			92.37			72
73	33.81			67.61			101.43			73
74	36.96			73.92			110.89			74
75	40.81			81.64			122.46			75
76	32.60			65.20			97.80			76
77	35.31			70.62			105.94			77
78	38.20			76.40			114.60			78
79	41.29			82.59			123.89			79
80	44.57			89.14			133.71			80

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

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$40,000 Face Amount			\$50,000 Face Amount			\$60,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	5.47	0		6.84	0		8.21	0		16
17	5.63	0		7.03	0		8.44	0		17
18	5.78	0		7.22	0		8.67	0		18
19	5.96	0		7.45	0		8.94	0		19
20	6.15	0	7,227	7.69	0	9,081	9.23	0	10,911	20
21	6.55	0		8.19	0		9.83	0		21
22	6.73	0		8.41	0		10.09	0		22
23	6.98	0		8.73	0		10.47	0		23
24	7.21	0		9.01	0		10.82	0		24
25	7.44	0	6,990	9.30	0	8,729	11.16	0	10,486	25
26	7.73	0		9.66	0		11.60	0		26
27	8.03	0		10.04	0		12.05	0		27
28	8.25	0		10.32	0		12.38	0		28
29	8.58	0		10.73	0		12.88	0		29
30	8.91	0	6,718	11.14	0	8,417	13.37	0	10,103	30
31	9.49	0		11.86	0		14.23	0		31
32	9.78	0		12.23	0		14.67	0		32
33	10.18	0		12.73	0		15.27	0		33
34	10.61	0		13.26	0		15.91	0		34
35	11.02	0	6,366	13.78	0	7,957	16.54	13	9,558	35
36	11.47	0		14.34	0		17.20	203		36
37	12.01	0		15.01	21		18.01	259		37
38	12.57	0		15.71	211		18.85	467		38
39	13.18	64		16.47	337		19.76	605		39
40	13.77	126	5,816	17.21	409	7,273	20.65	677	8,718	40
41	14.60	194		18.25	472		21.90	757		41
42	15.21	324		19.01	627		22.81	923		42
43	16.06	376		20.08	672		24.10	977		43
44	16.78	441		20.98	744		25.18	1,048		44
45	17.62	487	5,129	22.02	780	6,402	26.43	1,085	7,689	45
46	18.54	520		23.17	812		27.80	1,107		46
47	19.51	556		24.39	850		29.27	1,148		47
48	20.74	563		25.92	848		31.11	1,135		48
49	21.86	589		27.32	866		32.79	1,150		49
50	23.31	548	4,149	29.14	809	5,191	34.97	1,072	6,232	50
51	24.67	524		30.84	767		37.01	1,011		51
52	26.12	514		32.65	745		39.18	977		52
53	27.84	333		34.80	510		41.76	686		53
54	29.45	421		36.82	611		44.18	798		54
55	31.32	412	3,075	39.14	585	3,839	46.98	765	4,611	55
56	33.39	144		41.74	246		50.09	348		56
57	35.70	0		44.64	0		53.56	0		57
58	38.32	0		47.90	0		57.49	0		58
59	41.24	0		51.55	0		61.86	0		59
60	44.63	0	597	55.78	0	745	66.94	0	894	60
61	48.31	0		60.39	0		72.47	0		61
62	52.79	0		65.99	0		79.19	0		62
63	57.42	0		71.78	0		86.13	0		63
64	62.60	0		78.25	0		93.90	0		64
65	68.85			86.06			103.27			65
66	75.30			94.12			112.95			66
67	81.13			101.42			121.70			67
68	88.08			110.11			132.13			68
69	94.69			118.37			142.04			69
70	102.69			128.36			154.04			70
71	111.67			139.60			167.52			71
72	123.17			153.96			184.75			72
73	135.23			169.05			202.86			73
74	147.85			184.82			221.78			74
75	163.27			204.10			244.92			75
76	130.41			163.01			195.61			76
77	141.25			176.57			211.88			77
78	152.80			191.00			229.20			78
79	165.19			206.49			247.79			79
80	178.28			222.86			267.43			80

