



Enrollment Materials

Everyone deserves a better Tomorrow.

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



It's real now[®]

When Andrea enrolled in TransEliteSM she was thinking about her five-year-old, Samuel, in the event of her death. Years later, when Samuel's pick-up breaks down in his freshman year of college, she borrows from her policy's cash value¹ to get him a car. They pay off the loan a little at a time, and Andrea feels peace of mind, knowing he'll still get a death benefit to help with college expenses if the worst happens to her.

Help protect the people who depend on you.

Feel good about the well-being of your family, knowing your life insurance death benefit will help them thrive financially in the event of your death. Help safeguard their futures with benefits that can assist with final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind. Only six of ten Americans surveyed said they have life insurance, and half said they needed more.² Eight in ten consumers who have had a positive experience with life insurance said it played a critical role after a loved one's death.³

Get the benefits that fit your needs.

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 or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

Enjoy our hassle-free application and claims process.

Apply for TransEliteSM by answering a few simple questions. No physicals or blood work required!⁴ 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.

Product Highlights

No Physicals or Blood work

Accumulates Cash Value

Guaranteed 3% Interest Rate

Withdrawal and Loan Options

Convenient Payroll Deduction

¹ 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.

² Facts About Life 2013, LIMRA

³ 2012 LIMRA International Survey, LIMRA

⁴ Acceptance based on answers to questions on the application for insurance.

Use your benefits when you need them most.

Life is unpredictable. TransEliteSM 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.

Transamerica lets you build protection and cash value through every stage of your life and career, with some of the best benefits options in the industry. 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 or retiring.

Eligibility

Don’t feel that nagging worry that you need more; insure your family fully. In addition to your own policy, we allow you to insure your eligible spouse, children and grandchildren as well or to purchase protection for your children through a child level term life insurance rider.

Insured	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 is a brief summary of TransEliteSM 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.

TransEliteSM

universal life insurance

TransEliteSM Universal Life Insurance is **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.**

Accelerated Death Benefit for Chronic Condition Rider (Living Benefit Rider) with Extension of Benefits Rider and Paid-Up Insurance Benefit

Your life insurance helps when you need it most

Life insurance is meant to help protect your family's finances in the case of your death, but this rider allows you to use that money to help out when you need it while still living. It pays a benefit now if you have severe memory or reasoning problems or if you can't perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting, continence or moving from one activity to another.

Choose a monthly or lump sum accelerated benefit.

If a physician certifies you as chronically ill according to the rider definitions, you can choose to accelerate your death benefit (receive part of it while still living) in one of two ways. **If you choose a monthly accelerated benefit**, you will be paid 4% of your life insurance death benefit each month until 100% of your benefit has been used--up to 25 months. **If you choose a lump-sum accelerated benefit**, you will be paid a one-time amount of 20% of your death benefit.

Timing and death benefit reduction

There is a 30-day waiting period after the effective date of this policy before this benefit can be used in case of sickness but no waiting period in case of accident causing a need for chronic care. As you use this benefit, the money paid out is deducted from your life insurance death benefit, surrender charges and cash value. If you have an outstanding loan, your loan payments will be deducted from the 4% benefit amount each month.

Your extension of benefits rider extends the benefit period

If you still need care after the 25 months covered by the Accelerated Death Benefit for Chronic Condition Rider, the Extension of Benefits Rider will continue to pay you the monthly benefit of 4% of your death benefit for up to an additional 25 months for a total potential benefit of 50 months.

Receive a paid-up life insurance benefit when benefits are extended

With this rider, if you still require chronic condition care after 25 months, you automatically receive a fully paid death benefit of 25% of your death benefit amount, to be paid to your chosen beneficiary.

Waived premium payments and combined benefit provisions

While you receive chronic condition benefits under this rider, you don't have to make monthly premium payments. If you qualify for other accelerated death benefits due to critical illness or terminal illness, the combined benefits you receive will pay no more than 100% of your life insurance death benefit amount.

How this money is taxed

When you receive early life insurance benefits, you may be liable for taxes on all or part of the money, although they are meant to be excluded from your gross income for federal tax purposes. This money could also impact your eligibility for public assistance programs. Talk with a qualified tax advisor and appropriate social services agencies to better understand how an early payout could affect you and your family.

This rider may not cover all the costs associated with chronic condition care incurred during the period during which you receive benefits.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.



This is a brief summary of the Accelerated Death Benefit for Chronic Condition Rider with Extension of Benefits Rider and Paid-Up Insurance offered with TransEliteSM Universal Life Insurance. Rider form series CRLT100 and CRLEX100. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the rider for complete details.

