

Everyone deserves a better Tomorrow.

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



Help protect the people who depend on you.

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

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

Give yourself peace of mind.

Only six of ten Americans surveyed said they have life insurance, and half said they needed more.¹ Eight in ten consumers who have had a positive experience with life insurance said it played a critical role after a loved one's death.²

Get the benefits that fit your needs.

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value³ so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires.

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

Product Highlights

No Physicals or Blood work

Accumulates Cash Value

Guaranteed 3% Interest Rate

Withdrawal and Loan Options

Convenient Payroll Deduction

¹ Facts About Life 2013, LIMRA

² 2012 LIMRA International Survey, LIMRA

³ Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary and three monthly deductions.

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

Enjoy our hassle-free application and claims process.

Apply by answering a few simple questions. No physicals or blood work required!⁴ Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims and more from your PC or mobile device.

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 for policies, but all universal life policies can be maintained up to age 100.

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

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

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

This is a brief summary of TransElite® Universal Life Insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA.

Policy form series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions.

Limitations and exclusion apply. Refer to the policy, certificate and riders for complete details.

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

Product Details

Included Riders		Plan 1
Accelerated Death Benefit for Qualified Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 75%		Included
Waiver of Monthly Deductions for Layoff or Strike Rider		Included
Optional Additional Riders		
Accelerated Death Benefit for Living Benefit Rider Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment		Included
Extension of Benefits Rider Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up Benefit of 25% of Face Amount		Included
Employee Optional Riders		
Child Term Insurance Rider Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same coverage amount.		Included

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.39	503		40.78	4,013		16
17	N/A†			20.99	798		41.98	4,512		17
18	N/A†			21.57	1,165		43.15	5,147		18
19	N/A†			22.27	1,440		44.53	5,518		19
20	N/A†			23.17	1,701	18,271	46.34	5,972	36,542	20
21	N/A†			24.33	1,986		48.66	6,462		21
22	N/A†			25.04	2,341		50.08	7,059		22
23	N/A†			25.97	2,544		51.94	7,354		23
24	N/A†			27.22	2,822		54.43	7,814		24
25	N/A†			28.15	3,113	17,664	56.30	8,305	35,346	25
26	N/A†			29.22	3,326		58.43	8,630		26
27	N/A†			30.33	3,526		60.66	8,954		27
28	N/A†			31.43	3,839		62.86	9,495		28
29	N/A†			33.02	4,044		66.05	9,825		29
30	N/A†			34.32	4,239	17,006	68.64	10,148	34,025	30
31	17.95	1,441		35.89	4,454		71.78	10,479		31
32	18.74	1,614		37.48	4,733		74.96	10,971		32
33	19.58	1,751		39.15	4,927		78.31	11,293		33
34	20.38	1,877		40.76	5,121		81.52	11,604		34
35	21.20	2,017	8,086	42.40	5,327	16,173	84.80	11,949	32,356	35
36	22.25	2,139		44.51	5,500		89.01	12,234		36
37	23.54	2,209		47.08	5,592		94.15	12,336		37
38	24.72	2,339		49.44	5,789		98.87	12,670		38
39	26.09	2,423		52.17	5,881		104.35	12,804		39
40	27.64	2,464	7,422	55.28	5,916	14,844	110.56	12,805	29,682	40
41	29.25	2,486		58.50	5,893		117.00	12,720		41
42	30.71	2,568		61.43	6,015		122.85	12,893		42
43	32.51	2,563		65.02	5,950		130.04	12,718		43
44	34.13	2,583		68.26	5,938		136.52	12,638		44
45	35.92	2,574	6,472	71.83	5,863	12,944	143.66	12,443	25,888	45
46	38.36	2,661		76.72	5,986		153.44	12,646		46
47	40.88	2,734		81.77	6,085		163.54	12,792		47
48	43.65	2,757		87.30	6,089		174.61	12,759		48
49	46.37	2,796		92.73	6,122		185.47	12,781		49
50	49.36	2,784	5,717	98.73	6,058	11,440	197.45	12,605	22,877	50
51	52.46	2,761		104.91	5,964		209.82	12,379		51
52	55.66	2,721		111.31	5,846		222.62	12,101		52
53	59.34	2,618		118.67	5,605		237.34	11,577		53
54	62.79	2,547		125.58	5,425		251.16	11,182		54
55	66.33	2,396	4,423	132.66	5,091	8,850	265.32	10,477	17,698	55
56	71.37	2,035		142.74	4,332		285.47	8,925		56
57	76.58	1,588		153.16	3,400		306.33	7,031		57
58	81.97	1,199		163.93	2,594		327.86	5,384		58
59	87.55	821		175.09	1,807		350.18	3,777		59
60	93.93	443	1,509	187.85	1,019	3,019	375.70	2,171	6,037	60
61	100.52	186		201.03	478		402.07	1,061		61
62	107.91	0		215.83	0		431.66	0		62
63	115.81	0		231.62	0		463.23	0		63
64	124.20	0		248.39	0		496.78	0		64
65	130.90			261.80			523.60			65
66	141.42			282.85			565.69			66
67	151.66			303.32			606.63			67
68	163.59			327.17			654.35			68
69	175.28			350.56			701.12			69
70	188.78			377.57			755.14			70
71	201.41			402.81			805.63			71
72	217.20			434.39			868.78			72
73	233.54			467.08			934.16			73
74	250.48			500.95			1,001.90			74
75	270.67			541.34			1,082.68			75
76	225.67			451.33			902.66			76
77	239.55			479.10			958.20			77
78	254.35			508.69			1,017.38			78
79	269.91			539.81			1,079.62			79
80	286.38			572.76			1,145.53			80