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$70,000 Face Amount			\$80,000 Face Amount			\$90,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	9.57	0		10.94	0		12.31	0		16
17	9.85	0		11.26	0		12.67	0		17
18	10.11	0		11.56	0		13.00	0		18
19	10.44	0		11.93	0		13.42	0		19
20	10.77	0	12,719	12.31	0	14,572	13.85	0	16,402	20
21	11.46	0		13.10	0		14.74	0		21
22	11.78	0		13.46	0		15.14	0		22
23	12.22	0		13.97	0		15.72	0		23
24	12.62	0		14.43	0		16.23	0		24
25	13.02	0	12,242	14.89	0	14,017	16.75	0	15,773	25
26	13.53	0		15.47	0		17.40	0		26
27	14.06	0		16.07	0		18.07	0		27
28	14.45	0		16.51	0		18.58	0		28
29	15.02	0		17.17	0		19.32	0		29
30	15.60	0	11,789	17.82	0	13,449	20.05	0	15,136	30
31	16.61	0		18.98	0		21.36	0		31
32	17.12	0		19.56	0		22.02	0		32
33	17.82	0		20.37	0		22.92	174		33
34	18.56	3		21.21	193		23.87	403		34
35	19.29	215	11,130	22.05	437	12,723	24.81	659	14,323	35
36	20.07	441		22.94	675		25.81	920		36
37	21.01	491		24.02	741		27.02	973		37
38	21.99	723		25.14	1,000		28.28	1,256		38
39	23.06	884		26.35	1,162		29.65	1,441		39
40	24.09	951	10,169	27.54	1,243	11,639	30.98	1,512	13,083	40
41	25.55	1,034		29.20	1,315		32.85	1,592		41
42	26.62	1,227		30.42	1,526		34.22	1,821		42
43	28.11	1,269		32.13	1,574		36.15	1,874		43
44	29.37	1,348		33.57	1,652		37.77	1,959		44
45	30.84	1,389	8,976	35.24	1,683	10,250	39.65	1,983	11,532	45
46	32.44	1,405		37.08	1,707		41.71	1,999		46
47	34.15	1,443		39.03	1,737		43.91	2,032		47
48	36.29	1,419		41.48	1,706		46.67	1,990		48
49	38.26	1,432		43.72	1,709		49.19	1,991		49
50	40.79	1,325	7,263	46.62	1,589	8,307	52.45	1,849	9,346	50
51	43.18	1,253		49.35	1,496		55.52	1,743		51
52	45.71	1,206		52.24	1,436		58.77	1,666		52
53	48.72	861		55.68	1,038		62.64	1,210		53
54	51.54	987		58.91	1,176		66.27	1,364		54
55	54.80	937	5,375	62.63	1,116	6,144	70.46	1,292	6,913	55
56	58.44	450		66.78	550		75.13	652		56
57	62.49	0		71.42	0		80.34	0		57
58	67.07	0		76.65	0		86.23	0		58
59	72.17	0		82.48	0		92.79	0		59
60	78.10	0	1,043	89.26	0	1,194	100.41	0	1,342	60
61	84.54	0		96.62	0		108.71	0		61
62	92.38	0		105.58	0		118.78	0		62
63	100.49	0		114.84	0		129.20	0		63
64	109.56	0		125.21	0		140.86	0		64
65	120.48			137.69			154.91			65
66	131.77			150.60			169.42			66
67	141.99			162.27			182.56			67
68	154.15			176.17			198.20			68
69	165.72			189.39			213.06			69
70	179.71			205.39			231.06			70
71	195.43			223.36			251.28			71
72	215.54			246.34			277.13			72
73	236.67			270.47			304.29			73
74	258.75			295.71			332.68			74
75	285.73			326.56			367.38			75
76	228.22			260.82			293.42			76
77	247.20			282.51			317.82			77
78	267.40			305.60			343.80			78
79	289.08			330.38			371.68			79
80	312.00			356.58			401.15			80