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Limitations and Exclusions

We will not pay rider benefits if the insured meets the requirements of the eligibility for benefits provision as a result of:

- Any sickness condition that begins before or during the waiting period.
- An intentionally self-inflicted injury or attempted suicide.
- War or any act of war, declared or undeclared, or service in the armed forces of any country.
- The insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- The insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity.

We will not pay an accelerated death benefit on any other riders attached to the contract.

Contestability

This rider will be contestable on the same basis as the contract, during the lifetime of the insured, for two years from the rider effective date.

Suicide

If the insured dies by suicide, while sane or insane, within two years from the rider effective date, any premiums refunded under the suicide exclusion provision of the contract will be reduced by the amount of accelerated death benefits paid, if any, under this rider.

Termination of Insurance Rider

This rider will terminate on the earliest of:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the owner requests termination;
- The date the insured dies;
- The date, after the entire death benefit has been paid under the accelerated death benefit for chronic condition rider, when the insured no longer satisfies the eligibility for benefits provision;
- The date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the accelerated death benefit for chronic condition rider;
- The date a non-forfeiture option under the contract, if any, becomes effective; or
- The date we pay you a one-time lump sum payment under the accelerated death benefit for chronic condition rider.

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$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*	Issue Age
16	N/A†			N/A†			9.41	503		16
17	N/A†			N/A†			9.69	812		17
18	N/A†			N/A†			9.95	1,151		18
19	N/A†			N/A†			10.27	1,427		19
20	N/A†			N/A†			10.69	1,701	18,271	20
21	N/A†			N/A†			11.22	1,961		21
22	N/A†			N/A†			11.56	2,353		22
23	N/A†			N/A†			11.99	2,555		23
24	N/A†			N/A†			12.56	2,822		24
25	N/A†			N/A†			12.99	3,113	17,664	25
26	N/A†			N/A†			13.48	3,316		26
27	N/A†			N/A†			13.99	3,516		27
28	N/A†			N/A†			14.51	3,848		28
29	N/A†			N/A†			15.24	4,053		29
30	N/A†			N/A†			15.84	4,239	17,006	30
31	N/A†			8.28	1,433		16.56	4,446		31
32	N/A†			8.65	1,622		17.30	4,741		32
33	N/A†			9.03	1,744		18.07	4,934		33
34	N/A†			9.41	1,884		18.81	5,121		34
35	N/A†			9.78	2,010	8,077	19.56	5,314	16,154	35
36	N/A†			10.27	2,145		20.54	5,500		36
37	N/A†			10.86	2,203		21.72	5,581		37
38	N/A†			11.40	2,333		22.81	5,784		38
39	N/A†			12.04	2,423		24.08	5,887		39
40	N/A†			12.76	2,469	7,428	25.51	5,916	14,844	40
41	8.10	1,121		13.50	2,486		27.00	5,893		41
42	8.50	1,189		14.17	2,568		28.35	6,015		42
43	9.00	1,207		15.00	2,559		30.01	5,954		43
44	9.45	1,246		15.75	2,583		31.50	5,934		44
45	9.94	1,254	3,878	16.57	2,570	6,467	33.15	5,863	12,944	45
46	10.62	1,327		17.70	2,657		35.41	5,990		46
47	11.32	1,391		18.87	2,737		37.74	6,085		47
48	12.09	1,426		20.15	2,760		40.29	6,089		48
49	12.84	1,466		21.40	2,796		42.80	6,124		49
50	13.67	1,476	3,432	22.78	2,784	5,717	45.56	6,056	11,437	50
51	14.52	1,474		24.21	2,761		48.42	5,966		51
52	15.41	1,467		25.68	2,717		51.37	5,846		52
53	16.43	1,423		27.38	2,616		54.77	5,605		53
54	17.39	1,396		28.98	2,547		57.96	5,425		54
55	18.37	1,322	2,656	30.61	2,396	4,423	61.23	5,092	8,851	55
56	19.76	1,116		32.94	2,035		65.88	4,332		56
57	21.21	862		35.34	1,588		70.69	3,402		57
58	22.70	642		37.83	1,199		75.66	2,594		58
59	24.24	426		40.40	820		80.81	1,807		59
60	26.01	212	905	43.35	443	1,509	86.70	1,019	3,019	60
61	27.84	69		46.39	186		92.79	479		61
62	29.88	0		49.80	0		99.61	0		62
63	32.07	0		53.45	0		106.90	0		63
64	34.39	0		57.32	0		114.64	0		64
65	36.25			60.42			120.83			65
66	39.16			65.27			130.55			66
67	42.00			70.00			139.99			67
68	45.30			75.50			151.01			68
69	48.54			80.90			161.80			69
70	52.28			87.13			174.27			70
71	55.77			92.96			185.92			71
72	60.15			100.25			200.49			72
73	64.67			107.79			215.58			73
74	69.36			115.61			231.22			74
75	74.95			124.93			249.86			75
76	62.49			104.16			208.31			76
77	66.34			110.56			221.13			77
78	70.44			117.39			234.79			78
79	74.75			124.57			249.15			79
80	79.31			132.18			264.36			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 \$1.15 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.

