



Voluntary
Benefits

Product Proposal

TransElite[®]

Universal life insurance underwritten by
Transamerica Life Insurance Company

PROPOSAL FOR EMPLOYEES OF

PROPOSAL DATE

PRESENTED BY

LICENSE NUMBER

Administrative Office:

(800) 400-3042

P.O. Box 8063, Little Rock, AR 72211

transamericabenefits.com

Quoted rates are valid of 90 days, then they are subject to change without notice. This proposal describes insurance highlights only. This is not an offer. Limitations and Exclusions apply. No contract will result until an application is submitted and approved by the insurance company and a policy or certificate is issued.



ABOUT TransElite® Universal Life Insurance

As the events in your employees' life change, so do their life insurance needs. A universal life insurance policy has the flexibility to adjust to your employees' changing needs. With Transamerica Life Insurance Company's universal life insurance, you can decide what benefits to include based on the needs of your workforce. Employees can then choose to participate in the program and select the right insurance level for their own individual or family needs - with just one policy.

Your employees will also appreciate the ability to build cash value with a guaranteed tax-deferred interest rate of 3%. Spouse and family options are available along with additional benefits should a chronic illness occur or to keep insurance in force in the event of a layoff. All of this value comes without adding cost uncertainty to your benefits budget.

As your employees' lives change (marriage, birth of a child, new job, retirement or medical emergency), so will their life insurance needs. A flexible universal life insurance policy can help ensure that you are diligently working to address your employees' current and long-term financial needs. This insurance is fully portable/convertible, allowing employees to keep their policy after retirement or taking another job, as long as they continue to pay their premium.

TransElite® Helps Address Living Health Care Needs

TransElite universal life insurance allows employers the opportunity to offer flexible financial protection to their employees with a number of optional riders, including "living benefits" if the need arises. These benefits allow the policy owner to accelerate a portion of the life insurance death benefit when certified by a physician as chronically or terminally ill. Those extra "living" benefits can be used to help pay expenses from an unexpected medical crisis and help alleviate the worry of future financial problems.

Build the Program Your Way: Keep it Simple for Your Valued Employees

While there is no out-of-pocket cost for you, Transamerica realizes that setting up voluntary enrollments takes your time and that of your team. We've developed a streamlined enrollment system - with guaranteed issue available down to 10 applicants - that works whether your employees are all in one place or spread over multiple states.

Here's what's available through TransElite®:

Coverage up to \$500,000, not to exceed 5x employee's salary as indicated in the policy

Guaranteed tax-deferred interest rate of 3%

Children and Grandchildren insurance available

Employee maximum issue age up to 80 years old

Portable/Convertible option for job change or retirement

Riders Included:

Accelerated Death Benefit for Terminal Condition

Waiver of Monthly Deductions for Layoff or Strike

Optional Additional Riders

Child Term Insurance

Accelerated Death Benefit for Living Benefit

Extension of Benefits

Waiver of Monthly Deductions due to Total Disability



ABOUT TransElite® Universal Life Insurance

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

Note: For complete information on your state's group universal life insurance policy, you should always refer to the master policy and accompanying certificates and riders approved in your state. If there is any variance between the language found in this proposal and the policy language, the policy language will control.

Product Details

Included Riders		Plan 1
Accelerated Death Benefit for 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
Waiver of Monthly Deductions for Total Disability Rider		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

Underwriting Offer and Eligibility

Employee Eligibility

To be eligible for insurance, an employee must satisfy all of the following requirements:

- be age 16 through 80.
- be on active service, performing in the usual manner all of the regular duties of his or her occupation at one of the places of business where he or she normally works or at some location directed by the employer; and
- be continuously employed for the amount of time and working the minimum number of hours per week as you require to be eligible for benefits. These requirements will be defined on the Life and Health Group Application and Agreement.

Spouse Eligibility

To be eligible for insurance, a spouse (or equivalent as defined by state law or otherwise agreed upon between you and us) must satisfy all of the following requirements:

- must be age 16 through 65.
- must be legally married to the employee as determined by the laws of the state in which the employee resides or meet the eligibility requirements required by the group to be benefit eligible.
- must not be disabled.
- must not be eligible as an employee under the group policy.

