

TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, ADD

Non-Tobacco

Death Benefit Option: A



\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age	
Issue Age	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*		Current Cash Value at Age 65*
16	N/A†			8.03	0		16.05	0		16
17	N/A†			8.21	0		16.42	0		17
18	N/A†			8.40	0		16.80	0		18
19	N/A†			8.58	0		17.16	0		19
20	N/A†			8.77	0	8,823	17.55	0	17,693	20
21	N/A†			9.20	0		18.40	0		21
22	N/A†			9.43	0		18.86	66		22
23	N/A†			9.66	0		19.32	410		23
24	N/A†			9.89	0		19.80	722		24
25	N/A†			10.16	0	8,554	20.32	1,063	17,109	25
26	N/A†			10.42	0		20.85	1,358		26
27	N/A†			10.71	0		21.42	1,683		27
28	N/A†			11.01	85		22.02	1,987		28
29	N/A†			11.32	260		22.64	2,256		29
30	N/A†			11.65	428	8,158	23.31	2,520	16,330	30
31	N/A†			12.27	625		24.55	2,852		31
32	N/A†			12.66	806		25.32	3,117		32
33	N/A†			13.07	967		26.15	3,387		33
34	N/A†			13.50	1,120		27.01	3,609		34
35	N/A†			13.97	1,284	7,742	27.93	3,836	15,447	35
36	N/A†			14.44	1,405		28.89	4,037		36
37	N/A†			14.96	1,538		29.93	4,257		37
38	N/A†			15.62	1,642		31.25	4,396		38
39	8.11	368		16.24	1,804		32.47	4,633		39
40	8.41	445	3,521	16.83	1,882	7,055	33.65	4,736	14,097	40
41	8.85	513		17.70	1,956		35.40	4,837		41
42	9.20	590		18.41	2,067		36.81	4,988		42
43	9.63	648		19.27	2,122		38.54	5,062		43
44	10.01	707		20.03	2,183		40.06	5,129		44
45	10.41	751	3,092	20.82	2,221	6,190	41.64	5,163	12,385	45
46	10.89	776		21.79	2,229		43.59	5,132		46
47	11.42	807		22.84	2,238		45.69	5,104		47
48	12.03	843		24.06	2,261		48.13	5,106		48
49	12.63	842		25.26	2,218		50.53	4,976		49
50	13.37	840	2,502	26.74	2,166	5,002	53.48	4,825	10,011	50
51	14.06	833		28.12	2,112		56.25	4,680		51
52	14.80	825		29.60	2,053		59.21	4,520		52
53	15.54	744		31.09	1,858		62.20	4,093		53
54	16.38	777		32.77	1,888		65.54	4,108		54
55	17.21	782	1,841	34.43	1,861	3,683	68.86	4,016	7,366	55
56	18.19	604		36.38	1,469		72.78	3,204		56
57	19.32	365		38.65	958		77.32	2,148		57
58	20.65	175		41.30	545		82.61	1,287		58
59	22.15	0		44.30	151		88.61	467		59
60	23.75	0	318	47.51	0	636	95.02	0	1,274	60
61	25.62	0		51.24	0		102.48	0		61
62	27.77	0		55.54	0		111.09	0		62
63	30.00	0		60.01	0		120.02	0		63
64	32.59	0		65.18	0		130.36	0		64
65	35.52			71.04			142.09			65
66	37.94			75.88			151.77			66
67	40.67			81.34			162.68			67
68	43.48			86.97			173.94			68
69	46.39			92.78			185.56			69
70	49.55			99.11			198.23			70
71	53.95			107.92			215.84			71
72	58.71			117.42			234.85			72
73	63.81			127.63			255.27			73
74	69.27			138.54			277.09			74
75	75.25			150.51			301.03			75
76	81.50			163.01			326.03			76
77	88.28			176.57			353.14			77
78	95.50			191.00			382.00			78
79	103.24			206.49			412.98			79
80	111.42			222.86			445.72			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. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown. WML not included in Issue Ages 56+. Issue Ages 66+ do not include the ADD Rider. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$1.15 BiWeekly26 per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

