

YOUR FLEXIBLE BENEFITS

**TRANSELITE®
UNIVERSAL LIFE INSURANCE**

TransElite® is universal life insurance, underwritten by Transamerica Life Insurance Company that helps provide financial protection at a competitive cost.

HELP PROTECT THE PEOPLE WHO DEPEND ON YOU

Andrea chose universal life insurance because she didn't want to worry what would happen to her five-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened. Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses or college tuition.

HELP GIVE YOURSELF PEACE OF MIND

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

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value² so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires. Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

¹Insure Your Love 2016, LIMRA.

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

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.

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

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

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HOW IT WORKS

- No physicals or blood work.
- Accumulates Cash Value.
- Guaranteed 3% interest rate.
- Loan and withdrawal options.
- Convenient Payroll Deduction.

Visit:
transamericabenefits.com

Customer Service:
888-763-7474



TRANSAMERICA®

ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS.

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

USE YOUR BENEFITS WHEN YOU NEED THEM MOST.

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

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

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

TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU.

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

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

ELIGIBILITY

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

SELF	Ages 16 through 80	\$10,000 - \$500,000 benefit, not to exceed 5x base salary
SPOUSE OR EQUIVALENT BY LAW	Ages 16 through 65	\$10,000 - \$100,000 benefit
CHILDREN/ GRANDCHILDREN	Ages 0 through 25 years	\$25,000 benefit
CHILDREN UNDER OPTIONAL CHILD TERM RIDER	Ages 15 days through 25 years	\$10,000 or \$20,000 benefit

³Acceptance based on answers to questions on the application for insurance.

Summary of Benefits

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

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

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	67.70			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

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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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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

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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

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

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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

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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

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

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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	\$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

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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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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

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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

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

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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

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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

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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

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

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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[®] 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

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.