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

Solve for Target Premium - A100

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10/18/2016

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

Issue State: TX Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			27.14	0		54.29	0		16
17	N/A†			27.94	0		55.89	0		17
18	N/A†			28.69	0		57.37	0		18
19	N/A†			29.72	0		59.44	0		19
20	N/A†			30.86	0	20,757	61.71	0	41,485	20
21	N/A†			32.33	0		64.66	0		21
22	N/A†			33.31	0		66.61	174		22
23	N/A†			34.56	0		69.11	750		23
24	18.05	0		36.09	0		72.18	1,501		24
25	18.65	0	10,032	37.30	0	20,026	74.61	2,271	40,110	25
26	19.34	0		38.67	325		77.34	2,855		26
27	20.25	0		40.51	633		81.01	3,373		27
28	21.20	0		42.39	1,048		84.79	4,126		28
29	22.25	0		44.49	1,387		88.99	4,702		29
30	23.30	0	9,591	46.59	1,693	19,182	93.18	5,214	38,365	30
31	24.48	120		48.96	1,971		97.91	5,676		31
32	25.52	368		51.03	2,393		102.06	6,442		32
33	26.77	562		53.53	2,697		107.06	6,977		33
34	28.02	732		56.04	2,953		112.09	7,415		34
35	29.19	920	9,030	58.37	3,252	18,059	116.75	7,937	36,129	35
36	30.54	1,089		61.08	3,521		122.16	8,381		36
37	32.31	1,202		64.62	3,688		129.24	8,647		37
38	33.91	1,379		67.82	3,972		135.64	9,147		38
39	35.80	1,495		71.60	4,129		143.19	9,387		39
40	37.73	1,573	8,151	75.46	4,221	16,311	150.91	9,505	32,614	40
41	39.82	1,649		79.64	4,303		159.29	9,616		41
42	41.78	1,755		83.57	4,454		167.13	9,852		42
43	44.06	1,797		88.13	4,478		176.25	9,844		43
44	46.33	1,830		92.66	4,490		185.33	9,806		44
45	48.42	1,890	7,090	96.84	4,551	14,180	193.68	9,876	28,357	45
46	51.45	2,024		102.90	4,765		205.81	10,251		46
47	54.58	2,147		109.17	4,965		218.33	10,592		47
48	58.03	2,205		116.05	5,021		232.10	10,656		48
49	61.40	2,282		122.79	5,130		245.58	10,824		49
50	65.09	2,303	6,307	130.19	5,126	12,615	260.37	10,772	25,228	50
51	68.93	2,302		137.87	5,083		275.73	10,636		51
52	72.93	2,286		145.86	5,003		291.72	10,435		52
53	77.50	2,188		155.01	4,771		310.01	9,928		53
54	81.98	2,138		163.96	4,624		327.93	9,598		54
55	86.68	2,000	4,826	173.36	4,306	9,651	346.71	8,921	19,302	55
56	92.28	1,628		184.55	3,527		369.10	7,326		56
57	98.11	1,186		196.22	2,609		392.44	5,452		57
58	104.07	839		208.13	1,877		416.27	3,958		58
59	110.31	519		220.61	1,207		441.22	2,582		59
60	117.21	208	1,702	234.42	552	3,404	468.84	1,242	6,808	60
61	124.59	0		249.19	75		498.37	257		61
62	132.61	0		265.22	0		530.44	0		62
63	140.86	0		281.72	0		563.44	0		63
64	149.27	0		298.54	0		597.08	0		64
65	158.87			317.74			635.48			65
66	171.07			342.13			684.26			66
67	182.79			365.59			731.17			67
68	196.58			393.17			786.34			68
69	210.08			420.16			840.32			69
70	225.69			451.39			902.77			70
71	240.24			480.48			960.96			71
72	258.78			517.56			1,035.12			72
73	277.83			555.66			1,111.32			73
74	297.47			594.94			1,189.88			74
75	321.23			642.45			1,284.91			75
76	261.67			523.34			1,046.67			76
77	276.92			553.85			1,107.70			77
78	293.02			586.03			1,172.07			78
79	309.95			619.90			1,239.81			79
80	327.80			655.60			1,311.20			80