1/26/2016

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

Issue State: GA Ver: 3.0.0.2147

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$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*	Issue Age
16	14.11	2,258		18.82	4,013		23.52	5,752		16
17	14.53	2,669		19.38	4,527		24.22	6,370		17
18	14.94	3,170		19.91	5,133		24.89	7,111		18
19	15.41	3,465		20.55	5,518		25.69	7,597		19
20	16.04	3,843	27,429	21.39	5,985	36,565	26.73	8,101	45,677	20
21	16.84	4,224		22.45	6,449		28.07	8,675		21
22	17.34	4,706		23.11	7,059		28.89	9,400		22
23	17.98	4,954		23.97	7,354		29.96	9,754		23
24	18.84	5,312		25.12	7,814		31.40	10,316		24
25	19.49	5,715	26,522	25.98	8,305	35,346	32.48	10,906	44,187	25
26	20.22	5,963		26.97	8,640		33.71	11,287		26
27	21.00	6,240		27.99	8,945		34.99	11,667		27
28	21.76	6,663		29.01	9,495		36.27	12,328		28
29	22.86	6,930		30.48	9,825		38.10	12,702		29
30	23.76	7,201	25,515	31.68	10,148	34,025	39.60	13,104	42,534	30
31	24.84	7,458		33.13	10,487		41.41	13,498		31
32	25.95	7,859		34.60	10,978		43.25	14,090		32
33	27.11	8,117		36.14	11,293		45.18	14,483		33
34	28.22	8,366		37.62	11,597		47.03	14,842		34
35	29.35	8,637	24,260	39.13	11,942	32,346	48.92	15,259	40,443	35
36	30.81	8,867		41.08	12,234		51.36	15,607		36
37	32.59	8,965		43.45	12,336		54.32	15,714		37
38	34.22	9,224		45.63	12,670		57.04	16,114		38
39	36.12	9,345		48.16	12,804		60.20	16,273		39
40	38.27	9,358	22,260	51.03	12,810	29,688	63.78	16,251	37,097	40
41	40.50	9,309		54.00	12,720		67.50	16,132		41
42	42.53	9,458		56.70	12,893		70.88	16,340		42
43	45.01	9,331		60.02	12,722		75.02	16,099		43
44	47.26	9,290		63.01	12,642		78.76	15,990		44
45	49.73	9,153	19,416	66.30	12,440	25,884	82.88	15,733	32,360	45
46	53.11	9,317		70.82	12,649		88.52	15,974		46
47	56.61	9,443		75.48	12,792		94.35	16,149		47
48	60.44	9,424		80.59	12,761		100.74	16,094		48
49	64.20	9,451		85.60	12,781		107.00	16,109		49
50	68.35	9,333	17,160	91.13	12,605	22,877	113.92	15,883	28,603	50
51	72.63	9,173		96.84	12,382		121.05	15,587		51
52	77.06	8,974		102.75	12,103		128.44	15,232		52
53	82.16	8,594		109.54	11,577		136.93	14,568		53
54	86.94	8,304		115.92	11,182		144.90	14,061		54
55	91.84	7,784	13,273	122.46	10,478	17,700	153.07	13,173	22,125	55
56	98.82	6,627		131.76	8,926		164.70	11,223		56
57	106.04	5,218		141.39	7,033		176.73	8,847		57
58	113.49	3,989		151.32	5,384		189.16	6,780		58
59	121.22	2,793		161.63	3,779		202.03	4,763		59
60	130.05	1,595	4,528	173.40	2,172	6,038	216.76	2,750	7,549	60
61	139.18	769		185.58	1,062		231.97	1,354		61
62	149.42	0		199.23	0		249.04	0		62
63	160.35	0		213.80	0		267.26	0		63
64	171.96	0		229.29	0		286.61	0		64
65	181.25			241.67			302.09			65
66	195.82			261.10			326.37			66
67	210.00			279.99			349.99			67
68	226.51			302.02			377.52			68
69	242.70			323.60			404.51			69
70	261.40			348.54			435.67			70
71	278.88			371.84			464.80			71
72	300.74			400.99			501.24			72
73	323.37			431.16			538.96			73
74	346.82			462.43			578.04			74
75	374.79			499.72			624.65			75
76	312.47			416.63			520.79			76
77	331.69			442.26			552.83			77
78	352.18			469.58			586.98			78
79	373.73			498.30			622.88			79
80	396.54			528.72			660.90			80

