

# BENEFICIOS PARA SUS NECESIDADES ÚNICAS.

**SEGURO DE VIDA  
UNIVERSALTRANSELITE®**

**TransElite es un seguro de vida universal, suscripto por Transamerica Life Insurance Company, que puede ayudarlo a proporcionar protección financiera a un costo competitivo.**

## AYUDE A PROTEGER A LAS PERSONAS QUE DEPENDEN DE USTED

Andrea eligió el seguro de vida universal porque no quería estar preocupada por lo que sucedería con su hijo Samuel de cinco años en caso de que ella falleciera. Le permitió sentirse mejor acerca del bienestar de su hijo al saber que el beneficio por fallecimiento del seguro de vida le ayudaría si pasaba lo peor. El seguro de vida universal puede ayudar a proteger el futuro de sus familiares con beneficios que pueden ayudar a afrontar los servicios funerarios y a cubrir los gastos de cuidado, manutención y estudio de sus dependientes.

## REGÁLESE TRANQUILIDAD

Andrea está haciendo todo lo posible para ahorrar para su jubilación. Su póliza de seguro de vida universal acumula valor en efectivo<sup>1</sup> de modo que puede tomar préstamos con esa garantía en el futuro y proteger sus ahorros si acaso enfrenta un gasto imprevisto. En sus últimos años, el valor acumulado en efectivo continuará pagando el costo del seguro, manteniendo su póliza vigente aun después de jubilarse. El seguro de vida debe adecuarse a usted, y no lo limitamos con un enfoque universal aplicable a todos por igual. Ya sea que esté más interesado en garantizar un beneficio por fallecimiento de aquí a que tenga 100 años, simplemente desee agregar valor a su póliza de vida a plazo, o acumular efectivo para sus herederos, nuestra póliza de seguro de vida universal funciona para el segmento correcto de la población: usted.

<sup>1</sup> Previa solicitud por escrito, los empleados pueden tomar prestado hasta el valor de préstamo disponible de su certificado. La tasa de interés que se cobra por los préstamos garantizados por el valor en efectivo es de 8,0% (7,4% adelantado) y el monto mínimo de préstamo es de \$250. El valor de préstamo del certificado equivale al valor en efectivo menos los montos de préstamos existentes, intereses de préstamos que corresponde pagar antes del próximo aniversario del certificado y tres deducciones mensuales.

Esta es una breve reseña del seguro de vida universal *TransElite*® que suscribe **Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Formulario de póliza serie CPGUL300 y CCGUL300. Los formularios y los números de los formularios pueden variar. Este seguro no está disponible en todas las jurisdicciones. Esta cláusula tiene exclusiones y limitaciones. Consulte la póliza, el certificado y las cláusulas adicionales para obtener toda la información.

**Podrá encontrar información actualizada sobre nuestras prácticas de indemnización en la sección de Información importante de nuestro sitio web [tebcs.com](http://tebcs.com).**

La póliza a que hace referencia esta publicidad está en idioma inglés. Si existe alguna disputa o discrepancia entre las disposiciones de la póliza y este anuncio, prevalecerá la póliza redactada en idioma inglés.

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## CÓMO FUNCIONA

- Sin exámenes médicos o extracción de sangre
- Acumula valor en efectivo
- Tasa de interés garantizada del 3%
- Opciones de préstamo y retiro
- Deducciones automáticas del salario



**Visite:**  
[transamerica.com](http://transamerica.com)



**Atención al cliente:**  
888-763-7474



**TRANSAMERICA®**

## DISFRUTE DE NUESTRO PROCESO DE SOLICITUD Y RECLAMACIÓN SIN INCONVENIENTES

Tramite el seguro respondiendo unas pocas preguntas sencillas. Sin necesidad de exámenes médicos o extracción de sangre.<sup>2</sup> Nuestro sitio web de fácil navegación le permite actualizar su información, llevar un registro de sus pólizas, solicitar préstamos, presentar reclamaciones y mucho más desde su computadora o dispositivo móvil.

## UTILICE SUS BENEFICIOS CUANDO MÁS LOS NECESITA.

Quince años después de que Andrea contrató el seguro de vida universal, el automóvil de su hijo Samuel (mayor que su póliza) se rompe durante su primer año en la universidad. Andrea toma un préstamo con garantía en el valor efectivo acumulado de su póliza para comprarle un automóvil en buen estado que terminan de pagar para cuando su hijo se gradúa.

La vida es imprevisible. El seguro de vida universal ofrece ayuda que trasciende el seguro de vida tradicional para atender situaciones difíciles. Si necesita tomar un préstamo con garantía en su valor en efectivo, puede devolverlo cuando las cosas mejoran.

Si le diagnostica una enfermedad terminal, puede usar una parte del beneficio por fallecimiento de la póliza para ayudarlo a transitar un momento difícil.<sup>3</sup> Si lo despiden, se dejan de realizar las deducciones mensuales durante un plazo de hasta seis meses para que puedan mantener su póliza vigente.<sup>4</sup>

## LLÉVESE NUESTRA PÓLIZA CON USTED GRACIAS A SU FLEXIBILIDAD Y PORTABILIDAD

Puede optar por mantener su seguro cuando cambie de empleo y podemos ajustar las primas, el beneficio por fallecimiento y los montos del valor en efectivo para responder al cambio de situaciones financieras personales como lo es contraer matrimonio, tener un hijo, comprar una vivienda o transitar la educación de un hijo hasta la graduación.

## CRITERIOS DE ADMISIBILIDAD

Puede asegurar a su cónyuge, hijos (como hizo Andrea) y nietos admisibles con sus propias pólizas o contratar protección para sus hijos a través de una cláusula adicional de seguro de vida nivelado a plazo para hijos. El siguiente gráfico establece las edades a las cuales usted y los miembros de su familia pueden solicitar el seguro, pero todas las pólizas de seguro de vida universal pueden mantenerse hasta los 100 años de edad.

|   | LÍMITES DE EDAD           | BENEFICIO  |
|---|---------------------------|--|
| USTED   | 16 a 80 años de edad      | \$10,000 a \$500,000, no puede ser más de cinco veces superior al salario básico |
| CÓNYUGE O EQUIVALENTE   | 16 a 65 años de edad      | Beneficio de \$10,000 a \$100,000  |
| HIJOS/NIETOS  | 0 a 25 años de edad       | beneficio de \$25,000  |
| HIJOS CUBIERTOS POR UNA CLÁUSULA ADICIONAL DE SEGURO A PLAZO PARA HIJOS | 15 días a 25 años de edad | Beneficio de \$10,000 o \$20,000   |

<sup>2</sup> La aceptación depende de las respuestas a las preguntas sobre su estado de salud, que figuran en la solicitud de seguro.

<sup>3</sup> Cláusula adicional de adelanto del beneficio por fallecimiento debido a enfermedades terminales. Esta cláusula adicional no está disponible en Louisiana, Massachusetts, Ohio o Washington.

<sup>4</sup> Este beneficio se ofrece en virtud de la cláusula adicional de exención de deducciones mensuales por despido o huelga. Esta cláusula no está disponible en Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont o Washington.

Los préstamos, los retiros y el adelanto de beneficios por fallecimiento reducirá el valor de la póliza y del beneficio por fallecimiento y puede aumentar el riesgo de caducidad de la póliza. Los préstamos de pólizas están exentos de impuestos siempre que la póliza se mantenga vigente. En caso de rescate o caducidad de la póliza, el monto del préstamo será considerado como una distribución de la póliza y deberá tributar impuestos por el monto en que dicho préstamo junto con otras distribuciones superen la base de la póliza en ese momento.



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## Summary of Benefits

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**Accelerated Death Benefit for Terminal Condition Rider** (Rider Form Series CRLTI100) - Accelerates a portion of the life insurance death benefit if the insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months.

When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.

**Accelerated Death Benefit for Living Benefit Rider** (Rider Form Series CRLLT300) - Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and 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.

**Extension of Benefits Rider** (Rider Form Series CRLEX100) - If included with policy, after 100% of the life insurance death benefit has been accelerated under the Accelerated Death Benefit for Living Benefit Rider and the insured employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-LB 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 insured person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-LB accelerations began, or earlier if the insured person is no longer eligible for benefits.

**Waiver of Monthly Deductions for Layoff or Strike Rider** (Rider Form Series CRLWL100) - Waives the monthly deductions for up to six months per year if the employee is involuntarily laid off. Benefits are limited to three layoffs per year and are based on the employee's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured employee's layoff. Rider is available through age 55 and terminates on the employee's 60th birthday or when the insurance is assigned to another party, whichever is earlier.

**Child Term Insurance Rider** (Rider Form Series CRLCH100) - Allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days through age 25, for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

## Limitations and Exclusions

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If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### Accelerated Death Benefit for Living Benefit Rider

We will not pay rider benefits for care that is received or loss incurred as a result:

- 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.

### Extension of Benefits Rider

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the date the entire death benefit has been paid under the Accelerated Death Benefit for Living Benefit Rider, or when the policy 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 Living Benefit Rider;
- the date the nonforfeiture option, if any, becomes effective; or
- the date a one-time lump sum payment under the Accelerated Death Benefit for Living Benefit Rider is paid.

### Accelerated Death Benefit for Terminal Condition Rider

We will not pay for any conditions diagnosed prior to the effective date of the rider.

### Waiver of Monthly Deductions for Layoff or Strike Rider

We will waive deductions for:

- up to three layoffs or strikes in one 12-month period;
- for up to six months in any one 12-month period.

A 12-month period will be measured from the date the first month deduction is waived.

If the portability option provision of the contract is exercised, if any, the policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

The policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

This rider is not available for self-employed individuals.

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the anniversary date on or after the insured reaches age 60;
- the date the policy owners assigns the contract to another individual; or
- the date a nonforfeiture option, if any, becomes effective.

### Child Term Insurance Rider

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the anniversary date on or after the insured child is no longer eligible as a dependent child;
- the anniversary date on or after the last insured child has reached age 26; or
- the date a nonforfeiture option, if any, becomes effective.

## Limitations and Exclusions

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### Termination of Insurance

Insurance, including all riders, ends on the earliest of the following dates:

- the monthly contract date following the receipt of written request for surrender.
- the maturity date.
- the date of death.
- the date the contract ends, lapses or becomes fully paid-up life insurance, subject to the grace period.
- the date a nonforfeiture option becomes effective.

### Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue insurance.

### Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and the insurance of all remaining insureds will end, subject to the Portability Option.