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Solve for Target Premium - A100

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TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$150,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	61.17	1,546	4,884	7,537	0					16
17	62.97	1,699	5,277	8,212	0					17
18	64.72	1,891	5,746	9,101	0					18
19	66.80	2,065	6,154	9,636	0					19
20	69.51	2,346	6,792	10,256	0	3,978	12,190	54,836	150,224	20
21	72.98	2,483	7,074	10,901	0					21
22	75.12	2,741	7,621	11,753	0					22
23	77.91	2,961	8,063	12,175	0					23
24	81.65	3,147	8,402	12,807	0					24
25	84.45	3,061	8,956	13,507	0	5,011	15,664	53,027	146,551	25
26	87.65	3,264	9,439	13,944	0					26
27	90.98	3,478	9,932	14,372	0					27
28	94.30	3,824	10,733	15,152	0					28
29	99.07	3,997	11,123	15,604	0					29
30	102.96	4,242	11,689	16,043	0	6,682	20,374	51,031	142,729	30
31	107.67	4,558	12,432	16,519	0					31
32	112.45	4,805	13,007	17,216	0					32
33	117.46	5,130	13,765	17,665	0					33
34	122.28	5,400	14,391	18,093	0					34
35	127.19	5,684	15,048	18,568	0	8,740	26,231	48,520	142,747	35
36	133.52	5,982	15,562	18,961	0					36
37	141.23	6,281	16,048	19,091	0					37
38	148.31	6,680	16,744	19,555	0					38
39	156.52	7,033	17,286	19,726	0					39
40	165.84	7,300	17,566	19,703	0	11,269	32,276	44,526	144,978	40
41	175.51	7,562	17,784	19,544	0					41
42	184.28	8,026	18,433	19,779	0					42
43	195.05	8,310	18,568	19,482	0					43
44	204.78	8,693	18,877	19,342	0					44
45	215.49	9,034	19,023	19,023	0	14,300	38,833	38,833	143,345	45
46	230.15	9,505	19,454	19,297	0					46
47	245.30	9,979	19,853	19,498	0					47
48	261.91	10,362	19,972	19,423	0					48
49	278.20	10,834	20,260	19,434	0					49
50	296.18	11,198	20,200	19,153	0	18,485	48,096	34,318	143,510	50
51	314.72	11,553	20,045	18,788	0					51
52	333.94	11,903	19,792	18,357	0					52
53	356.01	12,973	18,770	17,551	0					53
54	376.73	14,554	18,130	16,938	0					54
55	397.98	15,864	16,298	15,864	0	26,548	57,796	26,548	144,672	55
56	428.21	16,044	14,562	13,518	0					56
57	459.49	16,175	12,365	10,660	0					57
58	491.79	16,335	9,835	8,174	0					58
59	525.27	16,472	6,703	5,748	0					59
60	563.55	16,408	2,296	3,324	0	32,263	67,834	9,056	146,699	60
61	603.10	16,282	0	1,644	0					61
62	647.49	15,928	0	0	0					62
63	694.85	15,463	0	0	0					63
64	745.17	14,946	0	0	0					64
65	785.39	14,097	0	0	0	39,261	78,421		148,745	65
66	848.54	12,412	0	0	0					66
67	909.95	11,007	0	0	0					67
68	981.52	8,409	0	0	0					68
69	1,051.68	5,924	0	0	0					69
70	1,132.70	2,053	0	0	0	46,569	87,173		152,656	70
71	1,208.44	0	0	0	0					71
72	1,303.17	0	0	0	0					72
73	1,401.24	0	0	0	0					73
74	1,502.85	0	0	0	0					74
75	1,624.02	0	0	0	0	53,183	101,373		155,597	75
76	1,354.00	15,210	0	0	0					76
77	1,437.29	11,264	0	0	0					77
78	1,526.08	6,411	0	0	0					78
79	1,619.44	272	0	0	0					79
80	1,718.29	0	0	0	0	58,206	145,971		145,971	80