Solve for Target Premium – A100

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TransElite HCV - 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†			12.53	0		16
17	N/A†			N/A†			12.89	0		17
18	N/A†			N/A†			13.24	0		18
19	N/A†			N/A†			13.72	0		19
20	N/A†			N/A†			14.24	0	20,757	20
21	N/A†			N/A†			14.92	0		21
22	N/A†			N/A†			15.37	0		22
23	N/A†			N/A†			15.95	0		23
24	N/A†			8.33	0		16.66	0		24
25	N/A†			8.61	0	10,051	17.22	0	20,045	25
26	N/A†			8.92	0		17.85	336		26
27	N/A†			9.35	0		18.69	623		27
28	N/A†			9.78	0		19.56	1,038		28
29	N/A†			10.26	0		20.53	1,387		29
30	N/A†			10.75	0	9,591	21.50	1,693	19,182	30
31	N/A†			11.29	111		22.59	1,963		31
32	N/A†			11.77	359		23.55	2,393		32
33	N/A†			12.35	554		24.71	2,705		33
34	N/A†			12.93	732		25.86	2,946		34
35	8.08	0	5,408	13.47	920	9,030	26.94	3,252	18,059	35
36	8.46	125		14.10	1,095		28.19	3,521		36
37	8.94	203		14.91	1,202		29.82	3,681		37
38	9.39	349		15.65	1,379		31.30	3,972		38
39	9.91	445		16.52	1,495		33.05	4,135		39
40	10.44	511	4,883	17.41	1,573	8,151	34.82	4,216	16,304	40
41	11.03	589		18.38	1,654		36.76	4,308		41
42	11.57	677		19.28	1,755		38.57	4,454		42
43	12.20	725		20.34	1,801		40.67	4,473		43
44	12.83	769		21.38	1,830		42.77	4,494		44
45	13.41	831	4,256	22.35	1,894	7,094	44.70	4,555	14,185	45
46	14.25	932		23.75	2,028		47.49	4,765		46
47	15.12	1,025		25.19	2,147		50.39	4,969		47
48	16.07	1,079		26.78	2,205		53.56	5,021		48
49	17.00	1,144		28.33	2,279		56.67	5,130		49
50	18.02	1,173	3,783	30.04	2,303	6,307	60.09	5,129	12,618	50
51	19.09	1,195		31.81	2,302		63.63	5,083		51
52	20.19	1,198		33.66	2,286		67.32	5,003		52
53	21.46	1,157		35.77	2,190		71.54	4,771		53
54	22.70	1,143		37.84	2,139		75.68	4,627		54
55	24.00	1,074	2,893	40.01	2,001	4,828	80.01	4,306	9,651	55
56	25.55	866		42.59	1,628		85.18	3,528		56
57	27.17	618		45.28	1,186		90.56	2,609		57
58	28.82	424		48.03	839		96.06	1,877		58
59	30.54	242		50.91	519		101.82	1,207		59
60	32.46	70	1,021	54.10	208	1,702	108.19	552	3,404	60
61	34.50	0		57.50	0		115.01	75		61
62	36.72	0		61.20	0		122.41	0		62
63	39.00	0		65.01	0		130.02	0		63
64	41.34	0		68.89	0		137.79	0		64
65	43.99			73.32			146.65			65
66	47.37			78.96			157.91			66
67	50.62			84.36			168.73			67
68	54.44			90.73			181.47			68
69	58.18			96.96			193.92			69
70	62.50			104.17			208.34			70
71	66.53			110.88			221.76			71
72	71.66			119.44			238.88			72
73	76.94			128.23			256.47			73
74	82.38			137.30			274.60			74
75	88.96			148.26			296.52			75
76	72.46			120.77			241.55			76
77	76.69			127.81			255.63			77
78	81.14			135.24			270.48			78
79	85.83			143.06			286.12			79
80	90.78			151.30			302.59			80