# TransElite HCV - 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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†                  |                                  |                               | 10.19                 | 488                              |                               | 16        |
| 17        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 10.49                 | 783                              |                               | 17        |
| 18        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 10.78                 | 1,151                            |                               | 18        |
| 19        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 11.13                 | 1,427                            |                               | 19        |
| 20        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 11.58                 | 1,688                            | 18,247                        | 20        |
| 21        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 12.16                 | 1,973                            |                               | 21        |
| 22        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 12.52                 | 2,341                            |                               | 22        |
| 23        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 12.98                 | 2,533                            |                               | 23        |
| 24        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 13.61                 | 2,822                            |                               | 24        |
| 25        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 14.07                 | 3,103                            | 17,646                        | 25        |
| 26        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 14.61                 | 3,326                            |                               | 26        |
| 27        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 15.16                 | 3,516                            |                               | 27        |
| 28        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 15.71                 | 3,830                            |                               | 28        |
| 29        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 16.51                 | 4,044                            |                               | 29        |
| 30        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 17.16                 | 4,239                            | 17,006                        | 30        |
| 31        | N/A†                  |                                  |                               | 8.97                  | 1,433                            |                               | 17.94                 | 4,446                            |                               | 31        |
| 32        | N/A†                  |                                  |                               | 9.36                  | 1,599                            |                               | 18.73                 | 4,718                            |                               | 32        |
| 33        | N/A†                  |                                  |                               | 9.79                  | 1,751                            |                               | 19.57                 | 4,919                            |                               | 33        |
| 34        | N/A†                  |                                  |                               | 10.19                 | 1,877                            |                               | 20.38                 | 5,121                            |                               | 34        |
| 35        | N/A†                  |                                  |                               | 10.60                 | 2,017                            | 8,086                         | 21.20                 | 5,327                            | 16,173                        | 35        |
| 36        | N/A†                  |                                  |                               | 11.12                 | 2,133                            |                               | 22.25                 | 5,494                            |                               | 36        |
| 37        | N/A†                  |                                  |                               | 11.77                 | 2,209                            |                               | 23.54                 | 5,592                            |                               | 37        |
| 38        | N/A†                  |                                  |                               | 12.36                 | 2,339                            |                               | 24.72                 | 5,789                            |                               | 38        |
| 39        | N/A†                  |                                  |                               | 13.04                 | 2,418                            |                               | 26.08                 | 5,876                            |                               | 39        |
| 40        | N/A†                  |                                  |                               | 13.82                 | 2,464                            | 7,422                         | 27.64                 | 5,916                            | 14,844                        | 40        |
| 41        | 8.77                  | 1,116                            |                               | 14.62                 | 2,481                            |                               | 29.25                 | 5,893                            |                               | 41        |
| 42        | 9.21                  | 1,189                            |                               | 15.35                 | 2,563                            |                               | 30.71                 | 6,011                            |                               | 42        |
| 43        | 9.75                  | 1,207                            |                               | 16.25                 | 2,559                            |                               | 32.51                 | 5,950                            |                               | 43        |
| 44        | 10.24                 | 1,246                            |                               | 17.06                 | 2,579                            |                               | 34.13                 | 5,938                            |                               | 44        |
| 45        | 10.77                 | 1,254                            | 3,878                         | 17.96                 | 2,574                            | 6,472                         | 35.91                 | 5,860                            | 12,939                        | 45        |
| 46        | 11.51                 | 1,330                            |                               | 19.18                 | 2,661                            |                               | 38.36                 | 5,986                            |                               | 46        |
| 47        | 12.26                 | 1,388                            |                               | 20.44                 | 2,734                            |                               | 40.88                 | 6,082                            |                               | 47        |
| 48        | 13.09                 | 1,420                            |                               | 21.82                 | 2,754                            |                               | 43.65                 | 6,089                            |                               | 48        |
| 49        | 13.90                 | 1,461                            |                               | 23.18                 | 2,793                            |                               | 46.36                 | 6,119                            |                               | 49        |
| 50        | 14.81                 | 1,476                            | 3,432                         | 24.68                 | 2,784                            | 5,717                         | 49.36                 | 6,056                            | 11,437                        | 50        |
| 51        | 15.73                 | 1,474                            |                               | 26.23                 | 2,761                            |                               | 52.45                 | 5,961                            |                               | 51        |
| 52        | 16.69                 | 1,465                            |                               | 27.83                 | 2,721                            |                               | 55.65                 | 5,844                            |                               | 52        |
| 53        | 17.80                 | 1,423                            |                               | 29.67                 | 2,618                            |                               | 59.33                 | 5,603                            |                               | 53        |
| 54        | 18.83                 | 1,393                            |                               | 31.39                 | 2,545                            |                               | 62.79                 | 5,424                            |                               | 54        |
| 55        | 19.90                 | 1,321                            | 2,654                         | 33.16                 | 2,395                            | 4,421                         | 66.33                 | 5,090                            | 8,848                         | 55        |
| 56        | 21.41                 | 1,116                            |                               | 35.68                 | 2,034                            |                               | 71.37                 | 4,331                            |                               | 56        |
| 57        | 22.97                 | 860                              |                               | 38.29                 | 1,588                            |                               | 76.58                 | 3,399                            |                               | 57        |
| 58        | 24.59                 | 641                              |                               | 40.98                 | 1,198                            |                               | 81.96                 | 2,592                            |                               | 58        |
| 59        | 26.26                 | 426                              |                               | 43.77                 | 820                              |                               | 87.54                 | 1,805                            |                               | 59        |
| 60        | 28.18                 | 212                              | 905                           | 46.96                 | 442                              | 1,508                         | 93.92                 | 1,017                            | 3,017                         | 60        |
| 61        | 30.15                 | 68                               |                               | 50.26                 | 186                              |                               | 100.51                | 477                              |                               | 61        |
| 62        | 32.37                 | 0                                |                               | 53.95                 | 0                                |                               | 107.91                | 0                                |                               | 62        |
| 63        | 34.74                 | 0                                |                               | 57.90                 | 0                                |                               | 115.81                | 0                                |                               | 63        |
| 64        | 37.26                 | 0                                |                               | 62.10                 | 0                                |                               | 124.19                | 0                                |                               | 64        |
| 65        | 39.27                 |                                  |                               | 65.45                 |                                  |                               | 130.90                |                                  |                               | 65        |
| 66        | 42.42                 |                                  |                               | 70.70                 |                                  |                               | 141.42                |                                  |                               | 66        |
| 67        | 45.50                 |                                  |                               | 75.83                 |                                  |                               | 151.66                |                                  |                               | 67        |
| 68        | 49.07                 |                                  |                               | 81.79                 |                                  |                               | 163.58                |                                  |                               | 68        |
| 69        | 52.58                 |                                  |                               | 87.64                 |                                  |                               | 175.28                |                                  |                               | 69        |
| 70        | 56.63                 |                                  |                               | 94.39                 |                                  |                               | 188.78                |                                  |                               | 70        |
| 71        | 60.42                 |                                  |                               | 100.70                |                                  |                               | 201.40                |                                  |                               | 71        |
| 72        | 65.16                 |                                  |                               | 108.60                |                                  |                               | 217.19                |                                  |                               | 72        |
| 73        | 70.06                 |                                  |                               | 116.77                |                                  |                               | 233.54                |                                  |                               | 73        |
| 74        | 75.14                 |                                  |                               | 125.24                |                                  |                               | 250.47                |                                  |                               | 74        |
| 75        | 81.20                 |                                  |                               | 135.33                |                                  |                               | 270.67                |                                  |                               | 75        |
| 76        | 87.70                 |                                  |                               | 112.83                |                                  |                               | 225.66                |                                  |                               | 76        |
| 77        | 71.86                 |                                  |                               | 119.77                |                                  |                               | 239.55                |                                  |                               | 77        |
| 78        | 76.30                 |                                  |                               | 127.17                |                                  |                               | 254.34                |                                  |                               | 78        |
| 79        | 80.97                 |                                  |                               | 134.95                |                                  |                               | 269.90                |                                  |                               | 79        |
| 80        | 85.91                 |                                  |                               | 143.19                |                                  |                               | 286.38                |                                  |                               | 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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        | 15.29                 | 2,258                            |                               | 20.39                 | 4,013                            |                               | 25.49                 | 5,782                            |                               | 16        |
| 17        | 15.74                 | 2,655                            |                               | 20.99                 | 4,512                            |                               | 26.24                 | 6,370                            |                               | 17        |
| 18        | 16.18                 | 3,156                            |                               | 21.57                 | 5,133                            |                               | 26.97                 | 7,125                            |                               | 18        |
| 19        | 16.70                 | 3,479                            |                               | 22.26                 | 5,505                            |                               | 27.83                 | 7,583                            |                               | 19        |
| 20        | 17.38                 | 3,843                            | 27,429                        | 23.17                 | 5,972                            | 36,542                        | 28.96                 | 8,101                            | 45,677                        | 20        |
| 21        | 18.24                 | 4,211                            |                               | 24.33                 | 6,462                            |                               | 30.41                 | 8,675                            |                               | 21        |
| 22        | 18.78                 | 4,694                            |                               | 25.04                 | 7,059                            |                               | 31.30                 | 9,400                            |                               | 22        |
| 23        | 19.48                 | 4,954                            |                               | 25.97                 | 7,354                            |                               | 32.46                 | 9,754                            |                               | 23        |
| 24        | 20.41                 | 5,312                            |                               | 27.21                 | 7,803                            |                               | 34.02                 | 10,316                           |                               | 24        |
| 25        | 21.11                 | 5,705                            | 26,505                        | 28.15                 | 8,305                            | 35,346                        | 35.18                 | 10,886                           | 44,152                        | 25        |
| 26        | 21.91                 | 5,973                            |                               | 29.21                 | 8,620                            |                               | 36.52                 | 11,287                           |                               | 26        |
| 27        | 22.74                 | 6,230                            |                               | 30.33                 | 8,954                            |                               | 37.91                 | 11,667                           |                               | 27        |
| 28        | 23.57                 | 6,654                            |                               | 31.43                 | 9,495                            |                               | 39.29                 | 12,319                           |                               | 28        |
| 29        | 24.77                 | 6,939                            |                               | 33.02                 | 9,816                            |                               | 41.28                 | 12,710                           |                               | 29        |
| 30        | 25.74                 | 7,201                            | 25,515                        | 34.32                 | 10,148                           | 34,025                        | 42.90                 | 13,096                           | 42,522                        | 30        |
| 31        | 26.92                 | 7,474                            |                               | 35.89                 | 10,479                           |                               | 44.86                 | 13,490                           |                               | 31        |
| 32        | 28.11                 | 7,852                            |                               | 37.47                 | 10,956                           |                               | 46.85                 | 14,083                           |                               | 32        |
| 33        | 29.36                 | 8,102                            |                               | 39.15                 | 11,286                           |                               | 48.94                 | 14,476                           |                               | 33        |
| 34        | 30.56                 | 8,346                            |                               | 40.76                 | 11,604                           |                               | 50.95                 | 14,842                           |                               | 34        |
| 35        | 31.80                 | 8,637                            | 24,260                        | 42.40                 | 11,949                           | 32,356                        | 53.00                 | 15,259                           | 40,443                        | 35        |
| 36        | 33.38                 | 8,867                            |                               | 44.50                 | 12,227                           |                               | 55.63                 | 15,595                           |                               | 36        |
| 37        | 35.31                 | 8,965                            |                               | 47.07                 | 12,330                           |                               | 58.84                 | 15,708                           |                               | 37        |
| 38        | 37.07                 | 9,218                            |                               | 49.43                 | 12,664                           |                               | 61.79                 | 16,109                           |                               | 38        |
| 39        | 39.13                 | 9,345                            |                               | 52.17                 | 12,799                           |                               | 65.21                 | 16,257                           |                               | 39        |
| 40        | 41.46                 | 9,358                            | 22,260                        | 55.28                 | 12,805                           | 29,682                        | 69.10                 | 16,251                           | 37,097                        | 40        |
| 41        | 43.87                 | 9,304                            |                               | 58.50                 | 12,720                           |                               | 73.13                 | 16,132                           |                               | 41        |
| 42        | 46.07                 | 9,454                            |                               | 61.42                 | 12,889                           |                               | 76.78                 | 16,327                           |                               | 42        |
| 43        | 48.76                 | 9,327                            |                               | 65.02                 | 12,714                           |                               | 81.27                 | 16,091                           |                               | 43        |
| 44        | 51.19                 | 9,283                            |                               | 68.26                 | 12,634                           |                               | 85.32                 | 15,983                           |                               | 44        |
| 45        | 53.87                 | 9,150                            | 19,412                        | 71.83                 | 12,440                           | 25,884                        | 89.79                 | 15,729                           | 32,356                        | 45        |
| 46        | 57.54                 | 9,317                            |                               | 76.72                 | 12,642                           |                               | 95.89                 | 15,964                           |                               | 46        |
| 47        | 61.32                 | 9,437                            |                               | 81.77                 | 12,789                           |                               | 102.21                | 16,143                           |                               | 47        |
| 48        | 65.48                 | 9,421                            |                               | 87.30                 | 12,753                           |                               | 109.13                | 16,088                           |                               | 48        |
| 49        | 69.55                 | 9,451                            |                               | 92.73                 | 12,775                           |                               | 115.92                | 16,106                           |                               | 49        |
| 50        | 74.04                 | 9,328                            | 17,154                        | 98.72                 | 12,601                           | 22,872                        | 123.40                | 15,873                           | 28,591                        | 50        |
| 51        | 78.67                 | 9,164                            |                               | 104.91                | 12,377                           |                               | 131.13                | 15,580                           |                               | 51        |
| 52        | 83.48                 | 8,970                            |                               | 111.31                | 12,099                           |                               | 139.14                | 15,228                           |                               | 52        |
| 53        | 89.00                 | 8,588                            |                               | 118.67                | 11,575                           |                               | 148.34                | 14,564                           |                               | 53        |
| 54        | 94.18                 | 8,301                            |                               | 125.58                | 11,180                           |                               | 156.97                | 14,057                           |                               | 54        |
| 55        | 99.49                 | 7,781                            | 13,270                        | 132.66                | 10,475                           | 17,697                        | 165.82                | 13,168                           | 22,120                        | 55        |
| 56        | 107.05                | 6,626                            |                               | 142.73                | 8,922                            |                               | 178.42                | 11,220                           |                               | 56        |
| 57        | 114.87                | 5,215                            |                               | 153.16                | 7,029                            |                               | 191.45                | 8,844                            |                               | 57        |
| 58        | 122.95                | 3,989                            |                               | 163.93                | 5,383                            |                               | 204.91                | 6,775                            |                               | 58        |
| 59        | 131.31                | 2,790                            |                               | 175.09                | 3,776                            |                               | 218.86                | 4,760                            |                               | 59        |
| 60        | 140.89                | 1,595                            | 4,528                         | 187.85                | 2,171                            | 6,036                         | 234.81                | 2,747                            | 7,545                         | 60        |
| 61        | 150.77                | 768                              |                               | 201.03                | 1,060                            |                               | 251.29                | 1,351                            |                               | 61        |
| 62        | 161.87                | 0                                |                               | 215.83                | 0                                |                               | 269.78                | 0                                |                               | 62        |
| 63        | 173.71                | 0                                |                               | 231.61                | 0                                |                               | 289.52                | 0                                |                               | 63        |
| 64        | 186.29                | 0                                |                               | 248.39                | 0                                |                               | 310.49                | 0                                |                               | 64        |
| 65        | 196.35                |                                  |                               | 261.80                |                                  |                               | 327.25                |                                  |                               | 65        |
| 66        | 212.13                |                                  |                               | 282.84                |                                  |                               | 353.56                |                                  |                               | 66        |
| 67        | 227.49                |                                  |                               | 303.31                |                                  |                               | 379.14                |                                  |                               | 67        |
| 68        | 245.38                |                                  |                               | 327.17                |                                  |                               | 408.97                |                                  |                               | 68        |
| 69        | 262.92                |                                  |                               | 350.56                |                                  |                               | 438.20                |                                  |                               | 69        |
| 70        | 283.17                |                                  |                               | 377.57                |                                  |                               | 471.96                |                                  |                               | 70        |
| 71        | 302.11                |                                  |                               | 402.81                |                                  |                               | 503.51                |                                  |                               | 71        |
| 72        | 325.79                |                                  |                               | 434.39                |                                  |                               | 542.99                |                                  |                               | 72        |
| 73        | 350.31                |                                  |                               | 467.08                |                                  |                               | 583.85                |                                  |                               | 73        |
| 74        | 375.71                |                                  |                               | 500.95                |                                  |                               | 626.18                |                                  |                               | 74        |
| 75        | 406.00                |                                  |                               | 541.34                |                                  |                               | 676.67                |                                  |                               | 75        |
| 76        | 338.50                |                                  |                               | 451.33                |                                  |                               | 564.16                |                                  |                               | 76        |
| 77        | 359.32                |                                  |                               | 479.10                |                                  |                               | 598.87                |                                  |                               | 77        |
| 78        | 381.52                |                                  |                               | 508.69                |                                  |                               | 635.86                |                                  |                               | 78        |
| 79        | 404.85                |                                  |                               | 539.81                |                                  |                               | 674.76                |                                  |                               | 79        |
| 80        | 429.57                |                                  |                               | 572.76                |                                  |                               | 715.95                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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        | 30.58                 | 7,522                            |                               | 35.68                 | 9,291                            |                               | 40.78                 | 11,060                           |                               | 16        |
| 17        | 31.48                 | 8,198                            |                               | 36.73                 | 10,070                           |                               | 41.98                 | 11,914                           |                               | 17        |
| 18        | 32.36                 | 9,101                            |                               | 37.75                 | 11,078                           |                               | 43.15                 | 13,070                           |                               | 18        |
| 19        | 33.40                 | 9,636                            |                               | 38.96                 | 11,661                           |                               | 44.53                 | 13,740                           |                               | 19        |
| 20        | 34.75                 | 10,243                           | 54,812                        | 40.55                 | 12,397                           | 63,971                        | 46.34                 | 14,540                           | 73,130                        | 20        |
| 21        | 36.49                 | 10,901                           |                               | 42.57                 | 13,126                           |                               | 48.65                 | 15,340                           |                               | 21        |
| 22        | 37.56                 | 11,753                           |                               | 43.82                 | 14,117                           |                               | 50.08                 | 16,459                           |                               | 22        |
| 23        | 38.95                 | 12,164                           |                               | 45.44                 | 14,574                           |                               | 51.94                 | 16,996                           |                               | 23        |
| 24        | 40.82                 | 12,796                           |                               | 47.63                 | 15,309                           |                               | 54.43                 | 17,800                           |                               | 24        |
| 25        | 42.22                 | 13,496                           | 53,010                        | 49.26                 | 16,088                           | 61,850                        | 56.30                 | 18,699                           | 70,692                        | 25        |
| 26        | 43.82                 | 13,934                           |                               | 51.13                 | 16,592                           |                               | 58.43                 | 19,239                           |                               | 26        |
| 27        | 45.49                 | 14,372                           |                               | 53.07                 | 17,076                           |                               | 60.65                 | 19,789                           |                               | 27        |
| 28        | 47.15                 | 15,152                           |                               | 55.00                 | 17,966                           |                               | 62.86                 | 20,782                           |                               | 28        |
| 29        | 49.53                 | 15,596                           |                               | 57.79                 | 18,489                           |                               | 66.04                 | 21,366                           |                               | 29        |
| 30        | 51.48                 | 16,043                           | 51,031                        | 60.06                 | 18,998                           | 59,527                        | 68.64                 | 21,945                           | 68,025                        | 30        |
| 31        | 53.83                 | 16,511                           |                               | 62.81                 | 19,524                           |                               | 71.78                 | 22,535                           |                               | 31        |
| 32        | 56.22                 | 17,208                           |                               | 65.59                 | 20,320                           |                               | 74.96                 | 23,432                           |                               | 32        |
| 33        | 58.73                 | 17,665                           |                               | 68.52                 | 20,841                           |                               | 78.30                 | 24,010                           |                               | 33        |
| 34        | 61.13                 | 18,079                           |                               | 71.33                 | 21,324                           |                               | 81.52                 | 24,569                           |                               | 34        |
| 35        | 63.59                 | 18,555                           | 48,501                        | 74.19                 | 21,866                           | 56,588                        | 84.79                 | 25,176                           | 64,675                        | 35        |
| 36        | 66.76                 | 18,955                           |                               | 77.88                 | 22,315                           |                               | 89.01                 | 25,682                           |                               | 36        |
| 37        | 70.61                 | 19,080                           |                               | 82.38                 | 22,452                           |                               | 94.15                 | 25,836                           |                               | 37        |
| 38        | 74.15                 | 19,549                           |                               | 86.51                 | 22,989                           |                               | 98.87                 | 26,434                           |                               | 38        |
| 39        | 78.26                 | 19,721                           |                               | 91.30                 | 23,180                           |                               | 104.34                | 26,643                           |                               | 39        |
| 40        | 82.92                 | 19,698                           | 44,519                        | 96.74                 | 23,145                           | 51,942                        | 110.56                | 26,591                           | 59,358                        | 40        |
| 41        | 87.75                 | 19,539                           |                               | 102.38                | 22,954                           |                               | 117.00                | 26,362                           |                               | 41        |
| 42        | 92.14                 | 19,775                           |                               | 107.49                | 23,208                           |                               | 122.85                | 26,656                           |                               | 42        |
| 43        | 97.52                 | 19,474                           |                               | 113.77                | 22,850                           |                               | 130.03                | 26,242                           |                               | 43        |
| 44        | 102.39                | 19,338                           |                               | 119.45                | 22,687                           |                               | 136.52                | 26,042                           |                               | 44        |
| 45        | 107.74                | 19,015                           | 38,824                        | 125.70                | 22,302                           | 45,292                        | 143.66                | 25,592                           | 51,764                        | 45        |
| 46        | 115.07                | 19,290                           |                               | 134.25                | 22,621                           |                               | 153.43                | 25,950                           |                               | 46        |
| 47        | 122.65                | 19,498                           |                               | 143.09                | 22,847                           |                               | 163.53                | 26,201                           |                               | 47        |
| 48        | 130.95                | 19,420                           |                               | 152.78                | 22,752                           |                               | 174.61                | 26,088                           |                               | 48        |
| 49        | 139.10                | 19,431                           |                               | 162.28                | 22,758                           |                               | 185.47                | 26,088                           |                               | 49        |
| 50        | 148.09                | 19,150                           | 34,315                        | 172.77                | 22,421                           | 40,032                        | 197.45                | 25,693                           | 45,751                        | 50        |
| 51        | 157.35                | 18,784                           |                               | 183.59                | 21,995                           |                               | 209.81                | 25,196                           |                               | 51        |
| 52        | 166.97                | 18,355                           |                               | 194.79                | 21,477                           |                               | 222.62                | 24,607                           |                               | 52        |
| 53        | 178.00                | 17,547                           |                               | 207.67                | 20,532                           |                               | 237.34                | 23,522                           |                               | 53        |
| 54        | 188.36                | 16,933                           |                               | 219.76                | 19,813                           |                               | 251.15                | 22,692                           |                               | 54        |
| 55        | 198.99                | 15,861                           | 26,545                        | 232.16                | 18,555                           | 30,970                        | 265.32                | 21,248                           | 35,394                        | 55        |
| 56        | 214.10                | 13,514                           |                               | 249.79                | 15,811                           |                               | 285.46                | 18,104                           |                               | 56        |
| 57        | 229.74                | 10,657                           |                               | 268.04                | 12,474                           |                               | 306.33                | 14,289                           |                               | 57        |
| 58        | 245.89                | 8,171                            |                               | 286.88                | 9,566                            |                               | 327.86                | 10,961                           |                               | 58        |
| 59        | 262.63                | 5,746                            |                               | 306.40                | 6,730                            |                               | 350.18                | 7,715                            |                               | 59        |
| 60        | 281.77                | 3,322                            | 9,054                         | 328.74                | 3,899                            | 10,565                        | 375.70                | 4,475                            | 12,073                        | 60        |
| 61        | 301.55                | 1,643                            |                               | 351.81                | 1,934                            |                               | 402.06                | 2,225                            |                               | 61        |
| 62        | 323.74                | 0                                |                               | 377.70                | 0                                |                               | 431.66                | 0                                |                               | 62        |
| 63        | 347.42                | 0                                |                               | 405.33                | 0                                |                               | 463.23                | 0                                |                               | 63        |
| 64        | 372.58                | 0                                |                               | 434.68                | 0                                |                               | 496.78                | 0                                |                               | 64        |
| 65        | 392.69                |                                  |                               | 458.14                |                                  |                               | 523.59                |                                  |                               | 65        |
| 66        | 424.27                |                                  |                               | 494.98                |                                  |                               | 565.69                |                                  |                               | 66        |
| 67        | 454.97                |                                  |                               | 530.80                |                                  |                               | 606.63                |                                  |                               | 67        |
| 68        | 490.76                |                                  |                               | 572.55                |                                  |                               | 654.35                |                                  |                               | 68        |
| 69        | 525.84                |                                  |                               | 613.48                |                                  |                               | 701.12                |                                  |                               | 69        |
| 70        | 566.35                |                                  |                               | 660.74                |                                  |                               | 755.13                |                                  |                               | 70        |
| 71        | 604.22                |                                  |                               | 704.92                |                                  |                               | 805.62                |                                  |                               | 71        |
| 72        | 651.58                |                                  |                               | 760.18                |                                  |                               | 868.78                |                                  |                               | 72        |
| 73        | 700.62                |                                  |                               | 817.39                |                                  |                               | 934.16                |                                  |                               | 73        |
| 74        | 751.42                |                                  |                               | 876.66                |                                  |                               | 1,001.90              |                                  |                               | 74        |
| 75        | 812.01                |                                  |                               | 947.34                |                                  |                               | 1,082.68              |                                  |                               | 75        |
| 76        | 677.00                |                                  |                               | 789.83                |                                  |                               | 902.66                |                                  |                               | 76        |
| 77        | 718.64                |                                  |                               | 838.42                |                                  |                               | 958.19                |                                  |                               | 77        |
| 78        | 763.04                |                                  |                               | 890.21                |                                  |                               | 1,017.38              |                                  |                               | 78        |
| 79        | 809.71                |                                  |                               | 944.67                |                                  |                               | 1,079.62              |                                  |                               | 79        |
| 80        | 859.14                |                                  |                               | 1,002.34              |                                  |                               | 1,145.53              |                                  |                               | 80        |

Solve for Target Premium - A100

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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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0