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TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$150,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	81.43	2,204	6,443	0	0					16
17	83.83	2,337	6,931	0	0					17
18	86.06	2,534	7,543	0	0					18
19	89.16	2,666	7,969	0	0					19
20	92.57	2,901	8,606	0	0	5,033	15,770	62,243	132,811	20
21	96.98	3,013	8,913	263	0					21
22	99.92	3,266	9,520	1,577	0					22
23	103.67	3,487	10,015	2,411	0					23
24	108.27	3,681	10,400	3,465	0					24
25	111.91	3,973	10,974	4,544	0	6,538	19,921	60,136	127,864	25
26	116.01	4,251	11,482	5,386	0					26
27	121.52	4,464	11,797	6,113	0					27
28	127.18	4,803	12,400	7,186	0					28
29	133.48	5,118	12,942	8,007	0					29
30	139.77	5,362	13,315	8,735	0	8,576	24,913	57,560	140,889	30
31	146.87	5,662	13,820	9,405	0					31
32	153.09	5,975	14,358	10,499	0					32
33	160.59	6,287	14,887	11,249	0					33
34	168.13	6,521	15,207	11,856	0					34
35	175.12	6,870	15,802	12,607	0	10,947	30,855	54,189	130,849	35
36	183.24	7,155	16,082	13,252	0					36
37	193.85	7,383	16,179	13,601	0					37
38	203.45	7,679	16,388	14,316	0					38
39	214.79	7,961	16,486	14,651	0					39
40	226.37	8,192	16,382	14,795	0	13,497	36,267	48,925	133,190	40
41	238.93	8,472	16,312	14,919	0					41
42	250.70	8,809	16,302	15,250	0					42
43	264.38	9,070	15,988	15,206	0					43
44	277.99	9,313	15,536	15,123	0					44
45	290.53	9,623	15,198	15,198	0	16,743	42,537	42,537	135,543	45
46	308.71	9,919	14,790	15,733	0					46
47	327.50	10,203	14,332	16,223	0					47
48	348.15	10,315	13,358	16,292	0					48
49	368.37	10,528	12,596	16,520	0					49
50	390.56	10,593	11,364	16,418	0	20,846	51,389	37,844	134,828	50
51	413.60	10,596	9,895	16,194	0					51
52	437.58	10,524	8,148	15,871	0					52
53	465.02	11,268	5,227	15,088	0					53
54	491.89	12,587	2,686	14,573	0					54
55	520.07	13,538	0	13,538	0	28,956	60,033	28,956	140,219	55
56	553.65	13,159	0	11,126	0					56
57	588.66	12,720	0	8,298	0					57
58	624.40	12,283	0	6,037	0					58
59	661.84	11,809	0	3,959	0					59
60	703.26	11,013	0	1,932	0	33,885	69,234	10,212	143,999	60
61	747.56	10,115	0	439	0					61
62	795.66	8,885	0	0	0					62
63	845.15	7,532	0	0	0					63
64	895.63	6,057	0	0	0					64
65	953.22	3,815	0	0	0	39,902	77,667		149,647	65
66	1,026.40	775	0	0	0					66
67	1,096.76	0	0	0	0					67
68	1,179.50	0	0	0	0					68
69	1,260.49	0	0	0	0					69
70	1,354.16	0	0	0	0	46,399	84,728		156,843	70
71	1,441.44	0	0	0	0					71
72	1,552.68	0	0	0	0					72
73	1,666.98	0	0	0	0					73
74	1,784.82	0	0	0	0					74
75	1,927.36	0	0	0	0	51,792	100,047		164,944	75
76	1,570.01	0	0	0	0					76
77	1,661.55	0	0	0	0					77
78	1,758.10	0	0	0	0					78
79	1,859.71	0	0	0	0					79
80	1,966.80	0	0	0	0	54,346	144,709		144,709	80