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$100,000 Face Amount			\$110,000 Face Amount			\$120,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	13.68	0		15.05	0		16.42	0		16
17	14.08	0		15.48	0		16.89	0		17
18	14.45	0		15.89	0		17.34	0		18
19	14.91	0		16.41	0		17.90	0		19
20	15.39	0	18,187	16.92	0	19,992	18.47	0	21,870	20
21	16.38	0		18.02	0		19.66	0		21
22	16.83	0		18.51	0		20.19	0		22
23	17.46	0		19.20	0		20.95	0		23
24	18.03	0		19.84	0		21.64	0		24
25	18.61	0	17,512	20.47	0	19,251	22.33	0	21,008	25
26	19.33	0		21.27	0		23.20	0		26
27	20.08	0		22.09	0		24.10	0		27
28	20.64	0		22.70	0		24.77	0		28
29	21.46	0		23.61	0		25.76	0		29
30	22.28	0	16,834	24.51	0	18,507	26.74	0	20,194	30
31	23.73	0		26.10	0		28.48	0		31
32	24.46	86		26.91	245		29.35	403		32
33	25.46	331		28.01	523		30.55	686		33
34	26.52	600		29.17	791		31.82	981		34
35	27.56	862	15,906	30.32	1,090	17,507	33.08	1,312	19,108	35
36	28.68	1,166		31.54	1,387		34.41	1,633		36
37	30.02	1,211		33.03	1,455		36.03	1,693		37
38	31.42	1,513		34.56	1,779		37.71	2,041		38
39	32.94	1,710		36.24	1,993		39.54	2,277		39
40	34.42	1,786	14,534	37.86	2,068	15,992	41.31	2,347	17,449	40
41	36.51	1,882		40.16	2,164		43.81	2,444		41
42	38.03	2,130		41.83	2,430		45.63	2,725		42
43	40.16	2,170		44.18	2,471		48.20	2,775		43
44	41.96	2,255		46.16	2,562		50.36	2,866		44
45	44.05	2,287	12,819	48.46	2,588	14,101	52.86	2,885	15,379	45
46	46.34	2,294		50.98	2,593		55.62	2,895		46
47	48.78	2,324		53.66	2,618		58.54	2,913		47
48	51.85	2,276		57.04	2,563		62.22	2,845		48
49	54.66	2,278		60.12	2,553		65.58	2,832		49
50	58.28	2,112	10,385	64.11	2,370	11,423	69.93	2,626	12,456	50
51	61.69	1,987		67.86	2,228		74.03	2,472		51
52	65.30	1,899		71.83	2,130		78.36	2,358		52
53	69.60	1,387		76.56	1,563		83.52	1,738		53
54	73.64	1,555		81.00	1,743		88.37	1,933		54
55	78.29	1,468	7,681	86.12	1,646	8,450	93.95	1,822	9,218	55
56	83.48	755		91.83	856		100.18	958		56
57	89.27	0		98.20	0		107.13	0		57
58	95.82	0		105.40	0		114.98	0		58
59	103.10	0		113.41	0		123.72	0		59
60	111.57	0	1,491	122.73	0	1,640	133.89	0	1,790	60
61	120.78	0		132.86	0		144.94	0		61
62	131.98	0		145.18	0		158.38	0		62
63	143.56	0		157.92	0		172.27	0		63
64	156.51	0		172.16	0		187.81	0		64
65	172.12			189.34			206.55			65
66	188.25			207.07			225.89			66
67	202.84			223.13			243.41			67
68	220.22			242.24			264.27			68
69	236.74			260.41			284.09			69
70	256.74			282.41			308.08			70
71	279.19			307.12			335.04			71
72	307.92			338.71			369.51			72
73	338.10			371.91			405.72			73
74	369.64			406.61			443.57			74
75	408.19			449.01			489.84			75
76	326.03			358.63			391.23			76
77	353.14			388.45			423.76			77
78	382.00			420.20			458.40			78
79	412.98			454.28			495.58			79
80	445.72			490.29			534.86			80

