

# TransElite HFA - Universal Life Insurance

With Riders: TI, WML, WMD, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$10,000 Face Amount			\$25,000 Face Amount			\$50,000 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†			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†			9.17	0		21
22	N/A†			N/A†			9.42	0		22
23	N/A†			N/A†			9.80	0		23
24	N/A†			N/A†			10.11	0		24
25	N/A†			N/A†			10.47	0	8,782	25
26	N/A†			N/A†			10.89	0		26
27	N/A†			N/A†			11.33	0		27
28	N/A†			N/A†			11.68	0		28
29	N/A†			N/A†			12.15	0		29
30	N/A†			N/A†			12.63	0	8,370	30
31	N/A†			N/A†			13.46	0		31
32	N/A†			N/A†			13.90	0		32
33	N/A†			N/A†			14.48	0		33
34	N/A†			N/A†			15.07	0		34
35	N/A†			N/A†			15.64	0	7,922	35
36	N/A†			N/A†			16.37	0		36
37	N/A†			N/A†			17.12	7		37
38	N/A†			9.00	0		18.01	158		38
39	N/A†			9.42	0		18.84	305		39
40	N/A†			9.88	0	3,560	19.77	339	7,127	40
41	N/A†			10.44	0		20.88	411		41
42	N/A†			10.92	0		21.84	554		42
43	N/A†			11.48	0		22.97	595		43
44	N/A†			12.01	0		24.03	642		44
45	N/A†			12.55	0	3,098	25.10	657	6,200	45
46	N/A†			13.25	0		26.51	664		46
47	N/A†			14.00	39		28.00	695		47
48	N/A†			14.90	49		29.80	676		48
49	N/A†			15.71	74		31.41	674		49
50	N/A†			16.73	55	2,442	33.45	589	4,878	50
51	N/A†			17.68	48		35.36	542		51
52	N/A†			18.68	0		37.36	518		52
53	N/A†			19.83	0		39.66	282		53
54	N/A†			20.90	31		41.80	393		54
55	8.84	0	760	22.11	45	1,903	44.22	386	3,808	55
56	9.04	0		22.61	0		45.22	247		56
57	9.67	0		24.18	0		48.36	0		57
58	10.38	0		25.95	0		51.90	0		58
59	11.17	0		27.92	0		55.85	0		59
60	12.08	0	147	30.22	0	373	60.43	0	745	60
61	13.08	0		32.71	0		65.42	0		61
62	14.30	0		35.74	0		71.48	0		62
63	15.55	0		38.88	0		77.76	0		63
64	16.95	0		42.39	0		84.78	0		64
65	18.64			46.62			93.23			65
66	20.39			50.98			101.97			66
67	21.97			54.94			109.87			67
68	23.86			59.64			119.29			68
69	25.64			64.12			128.23			69
70	27.81			69.53			139.06			70
71	30.24			75.61			151.23			71
72	33.36			83.39			166.79			72
73	36.63			91.57			183.14			73
74	40.04			100.11			200.22			74
75	44.22			110.55			221.11			75
76	35.32			88.30			176.60			76
77	38.25			95.64			191.28			77
78	41.38			103.46			206.92			78
79	44.74			111.85			223.70			79
80	48.28			120.71			241.43			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.

10/16/2018

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

Issue State: NC Ver: 4.5.2018.0

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Tobacco

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Issue Age	\$10,000 Face Amount			\$25,000 Face Amount			\$50,000 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†			10.96	0		16
17	N/A†			N/A†			11.27	0		17
18	N/A†			N/A†			11.58	0		18
19	N/A†			N/A†			12.01	0		19
20	N/A†			N/A†			12.47	0	12,700	20
21	N/A†			N/A†			13.21	0		21
22	N/A†			N/A†			13.58	0		22
23	N/A†			N/A†			14.18	0		23
24	N/A†			N/A†			14.68	0		24
25	N/A†			N/A†			15.23	0	12,282	25
26	N/A†			N/A†			15.90	0		26
27	N/A†			N/A†			16.66	0		27
28	N/A†			N/A†			17.30	0		28
29	N/A†			9.04	0		18.08	0		29
30	N/A†			9.45	0	5,837	18.89	0	11,660	30
31	N/A†			9.94	0		19.88	0		31
32	N/A†			10.34	0		20.67	0		32
33	N/A†			10.80	0		21.60	0		33
34	N/A†			11.29	0		22.59	0		34
35	N/A†			11.74	0	5,455	23.48	0	10,909	35
36	N/A†			12.38	0		24.76	0		36
37	N/A†			13.00	0		26.00	0		37
38	N/A†			13.64	0		27.28	0		38
39	N/A†			14.35	0		28.70	0		39
40	N/A†			15.14	0	4,846	30.28	0	9,685	40
41	N/A†			15.86	0		31.73	0		41
42	N/A†			16.71	0		33.41	0		42
43	N/A†			17.58	0		35.15	0		43
44	N/A†			18.54	0		37.08	0		44
45	N/A†			19.50	0	4,085	39.00	0	8,175	45
46	N/A†			20.69	0		41.38	0		46
47	8.76	0		21.91	0		43.82	12		47
48	9.29	0		23.25	0		46.50	0		48
49	9.81	0		24.54	0		49.08	0		49
50	10.42	0	1,244	26.05	0	3,111	52.09	0	6,219	50
51	11.03	0		27.57	0		55.14	0		51
52	11.66	0		29.16	0		58.32	0		52
53	12.40	0		31.00	0		61.99	0		53
54	13.08	0		32.71	0		65.42	0		54
55	13.85	0	900	34.62	0	2,253	69.25	0	4,507	55
56	14.18	0		35.46	0		70.92	0		56
57	15.15	0		37.86	0		75.73	0		57
58	16.21	0		40.53	0		81.05	0		58
59	17.40	0		43.49	0		86.99	0		59
60	18.72	0	266	46.81	0	666	93.63	0	1,333	60
61	20.03	0		50.07	0		100.14	0		61
62	21.50	0		53.76	0		107.52	0		62
63	23.10	0		57.76	0		115.51	0		63
64	24.76	0		61.91	0		123.83	0		64
65	26.68			66.71			133.43			65
66	29.52			73.79			147.59			66
67	31.65			79.13			158.27			67
68	34.22			85.58			171.16			68
69	36.66			91.64			183.29			69
70	39.47			98.68			197.37			70
71	42.66			106.64			213.29			71
72	46.68			116.70			233.39			72
73	50.85			127.12			254.24			73
74	55.12			137.81			275.63			74
75	60.30			150.76			301.52			75
76	48.82			122.05			244.10			76
77	52.33			130.82			261.65			77
78	56.06			140.16			280.33			78
79	59.99			149.99			299.97			79
80	64.00			160.00			320.00			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 CRLTI1NC):** 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 CRLWL1NC):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- WMD**      **Waiver of Monthly Deduction Rider (Form CRLWM1NC):** Waives the Total Monthly Deductions for coverage when the owner, and only the owner, becomes totally disabled. Total disability must begin after age 16 and prior to age 60.
- LBR**      **Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series CRLLT300):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness or condition. See Rider for details.
- EXT**      **Extension of Benefits for Chronic Condition (Rider Form Series CRLEX100 and CRLEX300):** If included with policy, after the maximum percentage of coverage 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. In some jurisdictions we may 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.