7/20/2022

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

Issue State: DE Ver: 5.0.2022.210

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Issue Age	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*		Current Cash Value at Age 65*
16	N/A†			10.73	0		21.46	0		16
17	N/A†			11.02	0		22.05	0		17
18	N/A†			11.34	0		22.69	0		18
19	N/A†			11.65	0		23.31	0		19
20	N/A†			11.97	0	12,480	23.94	0	25,012	20
21	N/A†			12.56	0		25.13	0		21
22	N/A†			12.91	0		25.83	0		22
23	N/A†			13.28	0		26.57	0		23
24	N/A†			13.69	0		27.39	0		24
25	N/A†			14.08	0	12,039	28.17	0	24,117	25
26	N/A†			14.52	0		29.05	0		26
27	N/A†			15.11	0		30.22	0		27
28	N/A†			15.59	0		31.18	0		28
29	8.10	0		16.21	0		32.43	0		29
30	8.38	0	5,779	16.76	0	11,544	33.53	195	23,144	30
31	8.78	0		17.56	0		35.12	602		31
32	9.09	0		18.18	0		36.37	1,122		32
33	9.48	0		18.96	7		37.92	1,582		33
34	9.83	0		19.66	271		39.33	2,061		34
35	10.20	0	5,405	20.41	549	10,840	40.82	2,516	21,681	35
36	10.65	0		21.29	743		42.59	2,844		36
37	11.13	0		22.27	997		44.55	3,272		37
38	11.63	0		23.26	1,175		46.53	3,569		38
39	12.22	131		24.44	1,385		48.88	3,905		39
40	12.77	240	4,875	25.55	1,554	9,757	51.10	4,170	19,508	40
41	13.36	350		26.72	1,705		53.45	4,419		41
42	14.02	448		28.04	1,834		56.08	4,612		42
43	14.74	532		29.48	1,948		58.96	4,777		43
44	15.47	586		30.93	1,990		61.87	4,819		44
45	16.25	646	4,151	32.51	2,071	8,313	65.02	4,909	16,621	45
46	17.10	693		34.21	2,106		68.42	4,932		46
47	18.00	737		36.00	2,139		72.01	4,949		47
48	18.93	759		37.86	2,136		75.73	4,893		48
49	19.91	768		39.83	2,109		79.66	4,784		49
50	21.02	748	3,253	42.04	2,018	6,509	84.08	4,555	13,018	50
51	22.18	710		44.36	1,895		88.72	4,267		51
52	23.39	657		46.79	1,745		93.58	3,923		52
53	24.66	589		49.33	1,571		98.66	3,527		53
54	26.03	639		52.06	1,624		104.12	3,596		54
55	27.43	669	2,277	54.86	1,648	4,555	109.72	3,603	9,108	55
56	29.02	501		58.03	1,270		116.08	2,818		56
57	30.80	265		61.62	770		123.23	1,777		57
58	32.87	113		65.75	429		131.49	1,057		58
59	35.20	0		70.39	119		140.79	409		59
60	37.66	0	616	75.33	0	1,235	150.66	0	2,470	60
61	40.04	0		80.09	0		160.19	0		61
62	42.63	0		85.26	0		170.53	0		62
63	45.52	0		91.05	0		182.10	0		63
64	48.57	0		97.14	0		194.28	0		64
65	51.73			103.47			206.94			65
66	56.33			112.67			225.35			66
67	60.12			120.24			240.48			67
68	64.16			128.34			256.68			68
69	68.22			136.43			272.87			69
70	72.44			144.88			289.76			70
71	78.25			156.50			313.00			71
72	84.41			168.82			337.64			72
73	90.92			181.85			363.70			73
74	97.70			195.40			390.80			74
75	105.00			210.01			420.02			75
76	112.66			225.32			450.65			76
77	120.76			241.52			483.04			77
78	129.38			258.77			517.54			78
79	138.45			276.89			553.79			79
80	147.69			295.38			590.76			80

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- HFA** **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender, or a face amount increase could require additional payments. Coverage may be extended to age 100 and could require additional payments.
- TI** **Accelerated Death Benefit for Terminal Condition Rider (Form CRLTI100):** Lets the insured "tap into" life insurance in the event of a future terminal condition 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.
- ADD** **Accidental Death and Dismemberment Rider (Form CRLAD100):** Provides an additional death benefit if the insured employee or spouse dies as the result of an accidental bodily injury. A specified percentage (25% to 100%) of the accidental death benefit, is payable for specific dismemberments caused by a covered accidental bodily injury. As an added benefit under the rider, where permitted, we will pay 3% of the AD&D death benefit-up to \$3,500-for qualified elder care, surviving spouse job training, surviving child education, and surviving child care. The AD&D benefit amount is the same as the face amount of the base Certificate, up to a maximum AD&D coverage amount of \$150,000. (This benefit is in addition to any life insurance death benefit.)