# 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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†                  |                                  |                               | 13.57                 | 0                                |                               | 16        |
| 17        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 13.97                 | 0                                |                               | 17        |
| 18        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 14.34                 | 0                                |                               | 18        |
| 19        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 14.86                 | 0                                |                               | 19        |
| 20        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 15.43                 | 0                                | 20,757                        | 20        |
| 21        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 16.16                 | 0                                |                               | 21        |
| 22        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 16.65                 | 0                                |                               | 22        |
| 23        | N/A†                  |                                  |                               | N/A†                  |                                  |                               | 17.28                 | 0                                |                               | 23        |
| 24        | N/A†                  |                                  |                               | 9.02                  | 0                                |                               | 18.04                 | 0                                |                               | 24        |
| 25        | N/A†                  |                                  |                               | 9.32                  | 0                                | 10,012                        | 18.65                 | 0                                | 20,026                        | 25        |
| 26        | N/A†                  |                                  |                               | 9.67                  | 0                                |                               | 19.33                 | 314                              |                               | 26        |
| 27        | N/A†                  |                                  |                               | 10.12                 | 0                                |                               | 20.25                 | 623                              |                               | 27        |
| 28        | N/A†                  |                                  |                               | 10.60                 | 0                                |                               | 21.19                 | 1,038                            |                               | 28        |
| 29        | N/A†                  |                                  |                               | 11.12                 | 0                                |                               | 22.24                 | 1,378                            |                               | 29        |
| 30        | N/A†                  |                                  |                               | 11.65                 | 0                                | 9,591                         | 23.29                 | 1,684                            | 19,168                        | 30        |
| 31        | N/A†                  |                                  |                               | 12.24                 | 120                              |                               | 24.48                 | 1,971                            |                               | 31        |
| 32        | N/A†                  |                                  |                               | 12.76                 | 368                              |                               | 25.51                 | 2,384                            |                               | 32        |
| 33        | N/A†                  |                                  |                               | 13.38                 | 554                              |                               | 26.76                 | 2,689                            |                               | 33        |
| 34        | N/A†                  |                                  |                               | 14.01                 | 732                              |                               | 28.02                 | 2,953                            |                               | 34        |
| 35        | 8.75                  | 0                                | 5,398                         | 14.59                 | 913                              | 9,020                         | 29.18                 | 3,245                            | 18,049                        | 35        |
| 36        | 9.16                  | 111                              |                               | 15.27                 | 1,089                            |                               | 30.54                 | 3,521                            |                               | 36        |
| 37        | 9.69                  | 210                              |                               | 16.15                 | 1,195                            |                               | 32.31                 | 3,688                            |                               | 37        |
| 38        | 10.17                 | 343                              |                               | 16.95                 | 1,373                            |                               | 33.91                 | 3,972                            |                               | 38        |
| 39        | 10.74                 | 445                              |                               | 17.90                 | 1,495                            |                               | 35.80                 | 4,129                            |                               | 39        |
| 40        | 11.32                 | 522                              | 4,898                         | 18.86                 | 1,568                            | 8,144                         | 37.72                 | 4,211                            | 16,296                        | 40        |
| 41        | 11.94                 | 584                              |                               | 19.91                 | 1,649                            |                               | 39.82                 | 4,303                            |                               | 41        |
| 42        | 12.53                 | 673                              |                               | 20.89                 | 1,755                            |                               | 41.78                 | 4,450                            |                               | 42        |
| 43        | 13.22                 | 725                              |                               | 22.03                 | 1,797                            |                               | 44.06                 | 4,473                            |                               | 43        |
| 44        | 13.90                 | 769                              |                               | 23.16                 | 1,826                            |                               | 46.33                 | 4,490                            |                               | 44        |
| 45        | 14.52                 | 823                              | 4,247                         | 24.20                 | 1,882                            | 7,080                         | 48.41                 | 4,544                            | 14,170                        | 45        |
| 46        | 15.43                 | 925                              |                               | 25.72                 | 2,020                            |                               | 51.45                 | 4,765                            |                               | 46        |
| 47        | 16.37                 | 1,019                            |                               | 27.29                 | 2,147                            |                               | 54.58                 | 4,962                            |                               | 47        |
| 48        | 17.41                 | 1,079                            |                               | 29.01                 | 2,201                            |                               | 58.02                 | 5,018                            |                               | 48        |
| 49        | 18.41                 | 1,138                            |                               | 30.70                 | 2,282                            |                               | 61.39                 | 5,127                            |                               | 49        |
| 50        | 19.53                 | 1,175                            | 3,786                         | 32.54                 | 2,301                            | 6,304                         | 65.09                 | 5,121                            | 12,609                        | 50        |
| 51        | 20.68                 | 1,192                            |                               | 34.46                 | 2,300                            |                               | 68.93                 | 5,079                            |                               | 51        |
| 52        | 21.88                 | 1,200                            |                               | 36.46                 | 2,284                            |                               | 72.92                 | 4,997                            |                               | 52        |
| 53        | 23.25                 | 1,157                            |                               | 38.75                 | 2,188                            |                               | 77.50                 | 4,767                            |                               | 53        |
| 54        | 24.59                 | 1,141                            |                               | 40.99                 | 2,138                            |                               | 81.98                 | 4,622                            |                               | 54        |
| 55        | 26.00                 | 1,074                            | 2,893                         | 43.34                 | 2,000                            | 4,826                         | 86.68                 | 4,304                            | 9,649                         | 55        |
| 56        | 27.68                 | 866                              |                               | 46.13                 | 1,625                            |                               | 92.27                 | 3,524                            |                               | 56        |
| 57        | 29.43                 | 617                              |                               | 49.05                 | 1,185                            |                               | 98.11                 | 2,608                            |                               | 57        |
| 58        | 31.22                 | 423                              |                               | 52.03                 | 838                              |                               | 104.06                | 1,875                            |                               | 58        |
| 59        | 33.08                 | 241                              |                               | 55.15                 | 518                              |                               | 110.30                | 1,205                            |                               | 59        |
| 60        | 35.16                 | 69                               | 1,020                         | 58.60                 | 207                              | 1,701                         | 117.21                | 551                              | 3,403                         | 60        |
| 61        | 37.38                 | 0                                |                               | 62.29                 | 0                                |                               | 124.59                | 74                               |                               | 61        |
| 62        | 39.78                 | 0                                |                               | 66.30                 | 0                                |                               | 132.60                | 0                                |                               | 62        |
| 63        | 42.26                 | 0                                |                               | 70.42                 | 0                                |                               | 140.85                | 0                                |                               | 63        |
| 64        | 44.78                 | 0                                |                               | 74.63                 | 0                                |                               | 149.27                | 0                                |                               | 64        |
| 65        | 47.66                 |                                  |                               | 79.43                 |                                  |                               | 158.87                |                                  |                               | 65        |
| 66        | 51.32                 |                                  |                               | 85.53                 |                                  |                               | 171.06                |                                  |                               | 66        |
| 67        | 54.84                 |                                  |                               | 91.39                 |                                  |                               | 182.79                |                                  |                               | 67        |
| 68        | 58.97                 |                                  |                               | 98.29                 |                                  |                               | 196.58                |                                  |                               | 68        |
| 69        | 63.02                 |                                  |                               | 105.04                |                                  |                               | 210.08                |                                  |                               | 69        |
| 70        | 67.70                 |                                  |                               | 112.84                |                                  |                               | 225.69                |                                  |                               | 70        |
| 71        | 72.07                 |                                  |                               | 120.12                |                                  |                               | 240.24                |                                  |                               | 71        |
| 72        | 77.63                 |                                  |                               | 129.39                |                                  |                               | 258.78                |                                  |                               | 72        |
| 73        | 83.35                 |                                  |                               | 138.91                |                                  |                               | 277.83                |                                  |                               | 73        |
| 74        | 89.24                 |                                  |                               | 148.73                |                                  |                               | 297.46                |                                  |                               | 74        |
| 75        | 96.37                 |                                  |                               | 160.61                |                                  |                               | 321.22                |                                  |                               | 75        |
| 76        | 78.50                 |                                  |                               | 130.83                |                                  |                               | 261.67                |                                  |                               | 76        |
| 77        | 83.08                 |                                  |                               | 138.46                |                                  |                               | 276.92                |                                  |                               | 77        |
| 78        | 87.90                 |                                  |                               | 146.51                |                                  |                               | 293.01                |                                  |                               | 78        |
| 79        | 92.98                 |                                  |                               | 154.97                |                                  |                               | 309.95                |                                  |                               | 79        |
| 80        | 98.33                 |                                  |                               | 163.90                |                                  |                               | 327.80                |                                  |                               | 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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        | 20.36                 | 0                                |                               | 27.14                 | 0                                |                               | 33.93                 | 0                                |                               | 16        |
| 17        | 20.96                 | 0                                |                               | 27.94                 | 0                                |                               | 34.93                 | 0                                |                               | 17        |
| 18        | 21.51                 | 0                                |                               | 28.68                 | 0                                |                               | 35.86                 | 0                                |                               | 18        |
| 19        | 22.29                 | 0                                |                               | 29.72                 | 0                                |                               | 37.15                 | 0                                |                               | 19        |
| 20        | 23.14                 | 0                                | 31,121                        | 30.85                 | 0                                | 41,459                        | 38.57                 | 0                                | 51,877                        | 20        |
| 21        | 24.24                 | 0                                |                               | 32.33                 | 0                                |                               | 40.41                 | 0                                |                               | 21        |
| 22        | 24.98                 | 0                                |                               | 33.30                 | 161                              |                               | 41.63                 | 876                              |                               | 22        |
| 23        | 25.92                 | 0                                |                               | 34.55                 | 738                              |                               | 43.19                 | 1,574                            |                               | 23        |
| 24        | 27.06                 | 502                              |                               | 36.08                 | 1,477                            |                               | 45.11                 | 2,477                            |                               | 24        |
| 25        | 27.98                 | 1,124                            | 30,077                        | 37.30                 | 2,260                            | 40,091                        | 46.63                 | 3,419                            | 50,124                        | 25        |
| 26        | 29.00                 | 1,580                            |                               | 38.67                 | 2,855                            |                               | 48.33                 | 4,110                            |                               | 26        |
| 27        | 30.38                 | 1,998                            |                               | 40.50                 | 3,363                            |                               | 50.63                 | 4,738                            |                               | 27        |
| 28        | 31.79                 | 2,582                            |                               | 42.39                 | 4,116                            |                               | 52.99                 | 5,651                            |                               | 28        |
| 29        | 33.36                 | 3,021                            |                               | 44.49                 | 4,693                            |                               | 55.62                 | 6,355                            |                               | 29        |
| 30        | 34.94                 | 3,454                            | 28,773                        | 46.59                 | 5,214                            | 38,365                        | 58.24                 | 6,984                            | 47,970                        | 30        |
| 31        | 36.72                 | 3,832                            |                               | 48.95                 | 5,667                            |                               | 61.19                 | 7,528                            |                               | 31        |
| 32        | 38.27                 | 4,409                            |                               | 51.03                 | 6,442                            |                               | 63.79                 | 8,458                            |                               | 32        |
| 33        | 40.15                 | 4,834                            |                               | 53.53                 | 6,977                            |                               | 66.91                 | 9,098                            |                               | 33        |
| 34        | 42.03                 | 5,180                            |                               | 56.04                 | 7,408                            |                               | 70.05                 | 9,628                            |                               | 34        |
| 35        | 43.78                 | 5,591                            | 27,090                        | 58.37                 | 7,930                            | 36,119                        | 72.96                 | 10,254                           | 45,129                        | 35        |
| 36        | 45.81                 | 5,954                            |                               | 61.08                 | 8,381                            |                               | 76.35                 | 10,813                           |                               | 36        |
| 37        | 48.46                 | 6,155                            |                               | 64.62                 | 8,641                            |                               | 80.77                 | 11,108                           |                               | 37        |
| 38        | 50.86                 | 6,548                            |                               | 67.82                 | 9,141                            |                               | 84.77                 | 11,716                           |                               | 38        |
| 39        | 53.70                 | 6,758                            |                               | 71.59                 | 9,376                            |                               | 89.49                 | 12,005                           |                               | 39        |
| 40        | 56.59                 | 6,863                            | 24,462                        | 75.45                 | 9,499                            | 32,606                        | 94.32                 | 12,147                           | 40,766                        | 40        |
| 41        | 59.73                 | 6,957                            |                               | 79.64                 | 9,606                            |                               | 99.55                 | 12,260                           |                               | 41        |
| 42        | 62.67                 | 7,144                            |                               | 83.56                 | 9,843                            |                               | 104.46                | 12,547                           |                               | 42        |
| 43        | 66.09                 | 7,150                            |                               | 88.12                 | 9,835                            |                               | 110.16                | 12,520                           |                               | 43        |
| 44        | 69.50                 | 7,146                            |                               | 92.66                 | 9,798                            |                               | 115.83                | 12,463                           |                               | 44        |
| 45        | 72.63                 | 7,211                            | 21,266                        | 96.83                 | 9,864                            | 28,342                        | 121.05                | 12,534                           | 35,442                        | 45        |
| 46        | 77.17                 | 7,499                            |                               | 102.90                | 10,244                           |                               | 128.63                | 12,991                           |                               | 46        |
| 47        | 81.87                 | 7,771                            |                               | 109.16                | 10,586                           |                               | 136.46                | 13,405                           |                               | 47        |
| 48        | 87.04                 | 7,840                            |                               | 116.05                | 10,656                           |                               | 145.06                | 13,470                           |                               | 48        |
| 49        | 92.09                 | 7,972                            |                               | 122.79                | 10,821                           |                               | 153.49                | 13,671                           |                               | 49        |
| 50        | 97.64                 | 7,947                            | 18,920                        | 130.18                | 10,767                           | 25,222                        | 162.73                | 13,592                           | 31,533                        | 50        |
| 51        | 103.40                | 7,858                            |                               | 137.86                | 10,632                           |                               | 172.33                | 13,413                           |                               | 51        |
| 52        | 109.39                | 7,716                            |                               | 145.85                | 10,431                           |                               | 182.32                | 13,149                           |                               | 52        |
| 53        | 116.25                | 7,346                            |                               | 155.00                | 9,924                            |                               | 193.76                | 12,504                           |                               | 53        |
| 54        | 122.97                | 7,108                            |                               | 163.96                | 9,595                            |                               | 204.95                | 12,081                           |                               | 54        |
| 55        | 130.01                | 6,610                            | 14,473                        | 173.35                | 8,919                            | 19,300                        | 216.69                | 11,225                           | 24,123                        | 55        |
| 56        | 138.41                | 5,424                            |                               | 184.55                | 7,326                            |                               | 230.69                | 9,223                            |                               | 56        |
| 57        | 147.16                | 4,027                            |                               | 196.22                | 5,450                            |                               | 245.27                | 6,871                            |                               | 57        |
| 58        | 156.10                | 2,917                            |                               | 208.13                | 3,955                            |                               | 260.16                | 4,993                            |                               | 58        |
| 59        | 165.46                | 1,893                            |                               | 220.61                | 2,580                            |                               | 275.76                | 3,267                            |                               | 59        |
| 60        | 175.81                | 896                              | 5,104                         | 234.42                | 1,241                            | 6,806                         | 293.02                | 1,585                            | 8,508                         | 60        |
| 61        | 186.89                | 166                              |                               | 249.18                | 255                              |                               | 311.48                | 346                              |                               | 61        |
| 62        | 198.91                | 0                                |                               | 265.21                | 0                                |                               | 331.52                | 0                                |                               | 62        |
| 63        | 211.29                | 0                                |                               | 281.71                | 0                                |                               | 352.15                | 0                                |                               | 63        |
| 64        | 223.90                | 0                                |                               | 298.54                | 0                                |                               | 373.18                | 0                                |                               | 64        |
| 65        | 238.30                |                                  |                               | 317.74                |                                  |                               | 397.17                |                                  |                               | 65        |
| 66        | 256.59                |                                  |                               | 342.13                |                                  |                               | 427.66                |                                  |                               | 66        |
| 67        | 274.19                |                                  |                               | 365.58                |                                  |                               | 456.98                |                                  |                               | 67        |
| 68        | 294.87                |                                  |                               | 393.17                |                                  |                               | 491.46                |                                  |                               | 68        |
| 69        | 315.12                |                                  |                               | 420.16                |                                  |                               | 525.20                |                                  |                               | 69        |
| 70        | 338.54                |                                  |                               | 451.38                |                                  |                               | 564.23                |                                  |                               | 70        |
| 71        | 360.35                |                                  |                               | 480.48                |                                  |                               | 600.60                |                                  |                               | 71        |
| 72        | 388.17                |                                  |                               | 517.56                |                                  |                               | 646.94                |                                  |                               | 72        |
| 73        | 416.74                |                                  |                               | 555.66                |                                  |                               | 694.57                |                                  |                               | 73        |
| 74        | 446.20                |                                  |                               | 594.93                |                                  |                               | 743.67                |                                  |                               | 74        |
| 75        | 481.84                |                                  |                               | 642.45                |                                  |                               | 803.06                |                                  |                               | 75        |
| 76        | 392.50                |                                  |                               | 523.33                |                                  |                               | 654.16                |                                  |                               | 76        |
| 77        | 415.38                |                                  |                               | 553.85                |                                  |                               | 692.31                |                                  |                               | 77        |
| 78        | 439.52                |                                  |                               | 586.03                |                                  |                               | 732.54                |                                  |                               | 78        |
| 79        | 464.93                |                                  |                               | 619.90                |                                  |                               | 774.88                |                                  |                               | 79        |
| 80        | 491.70                |                                  |                               | 655.60                |                                  |                               | 819.50                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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        | 40.71                 | 0                                |                               | 47.50                 | 0                                |                               | 54.29                 | 0                                |                               | 16        |
| 17        | 41.91                 | 0                                |                               | 48.90                 | 0                                |                               | 55.88                 | 0                                |                               | 17        |
| 18        | 43.03                 | 0                                |                               | 50.20                 | 0                                |                               | 57.37                 | 0                                |                               | 18        |
| 19        | 44.58                 | 0                                |                               | 52.01                 | 0                                |                               | 59.44                 | 0                                |                               | 19        |
| 20        | 46.28                 | 0                                | 62,217                        | 54.00                 | 0                                | 72,634                        | 61.71                 | 70                               | 82,999                        | 20        |
| 21        | 48.49                 | 263                              |                               | 56.57                 | 757                              |                               | 64.65                 | 1,253                            |                               | 21        |
| 22        | 49.96                 | 1,577                            |                               | 58.29                 | 2,292                            |                               | 66.61                 | 2,968                            |                               | 22        |
| 23        | 51.83                 | 2,398                            |                               | 60.47                 | 3,210                            |                               | 69.11                 | 4,033                            |                               | 23        |
| 24        | 54.13                 | 3,453                            |                               | 63.16                 | 4,428                            |                               | 72.17                 | 5,380                            |                               | 24        |
| 25        | 55.95                 | 4,532                            | 60,117                        | 65.28                 | 5,680                            | 70,149                        | 74.60                 | 6,816                            | 80,144                        | 25        |
| 26        | 58.00                 | 5,375                            |                               | 67.67                 | 6,630                            |                               | 77.34                 | 7,906                            |                               | 26        |
| 27        | 60.76                 | 6,113                            |                               | 70.88                 | 7,457                            |                               | 81.01                 | 8,833                            |                               | 27        |
| 28        | 63.59                 | 7,176                            |                               | 74.19                 | 8,719                            |                               | 84.79                 | 10,254                           |                               | 28        |
| 29        | 66.73                 | 7,979                            |                               | 77.86                 | 9,641                            |                               | 88.99                 | 11,304                           |                               | 29        |
| 30        | 69.88                 | 8,717                            | 57,532                        | 81.53                 | 10,478                           | 67,136                        | 93.18                 | 12,239                           | 76,728                        | 30        |
| 31        | 73.43                 | 9,388                            |                               | 85.67                 | 11,240                           |                               | 97.91                 | 13,101                           |                               | 31        |
| 32        | 76.54                 | 10,482                           |                               | 89.30                 | 12,507                           |                               | 102.06                | 14,531                           |                               | 32        |
| 33        | 80.29                 | 11,233                           |                               | 93.68                 | 13,377                           |                               | 107.06                | 15,513                           |                               | 33        |
| 34        | 84.06                 | 11,842                           |                               | 98.07                 | 14,069                           |                               | 112.08                | 16,297                           |                               | 34        |
| 35        | 87.56                 | 12,600                           | 54,179                        | 102.15                | 14,940                           | 63,209                        | 116.74                | 17,271                           | 72,239                        | 35        |
| 36        | 91.62                 | 13,245                           |                               | 106.89                | 15,672                           |                               | 122.16                | 18,104                           |                               | 36        |
| 37        | 96.92                 | 13,588                           |                               | 113.08                | 16,068                           |                               | 129.23                | 18,542                           |                               | 37        |
| 38        | 101.72                | 14,303                           |                               | 118.68                | 16,891                           |                               | 135.63                | 19,473                           |                               | 38        |
| 39        | 107.39                | 14,639                           |                               | 125.29                | 17,268                           |                               | 143.19                | 19,898                           |                               | 39        |
| 40        | 113.18                | 14,784                           | 48,911                        | 132.04                | 17,431                           | 57,069                        | 150.91                | 20,079                           | 65,229                        | 40        |
| 41        | 119.46                | 14,909                           |                               | 139.37                | 17,559                           |                               | 159.28                | 20,213                           |                               | 41        |
| 42        | 125.35                | 15,250                           |                               | 146.24                | 17,949                           |                               | 167.13                | 20,644                           |                               | 42        |
| 43        | 132.19                | 15,201                           |                               | 154.22                | 17,883                           |                               | 176.25                | 20,564                           |                               | 43        |
| 44        | 138.99                | 15,115                           |                               | 162.16                | 17,775                           |                               | 185.32                | 20,432                           |                               | 44        |
| 45        | 145.26                | 15,190                           | 42,528                        | 169.47                | 17,854                           | 49,617                        | 193.68                | 20,512                           | 56,703                        | 45        |
| 46        | 154.35                | 15,730                           |                               | 180.08                | 18,470                           |                               | 205.80                | 21,207                           |                               | 46        |
| 47        | 163.75                | 16,223                           |                               | 191.04                | 19,032                           |                               | 218.33                | 21,847                           |                               | 47        |
| 48        | 174.07                | 16,286                           |                               | 203.08                | 19,102                           |                               | 232.10                | 21,925                           |                               | 48        |
| 49        | 184.18                | 16,514                           |                               | 214.88                | 19,359                           |                               | 245.58                | 22,210                           |                               | 49        |
| 50        | 195.28                | 16,412                           | 37,838                        | 227.82                | 19,233                           | 44,140                        | 260.37                | 22,056                           | 50,448                        | 50        |
| 51        | 206.80                | 16,189                           |                               | 241.26                | 18,962                           |                               | 275.73                | 21,743                           |                               | 51        |
| 52        | 218.79                | 15,866                           |                               | 255.25                | 18,582                           |                               | 291.71                | 21,296                           |                               | 52        |
| 53        | 232.51                | 15,084                           |                               | 271.26                | 17,661                           |                               | 310.01                | 20,241                           |                               | 53        |
| 54        | 245.94                | 14,568                           |                               | 286.94                | 17,058                           |                               | 327.93                | 19,542                           |                               | 54        |
| 55        | 260.03                | 13,533                           | 28,951                        | 303.37                | 15,841                           | 33,776                        | 346.71                | 18,147                           | 38,601                        | 55        |
| 56        | 276.82                | 11,122                           |                               | 322.96                | 13,021                           |                               | 369.10                | 14,921                           |                               | 56        |
| 57        | 294.33                | 8,295                            |                               | 343.39                | 9,717                            |                               | 392.44                | 11,139                           |                               | 57        |
| 58        | 312.20                | 6,035                            |                               | 364.23                | 7,074                            |                               | 416.26                | 8,113                            |                               | 58        |
| 59        | 330.92                | 3,956                            |                               | 386.07                | 4,642                            |                               | 441.22                | 5,330                            |                               | 59        |
| 60        | 351.63                | 1,930                            | 10,210                        | 410.23                | 2,274                            | 11,911                        | 468.84                | 2,619                            | 13,613                        | 60        |
| 61        | 373.78                | 438                              |                               | 436.07                | 528                              |                               | 498.36                | 618                              |                               | 61        |
| 62        | 397.83                | 0                                |                               | 464.13                | 0                                |                               | 530.43                | 0                                |                               | 62        |
| 63        | 422.57                | 0                                |                               | 493.00                | 0                                |                               | 563.43                | 0                                |                               | 63        |
| 64        | 447.81                | 0                                |                               | 522.44                | 0                                |                               | 597.08                | 0                                |                               | 64        |
| 65        | 476.60                |                                  |                               | 556.05                |                                  |                               | 635.48                |                                  |                               | 65        |
| 66        | 513.19                |                                  |                               | 598.73                |                                  |                               | 684.26                |                                  |                               | 66        |
| 67        | 548.38                |                                  |                               | 639.77                |                                  |                               | 731.17                |                                  |                               | 67        |
| 68        | 589.75                |                                  |                               | 688.04                |                                  |                               | 786.33                |                                  |                               | 68        |
| 69        | 630.24                |                                  |                               | 735.28                |                                  |                               | 840.32                |                                  |                               | 69        |
| 70        | 677.08                |                                  |                               | 789.92                |                                  |                               | 902.77                |                                  |                               | 70        |
| 71        | 720.71                |                                  |                               | 840.84                |                                  |                               | 960.96                |                                  |                               | 71        |
| 72        | 776.34                |                                  |                               | 905.73                |                                  |                               | 1,035.11              |                                  |                               | 72        |
| 73        | 833.48                |                                  |                               | 972.40                |                                  |                               | 1,111.32              |                                  |                               | 73        |
| 74        | 892.41                |                                  |                               | 1,041.14              |                                  |                               | 1,189.87              |                                  |                               | 74        |
| 75        | 963.68                |                                  |                               | 1,124.29              |                                  |                               | 1,284.90              |                                  |                               | 75        |
| 76        | 785.00                |                                  |                               | 915.84                |                                  |                               | 1,046.67              |                                  |                               | 76        |
| 77        | 830.77                |                                  |                               | 969.23                |                                  |                               | 1,107.69              |                                  |                               | 77        |
| 78        | 879.05                |                                  |                               | 1,025.56              |                                  |                               | 1,172.07              |                                  |                               | 78        |
| 79        | 929.85                |                                  |                               | 1,084.83              |                                  |                               | 1,239.81              |                                  |                               | 79        |
| 80        | 983.40                |                                  |                               | 1,147.30              |                                  |                               | 1,311.20              |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