Solve for Target Premium - A100

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10/18/2016

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

Issue State: TX Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$15,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	N/A†									16
17	N/A†									17
18	N/A†									18
19	N/A†									19
20	N/A†									20
21	N/A†									21
22	N/A†									22
23	N/A†									23
24	N/A†									24
25	N/A†									25
26	N/A†									26
27	N/A†									27
28	N/A†									28
29	N/A†									29
30	N/A†									30
31	N/A†									31
32	N/A†									32
33	N/A†									33
34	N/A†									34
35	N/A†									35
36	N/A†									36
37	N/A†									37
38	N/A†									38
39	N/A†									39
40	N/A†									40
41	17.55	501	1,152	1,121	0					41
42	18.43	546	1,213	1,194	0					42
43	19.51	574	1,221	1,211	0					43
44	20.48	613	1,249	1,246	0					44
45	21.55	646	1,258	1,258	0	1,430	3,883	3,883	14,285	45
46	23.02	693	1,296	1,330	0					46
47	24.53	739	1,328	1,391	0					47
48	26.19	776	1,331	1,423	0					48
49	27.82	824	1,355	1,466	0					49
50	29.62	860	1,340	1,476	0	1,849	4,810	3,432	14,434	50
51	31.47	894	1,314	1,476	0					51
52	33.39	926	1,275	1,467	0					52
53	35.60	1,034	1,162	1,423	0					53
54	37.67	1,190	1,085	1,395	0					54
55	39.80	1,321	887	1,321	0	2,654	5,778	2,654	14,364	55
56	42.82	1,336	692	1,116	0					56
57	45.95	1,347	452	861	0					57
58	49.18	1,361	175	641	0					58
59	52.53	1,373	0	427	0					59
60	56.36	1,365	0	212	0	3,226	6,785	905	14,742	60
61	60.31	1,349	0	69	0					61
62	64.75	1,312	0	0	0					62
63	69.49	1,263	0	0	0					63
64	74.52	1,208	0	0	0					64
65	78.54	1,118	0	0	0	3,926	7,841		14,871	65
66	84.85	946	0	0	0					66
67	91.00	801	0	0	0					67
68	98.15	534	0	0	0					68
69	105.17	280	0	0	0					69
70	113.27	0	0	0	0	4,658	8,724		15,331	70
71	120.85	0	0	0	0					71
72	130.32	0	0	0	0					72
73	140.13	0	0	0	0					73
74	150.29	0	0	0	0					74
75	162.40	0	0	0	0	5,317	10,128		15,532	75
76	135.40	1,126	0	0	0					76
77	143.73	710	0	0	0					77
78	152.61	203	0	0	0					78
79	161.94	0	0	0	0					79
80	171.83	0	0	0	0	5,821	14,604		14,604	80