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$130,000 Face Amount			\$140,000 Face Amount			\$150,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	17.78	0		19.15	0		20.52	0		16
17	18.30	0		19.71	0		21.12	0		17
18	18.78	0		20.23	0		21.67	0		18
19	19.39	0		20.88	0		22.38	0		19
20	20.00	0	23,630	21.54	0	25,483	23.08	0	27,290	20
21	21.29	0		22.93	0		24.57	0		21
22	21.87	0		23.56	0		25.24	0		22
23	22.70	0		24.45	0		26.19	0		23
24	23.45	0		25.25	0		27.05	0		24
25	24.19	0	22,764	26.05	0	24,503	27.92	0	26,295	25
26	25.14	0		27.07	0		29.00	0		26
27	26.11	0		28.12	0		30.12	0		27
28	26.83	0		28.90	0		30.96	0		28
29	27.90	0		30.05	0		32.20	0		29
30	28.97	0	21,893	31.20	0	23,579	33.42	0	25,251	30
31	30.85	57		33.22	172		35.59	296		31
32	31.80	569		34.25	735		36.69	886		32
33	33.10	864		35.64	1,041		38.19	1,219		33
34	34.47	1,178		37.13	1,388		39.78	1,578		34
35	35.83	1,521	20,689	38.59	1,743	22,282	41.35	1,965	23,882	35
36	37.28	1,877		40.14	2,105		43.02	2,363		36
37	39.03	1,925		42.04	2,175		45.04	2,407		37
38	40.85	2,297		43.99	2,563		47.13	2,820		38
39	42.83	2,540		46.12	2,813		49.42	3,098		39
40	44.75	2,620	18,900	48.19	2,903	20,358	51.63	3,177	21,808	40
41	47.46	2,726		51.11	3,002		54.76	3,283		41
42	49.44	3,029		53.24	3,328		57.04	3,624		42
43	52.21	3,068		56.23	3,372		60.24	3,660		43
44	54.55	3,166		58.75	3,473		62.94	3,765		44
45	57.27	3,189	16,666	61.68	3,490	17,949	66.08	3,790	19,231	45
46	60.25	3,187		64.88	3,482		69.52	3,781		46
47	63.42	3,208		68.30	3,505		73.18	3,800		47
48	67.41	3,134		72.59	3,416		77.78	3,705		48
49	71.05	3,114		76.52	3,399		81.98	3,675		49
50	75.76	2,886	13,495	81.59	3,147	14,537	87.42	3,409	15,576	50
51	80.20	2,716		86.37	2,960		92.54	3,204		51
52	84.90	2,593		91.43	2,825		97.96	3,055		52
53	90.48	1,915		97.44	2,090		104.40	2,266		53
54	95.73	2,120		103.09	2,306		110.46	2,498		54
55	101.78	1,997	9,985	109.61	2,177	10,756	117.44	2,352	11,524	55
56	108.53	1,060		116.88	1,161		125.22	1,261		56
57	116.05	0		124.98	0		133.91	0		57
58	124.56	0		134.14	0		143.72	0		58
59	134.04	0		144.35	0		154.66	0		59
60	145.04	0	1,939	156.20	0	2,088	167.36	0	2,237	60
61	157.02	0		169.10	0		181.18	0		61
62	171.57	0		184.77	0		197.97	0		62
63	186.63	0		200.99	0		215.34	0		63
64	203.46	0		219.12	0		234.77	0		64
65	223.76			240.97			258.19			65
66	244.72			263.55			282.37			66
67	263.70			283.98			304.26			67
68	286.29			308.31			330.33			68
69	307.76			331.43			355.11			69
70	333.76			359.43			385.10			70
71	362.95			390.88			418.79			71
72	400.30			431.09			461.88			72
73	439.53			473.34			507.15			73
74	480.54			517.50			554.46			74
75	530.65			571.47			612.29			75
76	423.84			456.44			489.04			76
77	459.08			494.39			529.70			77
78	496.60			534.80			573.00			78
79	536.88			578.17			619.47			79
80	579.44			624.01			668.58			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 \$1.15 BiWeekly26 per \$10,000.

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$10,000 Face Amount			\$20,000 Face Amount			\$30,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			3.90	0		5.85	0		16
17	2.01	0		4.01	0		6.03	0		17
18	2.06	0		4.13	0		6.19	0		18
19	2.14	0		4.28	0		6.43	0		19
20	2.21	0	2,501	4.43	0	5,079	6.65	0	7,633	20
21	2.35	0		4.70	0		7.06	0		21
22	2.42	0		4.84	0		7.26	0		22
23	2.52	0		5.04	0		7.55	0		23
24	2.60	0		5.22	0		7.82	0		24
25	2.69	0	2,449	5.39	0	4,919	8.09	0	7,387	25
26	2.80	0		5.60	0		8.40	0		26
27	2.94	0		5.88	0		8.82	0		27
28	3.03	0		6.07	0		9.11	0		28
29	3.18	0		6.36	0		9.53	0		29
30	3.31	0	2,351	6.62	0	4,701	9.93	0	7,039	30
31	3.49	0		6.99	0		10.49	0		31
32	3.62	0		7.24	0		10.86	0		32
33	3.79	0		7.58	0		11.38	0		33
34	3.95	0		7.91	0		11.87	0		34
35	4.12	0	2,204	8.24	0	4,409	12.36	0	6,613	35
36	4.31	0		8.63	0		12.95	0		36
37	4.55	0		9.09	0		13.64	0		37
38	4.74	0		9.49	0		14.24	0		38
39	5.01	0		10.02	0		15.03	0		39
40	5.27	0	1,994	10.54	0	3,996	15.80	0	5,969	40
41	5.54	0		11.08	0		16.62	0		41
42	5.81	0		11.63	0		17.44	0		42
43	6.14	0		12.29	0		18.43	0		43
44	6.47	0		12.94	0		19.42	0		44
45	6.84	0	1,703	13.68	0	3,410	20.52	0	5,113	45
46	7.23	0		14.46	0		21.70	0		46
47	7.64	0		15.29	0		22.94	0		47
48	8.10	0		16.22	0		24.33	0		48
49	8.56	0		17.11	0		25.68	0		49
50	9.09	0	1,333	18.19	0	2,672	27.29	0	4,011	50
51	9.65	0		19.31	0		28.96	0		51
52	10.24	0		20.48	0		30.72	0		52
53	10.92	0		21.84	0		32.77	0		53
54	11.57	0		23.13	0		34.70	0		54
55	12.30	0	937	24.61	0	1,876	36.92	0	2,817	55
56	13.09	0		26.18	0		39.28	0		56
57	13.98	0		27.96	0		41.94	0		57
58	14.96	0		29.93	0		44.89	0		58
59	16.06	0		32.11	0		48.18	0		59
60	17.28	0	266	34.56	0	531	51.85	0	799	60
61	18.48	0		36.97	0		55.46	0		61
62	19.85	0		39.70	0		59.55	0		62
63	21.32	0		42.65	0		63.97	0		63
64	22.86	0		45.72	0		68.58	0		64
65	24.63			49.26			73.90			65
66	27.24			54.49			81.74			66
67	29.22			58.43			87.65			67
68	31.59			63.19			94.79			68
69	33.84			67.67			101.51			69
70	36.43			72.87			109.31			70
71	39.37			78.75			118.13			71
72	43.08			86.17			129.26			72
73	46.93			93.87			140.81			73
74	50.88			101.77			152.65			74
75	55.66			111.33			166.99			75
76	45.06			90.12			135.19			76
77	48.30			96.60			144.91			77
78	51.75			103.50			155.26			78
79	55.38			110.76			166.14			79
80	59.07			118.15			177.23			80