***Face Amount Buy Up Rates***

# TransElite HCV - 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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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†                  |                                  |                               | 4.08                  | 0                                |                               | 6.11                  | 0                                |                               | 16        |
| 17        | N/A†                  |                                  |                               | 4.20                  | 0                                |                               | 6.29                  | 0                                |                               | 17        |
| 18        | N/A†                  |                                  |                               | 4.31                  | 0                                |                               | 6.47                  | 0                                |                               | 18        |
| 19        | 2.22                  | 0                                |                               | 4.45                  | 0                                |                               | 6.68                  | 0                                |                               | 19        |
| 20        | 2.31                  | 0                                | 3,632                         | 4.63                  | 0                                | 7,306                         | 6.95                  | 0                                | 10,939                        | 20        |
| 21        | 2.43                  | 0                                |                               | 4.86                  | 0                                |                               | 7.30                  | 212                              |                               | 21        |
| 22        | 2.50                  | 0                                |                               | 5.01                  | 0                                |                               | 7.51                  | 457                              |                               | 22        |
| 23        | 2.59                  | 0                                |                               | 5.19                  | 0                                |                               | 7.79                  | 614                              |                               | 23        |
| 24        | 2.72                  | 0                                |                               | 5.44                  | 0                                |                               | 8.16                  | 806                              |                               | 24        |
| 25        | 2.81                  | 0                                | 3,525                         | 5.63                  | 2                                | 7,070                         | 8.44                  | 1,032                            | 10,594                        | 25        |
| 26        | 2.92                  | 0                                |                               | 5.84                  | 129                              |                               | 8.76                  | 1,178                            |                               | 26        |
| 27        | 3.03                  | 0                                |                               | 6.06                  | 258                              |                               | 9.10                  | 1,356                            |                               | 27        |
| 28        | 3.14                  | 0                                |                               | 6.28                  | 429                              |                               | 9.43                  | 1,575                            |                               | 28        |
| 29        | 3.30                  | 0                                |                               | 6.60                  | 571                              |                               | 9.90                  | 1,720                            |                               | 29        |
| 30        | 3.43                  | 0                                | 3,399                         | 6.86                  | 695                              | 6,784                         | 10.29                 | 1,871                            | 10,183                        | 30        |
| 31        | 3.59                  | 0                                |                               | 7.18                  | 837                              |                               | 10.76                 | 2,022                            |                               | 31        |
| 32        | 3.75                  | 0                                |                               | 7.49                  | 979                              |                               | 11.24                 | 2,235                            |                               | 32        |
| 33        | 3.91                  | 0                                |                               | 7.82                  | 1,103                            |                               | 11.74                 | 2,378                            |                               | 33        |
| 34        | 4.07                  | 0                                |                               | 8.15                  | 1,226                            |                               | 12.22                 | 2,519                            |                               | 34        |
| 35        | 4.24                  | 35                               | 3,241                         | 8.48                  | 1,356                            | 6,466                         | 12.72                 | 2,678                            | 9,707                         | 35        |
| 36        | 4.45                  | 116                              |                               | 8.90                  | 1,461                            |                               | 13.35                 | 2,805                            |                               | 36        |
| 37        | 4.71                  | 190                              |                               | 9.41                  | 1,532                            |                               | 14.12                 | 2,885                            |                               | 37        |
| 38        | 4.94                  | 273                              |                               | 9.88                  | 1,646                            |                               | 14.83                 | 3,031                            |                               | 38        |
| 39        | 5.21                  | 335                              |                               | 10.43                 | 1,727                            |                               | 15.65                 | 3,108                            |                               | 39        |
| 40        | 5.53                  | 399                              | 2,972                         | 11.05                 | 1,769                            | 5,926                         | 16.58                 | 3,149                            | 8,898                         | 40        |
| 41        | 5.85                  | 434                              |                               | 11.70                 | 1,804                            |                               | 17.55                 | 3,164                            |                               | 41        |
| 42        | 6.14                  | 504                              |                               | 12.28                 | 1,878                            |                               | 18.43                 | 3,261                            |                               | 42        |
| 43        | 6.50                  | 534                              |                               | 13.00                 | 1,886                            |                               | 19.50                 | 3,238                            |                               | 43        |
| 44        | 6.82                  | 571                              |                               | 13.65                 | 1,912                            |                               | 20.48                 | 3,256                            |                               | 44        |
| 45        | 7.18                  | 596                              | 2,584                         | 14.36                 | 1,909                            | 5,169                         | 21.55                 | 3,229                            | 7,762                         | 45        |
| 46        | 7.67                  | 660                              |                               | 15.34                 | 1,994                            |                               | 23.01                 | 3,321                            |                               | 46        |
| 47        | 8.17                  | 716                              |                               | 16.35                 | 2,059                            |                               | 24.53                 | 3,403                            |                               | 47        |
| 48        | 8.73                  | 758                              |                               | 17.46                 | 2,089                            |                               | 26.19                 | 3,422                            |                               | 48        |
| 49        | 9.27                  | 796                              |                               | 18.54                 | 2,129                            |                               | 27.81                 | 3,456                            |                               | 49        |
| 50        | 9.87                  | 818                              | 2,284                         | 19.74                 | 2,128                            | 4,574                         | 29.62                 | 3,440                            | 6,864                         | 50        |
| 51        | 10.49                 | 835                              |                               | 20.98                 | 2,116                            |                               | 31.47                 | 3,398                            |                               | 51        |
| 52        | 11.13                 | 843                              |                               | 22.26                 | 2,093                            |                               | 33.39                 | 3,343                            |                               | 52        |
| 53        | 11.86                 | 822                              |                               | 23.73                 | 2,019                            |                               | 35.60                 | 3,214                            |                               | 53        |
| 54        | 12.56                 | 819                              |                               | 25.11                 | 1,969                            |                               | 37.67                 | 3,120                            |                               | 54        |
| 55        | 13.26                 | 778                              | 1,767                         | 26.53                 | 1,859                            | 3,539                         | 39.80                 | 2,936                            | 5,309                         | 55        |
| 56        | 14.27                 | 657                              |                               | 28.54                 | 1,574                            |                               | 42.82                 | 2,495                            |                               | 56        |
| 57        | 15.31                 | 496                              |                               | 30.63                 | 1,224                            |                               | 45.95                 | 1,949                            |                               | 57        |
| 58        | 16.39                 | 362                              |                               | 32.78                 | 919                              |                               | 49.18                 | 1,478                            |                               | 58        |
| 59        | 17.51                 | 231                              |                               | 35.02                 | 624                              |                               | 52.52                 | 1,018                            |                               | 59        |
| 60        | 18.78                 | 95                               | 602                           | 37.57                 | 327                              | 1,207                         | 56.35                 | 556                              | 1,810                         | 60        |
| 61        | 20.10                 | 12                               |                               | 40.20                 | 127                              |                               | 60.31                 | 245                              |                               | 61        |
| 62        | 21.58                 | 0                                |                               | 43.16                 | 0                                |                               | 64.75                 | 0                                |                               | 62        |
| 63        | 23.16                 | 0                                |                               | 46.32                 | 0                                |                               | 69.48                 | 0                                |                               | 63        |
| 64        | 24.84                 | 0                                |                               | 49.68                 | 0                                |                               | 74.51                 | 0                                |                               | 64        |
| 65        | 26.18                 |                                  |                               | 52.36                 |                                  |                               | 78.54                 |                                  |                               | 65        |
| 66        | 28.28                 |                                  |                               | 56.57                 |                                  |                               | 84.85                 |                                  |                               | 66        |
| 67        | 30.33                 |                                  |                               | 60.66                 |                                  |                               | 90.99                 |                                  |                               | 67        |
| 68        | 32.71                 |                                  |                               | 65.43                 |                                  |                               | 98.15                 |                                  |                               | 68        |
| 69        | 35.05                 |                                  |                               | 70.11                 |                                  |                               | 105.17                |                                  |                               | 69        |
| 70        | 37.75                 |                                  |                               | 75.51                 |                                  |                               | 113.27                |                                  |                               | 70        |
| 71        | 40.28                 |                                  |                               | 80.56                 |                                  |                               | 120.84                |                                  |                               | 71        |
| 72        | 43.44                 |                                  |                               | 86.88                 |                                  |                               | 130.31                |                                  |                               | 72        |
| 73        | 46.71                 |                                  |                               | 93.41                 |                                  |                               | 140.12                |                                  |                               | 73        |
| 74        | 50.09                 |                                  |                               | 100.19                |                                  |                               | 150.28                |                                  |                               | 74        |
| 75        | 54.13                 |                                  |                               | 108.27                |                                  |                               | 162.40                |                                  |                               | 75        |
| 76        | 45.13                 |                                  |                               | 90.26                 |                                  |                               | 135.40                |                                  |                               | 76        |
| 77        | 47.91                 |                                  |                               | 95.82                 |                                  |                               | 143.72                |                                  |                               | 77        |
| 78        | 50.87                 |                                  |                               | 101.74                |                                  |                               | 152.60                |                                  |                               | 78        |
| 79        | 53.98                 |                                  |                               | 107.96                |                                  |                               | 161.94                |                                  |                               | 79        |
| 80        | 57.27                 |                                  |                               | 114.55                |                                  |                               | 171.83                |                                  |                               | 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

Non-Tobacco



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

Death Benefit Option: A

| Issue Age | \$40,000 Face Amount  |                                  |                               | \$50,000 Face Amount  |                                  |                               | \$60,000 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        | 8.15                  | 0                                |                               | 10.19                 | 488                              |                               | 12.23                 | 1,196                            |                               | 16        |
| 17        | 8.39                  | 49                               |                               | 10.49                 | 783                              |                               | 12.59                 | 1,532                            |                               | 17        |
| 18        | 8.63                  | 394                              |                               | 10.78                 | 1,151                            |                               | 12.94                 | 1,965                            |                               | 18        |
| 19        | 8.90                  | 584                              |                               | 11.13                 | 1,427                            |                               | 13.36                 | 2,242                            |                               | 19        |
| 20        | 9.27                  | 847                              | 14,617                        | 11.58                 | 1,688                            | 18,247                        | 13.90                 | 2,555                            | 21,924                        | 20        |
| 21        | 9.73                  | 1,105                            |                               | 12.16                 | 1,973                            |                               | 14.59                 | 2,866                            |                               | 21        |
| 22        | 10.01                 | 1,393                            |                               | 12.52                 | 2,341                            |                               | 15.02                 | 3,278                            |                               | 22        |
| 23        | 10.39                 | 1,584                            |                               | 12.98                 | 2,533                            |                               | 15.58                 | 3,504                            |                               | 23        |
| 24        | 10.88                 | 1,808                            |                               | 13.61                 | 2,822                            |                               | 16.33                 | 3,825                            |                               | 24        |
| 25        | 11.26                 | 2,072                            | 14,138                        | 14.07                 | 3,103                            | 17,646                        | 16.89                 | 4,154                            | 21,207                        | 25        |
| 26        | 11.68                 | 2,247                            |                               | 14.61                 | 3,326                            |                               | 17.53                 | 4,385                            |                               | 26        |
| 27        | 12.13                 | 2,437                            |                               | 15.16                 | 3,516                            |                               | 18.19                 | 4,596                            |                               | 27        |
| 28        | 12.57                 | 2,702                            |                               | 15.71                 | 3,830                            |                               | 18.86                 | 4,967                            |                               | 28        |
| 29        | 13.21                 | 2,887                            |                               | 16.51                 | 4,044                            |                               | 19.81                 | 5,193                            |                               | 29        |
| 30        | 13.72                 | 3,054                            | 13,594                        | 17.16                 | 4,239                            | 17,006                        | 20.59                 | 5,422                            | 20,404                        | 30        |
| 31        | 14.35                 | 3,230                            |                               | 17.94                 | 4,446                            |                               | 21.53                 | 5,654                            |                               | 31        |
| 32        | 14.99                 | 3,484                            |                               | 18.73                 | 4,718                            |                               | 22.49                 | 5,982                            |                               | 32        |
| 33        | 15.65                 | 3,638                            |                               | 19.57                 | 4,919                            |                               | 23.49                 | 6,201                            |                               | 33        |
| 34        | 16.30                 | 3,820                            |                               | 20.38                 | 5,121                            |                               | 24.45                 | 6,408                            |                               | 34        |
| 35        | 16.96                 | 4,000                            | 12,940                        | 21.20                 | 5,327                            | 16,173                        | 25.44                 | 6,655                            | 19,415                        | 35        |
| 36        | 17.80                 | 4,155                            |                               | 22.25                 | 5,494                            |                               | 26.70                 | 6,844                            |                               | 36        |
| 37        | 18.83                 | 4,239                            |                               | 23.54                 | 5,592                            |                               | 28.24                 | 6,934                            |                               | 37        |
| 38        | 19.77                 | 4,400                            |                               | 24.72                 | 5,789                            |                               | 29.66                 | 7,158                            |                               | 38        |
| 39        | 20.87                 | 4,495                            |                               | 26.08                 | 5,876                            |                               | 31.30                 | 7,263                            |                               | 39        |
| 40        | 22.11                 | 4,531                            | 11,871                        | 27.64                 | 5,916                            | 14,844                        | 33.17                 | 7,292                            | 17,810                        | 40        |
| 41        | 23.40                 | 4,532                            |                               | 29.25                 | 5,893                            |                               | 35.10                 | 7,262                            |                               | 41        |
| 42        | 24.56                 | 4,624                            |                               | 30.71                 | 6,011                            |                               | 36.85                 | 7,381                            |                               | 42        |
| 43        | 26.00                 | 4,590                            |                               | 32.51                 | 5,950                            |                               | 39.01                 | 7,302                            |                               | 43        |
| 44        | 27.30                 | 4,593                            |                               | 34.13                 | 5,938                            |                               | 40.95                 | 7,271                            |                               | 44        |
| 45        | 28.73                 | 4,547                            | 10,355                        | 35.91                 | 5,860                            | 12,939                        | 43.10                 | 7,179                            | 15,533                        | 45        |
| 46        | 30.68                 | 4,652                            |                               | 38.36                 | 5,986                            |                               | 46.03                 | 7,320                            |                               | 46        |
| 47        | 32.70                 | 4,740                            |                               | 40.88                 | 6,082                            |                               | 49.06                 | 7,426                            |                               | 47        |
| 48        | 34.92                 | 4,758                            |                               | 43.65                 | 6,089                            |                               | 52.38                 | 7,422                            |                               | 48        |
| 49        | 37.09                 | 4,791                            |                               | 46.36                 | 6,119                            |                               | 55.63                 | 7,451                            |                               | 49        |
| 50        | 39.49                 | 4,749                            | 9,150                         | 49.36                 | 6,056                            | 11,437                        | 59.23                 | 7,365                            | 13,724                        | 50        |
| 51        | 41.96                 | 4,681                            |                               | 52.45                 | 5,961                            |                               | 62.94                 | 7,244                            |                               | 51        |
| 52        | 44.52                 | 4,595                            |                               | 55.65                 | 5,844                            |                               | 66.78                 | 7,093                            |                               | 52        |
| 53        | 47.47                 | 4,409                            |                               | 59.33                 | 5,603                            |                               | 71.20                 | 6,796                            |                               | 53        |
| 54        | 50.23                 | 4,274                            |                               | 62.79                 | 5,424                            |                               | 75.34                 | 6,573                            |                               | 54        |
| 55        | 53.06                 | 4,011                            | 7,077                         | 66.33                 | 5,090                            | 8,848                         | 79.59                 | 6,165                            | 10,615                        | 55        |
| 56        | 57.09                 | 3,412                            |                               | 71.37                 | 4,331                            |                               | 85.64                 | 5,249                            |                               | 56        |
| 57        | 61.26                 | 2,674                            |                               | 76.58                 | 3,399                            |                               | 91.90                 | 4,127                            |                               | 57        |
| 58        | 65.57                 | 2,034                            |                               | 81.96                 | 2,592                            |                               | 98.36                 | 3,151                            |                               | 58        |
| 59        | 70.03                 | 1,411                            |                               | 87.54                 | 1,805                            |                               | 105.05                | 2,199                            |                               | 59        |
| 60        | 75.14                 | 788                              | 2,414                         | 93.92                 | 1,017                            | 3,017                         | 112.71                | 1,249                            | 3,622                         | 60        |
| 61        | 80.41                 | 360                              |                               | 100.51                | 477                              |                               | 120.62                | 594                              |                               | 61        |
| 62        | 86.33                 | 0                                |                               | 107.91                | 0                                |                               | 129.49                | 0                                |                               | 62        |
| 63        | 92.64                 | 0                                |                               | 115.81                | 0                                |                               | 138.97                | 0                                |                               | 63        |
| 64        | 99.35                 | 0                                |                               | 124.19                | 0                                |                               | 149.03                | 0                                |                               | 64        |
| 65        | 104.72                |                                  |                               | 130.90                |                                  |                               | 157.08                |                                  |                               | 65        |
| 66        | 113.14                |                                  |                               | 141.42                |                                  |                               | 169.71                |                                  |                               | 66        |
| 67        | 121.32                |                                  |                               | 151.66                |                                  |                               | 181.99                |                                  |                               | 67        |
| 68        | 130.87                |                                  |                               | 163.58                |                                  |                               | 196.30                |                                  |                               | 68        |
| 69        | 140.22                |                                  |                               | 175.28                |                                  |                               | 210.33                |                                  |                               | 69        |
| 70        | 151.02                |                                  |                               | 188.78                |                                  |                               | 226.54                |                                  |                               | 70        |
| 71        | 161.12                |                                  |                               | 201.40                |                                  |                               | 241.69                |                                  |                               | 71        |
| 72        | 173.75                |                                  |                               | 217.19                |                                  |                               | 260.63                |                                  |                               | 72        |
| 73        | 186.83                |                                  |                               | 233.54                |                                  |                               | 280.25                |                                  |                               | 73        |
| 74        | 200.38                |                                  |                               | 250.47                |                                  |                               | 300.57                |                                  |                               | 74        |
| 75        | 216.53                |                                  |                               | 270.67                |                                  |                               | 324.80                |                                  |                               | 75        |
| 76        | 180.53                |                                  |                               | 225.66                |                                  |                               | 270.80                |                                  |                               | 76        |
| 77        | 191.64                |                                  |                               | 239.55                |                                  |                               | 287.45                |                                  |                               | 77        |
| 78        | 203.47                |                                  |                               | 254.34                |                                  |                               | 305.21                |                                  |                               | 78        |
| 79        | 215.92                |                                  |                               | 269.90                |                                  |                               | 323.88                |                                  |                               | 79        |
| 80        | 229.10                |                                  |                               | 286.38                |                                  |                               | 343.66                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