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

Solve for Target Premium - A100

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11/2/2016

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

Issue State: TX Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$15,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 100*	
16	N/A†									16
17	N/A†									17
18	N/A†									18
19	N/A†									19
20	N/A†									20
21	N/A†									21
22	N/A†									22
23	N/A†									23
24	N/A†									24
25	N/A†									25
26	N/A†									26
27	N/A†									27
28	N/A†									28
29	N/A†									29
30	N/A†									30
31	N/A†									31
32	N/A†									32
33	N/A†									33
34	N/A†									34
35	17.51	429	947	0	0	1,093	3,080	5,408	10,490	35
36	18.33	460	976	118	0					36
37	19.39	481	980	216	0					37
38	20.35	510	996	349	0					38
39	21.48	539	1,001	445	0					39
40	22.64	562	987	522	0	1,351	3,630	4,898	14,762	40
41	23.89	588	973	589	0					41
42	25.07	622	965	677	0					42
43	26.44	646	924	725	0					43
44	27.80	670	870	769	0					44
45	29.05	701	827	827	0	1,673	4,251	4,251	13,148	45
46	30.87	729	775	929	0					46
47	32.75	755	715	1,022	0					47
48	34.82	767	610	1,079	0					48
49	36.84	787	519	1,144	0					49
50	39.06	791	381	1,175	0	2,085	5,143	3,786	14,277	50
51	41.36	789	216	1,192	0					51
52	43.76	781	24	1,200	0					52
53	46.50	851	0	1,157	0					53
54	49.19	982	0	1,143	0					54
55	52.01	1,076	0	1,076	0	2,895	6,002	2,895	13,911	55
56	55.37	1,034	0	868	0					56
57	58.87	988	0	618	0					57
58	62.44	942	0	423	0					58
59	66.18	890	0	243	0					59
60	70.33	808	0	70	0	3,388	6,923	1,021	14,397	60
61	74.76	716	0	0	0					61
62	79.57	587	0	0	0					62
63	84.52	448	0	0	0					63
64	89.56	295	0	0	0					64
65	95.32	65	0	0	0	3,988	7,757		14,666	65
66	102.64	0	0	0	0					66
67	109.68	0	0	0	0					67
68	117.95	0	0	0	0					68
69	126.05	0	0	0	0					69
70	135.42	0	0	0	0	4,640	8,474		15,705	70
71	144.15	0	0	0	0					71
72	155.27	0	0	0	0					72
73	166.70	0	0	0	0					73
74	178.48	0	0	0	0					74
75	192.74	0	0	0	0	5,179	10,002		16,488	75
76	157.00	0	0	0	0					76
77	166.16	0	0	0	0					77
78	175.81	0	0	0	0					78
79	185.97	0	0	0	0					79
80	196.68	0	0	0	0	5,435	14,488		14,488	80

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

Solve for Target Premium - A100

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11/2/2016

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

Issue State: TX Ver: 3.0.0.3111

- 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 CRLTI1TX):** 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 CRLWL1TX):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1TX):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- EXT** **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.