Child UL Eligibility

To be eligible for universal life insurance, a child must satisfy all of the following requirements:

- must be under the age of 26.
- must be an employee's natural child, stepchild, grandchild, legally adopted child or child for whom adoption proceedings have begun, or a child for whom the employee has been appointed legal guardian.
- must not be disabled.
- must not be eligible as an employee under the group policy.

Child Term Insurance Rider Eligibility

To be eligible for insurance under this rider, a child must satisfy all of the following requirements:

- must be 15 days through age 25.
- must be an employee's natural child or stepchild, legally adopted child or child for whom adoption proceedings have begun, or a child for whom the employee has been appointed legal guardian.
- must not be eligible as an employee under the group policy.

Minimum Participation

At least 5 insured employees are required to establish and maintain an employer group.

Other group types and special underwriting offers may require higher participation.

Underwriting Limits for TransElite - Express

The maximum benefits shown below are subject to the required employee participation being met. Insurance cannot exceed 5 times the employee's annual salary.

Guaranteed Issue underwriting is only available the first time a person is eligible to apply. Insurance applied for at a later date is subject to Simplified Issue underwriting. The employee must participate to receive Guaranteed Issue underwriting on dependents. All children in a family should be insured equally.

Underwriting Guidelines for TransElite - Express	
	Guaranteed Issue (GI)
Employee	\$50,000
Spouse	\$15,000
Child UL	\$25,000
Child Term	\$20,000

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Underwriting Offer and Eligibility

Other Considerations

Please be aware of the following:

- This proposal is based on employer groups with 100 or less eligible employees and may not be available to other group types or
- sizes. Insurance and rates for employees residing in New York may differ.

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.

Waiver of Monthly Deductions for Total Disability Rider (Rider Form Series CRLWM100) - Waives the monthly deductions while an employee is totally disabled. Once the six month waiting period is satisfied, monthly deductions will be waived retroactively to the commencement of total disability and continue as long as the employee remains totally disabled, subject to certain conditions. The disability must begin after age 16 and prior to age 60. Benefits are based on the employee's total disability only. Total disability of an insured spouse or child does not qualify for this waiver. Rider is available through age 55 and terminates on the employee's 70th birthday.

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.

General Administrative Issues

How to Apply - Organization

Your organization can apply for this insurance by providing us with your completed Life and Health Group Application and Agreement together with a copy of this proposal. Before approving, we may request additional information about your group. Upon approval, we will notify you when insurance becomes effective.

Group Master Policy Effective Date

Subject to our receipt and review of all necessary information, the group master policy takes effect on the date requested on the Life and Health Group Application and Agreement. There is no backdating of a policy.

How to Apply - Employees

An applicant should elect insurance that best meets his or her needs and those of his or her family. All questions on the application should be completed accurately. All applications are subject to our review and approval.

Individual Insurance Effective Date

Insurance is effective on the effective date requested on the Life and Health Group Application and Agreement or first day of the month following the date an individual's application is approved by us, whichever is later. The employee must be on active service for insurance to become effective. Dependents must be able to perform the normal activities of a person of like age in good health for insurance to become effective.

Beneficiary

Employees designate their own beneficiaries. In community property states (AZ, CA, ID, LA, NM, NV, TX, WA, and WI) when someone other than the spouse is designated as the beneficiary, the spouse's consent is required. The employee will automatically be the beneficiary of any dependent insurance.

Current Disability and/or Premium Waiver

We do not provide insurance to an individual currently disabled on a premium waiver. In this case, it is assumed that the previous carrier, if any, should continue to provide the individual's insurance.

Premium Payment

Premiums are paid conveniently through payroll deduction. A bill is mailed to you each month.

Grace Period

A grace period of 31 days will be allowed for each premium payment after the first premium. Insurance will stay in force during this time. The insurance under the policy will terminate at the end of the grace period if the premium has not been paid. You must still pay all unpaid premiums. This includes the premium due for the grace period.



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.

Limitations and Exclusions

Waiver of Monthly Deductions for Total Disability Rider

We will not waive deductions if the employee's total disability results from:

- attempted suicide or intentionally self-inflicting injury, while sane or insane;
- commission of or attempting to commit a felony or engaging in illegal occupation;
- voluntary participation in a riot or insurrections;
- voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- voluntarily taking, absorbing or inhaling a poison, gas or fumes;
- an accident that occurs while the employee was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
- travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- war or an act of war, whether declared or undeclared;
- service in the military or any auxiliary unit attached thereto.