Non-Tobacco



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

Death Benefit Option: A

| Issue Age | \$70,000 Face Amount  |                                  |                               | \$80,000 Face Amount  |                                  |                               | \$90,000 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        | 14.27                 | 1,889                            |                               | 16.31                 | 2,611                            |                               | 18.34                 | 3,289                            |                               | 16        |
| 17        | 14.69                 | 2,280                            |                               | 16.79                 | 3,015                            |                               | 18.89                 | 3,763                            |                               | 17        |
| 18        | 15.10                 | 2,763                            |                               | 17.26                 | 3,549                            |                               | 19.41                 | 4,334                            |                               | 18        |
| 19        | 15.58                 | 3,044                            |                               | 17.81                 | 3,886                            |                               | 20.04                 | 4,715                            |                               | 19        |
| 20        | 16.22                 | 3,422                            | 25,602                        | 18.53                 | 4,263                            | 29,233                        | 20.85                 | 5,117                            | 32,887                        | 20        |
| 21        | 17.03                 | 3,783                            |                               | 19.46                 | 4,652                            |                               | 21.89                 | 5,544                            |                               | 21        |
| 22        | 17.53                 | 4,237                            |                               | 20.03                 | 5,163                            |                               | 22.53                 | 6,099                            |                               | 22        |
| 23        | 18.18                 | 4,475                            |                               | 20.77                 | 5,423                            |                               | 23.37                 | 6,394                            |                               | 23        |
| 24        | 19.05                 | 4,806                            |                               | 21.77                 | 5,809                            |                               | 24.49                 | 6,801                            |                               | 24        |
| 25        | 19.70                 | 5,184                            | 24,732                        | 22.52                 | 6,235                            | 28,277                        | 25.33                 | 7,264                            | 31,802                        | 25        |
| 26        | 20.45                 | 5,434                            |                               | 23.37                 | 6,493                            |                               | 26.29                 | 7,552                            |                               | 26        |
| 27        | 21.23                 | 5,695                            |                               | 24.26                 | 6,774                            |                               | 27.29                 | 7,854                            |                               | 27        |
| 28        | 22.00                 | 6,095                            |                               | 25.14                 | 7,222                            |                               | 28.29                 | 8,360                            |                               | 28        |
| 29        | 23.11                 | 6,343                            |                               | 26.42                 | 7,517                            |                               | 29.72                 | 8,666                            |                               | 29        |
| 30        | 24.02                 | 6,597                            | 23,803                        | 27.45                 | 7,773                            | 27,189                        | 30.89                 | 8,965                            | 30,614                        | 30        |
| 31        | 25.12                 | 6,862                            |                               | 28.70                 | 8,054                            |                               | 32.30                 | 9,278                            |                               | 31        |
| 32        | 26.23                 | 7,224                            |                               | 29.98                 | 8,466                            |                               | 33.73                 | 9,722                            |                               | 32        |
| 33        | 27.40                 | 7,469                            |                               | 31.31                 | 8,736                            |                               | 35.23                 | 10,018                           |                               | 33        |
| 34        | 28.53                 | 7,716                            |                               | 32.61                 | 9,016                            |                               | 36.68                 | 10,303                           |                               | 34        |
| 35        | 29.68                 | 7,977                            | 22,648                        | 33.92                 | 9,304                            | 25,881                        | 38.16                 | 10,626                           | 29,114                        | 35        |
| 36        | 31.15                 | 8,188                            |                               | 35.60                 | 9,533                            |                               | 40.05                 | 10,877                           |                               | 36        |
| 37        | 32.95                 | 8,282                            |                               | 37.66                 | 9,635                            |                               | 42.37                 | 10,988                           |                               | 37        |
| 38        | 34.60                 | 8,532                            |                               | 39.55                 | 9,916                            |                               | 44.49                 | 11,290                           |                               | 38        |
| 39        | 36.52                 | 8,649                            |                               | 41.74                 | 10,041                           |                               | 46.95                 | 11,412                           |                               | 39        |
| 40        | 38.69                 | 8,663                            | 20,770                        | 44.22                 | 10,048                           | 23,743                        | 49.75                 | 11,424                           | 26,709                        | 40        |
| 41        | 40.94                 | 8,617                            |                               | 46.80                 | 9,991                            |                               | 52.65                 | 11,351                           |                               | 41        |
| 42        | 43.00                 | 8,765                            |                               | 49.13                 | 10,134                           |                               | 55.28                 | 11,513                           |                               | 42        |
| 43        | 45.51                 | 8,655                            |                               | 52.01                 | 10,007                           |                               | 58.51                 | 11,358                           |                               | 43        |
| 44        | 47.78                 | 8,616                            |                               | 54.61                 | 9,961                            |                               | 61.43                 | 11,297                           |                               | 44        |
| 45        | 50.28                 | 8,492                            | 18,118                        | 57.46                 | 9,805                            | 20,702                        | 64.64                 | 11,117                           | 23,287                        | 45        |
| 46        | 53.70                 | 8,647                            |                               | 61.37                 | 9,978                            |                               | 69.04                 | 11,306                           |                               | 46        |
| 47        | 57.23                 | 8,766                            |                               | 65.41                 | 10,105                           |                               | 73.59                 | 11,448                           |                               | 47        |
| 48        | 61.11                 | 8,756                            |                               | 69.84                 | 10,087                           |                               | 78.57                 | 11,417                           |                               | 48        |
| 49        | 64.91                 | 8,781                            |                               | 74.18                 | 10,111                           |                               | 83.46                 | 11,443                           |                               | 49        |
| 50        | 69.11                 | 8,675                            | 16,012                        | 78.98                 | 9,982                            | 18,299                        | 88.85                 | 11,292                           | 20,586                        | 50        |
| 51        | 73.43                 | 8,526                            |                               | 83.92                 | 9,808                            |                               | 94.41                 | 11,090                           |                               | 51        |
| 52        | 77.92                 | 8,348                            |                               | 89.05                 | 9,600                            |                               | 100.18                | 10,848                           |                               | 52        |
| 53        | 83.07                 | 7,992                            |                               | 94.93                 | 9,185                            |                               | 106.80                | 10,380                           |                               | 53        |
| 54        | 87.90                 | 7,724                            |                               | 100.46                | 8,876                            |                               | 113.02                | 10,029                           |                               | 54        |
| 55        | 92.86                 | 7,242                            | 12,386                        | 106.13                | 8,323                            | 14,158                        | 119.39                | 9,397                            | 15,925                        | 55        |
| 56        | 99.91                 | 6,167                            |                               | 114.19                | 7,086                            |                               | 128.46                | 8,004                            |                               | 56        |
| 57        | 107.21                | 4,851                            |                               | 122.52                | 5,576                            |                               | 137.85                | 6,305                            |                               | 57        |
| 58        | 114.75                | 3,710                            |                               | 131.14                | 4,267                            |                               | 147.54                | 4,826                            |                               | 58        |
| 59        | 122.56                | 2,594                            |                               | 140.07                | 2,987                            |                               | 157.58                | 3,382                            |                               | 59        |
| 60        | 131.49                | 1,478                            | 4,225                         | 150.28                | 1,710                            | 4,829                         | 169.06                | 1,939                            | 5,432                         | 60        |
| 61        | 140.72                | 710                              |                               | 160.82                | 827                              |                               | 180.92                | 942                              |                               | 61        |
| 62        | 151.08                | 0                                |                               | 172.66                | 0                                |                               | 194.24                | 0                                |                               | 62        |
| 63        | 162.13                | 0                                |                               | 185.29                | 0                                |                               | 208.45                | 0                                |                               | 63        |
| 64        | 173.87                | 0                                |                               | 198.71                | 0                                |                               | 223.55                | 0                                |                               | 64        |
| 65        | 183.26                |                                  |                               | 209.44                |                                  |                               | 235.62                |                                  |                               | 65        |
| 66        | 197.99                |                                  |                               | 226.28                |                                  |                               | 254.55                |                                  |                               | 66        |
| 67        | 212.32                |                                  |                               | 242.65                |                                  |                               | 272.98                |                                  |                               | 67        |
| 68        | 229.02                |                                  |                               | 261.74                |                                  |                               | 294.45                |                                  |                               | 68        |
| 69        | 245.39                |                                  |                               | 280.45                |                                  |                               | 315.50                |                                  |                               | 69        |
| 70        | 264.30                |                                  |                               | 302.05                |                                  |                               | 339.81                |                                  |                               | 70        |
| 71        | 281.96                |                                  |                               | 322.25                |                                  |                               | 362.53                |                                  |                               | 71        |
| 72        | 304.07                |                                  |                               | 347.51                |                                  |                               | 390.95                |                                  |                               | 72        |
| 73        | 326.95                |                                  |                               | 373.66                |                                  |                               | 420.37                |                                  |                               | 73        |
| 74        | 350.66                |                                  |                               | 400.76                |                                  |                               | 450.85                |                                  |                               | 74        |
| 75        | 378.94                |                                  |                               | 433.07                |                                  |                               | 487.20                |                                  |                               | 75        |
| 76        | 315.93                |                                  |                               | 361.06                |                                  |                               | 406.20                |                                  |                               | 76        |
| 77        | 335.37                |                                  |                               | 383.28                |                                  |                               | 431.19                |                                  |                               | 77        |
| 78        | 356.08                |                                  |                               | 406.95                |                                  |                               | 457.82                |                                  |                               | 78        |
| 79        | 377.86                |                                  |                               | 431.85                |                                  |                               | 485.83                |                                  |                               | 79        |
| 80        | 400.93                |                                  |                               | 458.21                |                                  |                               | 515.49                |                                  |                               | 80        |

Solve for Target Premium - A100

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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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

Non-Tobacco



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

Death Benefit Option: A

| Issue Age | \$100,000 Face Amount |                                  |                               | \$110,000 Face Amount |                                  |                               | \$120,000 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        | 20.39                 | 4,013                            |                               | 22.43                 | 4,735                            |                               | 24.47                 | 5,428                            |                               | 16        |
| 17        | 20.99                 | 4,512                            |                               | 23.09                 | 5,247                            |                               | 25.19                 | 5,996                            |                               | 17        |
| 18        | 21.57                 | 5,133                            |                               | 23.73                 | 5,933                            |                               | 25.89                 | 6,732                            |                               | 18        |
| 19        | 22.26                 | 5,505                            |                               | 24.49                 | 6,347                            |                               | 26.72                 | 7,176                            |                               | 19        |
| 20        | 23.17                 | 5,972                            | 36,542                        | 25.48                 | 6,813                            | 40,171                        | 27.80                 | 7,680                            | 43,850                        | 20        |
| 21        | 24.33                 | 6,462                            |                               | 26.76                 | 7,330                            |                               | 29.19                 | 8,223                            |                               | 21        |
| 22        | 25.04                 | 7,059                            |                               | 27.54                 | 7,983                            |                               | 30.05                 | 8,932                            |                               | 22        |
| 23        | 25.97                 | 7,354                            |                               | 28.56                 | 8,302                            |                               | 31.16                 | 9,273                            |                               | 23        |
| 24        | 27.21                 | 7,803                            |                               | 29.93                 | 8,796                            |                               | 32.66                 | 9,809                            |                               | 24        |
| 25        | 28.15                 | 8,305                            | 35,346                        | 30.96                 | 9,335                            | 38,854                        | 33.78                 | 10,386                           | 42,415                        | 25        |
| 26        | 29.21                 | 8,620                            |                               | 32.13                 | 9,679                            |                               | 35.06                 | 10,748                           |                               | 26        |
| 27        | 30.33                 | 8,954                            |                               | 33.36                 | 10,033                           |                               | 36.39                 | 11,113                           |                               | 27        |
| 28        | 31.43                 | 9,495                            |                               | 34.57                 | 10,614                           |                               | 37.72                 | 11,760                           |                               | 28        |
| 29        | 33.02                 | 9,816                            |                               | 36.32                 | 10,973                           |                               | 39.63                 | 12,140                           |                               | 29        |
| 30        | 34.32                 | 10,148                           | 34,025                        | 37.75                 | 11,316                           | 37,411                        | 41.18                 | 12,500                           | 40,809                        | 30        |
| 31        | 35.89                 | 10,479                           |                               | 39.47                 | 11,671                           |                               | 43.07                 | 12,895                           |                               | 31        |
| 32        | 37.47                 | 10,956                           |                               | 41.23                 | 12,220                           |                               | 44.98                 | 13,469                           |                               | 32        |
| 33        | 39.15                 | 11,286                           |                               | 43.07                 | 12,567                           |                               | 46.98                 | 13,835                           |                               | 33        |
| 34        | 40.76                 | 11,604                           |                               | 44.83                 | 12,897                           |                               | 48.91                 | 14,198                           |                               | 34        |
| 35        | 42.40                 | 11,949                           | 32,356                        | 46.63                 | 13,263                           | 35,570                        | 50.88                 | 14,598                           | 38,821                        | 35        |
| 36        | 44.50                 | 12,227                           |                               | 48.95                 | 13,565                           |                               | 53.41                 | 14,928                           |                               | 36        |
| 37        | 47.07                 | 12,330                           |                               | 51.78                 | 13,683                           |                               | 56.49                 | 15,037                           |                               | 37        |
| 38        | 49.43                 | 12,664                           |                               | 54.38                 | 14,048                           |                               | 59.32                 | 15,422                           |                               | 38        |
| 39        | 52.17                 | 12,799                           |                               | 57.38                 | 14,180                           |                               | 62.60                 | 15,561                           |                               | 39        |
| 40        | 55.28                 | 12,805                           | 29,682                        | 60.81                 | 14,190                           | 32,654                        | 66.33                 | 15,556                           | 35,608                        | 40        |
| 41        | 58.50                 | 12,720                           |                               | 64.35                 | 14,081                           |                               | 70.20                 | 15,445                           |                               | 41        |
| 42        | 61.42                 | 12,889                           |                               | 67.57                 | 14,267                           |                               | 73.70                 | 15,633                           |                               | 42        |
| 43        | 65.02                 | 12,714                           |                               | 71.52                 | 14,066                           |                               | 78.02                 | 15,418                           |                               | 43        |
| 44        | 68.26                 | 12,634                           |                               | 75.08                 | 13,971                           |                               | 81.91                 | 15,316                           |                               | 44        |
| 45        | 71.83                 | 12,440                           | 25,884                        | 79.01                 | 13,752                           | 28,468                        | 86.19                 | 15,064                           | 31,053                        | 45        |
| 46        | 76.72                 | 12,642                           |                               | 84.39                 | 13,971                           |                               | 92.06                 | 15,301                           |                               | 46        |
| 47        | 81.77                 | 12,789                           |                               | 89.94                 | 14,129                           |                               | 98.12                 | 15,472                           |                               | 47        |
| 48        | 87.30                 | 12,753                           |                               | 96.03                 | 14,087                           |                               | 104.76                | 15,417                           |                               | 48        |
| 49        | 92.73                 | 12,775                           |                               | 102.00                | 14,103                           |                               | 111.27                | 15,433                           |                               | 49        |
| 50        | 98.72                 | 12,601                           | 22,872                        | 108.60                | 13,913                           | 25,164                        | 118.47                | 15,220                           | 27,449                        | 50        |
| 51        | 104.91                | 12,377                           |                               | 115.40                | 13,658                           |                               | 125.89                | 14,940                           |                               | 51        |
| 52        | 111.31                | 12,099                           |                               | 122.44                | 13,351                           |                               | 133.57                | 14,600                           |                               | 52        |
| 53        | 118.67                | 11,575                           |                               | 130.53                | 12,769                           |                               | 142.40                | 13,964                           |                               | 53        |
| 54        | 125.58                | 11,180                           |                               | 138.13                | 12,331                           |                               | 150.69                | 13,482                           |                               | 54        |
| 55        | 132.66                | 10,475                           | 17,697                        | 145.92                | 11,552                           | 19,465                        | 159.19                | 12,630                           | 21,236                        | 55        |
| 56        | 142.73                | 8,922                            |                               | 157.01                | 9,842                            |                               | 171.28                | 10,759                           |                               | 56        |
| 57        | 153.16                | 7,029                            |                               | 168.48                | 7,755                            |                               | 183.80                | 8,483                            |                               | 57        |
| 58        | 163.93                | 5,383                            |                               | 180.32                | 5,940                            |                               | 196.71                | 6,496                            |                               | 58        |
| 59        | 175.09                | 3,776                            |                               | 192.60                | 4,170                            |                               | 210.10                | 4,562                            |                               | 59        |
| 60        | 187.85                | 2,171                            | 6,036                         | 206.63                | 2,400                            | 6,639                         | 225.42                | 2,632                            | 7,244                         | 60        |
| 61        | 201.03                | 1,060                            |                               | 221.13                | 1,176                            |                               | 241.24                | 1,293                            |                               | 61        |
| 62        | 215.83                | 0                                |                               | 237.41                | 0                                |                               | 258.99                | 0                                |                               | 62        |
| 63        | 231.61                | 0                                |                               | 254.77                | 0                                |                               | 277.94                | 0                                |                               | 63        |
| 64        | 248.39                | 0                                |                               | 273.23                | 0                                |                               | 298.07                | 0                                |                               | 64        |
| 65        | 261.80                |                                  |                               | 287.98                |                                  |                               | 314.15                |                                  |                               | 65        |
| 66        | 282.84                |                                  |                               | 311.13                |                                  |                               | 339.41                |                                  |                               | 66        |
| 67        | 303.31                |                                  |                               | 333.65                |                                  |                               | 363.98                |                                  |                               | 67        |
| 68        | 327.17                |                                  |                               | 359.89                |                                  |                               | 392.60                |                                  |                               | 68        |
| 69        | 350.56                |                                  |                               | 385.61                |                                  |                               | 420.67                |                                  |                               | 69        |
| 70        | 377.57                |                                  |                               | 415.32                |                                  |                               | 453.08                |                                  |                               | 70        |
| 71        | 402.81                |                                  |                               | 443.09                |                                  |                               | 483.37                |                                  |                               | 71        |
| 72        | 434.39                |                                  |                               | 477.83                |                                  |                               | 521.27                |                                  |                               | 72        |
| 73        | 467.08                |                                  |                               | 513.79                |                                  |                               | 560.50                |                                  |                               | 73        |
| 74        | 500.95                |                                  |                               | 551.04                |                                  |                               | 601.14                |                                  |                               | 74        |
| 75        | 541.34                |                                  |                               | 595.47                |                                  |                               | 649.61                |                                  |                               | 75        |
| 76        | 451.33                |                                  |                               | 496.46                |                                  |                               | 541.60                |                                  |                               | 76        |
| 77        | 479.10                |                                  |                               | 527.00                |                                  |                               | 574.91                |                                  |                               | 77        |
| 78        | 508.69                |                                  |                               | 559.56                |                                  |                               | 610.42                |                                  |                               | 78        |
| 79        | 539.81                |                                  |                               | 593.79                |                                  |                               | 647.77                |                                  |                               | 79        |
| 80        | 572.76                |                                  |                               | 630.04                |                                  |                               | 687.32                |                                  |                               | 80        |