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

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718



# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$40,000 Face Amount			\$50,000 Face Amount			\$60,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	7.80	0		9.75	0		11.70	0		16
17	8.03	0		10.05	0		12.06	0		17
18	8.26	0		10.32	0		12.39	0		18
19	8.58	0		10.72	0		12.86	0		19
20	8.87	0	10,210	11.08	0	12,712	13.30	0	15,289	20
21	9.41	0		11.76	0		14.11	0		21
22	9.69	0		12.11	0		14.53	0		22
23	10.07	0		12.59	0		15.11	0		23
24	10.44	0		13.04	0		15.66	0		24
25	10.78	0	9,837	13.48	0	12,307	16.17	0	14,738	25
26	11.20	0		14.00	0		16.80	0		26
27	11.76	0		14.69	0		17.63	0		27
28	12.15	0		15.18	0		18.22	0		28
29	12.72	0		15.89	0		19.07	0		29
30	13.25	0	9,432	16.55	0	11,768	19.87	0	14,148	30
31	13.98	0		17.48	0		20.98	0		31
32	14.49	0		18.11	0		21.73	0		32
33	15.18	0		18.97	0		22.76	0		33
34	15.82	0		19.78	0		23.74	0		34
35	16.49	0	8,838	20.61	0	11,043	24.73	0	13,248	35
36	17.27	0		21.59	0		25.91	0		36
37	18.19	0		22.74	0		27.29	0		37
38	18.99	0		23.74	0		28.49	0		38
39	20.04	0		25.06	0		30.07	0		39
40	21.07	0	7,970	26.34	0	9,964	31.62	0	11,973	40
41	22.16	0		27.70	0		33.24	0		41
42	23.26	0		29.08	0		34.89	130		42
43	24.58	0		30.72	36		36.87	229		43
44	25.89	0		32.36	124		38.84	323		44
45	27.36	7	6,817	34.20	197	8,520	41.04	393	10,223	45
46	28.93	32		36.17	226		43.40	410		46
47	30.59	91		38.23	273		45.88	461		47
48	32.44	38		40.55	200		48.66	367		48
49	34.24	62		42.79	215		51.36	381		49
50	36.39	1	5,353	45.48	126	6,686	54.58	258	8,026	50
51	38.61	0		48.27	14		57.92	111		51
52	40.96	0		51.20	0		61.44	0		52
53	43.70	0		54.62	0		65.55	0		53
54	46.27	0		57.84	0		69.41	0		54
55	49.23	0	3,758	61.54	0	4,697	73.85	0	5,638	55
56	52.37	0		65.46	0		78.56	0		56
57	55.92	0		69.91	0		83.89	0		57
58	59.85	0		74.81	0		89.78	0		58
59	64.24	0		80.29	0		96.36	0		59
60	69.14	0	1,066	86.42	0	1,332	103.71	0	1,599	60
61	73.95	0		92.44	0		110.93	0		61
62	79.40	0		99.25	0		119.10	0		62
63	85.30	0		106.62	0		127.95	0		63
64	91.44	0		114.30	0		137.16	0		64
65	98.53			123.16			147.79			65
66	108.98			136.23			163.48			66
67	116.87			146.09			175.31			67
68	126.39			157.99			189.59			68
69	135.35			169.19			203.02			69
70	145.75			182.19			218.63			70
71	157.50			196.88			236.26			71
72	172.35			215.44			258.53			72
73	187.74			234.68			281.62			73
74	203.54			254.43			305.31			74
75	222.66			278.33			333.99			75
76	180.26			225.32			270.39			76
77	193.21			241.52			289.82			77
78	207.01			258.77			310.52			78
79	221.52			276.89			332.28			79
80	236.30			295.38			354.45			80