Benefit payments on this rider will terminate of the earliest of:

- the date the policy owner's total disability ends.
- the date the policy owner's death.
- the date the policy owner refuses to provide proof of their continuing disability is asked.
- the date the policy owner refuses to be examined by a physician of our choice if asked to do so.
- the anniversary date that coincides with or next follows the policy owner's 70th birthday.
- the date this rider or the contract ends.

The rider will terminate of 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 that coincides with or next follows the policy owner's 60th birthday.
- the date the policy owner assigns the contract to another individual.
- the date a nonforfeiture option under the contract, if any, becomes effective.

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/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 loses eligibility for this insurance due to termination or class eligibility, 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 or class change. The amount of insurance cannot exceed the amount of insurance that ceases because of termination or class change, less the amount of any life insurance the insured is eligible for under the same or another group policy within 31 days after termination. No evidence of insurability is required.

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/Conversion Option.

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.

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, WMD, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			N/A†			16
17	N/A†			N/A†			N/A†			17
18	N/A†			N/A†			N/A†			18
19	N/A†			N/A†			N/A†			19
20	N/A†			N/A†			N/A†			20
21	N/A†			N/A†			4.23	0		21
22	N/A†			N/A†			4.34	0		22
23	N/A†			N/A†			4.52	0		23
24	N/A†			N/A†			4.66	0		24
25	N/A†			N/A†			4.83	0	8,765	25
26	N/A†			N/A†			5.02	0		26
27	N/A†			N/A†			5.23	0		27
28	N/A†			N/A†			5.39	0		28
29	N/A†			N/A†			5.61	0		29
30	N/A†			N/A†			5.83	0	8,370	30
31	N/A†			N/A†			6.21	0		31
32	N/A†			N/A†			6.41	0		32
33	N/A†			N/A†			6.68	0		33
34	N/A†			N/A†			6.95	0		34
35	N/A†			N/A†			7.22	0	7,932	35
36	N/A†			N/A†			7.55	0		36
37	N/A†			N/A†			7.90	1		37
38	N/A†			4.15	0		8.31	152		38
39	N/A†			4.34	0		8.69	295		39
40	N/A†			4.56	0	3,560	9.12	330	7,114	40
41	N/A†			4.82	0		9.63	397		41
42	N/A†			5.04	0		10.08	554		42
43	N/A†			5.30	0		10.60	591		43
44	N/A†			5.54	0		11.09	638		44
45	N/A†			5.79	0	3,098	11.58	650	6,191	45
46	N/A†			6.11	0		12.23	653		46
47	N/A†			6.46	36		12.92	689		47
48	4.12	0		6.87	40		13.75	670		48
49	4.34	0		7.25	74		14.49	666		49
50	4.63	0	1,461	7.72	52	2,440	15.44	589	4,878	50
51	4.89	0		8.16	48		16.32	542		51
52	5.17	0		8.62	0		17.24	515		52
53	5.49	0		9.15	0		18.30	279		53
54	5.78	0		9.64	26		19.29	392		54
55	6.12	0	1,142	10.20	42	1,903	20.41	386	3,808	55
56	6.26	0		10.43	0		20.87	246		56
57	6.69	0		11.16	0		22.32	0		57
58	7.18	0		11.97	0		23.95	0		58
59	7.73	0		12.88	0		25.77	0		59
60	8.36	0	222	13.94	0	370	27.89	0	745	60
61	9.06	0		15.09	0		30.19	0		61
62	9.89	0		16.49	0		32.99	0		62
63	10.76	0		17.94	0		35.89	0		63
64	11.73	0		19.56	0		39.12	0		64
65	12.90			21.51			43.03			65
66	14.11			23.53			47.06			66
67	15.21			25.35			50.71			67
68	16.51			27.52			55.05			68
69	17.75			29.59			59.18			69
70	19.25			32.09			64.18			70
71	20.94			34.89			69.80			71
72	23.09			38.49			76.98			72
73	25.35			42.26			84.52			73
74	27.72			46.20			92.41			74
75	30.61			51.02			102.05			75
76	24.45			40.75			81.50			76
77	26.48			44.14			88.28			77
78	28.65			47.75			95.50			78
79	30.97			51.62			103.24			79
80	33.42			55.71			111.43			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 \$0.58 Weekly 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.