Solve for Target Premium - A100

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10/12/2018

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

Issue State: GA Ver: 4.5.2018.0



# TransElite HCV - Universal Life Insurance

Non-Tobacco



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

Death Benefit Option: A

| Issue Age | \$130,000 Face Amount |                                  |                               | \$140,000 Face Amount |                                  |                               | \$150,000 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        | 26.51                 | 6,136                            |                               | 28.54                 | 6,828                            |                               | 30.58                 | 7,522                            |                               | 16        |
| 17        | 27.29                 | 6,744                            |                               | 29.38                 | 7,450                            |                               | 31.48                 | 8,198                            |                               | 17        |
| 18        | 28.04                 | 7,517                            |                               | 30.20                 | 8,303                            |                               | 32.36                 | 9,101                            |                               | 18        |
| 19        | 28.94                 | 7,978                            |                               | 31.17                 | 8,806                            |                               | 33.40                 | 9,636                            |                               | 19        |
| 20        | 30.12                 | 8,548                            | 47,528                        | 32.44                 | 9,414                            | 51,205                        | 34.75                 | 10,243                           | 54,812                        | 20        |
| 21        | 31.62                 | 9,115                            |                               | 34.06                 | 10,008                           |                               | 36.49                 | 10,901                           |                               | 21        |
| 22        | 32.55                 | 9,868                            |                               | 35.05                 | 10,793                           |                               | 37.56                 | 11,753                           |                               | 22        |
| 23        | 33.76                 | 10,245                           |                               | 36.36                 | 11,215                           |                               | 38.95                 | 12,164                           |                               | 23        |
| 24        | 35.38                 | 10,801                           |                               | 38.10                 | 11,804                           |                               | 40.82                 | 12,796                           |                               | 24        |
| 25        | 36.59                 | 11,416                           | 45,940                        | 39.41                 | 12,467                           | 49,485                        | 42.22                 | 13,496                           | 53,010                        | 25        |
| 26        | 37.97                 | 11,787                           |                               | 40.90                 | 12,866                           |                               | 43.82                 | 13,934                           |                               | 26        |
| 27        | 39.42                 | 12,193                           |                               | 42.46                 | 13,291                           |                               | 45.49                 | 14,372                           |                               | 27        |
| 28        | 40.86                 | 12,879                           |                               | 44.00                 | 14,007                           |                               | 47.15                 | 15,152                           |                               | 28        |
| 29        | 42.93                 | 13,289                           |                               | 46.23                 | 14,446                           |                               | 49.53                 | 15,596                           |                               | 29        |
| 30        | 44.61                 | 13,675                           | 44,208                        | 48.04                 | 14,859                           | 47,607                        | 51.48                 | 16,043                           | 51,031                        | 30        |
| 31        | 46.65                 | 14,087                           |                               | 50.24                 | 15,303                           |                               | 53.83                 | 16,511                           |                               | 31        |
| 32        | 48.72                 | 14,710                           |                               | 52.47                 | 15,952                           |                               | 56.22                 | 17,208                           |                               | 32        |
| 33        | 50.90                 | 15,117                           |                               | 54.81                 | 16,384                           |                               | 58.73                 | 17,665                           |                               | 33        |
| 34        | 52.99                 | 15,499                           |                               | 57.06                 | 16,786                           |                               | 61.13                 | 18,079                           |                               | 34        |
| 35        | 55.12                 | 15,926                           | 42,063                        | 59.36                 | 17,247                           | 45,288                        | 63.59                 | 18,555                           | 48,501                        | 35        |
| 36        | 57.86                 | 16,272                           |                               | 62.31                 | 17,617                           |                               | 66.76                 | 18,955                           |                               | 36        |
| 37        | 61.20                 | 16,391                           |                               | 65.91                 | 17,738                           |                               | 70.61                 | 19,080                           |                               | 37        |
| 38        | 64.26                 | 16,785                           |                               | 69.20                 | 18,164                           |                               | 74.15                 | 19,549                           |                               | 38        |
| 39        | 67.82                 | 16,948                           |                               | 73.04                 | 18,339                           |                               | 78.26                 | 19,721                           |                               | 39        |
| 40        | 71.86                 | 16,932                           | 38,574                        | 77.39                 | 18,317                           | 41,547                        | 82.92                 | 19,698                           | 44,519                        | 40        |
| 41        | 76.05                 | 16,810                           |                               | 81.90                 | 18,174                           |                               | 87.75                 | 19,539                           |                               | 41        |
| 42        | 79.85                 | 17,017                           |                               | 85.99                 | 18,391                           |                               | 92.14                 | 19,775                           |                               | 42        |
| 43        | 84.52                 | 16,770                           |                               | 91.02                 | 18,122                           |                               | 97.52                 | 19,474                           |                               | 43        |
| 44        | 88.74                 | 16,660                           |                               | 95.56                 | 17,994                           |                               | 102.39                | 19,338                           |                               | 44        |
| 45        | 93.38                 | 16,384                           | 33,646                        | 100.56                | 17,696                           | 36,231                        | 107.74                | 19,015                           | 38,824                        | 45        |
| 46        | 99.73                 | 16,632                           |                               | 107.40                | 17,962                           |                               | 115.07                | 19,290                           |                               | 46        |
| 47        | 106.30                | 16,815                           |                               | 114.47                | 18,152                           |                               | 122.65                | 19,498                           |                               | 47        |
| 48        | 113.49                | 16,751                           |                               | 122.22                | 18,084                           |                               | 130.95                | 19,420                           |                               | 48        |
| 49        | 120.55                | 16,768                           |                               | 129.82                | 18,098                           |                               | 139.10                | 19,431                           |                               | 49        |
| 50        | 128.34                | 16,529                           | 29,737                        | 138.21                | 17,836                           | 32,023                        | 148.09                | 19,150                           | 34,315                        | 50        |
| 51        | 136.38                | 16,223                           |                               | 146.87                | 17,504                           |                               | 157.35                | 18,784                           |                               | 51        |
| 52        | 144.70                | 15,851                           |                               | 155.83                | 17,102                           |                               | 166.97                | 18,355                           |                               | 52        |
| 53        | 154.27                | 15,159                           |                               | 166.14                | 16,356                           |                               | 178.00                | 17,547                           |                               | 53        |
| 54        | 163.25                | 14,634                           |                               | 175.80                | 15,783                           |                               | 188.36                | 16,933                           |                               | 54        |
| 55        | 172.46                | 13,707                           | 23,006                        | 185.72                | 14,785                           | 24,775                        | 198.99                | 15,861                           | 26,545                        | 55        |
| 56        | 185.55                | 11,679                           |                               | 199.83                | 12,596                           |                               | 214.10                | 13,514                           |                               | 56        |
| 57        | 199.11                | 9,205                            |                               | 214.42                | 9,931                            |                               | 229.74                | 10,657                           |                               | 57        |
| 58        | 213.11                | 7,056                            |                               | 229.50                | 7,613                            |                               | 245.89                | 8,171                            |                               | 58        |
| 59        | 227.61                | 4,957                            |                               | 245.12                | 5,351                            |                               | 262.63                | 5,746                            |                               | 59        |
| 60        | 244.20                | 2,861                            | 7,847                         | 262.99                | 3,093                            | 8,451                         | 281.77                | 3,322                            | 9,054                         | 60        |
| 61        | 261.34                | 1,410                            |                               | 281.44                | 1,525                            |                               | 301.55                | 1,643                            |                               | 61        |
| 62        | 280.58                | 0                                |                               | 302.16                | 0                                |                               | 323.74                | 0                                |                               | 62        |
| 63        | 301.09                | 0                                |                               | 324.26                | 0                                |                               | 347.42                | 0                                |                               | 63        |
| 64        | 322.90                | 0                                |                               | 347.74                | 0                                |                               | 372.58                | 0                                |                               | 64        |
| 65        | 340.33                |                                  |                               | 366.51                |                                  |                               | 392.69                |                                  |                               | 65        |
| 66        | 367.70                |                                  |                               | 395.98                |                                  |                               | 424.27                |                                  |                               | 66        |
| 67        | 394.31                |                                  |                               | 424.64                |                                  |                               | 454.97                |                                  |                               | 67        |
| 68        | 425.32                |                                  |                               | 458.04                |                                  |                               | 490.76                |                                  |                               | 68        |
| 69        | 455.73                |                                  |                               | 490.78                |                                  |                               | 525.84                |                                  |                               | 69        |
| 70        | 490.84                |                                  |                               | 528.59                |                                  |                               | 566.35                |                                  |                               | 70        |
| 71        | 523.65                |                                  |                               | 563.93                |                                  |                               | 604.22                |                                  |                               | 71        |
| 72        | 564.71                |                                  |                               | 608.14                |                                  |                               | 651.58                |                                  |                               | 72        |
| 73        | 607.20                |                                  |                               | 653.91                |                                  |                               | 700.62                |                                  |                               | 73        |
| 74        | 651.23                |                                  |                               | 701.33                |                                  |                               | 751.42                |                                  |                               | 74        |
| 75        | 703.74                |                                  |                               | 757.87                |                                  |                               | 812.01                |                                  |                               | 75        |
| 76        | 586.73                |                                  |                               | 631.86                |                                  |                               | 677.00                |                                  |                               | 76        |
| 77        | 622.82                |                                  |                               | 670.73                |                                  |                               | 718.64                |                                  |                               | 77        |
| 78        | 661.30                |                                  |                               | 712.17                |                                  |                               | 763.04                |                                  |                               | 78        |
| 79        | 701.75                |                                  |                               | 755.73                |                                  |                               | 809.71                |                                  |                               | 79        |
| 80        | 744.59                |                                  |                               | 801.87                |                                  |                               | 859.14                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

**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 |
|-----------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
|           | 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        | 2.71                  | 0                                |                               | 5.43                  | 0                                |                               | 8.14                  | 0                                |                               | 16        |
| 17        | 2.79                  | 0                                |                               | 5.59                  | 0                                |                               | 8.38                  | 0                                |                               | 17        |
| 18        | 2.86                  | 0                                |                               | 5.73                  | 0                                |                               | 8.60                  | 0                                |                               | 18        |
| 19        | 2.97                  | 0                                |                               | 5.94                  | 0                                |                               | 8.91                  | 0                                |                               | 19        |
| 20        | 3.08                  | 0                                | 4,103                         | 6.17                  | 0                                | 8,287                         | 9.25                  | 0                                | 12,392                        | 20        |
| 21        | 3.23                  | 0                                |                               | 6.46                  | 0                                |                               | 9.70                  | 0                                |                               | 21        |
| 22        | 3.33                  | 0                                |                               | 6.66                  | 0                                |                               | 9.99                  | 0                                |                               | 22        |
| 23        | 3.45                  | 0                                |                               | 6.91                  | 0                                |                               | 10.36                 | 0                                |                               | 23        |
| 24        | 3.61                  | 0                                |                               | 7.22                  | 0                                |                               | 10.82                 | 0                                |                               | 24        |
| 25        | 3.73                  | 0                                | 4,020                         | 7.46                  | 0                                | 8,002                         | 11.19                 | 0                                | 12,022                        | 25        |
| 26        | 3.86                  | 0                                |                               | 7.73                  | 0                                |                               | 11.60                 | 0                                |                               | 26        |
| 27        | 4.05                  | 0                                |                               | 8.10                  | 0                                |                               | 12.15                 | 0                                |                               | 27        |
| 28        | 4.24                  | 0                                |                               | 8.48                  | 0                                |                               | 12.72                 | 0                                |                               | 28        |
| 29        | 4.45                  | 0                                |                               | 8.90                  | 0                                |                               | 13.35                 | 65                               |                               | 29        |
| 30        | 4.66                  | 0                                | 3,836                         | 9.32                  | 0                                | 7,686                         | 13.97                 | 265                              | 11,481                        | 30        |
| 31        | 4.89                  | 0                                |                               | 9.79                  | 0                                |                               | 14.68                 | 469                              |                               | 31        |
| 32        | 5.10                  | 0                                |                               | 10.20                 | 0                                |                               | 15.31                 | 771                              |                               | 32        |
| 33        | 5.35                  | 0                                |                               | 10.70                 | 126                              |                               | 16.05                 | 972                              |                               | 33        |
| 34        | 5.60                  | 0                                |                               | 11.21                 | 288                              |                               | 16.81                 | 1,169                            |                               | 34        |
| 35        | 5.83                  | 0                                | 3,601                         | 11.67                 | 441                              | 7,214                         | 17.51                 | 1,385                            | 10,835                        | 35        |
| 36        | 6.11                  | 0                                |                               | 12.21                 | 596                              |                               | 18.32                 | 1,568                            |                               | 36        |
| 37        | 6.46                  | 0                                |                               | 12.92                 | 706                              |                               | 19.38                 | 1,692                            |                               | 37        |
| 38        | 6.78                  | 0                                |                               | 13.56                 | 858                              |                               | 20.34                 | 1,895                            |                               | 38        |
| 39        | 7.16                  | 0                                |                               | 14.32                 | 970                              |                               | 21.48                 | 2,020                            |                               | 39        |
| 40        | 7.54                  | 0                                | 3,253                         | 15.09                 | 1,045                            | 6,521                         | 22.63                 | 2,097                            | 9,775                         | 40        |
| 41        | 7.96                  | 49                               |                               | 15.93                 | 1,119                            |                               | 23.89                 | 2,174                            |                               | 41        |
| 42        | 8.35                  | 129                              |                               | 16.71                 | 1,212                            |                               | 25.06                 | 2,284                            |                               | 42        |
| 43        | 8.81                  | 188                              |                               | 17.62                 | 1,257                            |                               | 26.44                 | 2,337                            |                               | 43        |
| 44        | 9.26                  | 230                              |                               | 18.53                 | 1,299                            |                               | 27.80                 | 2,364                            |                               | 44        |
| 45        | 9.68                  | 288                              | 2,829                         | 19.37                 | 1,359                            | 5,672                         | 29.05                 | 2,418                            | 8,502                         | 45        |
| 46        | 10.29                 | 378                              |                               | 20.58                 | 1,476                            |                               | 30.87                 | 2,571                            |                               | 46        |
| 47        | 10.91                 | 457                              |                               | 21.83                 | 1,586                            |                               | 32.75                 | 2,711                            |                               | 47        |
| 48        | 11.60                 | 508                              |                               | 23.20                 | 1,634                            |                               | 34.81                 | 2,763                            |                               | 48        |
| 49        | 12.28                 | 572                              |                               | 24.56                 | 1,712                            |                               | 36.83                 | 2,848                            |                               | 49        |
| 50        | 13.02                 | 611                              | 2,523                         | 26.03                 | 1,736                            | 5,041                         | 39.05                 | 2,864                            | 7,562                         | 50        |
| 51        | 13.78                 | 633                              |                               | 27.57                 | 1,745                            |                               | 41.36                 | 2,858                            |                               | 51        |
| 52        | 14.58                 | 654                              |                               | 29.17                 | 1,742                            |                               | 43.76                 | 2,829                            |                               | 52        |
| 53        | 15.50                 | 642                              |                               | 31.00                 | 1,675                            |                               | 46.50                 | 2,705                            |                               | 53        |
| 54        | 16.39                 | 644                              |                               | 32.79                 | 1,640                            |                               | 49.19                 | 2,635                            |                               | 54        |
| 55        | 17.33                 | 612                              | 1,929                         | 34.67                 | 1,536                            | 3,859                         | 52.00                 | 2,458                            | 5,788                         | 55        |
| 56        | 18.45                 | 486                              |                               | 36.91                 | 1,247                            |                               | 55.36                 | 2,006                            |                               | 56        |
| 57        | 19.62                 | 332                              |                               | 39.24                 | 901                              |                               | 58.86                 | 1,468                            |                               | 57        |
| 58        | 20.81                 | 214                              |                               | 41.62                 | 629                              |                               | 62.44                 | 1,046                            |                               | 58        |
| 59        | 22.06                 | 106                              |                               | 44.12                 | 381                              |                               | 66.18                 | 655                              |                               | 59        |
| 60        | 23.44                 | 0                                | 680                           | 46.88                 | 138                              | 1,361                         | 70.32                 | 275                              | 2,040                         | 60        |
| 61        | 24.92                 | 0                                |                               | 49.83                 | 0                                |                               | 74.75                 | 1                                |                               | 61        |
| 62        | 26.52                 | 0                                |                               | 53.04                 | 0                                |                               | 79.56                 | 0                                |                               | 62        |
| 63        | 28.17                 | 0                                |                               | 56.34                 | 0                                |                               | 84.51                 | 0                                |                               | 63        |
| 64        | 29.85                 | 0                                |                               | 59.71                 | 0                                |                               | 89.56                 | 0                                |                               | 64        |
| 65        | 31.77                 |                                  |                               | 63.55                 |                                  |                               | 95.32                 |                                  |                               | 65        |
| 66        | 34.21                 |                                  |                               | 68.42                 |                                  |                               | 102.64                |                                  |                               | 66        |
| 67        | 36.56                 |                                  |                               | 73.11                 |                                  |                               | 109.67                |                                  |                               | 67        |
| 68        | 39.31                 |                                  |                               | 78.63                 |                                  |                               | 117.95                |                                  |                               | 68        |
| 69        | 42.01                 |                                  |                               | 84.03                 |                                  |                               | 126.05                |                                  |                               | 69        |
| 70        | 45.13                 |                                  |                               | 90.27                 |                                  |                               | 135.41                |                                  |                               | 70        |
| 71        | 48.05                 |                                  |                               | 96.09                 |                                  |                               | 144.14                |                                  |                               | 71        |
| 72        | 51.75                 |                                  |                               | 103.51                |                                  |                               | 155.27                |                                  |                               | 72        |
| 73        | 55.56                 |                                  |                               | 111.13                |                                  |                               | 166.70                |                                  |                               | 73        |
| 74        | 59.49                 |                                  |                               | 118.99                |                                  |                               | 178.48                |                                  |                               | 74        |
| 75        | 64.24                 |                                  |                               | 128.49                |                                  |                               | 192.73                |                                  |                               | 75        |
| 76        | 52.33                 |                                  |                               | 104.66                |                                  |                               | 157.00                |                                  |                               | 76        |
| 77        | 55.38                 |                                  |                               | 110.77                |                                  |                               | 166.15                |                                  |                               | 77        |
| 78        | 58.60                 |                                  |                               | 117.20                |                                  |                               | 175.80                |                                  |                               | 78        |
| 79        | 61.99                 |                                  |                               | 123.98                |                                  |                               | 185.97                |                                  |                               | 79        |
| 80        | 65.56                 |                                  |                               | 131.12                |                                  |                               | 196.67                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