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$70,000 Face Amount			\$80,000 Face Amount			\$90,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	13.65	0		15.60	0		17.55	0		16
17	14.07	0		16.08	0		18.09	0		17
18	14.46	0		16.52	0		18.59	0		18
19	15.01	0		17.16	0		19.30	0		19
20	15.52	0	17,842	17.74	0	20,421	19.95	0	22,897	20
21	16.47	0		18.82	0		21.18	0		21
22	16.96	0		19.38	0		21.80	0		22
23	17.63	0		20.15	0		22.67	0		23
24	18.26	0		20.88	0		23.48	0		24
25	18.87	0	17,225	21.57	0	19,676	24.26	0	22,126	25
26	19.60	0		22.40	0		25.20	0		26
27	20.57	0		23.51	0		26.45	0		27
28	21.26	0		24.29	0		27.33	0		28
29	22.26	0		25.44	0		28.62	0		29
30	23.18	0	16,499	26.49	0	18,850	29.81	0	21,243	30
31	24.48	0		27.97	0		31.47	0		31
32	25.35	0		28.98	0		32.60	0		32
33	26.56	0		30.36	0		34.15	0		33
34	27.69	0		31.65	0		35.61	0		34
35	28.85	0	15,453	32.98	0	17,678	37.10	0	19,882	35
36	30.23	0		34.55	0		38.86	0		36
37	31.84	0		36.38	0		40.93	0		37
38	33.24	0		37.98	0		42.73	0		38
39	35.09	0		40.10	0		45.11	0		39
40	36.89	0	13,967	42.15	0	15,947	47.42	91	17,942	40
41	38.78	0		44.32	124		49.86	268		41
42	40.71	316		46.52	488		52.34	674		42
43	43.02	420		49.16	596		55.31	787		43
44	45.31	513		51.78	704		58.26	897		44
45	47.88	586	11,926	54.72	783	13,634	61.55	964	15,323	45
46	50.63	594		57.87	787		65.10	971		46
47	53.53	653		61.17	834		68.82	1,022		47
48	56.77	528		64.88	692		73.00	859		48
49	59.92	535		68.47	688		77.03	845		49
50	63.68	390	9,365	72.78	520	10,704	81.88	652	12,044	50
51	67.58	211		77.23	304		86.88	401		51
52	71.68	0		81.92	102		92.16	167		52
53	76.48	0		87.40	0		98.33	0		53
54	80.98	0		92.55	0		104.11	0		54
55	86.16	0	6,579	98.47	0	7,518	110.78	0	8,460	55
56	91.65	0		104.75	0		117.84	0		56
57	97.87	0		111.85	0		125.84	0		57
58	104.75	0		119.71	0		134.68	0		58
59	112.42	0		128.48	0		144.54	0		59
60	120.99	0	1,864	138.28	0	2,132	155.57	0	2,399	60
61	129.41	0		147.90	0		166.39	0		61
62	138.96	0		158.81	0		178.66	0		62
63	149.28	0		170.60	0		191.93	0		63
64	160.02	0		182.88	0		205.74	0		64
65	172.43			197.06			221.70			65
66	190.73			217.98			245.22			66
67	204.53			233.75			262.97			67
68	221.19			252.79			284.39			68
69	236.86			270.70			304.54			69
70	255.06			291.50			327.94			70
71	275.64			315.01			354.39			71
72	301.62			344.70			387.79			72
73	328.55			375.49			422.42			73
74	356.20			407.08			457.97			74
75	389.66			445.32			500.99			75
76	315.45			360.52			405.59			76
77	338.12			386.43			434.73			77
78	362.28			414.03			465.78			78
79	387.66			443.04			498.42			79
80	413.53			472.61			531.68			80