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

CHILD RATE SHEET MONTHLY PREMIUM

\$25,000 Child/Grandchild Coverage

AGE	Policy	Policy	Policy	Policy	Policy	Policy	Policy	Policy	Policy	Policy
		WPL	WPL	WPL	WPL + WMD	WPL + WMD	WPL + WMD	WMD	WMD	WMD
			25% CCR	50% CCR		25% CCR	50% CCR		25% CCR	50% CCR
0	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00
1	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00
2	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00
3	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.38	\$13.00	\$13.00	\$13.36
4	\$13.00	\$13.00	\$13.00	\$13.08	\$13.00	\$13.00	\$13.58	\$13.00	\$13.00	\$13.56
5	\$13.00	\$13.00	\$13.00	\$13.25	\$13.00	\$13.12	\$13.75	\$13.00	\$13.10	\$13.73
6	\$13.00	\$13.00	\$13.00	\$13.44	\$13.00	\$13.35	\$13.98	\$13.00	\$13.33	\$13.96
7	\$13.00	\$13.00	\$13.00	\$13.63	\$13.00	\$13.54	\$14.17	\$13.00	\$13.52	\$14.15
8	\$13.00	\$13.00	\$13.19	\$13.83	\$13.02	\$13.78	\$14.42	\$13.00	\$13.76	\$14.39
9	\$13.00	\$13.00	\$13.42	\$14.05	\$13.27	\$14.04	\$14.67	\$13.25	\$14.02	\$14.65
10	\$13.00	\$13.00	\$13.64	\$14.27	\$13.49	\$14.26	\$14.89	\$13.47	\$14.24	\$14.87
11	\$13.09	\$13.11	\$13.88	\$14.51	\$13.82	\$14.58	\$15.22	\$13.79	\$14.56	\$15.19
12	\$13.51	\$13.53	\$14.30	\$14.93	\$14.28	\$15.05	\$15.68	\$14.26	\$15.03	\$15.66
13	\$13.94	\$13.96	\$14.80	\$15.44	\$14.75	\$15.58	\$16.23	\$14.73	\$15.56	\$16.21
14	\$14.56	\$14.59	\$15.46	\$16.12	\$15.41	\$16.28	\$16.94	\$15.39	\$16.26	\$16.92
15	\$15.01	\$15.03	\$15.97	\$16.65	\$15.89	\$16.84	\$17.51	\$15.87	\$16.82	\$17.49
16	\$15.64	\$15.66	\$16.64	\$17.34	\$15.91	\$16.89	\$17.60	\$15.89	\$16.87	\$17.57
17	\$15.92	\$15.94	\$16.97	\$17.70	\$16.19	\$17.21	\$17.95	\$16.17	\$17.19	\$17.93
18	\$16.22	\$16.24	\$17.30	\$18.06	\$16.48	\$17.54	\$18.30	\$16.46	\$17.52	\$18.28
19	\$16.52	\$16.54	\$17.65	\$18.43	\$16.79	\$17.89	\$18.67	\$16.77	\$17.87	\$18.65
20	\$16.85	\$16.87	\$18.01	\$18.82	\$17.15	\$18.29	\$19.10	\$17.13	\$18.27	\$19.08
21	\$17.19	\$17.21	\$18.39	\$19.23	\$17.49	\$18.67	\$19.51	\$17.47	\$18.65	\$19.49
22	\$17.54	\$17.56	\$18.79	\$19.67	\$17.85	\$19.07	\$19.95	\$17.83	\$19.05	\$19.93
23	\$17.93	\$17.95	\$19.22	\$20.09	\$18.27	\$19.53	\$20.41	\$18.25	\$19.51	\$20.39
24	\$18.33	\$18.35	\$19.65	\$20.56	\$18.67	\$19.96	\$20.88	\$18.65	\$19.94	\$20.86
25	\$18.75	\$18.78	\$20.11	\$21.08	\$19.13	\$20.47	\$21.44	\$19.11	\$20.45	\$21.42
26	\$19.21	\$19.23	\$20.64	\$21.66	\$19.62	\$21.03	\$22.05	\$19.60	\$21.01	\$22.03

Policy includes Accelerated Death Benefit for Terminal Illness Rider
 WPL - Waiver of Monthly Deduction for Layoff or Strike Rider
 CCR - Critical Care Condition Rider
 WMD - Waiver of Month Deductions for Total Disability Rider

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:

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

We will not pay an Accelerated Death Benefit on any other riders attached to the contract.

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 Qualified 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.

Benefits will end when either limitation above has been reached or on the date the employee returns to work.

If the portability/conversion 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.

Limitations and Exclusions

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.

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/Conversion Option

If an employee is no longer eligible as described in the eligibility requirements or if the group master policy terminates, insurance can be converted to an individual policy by submitting an application and the first month's premium to us within 31 days after termination. The amount of insurance on the individual policy will be the same amount of insurance that ceases under this certificate. We will bill the employee directly once we receive notification to continue insurance.