**Tobacco**



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

Death Benefit Option: A

| Issue Age | \$40,000 Face Amount  |                                  |                               | \$50,000 Face Amount  |                                  |                               | \$60,000 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        | 10.86                 | 0                                |                               | 13.57                 | 0                                |                               | 16.28                 | 0                                |                               | 16        |
| 17        | 11.18                 | 0                                |                               | 13.97                 | 0                                |                               | 16.76                 | 0                                |                               | 17        |
| 18        | 11.47                 | 0                                |                               | 14.34                 | 0                                |                               | 17.21                 | 0                                |                               | 18        |
| 19        | 11.89                 | 0                                |                               | 14.86                 | 0                                |                               | 17.83                 | 0                                |                               | 19        |
| 20        | 12.34                 | 0                                | 16,599                        | 15.43                 | 0                                | 20,757                        | 18.51                 | 0                                | 24,886                        | 20        |
| 21        | 12.93                 | 0                                |                               | 16.16                 | 0                                |                               | 19.39                 | 0                                |                               | 21        |
| 22        | 13.32                 | 0                                |                               | 16.65                 | 0                                |                               | 19.98                 | 0                                |                               | 22        |
| 23        | 13.82                 | 0                                |                               | 17.28                 | 0                                |                               | 20.73                 | 0                                |                               | 23        |
| 24        | 14.43                 | 0                                |                               | 18.04                 | 0                                |                               | 21.65                 | 0                                |                               | 24        |
| 25        | 14.92                 | 0                                | 16,043                        | 18.65                 | 0                                | 20,026                        | 22.38                 | 431                              | 24,047                        | 25        |
| 26        | 15.47                 | 0                                |                               | 19.33                 | 314                              |                               | 23.20                 | 827                              |                               | 26        |
| 27        | 16.20                 | 83                               |                               | 20.25                 | 623                              |                               | 24.30                 | 1,173                            |                               | 27        |
| 28        | 16.96                 | 444                              |                               | 21.19                 | 1,038                            |                               | 25.43                 | 1,661                            |                               | 28        |
| 29        | 17.80                 | 736                              |                               | 22.24                 | 1,378                            |                               | 26.69                 | 2,039                            |                               | 29        |
| 30        | 18.63                 | 983                              | 15,332                        | 23.29                 | 1,684                            | 19,168                        | 27.95                 | 2,385                            | 23,004                        | 30        |
| 31        | 19.58                 | 1,221                            |                               | 24.48                 | 1,971                            |                               | 29.37                 | 2,705                            |                               | 31        |
| 32        | 20.41                 | 1,578                            |                               | 25.51                 | 2,384                            |                               | 30.62                 | 3,207                            |                               | 32        |
| 33        | 21.41                 | 1,843                            |                               | 26.76                 | 2,689                            |                               | 32.11                 | 3,544                            |                               | 33        |
| 34        | 22.41                 | 2,057                            |                               | 28.02                 | 2,953                            |                               | 33.62                 | 3,841                            |                               | 34        |
| 35        | 23.35                 | 2,322                            | 14,447                        | 29.18                 | 3,245                            | 18,049                        | 35.02                 | 4,189                            | 21,672                        | 35        |
| 36        | 24.43                 | 2,545                            |                               | 30.54                 | 3,521                            |                               | 36.65                 | 4,492                            |                               | 36        |
| 37        | 25.84                 | 2,689                            |                               | 32.31                 | 3,688                            |                               | 38.77                 | 4,673                            |                               | 37        |
| 38        | 27.12                 | 2,930                            |                               | 33.91                 | 3,972                            |                               | 40.69                 | 5,003                            |                               | 38        |
| 39        | 28.64                 | 3,080                            |                               | 35.80                 | 4,129                            |                               | 42.96                 | 5,179                            |                               | 39        |
| 40        | 30.18                 | 3,158                            | 13,042                        | 37.72                 | 4,211                            | 16,296                        | 45.27                 | 5,272                            | 19,564                        | 40        |
| 41        | 31.85                 | 3,233                            |                               | 39.82                 | 4,303                            |                               | 47.78                 | 5,358                            |                               | 41        |
| 42        | 33.42                 | 3,372                            |                               | 41.78                 | 4,450                            |                               | 50.13                 | 5,528                            |                               | 42        |
| 43        | 35.25                 | 3,405                            |                               | 44.06                 | 4,473                            |                               | 52.87                 | 5,546                            |                               | 43        |
| 44        | 37.06                 | 3,421                            |                               | 46.33                 | 4,490                            |                               | 55.60                 | 5,555                            |                               | 44        |
| 45        | 38.73                 | 3,484                            | 11,337                        | 48.41                 | 4,544                            | 14,170                        | 58.10                 | 5,614                            | 17,010                        | 45        |
| 46        | 41.16                 | 3,667                            |                               | 51.45                 | 4,765                            |                               | 61.74                 | 5,864                            |                               | 46        |
| 47        | 43.66                 | 3,833                            |                               | 54.58                 | 4,962                            |                               | 65.50                 | 6,087                            |                               | 47        |
| 48        | 46.41                 | 3,889                            |                               | 58.02                 | 5,018                            |                               | 69.63                 | 6,147                            |                               | 48        |
| 49        | 49.11                 | 3,987                            |                               | 61.39                 | 5,127                            |                               | 73.67                 | 6,262                            |                               | 49        |
| 50        | 52.07                 | 3,995                            | 10,088                        | 65.09                 | 5,121                            | 12,609                        | 78.11                 | 6,252                            | 15,133                        | 50        |
| 51        | 55.14                 | 3,969                            |                               | 68.93                 | 5,079                            |                               | 82.72                 | 6,191                            |                               | 51        |
| 52        | 58.34                 | 3,915                            |                               | 72.92                 | 4,997                            |                               | 87.51                 | 6,085                            |                               | 52        |
| 53        | 62.00                 | 3,737                            |                               | 77.50                 | 4,767                            |                               | 93.00                 | 5,798                            |                               | 53        |
| 54        | 65.58                 | 3,626                            |                               | 81.98                 | 4,622                            |                               | 98.38                 | 5,618                            |                               | 54        |
| 55        | 69.34                 | 3,382                            | 7,719                         | 86.68                 | 4,304                            | 9,649                         | 104.01                | 5,227                            | 11,579                        | 55        |
| 56        | 73.82                 | 2,766                            |                               | 92.27                 | 3,524                            |                               | 110.73                | 4,286                            |                               | 56        |
| 57        | 78.48                 | 2,035                            |                               | 98.11                 | 2,608                            |                               | 117.73                | 3,176                            |                               | 57        |
| 58        | 83.25                 | 1,461                            |                               | 104.06                | 1,875                            |                               | 124.88                | 2,292                            |                               | 58        |
| 59        | 88.24                 | 930                              |                               | 110.30                | 1,205                            |                               | 132.36                | 1,480                            |                               | 59        |
| 60        | 93.77                 | 414                              | 2,722                         | 117.21                | 551                              | 3,403                         | 140.65                | 689                              | 4,083                         | 60        |
| 61        | 99.67                 | 37                               |                               | 124.59                | 74                               |                               | 149.51                | 111                              |                               | 61        |
| 62        | 106.08                | 0                                |                               | 132.60                | 0                                |                               | 159.13                | 0                                |                               | 62        |
| 63        | 112.68                | 0                                |                               | 140.85                | 0                                |                               | 169.03                | 0                                |                               | 63        |
| 64        | 119.41                | 0                                |                               | 149.27                | 0                                |                               | 179.12                | 0                                |                               | 64        |
| 65        | 127.09                |                                  |                               | 158.87                |                                  |                               | 190.64                |                                  |                               | 65        |
| 66        | 136.85                |                                  |                               | 171.06                |                                  |                               | 205.28                |                                  |                               | 66        |
| 67        | 146.23                |                                  |                               | 182.79                |                                  |                               | 219.35                |                                  |                               | 67        |
| 68        | 157.26                |                                  |                               | 196.58                |                                  |                               | 235.90                |                                  |                               | 68        |
| 69        | 168.06                |                                  |                               | 210.08                |                                  |                               | 252.09                |                                  |                               | 69        |
| 70        | 180.55                |                                  |                               | 225.69                |                                  |                               | 270.83                |                                  |                               | 70        |
| 71        | 192.19                |                                  |                               | 240.24                |                                  |                               | 288.29                |                                  |                               | 71        |
| 72        | 207.02                |                                  |                               | 258.78                |                                  |                               | 310.53                |                                  |                               | 72        |
| 73        | 222.26                |                                  |                               | 277.83                |                                  |                               | 333.39                |                                  |                               | 73        |
| 74        | 237.97                |                                  |                               | 297.46                |                                  |                               | 356.96                |                                  |                               | 74        |
| 75        | 256.98                |                                  |                               | 321.22                |                                  |                               | 385.47                |                                  |                               | 75        |
| 76        | 209.33                |                                  |                               | 261.67                |                                  |                               | 314.00                |                                  |                               | 76        |
| 77        | 221.54                |                                  |                               | 276.92                |                                  |                               | 332.31                |                                  |                               | 77        |
| 78        | 234.41                |                                  |                               | 293.01                |                                  |                               | 351.61                |                                  |                               | 78        |
| 79        | 247.96                |                                  |                               | 309.95                |                                  |                               | 371.94                |                                  |                               | 79        |
| 80        | 262.24                |                                  |                               | 327.80                |                                  |                               | 393.35                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

**Tobacco**



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

Death Benefit Option: A

| Issue Age | \$70,000 Face Amount  |                                  |                               | \$80,000 Face Amount  |                                  |                               | \$90,000 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        | 19.00                 | 0                                |                               | 21.71                 | 0                                |                               | 24.43                 | 0                                |                               | 16        |
| 17        | 19.55                 | 0                                |                               | 22.35                 | 0                                |                               | 25.15                 | 0                                |                               | 17        |
| 18        | 20.08                 | 0                                |                               | 22.95                 | 0                                |                               | 25.81                 | 0                                |                               | 18        |
| 19        | 20.80                 | 0                                |                               | 23.77                 | 0                                |                               | 26.75                 | 0                                |                               | 19        |
| 20        | 21.60                 | 0                                | 29,042                        | 24.68                 | 0                                | 33,174                        | 27.77                 | 0                                | 37,330                        | 20        |
| 21        | 22.63                 | 0                                |                               | 25.86                 | 0                                |                               | 29.09                 | 0                                |                               | 21        |
| 22        | 23.31                 | 0                                |                               | 26.64                 | 0                                |                               | 29.97                 | 0                                |                               | 22        |
| 23        | 24.19                 | 0                                |                               | 27.64                 | 103                              |                               | 31.10                 | 433                              |                               | 23        |
| 24        | 25.26                 | 317                              |                               | 28.87                 | 712                              |                               | 32.47                 | 1,082                            |                               | 24        |
| 25        | 26.11                 | 885                              | 28,066                        | 29.84                 | 1,351                            | 32,069                        | 33.57                 | 1,794                            | 36,070                        | 25        |
| 26        | 27.06                 | 1,317                            |                               | 30.93                 | 1,831                            |                               | 34.80                 | 2,343                            |                               | 26        |
| 27        | 28.35                 | 1,713                            |                               | 32.40                 | 2,263                            |                               | 36.45                 | 2,803                            |                               | 27        |
| 28        | 29.67                 | 2,265                            |                               | 33.91                 | 2,889                            |                               | 38.15                 | 3,493                            |                               | 28        |
| 29        | 31.14                 | 2,709                            |                               | 35.59                 | 3,361                            |                               | 40.04                 | 4,031                            |                               | 29        |
| 30        | 32.61                 | 3,094                            | 26,855                        | 37.27                 | 3,795                            | 30,691                        | 41.93                 | 4,505                            | 34,541                        | 30        |
| 31        | 34.27                 | 3,457                            |                               | 39.16                 | 4,190                            |                               | 44.06                 | 4,942                            |                               | 31        |
| 32        | 35.72                 | 4,014                            |                               | 40.82                 | 4,820                            |                               | 45.93                 | 5,643                            |                               | 32        |
| 33        | 37.47                 | 4,406                            |                               | 42.82                 | 5,261                            |                               | 48.18                 | 6,122                            |                               | 33        |
| 34        | 39.22                 | 4,722                            |                               | 44.83                 | 5,625                            |                               | 50.44                 | 6,520                            |                               | 34        |
| 35        | 40.86                 | 5,125                            | 25,284                        | 46.70                 | 6,063                            | 28,906                        | 52.53                 | 6,992                            | 32,507                        | 35        |
| 36        | 42.75                 | 5,456                            |                               | 48.86                 | 6,432                            |                               | 54.97                 | 7,409                            |                               | 36        |
| 37        | 45.23                 | 5,665                            |                               | 51.69                 | 6,651                            |                               | 58.15                 | 7,637                            |                               | 37        |
| 38        | 47.47                 | 6,033                            |                               | 54.25                 | 7,063                            |                               | 61.03                 | 8,099                            |                               | 38        |
| 39        | 50.12                 | 6,234                            |                               | 57.28                 | 7,283                            |                               | 64.43                 | 8,321                            |                               | 39        |
| 40        | 52.82                 | 6,335                            | 22,832                        | 60.36                 | 7,386                            | 26,086                        | 67.91                 | 8,443                            | 29,347                        | 40        |
| 41        | 55.75                 | 6,422                            |                               | 63.71                 | 7,477                            |                               | 71.67                 | 8,532                            |                               | 41        |
| 42        | 58.49                 | 6,609                            |                               | 66.85                 | 7,688                            |                               | 75.20                 | 8,760                            |                               | 42        |
| 43        | 61.69                 | 6,626                            |                               | 70.50                 | 7,691                            |                               | 79.31                 | 8,763                            |                               | 43        |
| 44        | 64.86                 | 6,608                            |                               | 74.13                 | 7,677                            |                               | 83.39                 | 8,733                            |                               | 44        |
| 45        | 67.79                 | 6,677                            | 19,844                        | 77.47                 | 7,739                            | 22,677                        | 87.16                 | 8,806                            | 25,517                        | 45        |
| 46        | 72.03                 | 6,955                            |                               | 82.32                 | 8,053                            |                               | 92.61                 | 9,148                            |                               | 46        |
| 47        | 76.41                 | 7,210                            |                               | 87.33                 | 8,339                            |                               | 98.25                 | 9,467                            |                               | 47        |
| 48        | 81.23                 | 7,270                            |                               | 92.83                 | 8,396                            |                               | 104.44                | 9,525                            |                               | 48        |
| 49        | 85.95                 | 7,403                            |                               | 98.23                 | 8,544                            |                               | 110.51                | 9,682                            |                               | 49        |
| 50        | 91.13                 | 7,383                            | 17,657                        | 104.15                | 8,512                            | 20,181                        | 117.17                | 9,640                            | 22,702                        | 50        |
| 51        | 96.50                 | 7,298                            |                               | 110.29                | 8,410                            |                               | 124.08                | 9,523                            |                               | 51        |
| 52        | 102.10                | 7,174                            |                               | 116.69                | 8,262                            |                               | 131.27                | 9,346                            |                               | 52        |
| 53        | 108.50                | 6,829                            |                               | 124.00                | 7,861                            |                               | 139.50                | 8,892                            |                               | 53        |
| 54        | 114.77                | 6,611                            |                               | 131.16                | 7,603                            |                               | 147.57                | 8,603                            |                               | 54        |
| 55        | 121.35                | 6,152                            | 13,512                        | 138.68                | 7,072                            | 15,439                        | 156.02                | 7,997                            | 17,372                        | 55        |
| 56        | 129.18                | 5,044                            |                               | 147.64                | 5,806                            |                               | 166.09                | 6,564                            |                               | 56        |
| 57        | 137.35                | 3,744                            |                               | 156.97                | 4,313                            |                               | 176.60                | 4,883                            |                               | 57        |
| 58        | 145.69                | 2,708                            |                               | 166.50                | 3,124                            |                               | 187.32                | 3,540                            |                               | 58        |
| 59        | 154.43                | 1,757                            |                               | 176.49                | 2,032                            |                               | 198.55                | 2,306                            |                               | 59        |
| 60        | 164.09                | 827                              | 4,764                         | 187.53                | 964                              | 5,444                         | 210.98                | 1,103                            | 6,126                         | 60        |
| 61        | 174.42                | 146                              |                               | 199.35                | 184                              |                               | 224.26                | 218                              |                               | 61        |
| 62        | 185.65                | 0                                |                               | 212.17                | 0                                |                               | 238.69                | 0                                |                               | 62        |
| 63        | 197.20                | 0                                |                               | 225.37                | 0                                |                               | 253.54                | 0                                |                               | 63        |
| 64        | 208.98                | 0                                |                               | 238.83                | 0                                |                               | 268.69                | 0                                |                               | 64        |
| 65        | 222.42                |                                  |                               | 254.19                |                                  |                               | 285.96                |                                  |                               | 65        |
| 66        | 239.49                |                                  |                               | 273.70                |                                  |                               | 307.92                |                                  |                               | 66        |
| 67        | 255.91                |                                  |                               | 292.46                |                                  |                               | 329.02                |                                  |                               | 67        |
| 68        | 275.21                |                                  |                               | 314.53                |                                  |                               | 353.85                |                                  |                               | 68        |
| 69        | 294.11                |                                  |                               | 336.13                |                                  |                               | 378.14                |                                  |                               | 69        |
| 70        | 315.96                |                                  |                               | 361.10                |                                  |                               | 406.24                |                                  |                               | 70        |
| 71        | 336.33                |                                  |                               | 384.38                |                                  |                               | 432.43                |                                  |                               | 71        |
| 72        | 362.29                |                                  |                               | 414.04                |                                  |                               | 465.80                |                                  |                               | 72        |
| 73        | 388.96                |                                  |                               | 444.53                |                                  |                               | 500.09                |                                  |                               | 73        |
| 74        | 416.45                |                                  |                               | 475.95                |                                  |                               | 535.44                |                                  |                               | 74        |
| 75        | 449.71                |                                  |                               | 513.96                |                                  |                               | 578.21                |                                  |                               | 75        |
| 76        | 366.33                |                                  |                               | 418.67                |                                  |                               | 471.00                |                                  |                               | 76        |
| 77        | 387.69                |                                  |                               | 443.08                |                                  |                               | 498.46                |                                  |                               | 77        |
| 78        | 410.22                |                                  |                               | 468.83                |                                  |                               | 527.42                |                                  |                               | 78        |
| 79        | 433.93                |                                  |                               | 495.92                |                                  |                               | 557.91                |                                  |                               | 79        |
| 80        | 458.92                |                                  |                               | 524.48                |                                  |                               | 590.04                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