Solve for Target Premium - A100

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Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$100,000 Face Amount			\$110,000 Face Amount			\$120,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	19.50	0		21.45	0		23.40	0		16
17	20.10	0		22.11	0		24.12	0		17
18	20.65	0		22.72	0		24.79	0		18
19	21.44	0		23.59	0		25.74	0		19
20	22.17	0	25,474	24.39	0	28,028	26.61	0	30,606	20
21	23.53	0		25.88	0		28.24	0		21
22	24.23	0		26.65	0		29.07	0		22
23	25.19	0		27.71	0		30.23	0		23
24	26.10	0		28.70	0		31.32	0		24
25	26.96	0	24,614	29.65	0	27,045	32.35	0	29,533	25
26	28.00	0		30.80	0		33.60	0		26
27	29.39	0		32.33	0		35.27	0		27
28	30.37	0		33.41	0		36.45	0		28
29	31.80	0		34.98	0		38.16	0		29
30	33.11	0	23,553	36.43	0	25,931	39.74	0	28,282	30
31	34.97	0		38.46	0		41.96	0		31
32	36.22	0		39.84	0		43.47	0		32
33	37.94	0		41.74	0		45.54	0		33
34	39.56	0		43.52	0		47.48	0		34
35	41.22	0	22,086	45.34	0	24,291	49.47	0	26,517	35
36	43.18	0		47.50	0		51.82	0		36
37	45.48	0		50.03	0		54.58	0		37
38	47.48	0		52.23	0		56.98	0		38
39	50.12	0		55.14	95		60.15	195		39
40	52.69	225	19,943	57.96	350	21,931	63.23	484	23,931	40
41	55.40	412		60.95	562		66.48	691		41
42	58.15	851		63.97	1,032		69.78	1,204		42
43	61.45	970		67.60	1,158		73.74	1,337		43
44	64.73	1,087		71.21	1,286		77.68	1,472		44
45	68.39	1,160	17,027	75.23	1,353	18,734	82.07	1,549	20,437	45
46	72.34	1,163		79.57	1,349		86.80	1,537		46
47	76.47	1,217		84.11	1,399		91.76	1,591		47
48	81.11	1,023		89.22	1,185		97.33	1,351		48
49	85.60	1,009		94.15	1,159		102.72	1,322		49
50	90.97	779	13,379	100.07	908	14,719	109.17	1,041	16,058	50
51	96.54	502		106.19	600		115.85	699		51
52	102.40	233		112.64	298		122.88	365		52
53	109.25	0		120.18	0		131.10	0		53
54	115.68	0		127.25	0		138.82	1		54
55	123.09	0	9,400	135.40	0	10,339	147.71	0	11,282	55
56	130.94	0		144.03	0		157.13	0		56
57	139.82	0		153.80	0		167.79	0		57
58	149.64	0		164.60	0		179.57	0		58
59	160.60	0		176.66	0		192.72	0		59
60	172.85	0	2,665	190.14	0	2,933	207.42	0	3,198	60
61	184.88	0		203.36	0		221.85	0		61
62	198.51	0		218.37	0		238.22	0		62
63	213.25	0		234.58	0		255.90	0		63
64	228.60	0		251.46	0		274.33	0		64
65	246.33			270.96			295.59			65
66	272.47			299.72			326.96			66
67	292.18			321.40			350.62			67
68	315.99			347.58			379.19			68
69	338.37			372.21			406.05			69
70	364.38			400.81			437.25			70
71	393.77			433.14			472.52			71
72	430.88			473.97			517.06			72
73	469.36			516.30			563.23			73
74	508.86			559.74			610.63			74
75	556.66			612.32			667.99			75
76	450.65			495.72			540.78			76
77	483.04			531.34			579.65			77
78	517.54			569.29			621.05			78
79	553.79			609.18			664.56			79
80	590.76			649.84			708.91			80