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

Solve for Target Premium – A100

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1/26/2016

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

Issue State: GA Ver: 3.0.0.2147

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$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*	Issue Age
16	18.79	0		25.06	0		31.32	0		16
17	19.34	0		25.79	0		32.24	0		17
18	19.86	0		26.48	0		33.10	0		18
19	20.58	0		27.43	0		34.29	0		19
20	21.36	0	31,121	28.48	0	41,485	35.60	0	51,877	20
21	22.38	0		29.84	0		37.30	0		21
22	23.06	0		30.74	174		38.43	889		22
23	23.92	0		31.90	763		39.87	1,586		23
24	24.98	514		33.31	1,501		41.64	2,489		24
25	25.82	1,112	30,058	34.43	2,260	40,091	43.04	3,419	50,124	25
26	26.77	1,591		35.70	2,878		44.62	4,132		26
27	28.04	1,998		37.39	3,384		46.74	4,749		27
28	29.35	2,602		39.13	4,126		48.91	5,651		28
29	30.80	3,040		41.07	4,702		51.34	6,355		29
30	32.25	3,454	28,773	43.01	5,223	38,379	53.76	6,984	47,970	30
31	33.89	3,823		45.19	5,685		56.49	7,545		31
32	35.33	4,417		47.10	6,442		58.88	8,467		32
33	37.06	4,834		49.41	6,977		61.77	9,121		33
34	38.80	5,188		51.73	7,415		64.67	9,643		34
35	40.41	5,591	27,090	53.88	7,930	36,119	67.35	10,269	45,149	35
36	42.29	5,961		56.38	8,381		70.48	10,819		36
37	44.74	6,168		59.65	8,654		74.56	11,121		37
38	46.95	6,554		62.60	9,147		78.25	11,728		38
39	49.56	6,747		66.09	9,393		82.61	12,016		39
40	52.24	6,868	24,469	69.65	9,505	32,614	87.06	12,147	40,766	40
41	55.14	6,967		73.52	9,616		91.90	12,270		41
42	57.85	7,153		77.14	9,857		96.42	12,547		42
43	61.01	7,159		81.35	9,848		101.69	12,529		43
44	64.15	7,151		85.54	9,811		106.92	12,467		44
45	67.04	7,215	21,270	89.40	9,880	28,361	111.74	12,537	35,447	45
46	71.24	7,510		94.99	10,255		118.74	12,999		46
47	75.58	7,781		100.77	10,596		125.96	13,408		47
48	80.34	7,843		107.12	10,656		133.91	13,479		48
49	85.01	7,978		113.35	10,830		141.68	13,674		49
50	90.13	7,952	18,926	120.18	10,780	25,237	150.22	13,600	31,542	50
51	95.45	7,862		127.26	10,636		159.08	13,420		51
52	100.98	7,720		134.64	10,435		168.30	13,154		52
53	107.31	7,348		143.09	9,932		178.86	12,510		53
54	113.52	7,113		151.36	9,602		189.19	12,086		54
55	120.02	6,616	14,480	160.02	8,921	19,302	200.03	11,231	24,130	55
56	127.77	5,428		170.36	7,328		212.95	9,228		56
57	135.85	4,031		181.13	5,454		226.42	6,878		57
58	144.10	2,920		192.13	3,960		240.16	4,998		58
59	152.74	1,896		203.65	2,584		254.56	3,272		59
60	162.30	899	5,107	216.39	1,243	6,809	270.49	1,589	8,511	60
61	172.52	167		230.03	258		287.53	349		61
62	183.62	0		244.82	0		306.03	0		62
63	195.04	0		260.05	0		325.07	0		63
64	206.69	0		275.58	0		344.48	0		64
65	219.98			293.31			366.64			65
66	236.87			315.83			394.78			66
67	253.10			337.47			421.84			67
68	272.20			362.94			453.67			68
69	290.89			387.85			484.82			69
70	312.51			416.68			520.85			70
71	332.65			443.53			554.42			71
72	358.32			477.76			597.20			72
73	384.70			512.94			641.17			73
74	411.90			549.19			686.49			74
75	444.79			593.05			741.32			75
76	362.32			483.10			603.87			76
77	383.45			511.26			639.08			77
78	405.73			540.97			676.22			78
79	429.18			572.24			715.30			79
80	453.89			605.19			756.49			80

Solve for Target Premium – A100

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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.
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.