Tobacco



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

Death Benefit Option: A

| Issue Age | \$100,000 Face Amount |                                  |                               | \$110,000 Face Amount |                                  |                               | \$120,000 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        | 27.14                 | 0                                |                               | 29.86                 | 0                                |                               | 32.57                 | 0                                |                               | 16        |
| 17        | 27.94                 | 0                                |                               | 30.74                 | 0                                |                               | 33.53                 | 0                                |                               | 17        |
| 18        | 28.68                 | 0                                |                               | 31.55                 | 0                                |                               | 34.42                 | 0                                |                               | 18        |
| 19        | 29.72                 | 0                                |                               | 32.69                 | 0                                |                               | 35.66                 | 0                                |                               | 19        |
| 20        | 30.85                 | 0                                | 41,459                        | 33.94                 | 0                                | 45,643                        | 37.03                 | 0                                | 49,825                        | 20        |
| 21        | 32.33                 | 0                                |                               | 35.56                 | 0                                |                               | 38.79                 | 0                                |                               | 21        |
| 22        | 33.30                 | 161                              |                               | 36.64                 | 471                              |                               | 39.97                 | 741                              |                               | 22        |
| 23        | 34.55                 | 738                              |                               | 38.01                 | 1,092                            |                               | 41.47                 | 1,422                            |                               | 23        |
| 24        | 36.08                 | 1,477                            |                               | 39.69                 | 1,873                            |                               | 43.31                 | 2,292                            |                               | 24        |
| 25        | 37.30                 | 2,260                            | 40,091                        | 41.03                 | 2,715                            | 44,092                        | 44.76                 | 3,169                            | 48,093                        | 25        |
| 26        | 38.67                 | 2,855                            |                               | 42.53                 | 3,346                            |                               | 46.40                 | 3,859                            |                               | 26        |
| 27        | 40.50                 | 3,363                            |                               | 44.55                 | 3,903                            |                               | 48.61                 | 4,474                            |                               | 27        |
| 28        | 42.39                 | 4,116                            |                               | 46.63                 | 4,731                            |                               | 50.87                 | 5,344                            |                               | 28        |
| 29        | 44.49                 | 4,693                            |                               | 48.94                 | 5,354                            |                               | 53.39                 | 6,015                            |                               | 29        |
| 30        | 46.59                 | 5,214                            | 38,365                        | 51.25                 | 5,915                            | 42,200                        | 55.91                 | 6,625                            | 46,051                        | 30        |
| 31        | 48.95                 | 5,667                            |                               | 53.85                 | 6,418                            |                               | 58.75                 | 7,170                            |                               | 31        |
| 32        | 51.03                 | 6,442                            |                               | 56.13                 | 7,248                            |                               | 61.24                 | 8,071                            |                               | 32        |
| 33        | 53.53                 | 6,977                            |                               | 58.88                 | 7,824                            |                               | 64.23                 | 8,670                            |                               | 33        |
| 34        | 56.04                 | 7,408                            |                               | 61.65                 | 8,297                            |                               | 67.25                 | 9,184                            |                               | 34        |
| 35        | 58.37                 | 7,930                            | 36,119                        | 64.20                 | 8,845                            | 39,711                        | 70.04                 | 9,790                            | 43,333                        | 35        |
| 36        | 61.08                 | 8,381                            |                               | 67.19                 | 9,350                            |                               | 73.29                 | 10,314                           |                               | 36        |
| 37        | 64.62                 | 8,641                            |                               | 71.08                 | 9,627                            |                               | 77.54                 | 10,619                           |                               | 37        |
| 38        | 67.82                 | 9,141                            |                               | 74.60                 | 10,171                           |                               | 81.38                 | 11,202                           |                               | 38        |
| 39        | 71.59                 | 9,376                            |                               | 78.75                 | 10,431                           |                               | 85.91                 | 11,480                           |                               | 39        |
| 40        | 75.45                 | 9,499                            | 32,606                        | 83.00                 | 10,557                           | 35,868                        | 90.54                 | 11,613                           | 39,128                        | 40        |
| 41        | 79.64                 | 9,606                            |                               | 87.60                 | 10,661                           |                               | 95.57                 | 11,725                           |                               | 41        |
| 42        | 83.56                 | 9,843                            |                               | 91.92                 | 10,925                           |                               | 100.27                | 11,998                           |                               | 42        |
| 43        | 88.12                 | 9,835                            |                               | 96.94                 | 10,912                           |                               | 105.75                | 11,984                           |                               | 43        |
| 44        | 92.66                 | 9,798                            |                               | 101.93                | 10,868                           |                               | 111.19                | 11,924                           |                               | 44        |
| 45        | 96.83                 | 9,864                            | 28,342                        | 106.52                | 10,932                           | 31,185                        | 116.21                | 12,002                           | 34,024                        | 45        |
| 46        | 102.90                | 10,244                           |                               | 113.19                | 11,342                           |                               | 123.48                | 12,437                           |                               | 46        |
| 47        | 109.16                | 10,586                           |                               | 120.08                | 11,715                           |                               | 131.00                | 12,843                           |                               | 47        |
| 48        | 116.05                | 10,656                           |                               | 127.65                | 11,780                           |                               | 139.26                | 12,908                           |                               | 48        |
| 49        | 122.79                | 10,821                           |                               | 135.07                | 11,961                           |                               | 147.35                | 13,102                           |                               | 49        |
| 50        | 130.18                | 10,767                           | 25,222                        | 143.20                | 11,895                           | 27,746                        | 156.22                | 13,027                           | 30,270                        | 50        |
| 51        | 137.86                | 10,632                           |                               | 151.65                | 11,746                           |                               | 165.44                | 12,858                           |                               | 51        |
| 52        | 145.85                | 10,431                           |                               | 160.44                | 11,519                           |                               | 175.03                | 12,608                           |                               | 52        |
| 53        | 155.00                | 9,924                            |                               | 170.50                | 10,956                           |                               | 186.01                | 11,991                           |                               | 53        |
| 54        | 163.96                | 9,595                            |                               | 180.36                | 10,590                           |                               | 196.75                | 11,583                           |                               | 54        |
| 55        | 173.35                | 8,919                            | 19,300                        | 190.69                | 9,840                            | 21,229                        | 208.02                | 10,763                           | 23,158                        | 55        |
| 56        | 184.55                | 7,326                            |                               | 203.00                | 8,082                            |                               | 221.46                | 8,842                            |                               | 56        |
| 57        | 196.22                | 5,450                            |                               | 215.84                | 6,019                            |                               | 235.46                | 6,586                            |                               | 57        |
| 58        | 208.13                | 3,955                            |                               | 228.94                | 4,371                            |                               | 249.76                | 4,786                            |                               | 58        |
| 59        | 220.61                | 2,580                            |                               | 242.67                | 2,855                            |                               | 264.73                | 3,131                            |                               | 59        |
| 60        | 234.42                | 1,241                            | 6,806                         | 257.86                | 1,378                            | 7,486                         | 281.30                | 1,516                            | 8,167                         | 60        |
| 61        | 249.18                | 255                              |                               | 274.10                | 291                              |                               | 299.02                | 328                              |                               | 61        |
| 62        | 265.21                | 0                                |                               | 291.74                | 0                                |                               | 318.26                | 0                                |                               | 62        |
| 63        | 281.71                | 0                                |                               | 309.89                | 0                                |                               | 338.06                | 0                                |                               | 63        |
| 64        | 298.54                | 0                                |                               | 328.39                | 0                                |                               | 358.25                | 0                                |                               | 64        |
| 65        | 317.74                |                                  |                               | 349.51                |                                  |                               | 381.29                |                                  |                               | 65        |
| 66        | 342.13                |                                  |                               | 376.34                |                                  |                               | 410.56                |                                  |                               | 66        |
| 67        | 365.58                |                                  |                               | 402.14                |                                  |                               | 438.70                |                                  |                               | 67        |
| 68        | 393.17                |                                  |                               | 432.48                |                                  |                               | 471.80                |                                  |                               | 68        |
| 69        | 420.16                |                                  |                               | 462.18                |                                  |                               | 504.19                |                                  |                               | 69        |
| 70        | 451.38                |                                  |                               | 496.52                |                                  |                               | 541.66                |                                  |                               | 70        |
| 71        | 480.48                |                                  |                               | 528.53                |                                  |                               | 576.57                |                                  |                               | 71        |
| 72        | 517.56                |                                  |                               | 569.31                |                                  |                               | 621.07                |                                  |                               | 72        |
| 73        | 555.66                |                                  |                               | 611.22                |                                  |                               | 666.79                |                                  |                               | 73        |
| 74        | 594.93                |                                  |                               | 654.43                |                                  |                               | 713.92                |                                  |                               | 74        |
| 75        | 642.45                |                                  |                               | 706.70                |                                  |                               | 770.94                |                                  |                               | 75        |
| 76        | 523.33                |                                  |                               | 575.66                |                                  |                               | 628.00                |                                  |                               | 76        |
| 77        | 553.85                |                                  |                               | 609.23                |                                  |                               | 664.62                |                                  |                               | 77        |
| 78        | 586.03                |                                  |                               | 644.64                |                                  |                               | 703.23                |                                  |                               | 78        |
| 79        | 619.90                |                                  |                               | 681.89                |                                  |                               | 743.88                |                                  |                               | 79        |
| 80        | 655.60                |                                  |                               | 721.16                |                                  |                               | 786.71                |                                  |                               | 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 \$1.25 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.

10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TransElite HCV - Universal Life Insurance

**Tobacco**



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

Death Benefit Option: A

| Issue Age | \$130,000 Face Amount |                                  |                               | \$140,000 Face Amount |                                  |                               | \$150,000 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        | 35.29                 | 0                                |                               | 38.00                 | 0                                |                               | 40.71                 | 0                                |                               | 16        |
| 17        | 36.33                 | 0                                |                               | 39.12                 | 0                                |                               | 41.91                 | 0                                |                               | 17        |
| 18        | 37.29                 | 0                                |                               | 40.16                 | 0                                |                               | 43.03                 | 0                                |                               | 18        |
| 19        | 38.63                 | 0                                |                               | 41.61                 | 0                                |                               | 44.58                 | 0                                |                               | 19        |
| 20        | 40.11                 | 0                                | 53,930                        | 43.20                 | 0                                | 58,111                        | 46.28                 | 0                                | 62,217                        | 20        |
| 21        | 42.02                 | 0                                |                               | 45.26                 | 66                               |                               | 48.49                 | 263                              |                               | 21        |
| 22        | 43.30                 | 1,024                            |                               | 46.63                 | 1,308                            |                               | 49.96                 | 1,577                            |                               | 22        |
| 23        | 44.92                 | 1,739                            |                               | 48.38                 | 2,080                            |                               | 51.83                 | 2,398                            |                               | 23        |
| 24        | 46.91                 | 2,663                            |                               | 50.52                 | 3,058                            |                               | 54.13                 | 3,453                            |                               | 24        |
| 25        | 48.49                 | 3,623                            | 52,114                        | 52.22                 | 4,089                            | 56,116                        | 55.95                 | 4,532                            | 60,117                        | 25        |
| 26        | 50.27                 | 4,371                            |                               | 54.13                 | 4,863                            |                               | 58.00                 | 5,375                            |                               | 26        |
| 27        | 52.66                 | 5,014                            |                               | 56.71                 | 5,564                            |                               | 60.76                 | 6,113                            |                               | 27        |
| 28        | 55.11                 | 5,958                            |                               | 59.35                 | 6,572                            |                               | 63.59                 | 7,176                            |                               | 28        |
| 29        | 57.84                 | 6,685                            |                               | 62.29                 | 7,337                            |                               | 66.73                 | 7,979                            |                               | 29        |
| 30        | 60.56                 | 7,307                            | 49,860                        | 65.22                 | 8,008                            | 53,695                        | 69.88                 | 8,717                            | 57,532                        | 30        |
| 31        | 63.64                 | 7,903                            |                               | 68.54                 | 8,654                            |                               | 73.43                 | 9,388                            |                               | 31        |
| 32        | 66.34                 | 8,870                            |                               | 71.44                 | 9,675                            |                               | 76.54                 | 10,482                           |                               | 32        |
| 33        | 69.59                 | 9,532                            |                               | 74.94                 | 10,387                           |                               | 80.29                 | 11,233                           |                               | 33        |
| 34        | 72.85                 | 10,065                           |                               | 78.45                 | 10,953                           |                               | 84.06                 | 11,842                           |                               | 34        |
| 35        | 75.88                 | 10,726                           | 46,945                        | 81.72                 | 11,664                           | 50,568                        | 87.56                 | 12,600                           | 54,179                        | 35        |
| 36        | 79.40                 | 11,291                           |                               | 85.51                 | 12,268                           |                               | 91.62                 | 13,245                           |                               | 36        |
| 37        | 84.00                 | 11,604                           |                               | 90.46                 | 12,590                           |                               | 96.92                 | 13,588                           |                               | 37        |
| 38        | 88.16                 | 12,232                           |                               | 94.94                 | 13,268                           |                               | 101.72                | 14,303                           |                               | 38        |
| 39        | 93.07                 | 12,530                           |                               | 100.23                | 13,585                           |                               | 107.39                | 14,639                           |                               | 39        |
| 40        | 98.08                 | 12,659                           | 42,375                        | 105.63                | 13,727                           | 45,650                        | 113.18                | 14,784                           | 48,911                        | 40        |
| 41        | 103.53                | 12,785                           |                               | 111.50                | 13,850                           |                               | 119.46                | 14,909                           |                               | 41        |
| 42        | 108.64                | 13,094                           |                               | 116.99                | 14,164                           |                               | 125.35                | 15,250                           |                               | 42        |
| 43        | 114.56                | 13,052                           |                               | 123.37                | 14,120                           |                               | 132.19                | 15,201                           |                               | 43        |
| 44        | 120.46                | 12,990                           |                               | 129.72                | 14,051                           |                               | 138.99                | 15,115                           |                               | 44        |
| 45        | 125.89                | 13,061                           | 36,854                        | 135.58                | 14,131                           | 39,697                        | 145.26                | 15,190                           | 42,528                        | 45        |
| 46        | 133.77                | 13,532                           |                               | 144.06                | 14,630                           |                               | 154.35                | 15,730                           |                               | 46        |
| 47        | 141.91                | 13,966                           |                               | 152.83                | 15,094                           |                               | 163.75                | 16,223                           |                               | 47        |
| 48        | 150.86                | 14,031                           |                               | 162.47                | 15,163                           |                               | 174.07                | 16,286                           |                               | 48        |
| 49        | 159.63                | 14,241                           |                               | 171.90                | 15,375                           |                               | 184.18                | 16,514                           |                               | 49        |
| 50        | 169.24                | 14,158                           | 32,794                        | 182.26                | 15,284                           | 35,315                        | 195.28                | 16,412                           | 37,838                        | 50        |
| 51        | 179.22                | 13,966                           |                               | 193.01                | 15,076                           |                               | 206.80                | 16,189                           |                               | 51        |
| 52        | 189.62                | 13,694                           |                               | 204.20                | 14,778                           |                               | 218.79                | 15,866                           |                               | 52        |
| 53        | 201.51                | 13,020                           |                               | 217.01                | 14,052                           |                               | 232.51                | 15,084                           |                               | 53        |
| 54        | 213.15                | 12,580                           |                               | 229.55                | 13,575                           |                               | 245.94                | 14,568                           |                               | 54        |
| 55        | 225.36                | 11,686                           | 25,089                        | 242.70                | 12,611                           | 27,022                        | 260.03                | 13,533                           | 28,951                        | 55        |
| 56        | 239.91                | 9,602                            |                               | 258.37                | 10,363                           |                               | 276.82                | 11,122                           |                               | 56        |
| 57        | 255.09                | 7,157                            |                               | 274.70                | 7,724                            |                               | 294.33                | 8,295                            |                               | 57        |
| 58        | 270.57                | 5,202                            |                               | 291.38                | 5,618                            |                               | 312.20                | 6,035                            |                               | 58        |
| 59        | 286.79                | 3,406                            |                               | 308.85                | 3,681                            |                               | 330.92                | 3,956                            |                               | 59        |
| 60        | 304.74                | 1,654                            | 8,848                         | 328.19                | 1,793                            | 9,529                         | 351.63                | 1,930                            | 10,210                        | 60        |
| 61        | 323.94                | 364                              |                               | 348.85                | 400                              |                               | 373.78                | 438                              |                               | 61        |
| 62        | 344.78                | 0                                |                               | 371.30                | 0                                |                               | 397.83                | 0                                |                               | 62        |
| 63        | 366.23                | 0                                |                               | 394.40                | 0                                |                               | 422.57                | 0                                |                               | 63        |
| 64        | 388.10                | 0                                |                               | 417.96                | 0                                |                               | 447.81                | 0                                |                               | 64        |
| 65        | 413.06                |                                  |                               | 444.84                |                                  |                               | 476.60                |                                  |                               | 65        |
| 66        | 444.77                |                                  |                               | 478.98                |                                  |                               | 513.19                |                                  |                               | 66        |
| 67        | 475.26                |                                  |                               | 511.82                |                                  |                               | 548.38                |                                  |                               | 67        |
| 68        | 511.11                |                                  |                               | 550.43                |                                  |                               | 589.75                |                                  |                               | 68        |
| 69        | 546.21                |                                  |                               | 588.22                |                                  |                               | 630.24                |                                  |                               | 69        |
| 70        | 586.80                |                                  |                               | 631.93                |                                  |                               | 677.08                |                                  |                               | 70        |
| 71        | 624.62                |                                  |                               | 672.67                |                                  |                               | 720.71                |                                  |                               | 71        |
| 72        | 672.82                |                                  |                               | 724.58                |                                  |                               | 776.34                |                                  |                               | 72        |
| 73        | 722.36                |                                  |                               | 777.92                |                                  |                               | 833.48                |                                  |                               | 73        |
| 74        | 773.42                |                                  |                               | 832.91                |                                  |                               | 892.41                |                                  |                               | 74        |
| 75        | 835.19                |                                  |                               | 899.43                |                                  |                               | 963.68                |                                  |                               | 75        |
| 76        | 680.34                |                                  |                               | 732.67                |                                  |                               | 785.00                |                                  |                               | 76        |
| 77        | 720.00                |                                  |                               | 775.39                |                                  |                               | 830.77                |                                  |                               | 77        |
| 78        | 761.84                |                                  |                               | 820.45                |                                  |                               | 879.05                |                                  |                               | 78        |
| 79        | 805.87                |                                  |                               | 867.86                |                                  |                               | 929.85                |                                  |                               | 79        |
| 80        | 852.28                |                                  |                               | 917.84                |                                  |                               | 983.40                |                                  |                               | 80        |

Solve for Target Premium - A100

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10/12/2018

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

Issue State: GA Ver: 4.5.2018.0

# TRANSELITE<sup>®</sup> UNIVERSAL LIFE INSURANCE

## A FLEXIBLE SOLUTION FOR FAMILIES

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

### CHILD RATE SHEET SEMI-MONTHLY PREMIUM \$25,000 Child/Grandchild Death Benefit

| AGE | Policy |
|-----|--------|
|     | WPL    |
| 0   | \$6.50 |
| 1   | \$6.50 |
| 2   | \$6.50 |
| 3   | \$6.50 |
| 4   | \$6.50 |
| 5   | \$6.50 |
| 6   | \$6.50 |
| 7   | \$6.50 |
| 8   | \$6.50 |
| 9   | \$6.50 |
| 10  | \$6.50 |
| 11  | \$6.56 |
| 12  | \$6.77 |
| 13  | \$6.98 |
| 14  | \$7.30 |
| 15  | \$7.52 |
| 16  | \$7.83 |
| 17  | \$7.97 |
| 18  | \$8.12 |
| 19  | \$8.27 |
| 20  | \$8.44 |
| 21  | \$8.61 |
| 22  | \$8.78 |
| 23  | \$8.98 |
| 24  | \$9.18 |
| 25  | \$9.39 |

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

- 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 (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.



## Disclosures

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This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

### **GROUP BENEFITS DISCLOSURE POLICY**

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB.

Accordingly, please direct any compensation disclosure questions to your agent.

### **COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS**

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

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).