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

# TransElite HFA - Universal Life Insurance

Buy-Up Amounts With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$130,000 Face Amount			\$140,000 Face Amount			\$150,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	25.35	0		27.30	0		29.26	0		16
17	26.13	0		28.14	0		30.15	0		17
18	26.85	0		28.92	0		30.99	0		18
19	27.88	0		30.02	0		32.17	0		19
20	28.82	0	33,108	31.04	0	35,686	33.26	0	38,239	20
21	30.59	0		32.94	0		35.29	0		21
22	31.50	0		33.92	0		36.34	0		22
23	32.75	0		35.26	0		37.78	0		23
24	33.92	0		36.54	0		39.14	0		24
25	35.05	0	32,002	37.74	0	34,434	40.44	0	36,921	25
26	36.41	0		39.20	0		42.00	0		26
27	38.21	0		41.15	0		44.09	0		27
28	39.48	0		42.52	0		45.56	0		28
29	41.34	0		44.52	0		47.70	0		29
30	43.05	0	30,648	46.37	0	33,026	49.68	0	35,391	30
31	45.46	0		48.96	0		52.45	0		31
32	47.09	0		50.71	0		54.33	0		32
33	49.33	0		53.12	0		56.92	0		33
34	51.43	0		55.39	0		59.34	0		34
35	53.59	0	28,721	57.71	0	30,926	61.83	0	33,131	35
36	56.14	0		60.46	0		64.78	0		36
37	59.13	0		63.68	0		68.22	0		37
38	61.73	0		66.48	0		71.22	54		38
39	65.16	301		70.18	424		75.19	535		39
40	68.50	613	25,926	73.77	748	27,927	79.04	878	29,922	40
41	72.03	845		77.57	985		83.11	1,128		41
42	75.60	1,390		81.42	1,572		87.24	1,757		42
43	79.89	1,533		86.04	1,717		92.18	1,900		43
44	84.15	1,662		90.63	1,861		97.10	2,046		44
45	88.91	1,742	22,141	95.75	1,939	23,848	102.59	2,132	25,552	45
46	94.04	1,728		101.27	1,914		108.50	2,099		46
47	99.41	1,779		107.06	1,967		114.71	2,158		47
48	105.44	1,513		113.55	1,680		121.66	1,841		48
49	111.28	1,479		119.83	1,632		128.40	1,796		49
50	118.26	1,167	17,391	127.36	1,298	18,731	136.46	1,429	20,072	50
51	125.51	799		135.16	894		144.81	991		51
52	133.13	437		143.37	502		153.60	565		52
53	142.03	0		152.95	0		163.88	0		53
54	150.39	32		161.96	61		173.52	87		54
55	160.02	20	12,221	172.33	45	13,162	184.64	71	14,103	55
56	170.22	0		183.31	0		196.41	0		56
57	181.77	0		195.75	0		209.73	0		57
58	194.53	0		209.50	0		224.46	0		58
59	208.78	0		224.84	0		240.89	0		59
60	224.70	0	3,465	241.99	0	3,732	259.28	0	3,999	60
61	240.34	0		258.83	0		277.32	0		61
62	258.07	0		277.92	0		297.77	0		62
63	277.23	0		298.56	0		319.88	0		63
64	297.19	0		320.05	0		342.91	0		64
65	320.23			344.86			369.49			65
66	354.21			381.46			408.71			66
67	379.84			409.06			438.28			67
68	410.78			442.38			473.98			68
69	439.89			473.73			507.56			69
70	473.69			510.13			546.57			70
71	511.90			551.28			590.65			71
72	560.15			603.24			646.32			72
73	610.17			657.11			704.04			73
74	661.51			712.40			763.29			74
75	723.66			779.32			834.99			75
76	585.85			630.91			675.98			76
77	627.95			676.26			724.56			77
78	672.80			724.55			776.31			78
79	719.94			775.32			830.70			79
80	767.99			827.07			886.14			80

Solve for Target Premium - A100

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6/7/2017

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

Issue State: GA Ver: 3.0.0.3718

TransEliteSM universal life insurance, underwritten by Transamerica Life Insurance Company

# Child Rate Sheet

Bi-Weekly Premium for \$25,000 Child/Grandchild Coverage

	<b>Policy</b>
	<b>WPL</b>
<b>Age</b>	<b>Bi-Weekly Premium</b>
0	\$6.00
1	\$6.00
2	\$6.00
3	\$6.00
4	\$6.00
5	\$6.00
6	\$6.00
7	\$6.00
8	\$6.00
9	\$6.00
10	\$6.00
11	\$6.05
12	\$6.24
13	\$6.44
14	\$6.73
15	\$6.94
16	\$7.23
17	\$7.36
18	\$7.50
19	\$7.63
20	\$7.79
21	\$7.94
22	\$8.10
23	\$8.28
24	\$8.47
25	\$8.67
26	\$8.88

Policy includes Accelerated Death Benefit for Terminal Illness Rider.  
WPL - Waiver of Monthly Deduction for Layoff or Strike Rider

- 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 CRLTI100):** 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 CRLLT100):** 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.

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