11/20/2018

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

Issue State: Standard 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, WMD, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			5.05	0		16
17	N/A†			N/A†			5.20	0		17
18	N/A†			N/A†			5.34	0		18
19	N/A†			N/A†			5.54	0		19
20	N/A†			N/A†			5.75	0	12,649	20
21	N/A†			N/A†			6.09	0		21
22	N/A†			N/A†			6.27	0		22
23	N/A†			N/A†			6.54	0		23
24	N/A†			N/A†			6.77	0		24
25	N/A†			N/A†			7.03	0	12,282	25
26	N/A†			N/A†			7.33	0		26
27	N/A†			N/A†			7.68	0		27
28	N/A†			N/A†			7.98	0		28
29	N/A†			4.17	0		8.34	0		29
30	N/A†			4.36	0	5,837	8.72	0	11,674	30
31	N/A†			4.59	0		9.17	0		31
32	N/A†			4.77	0		9.54	0		32
33	N/A†			4.98	0		9.96	0		33
34	N/A†			5.21	0		10.42	0		34
35	N/A†			5.41	0	5,415	10.83	0	10,879	35
36	N/A†			5.71	0		11.42	0		36
37	N/A†			6.00	0		12.00	0		37
38	N/A†			6.29	0		12.59	0		38
39	N/A†			6.62	0		13.24	0		39
40	4.19	0	2,899	6.99	0	4,853	13.97	0	9,664	40
41	4.39	0		7.32	0		14.64	0		41
42	4.62	0		7.71	0		15.42	0		42
43	4.86	0		8.11	0		16.22	0		43
44	5.13	0		8.55	0		17.11	0		44
45	5.40	0	2,451	9.00	0	4,085	18.00	0	8,175	45
46	5.73	0		9.54	0		19.09	0		46
47	6.06	0		10.11	0		20.22	5		47
48	6.43	0		10.73	0		21.46	0		48
49	6.79	0		11.32	0		22.65	0		49
50	7.21	0	1,861	12.02	0	3,108	24.04	0	6,216	50
51	7.63	0		12.72	0		25.45	0		51
52	8.07	0		13.46	0		26.91	0		52
53	8.58	0		14.30	0		28.61	0		53
54	9.06	0		15.09	0		30.19	0		54
55	9.58	0	1,352	15.98	0	2,253	31.96	0	4,507	55
56	9.82	0		16.36	0		32.73	0		56
57	10.48	0		17.47	0		34.95	0		57
58	11.22	0		18.70	0		37.40	0		58
59	12.04	0		20.07	0		40.14	0		59
60	12.96	0	398	21.60	0	665	43.21	0	1,332	60
61	13.86	0		23.10	0		46.22	0		61
62	14.88	0		24.81	0		49.62	0		62
63	15.99	0		26.65	0		53.31	0		63
64	17.14	0		28.57	0		57.15	0		64
65	18.47			30.79			61.58			65
66	20.43			34.05			68.11			66
67	21.91			36.52			73.04			67
68	23.70			39.49			78.99			68
69	25.37			42.29			84.59			69
70	27.33			45.54			91.09			70
71	29.53			49.22			98.44			71
72	32.31			53.86			107.72			72
73	35.20			58.67			117.34			73
74	38.16			63.60			127.21			74
75	41.75			69.58			139.16			75
76	33.79			56.33			112.66			76
77	36.22			60.38			120.76			77
78	38.81			64.69			129.38			78
79	41.53			69.22			138.44			79
80	44.30			73.84			147.69			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 \$0.58 Weekly 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.

11/20/2018

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

Issue State: Standard 4.5.2018.0

- 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 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.
- WMD** **Waiver of Monthly Deduction Rider (Form CRLWM100):** Waives the Total Monthly Deductions for coverage when the owner, and only the owner, becomes totally disabled. Total disability must begin after age 16 and prior to age 60.
- 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.