

Products underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

Enrollment Materials

www.transamericabenefits.com



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.

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
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 insurance amount.		Included

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.

Long Term Care Insurance Accelerated Death Benefit Rider (Rider Form Series CRABLT00) - If included in policy, accelerates a portion of the life insurance death benefit for each month that an insured employee or spouse is eligible for benefits (certified as being chronically ill and confined to a nursing/assisted living facility or receiving home health/adult day care for at least 4 visits per month). There is a 30-day waiting period and a 90-day elimination period that must be satisfied before benefits are payable. We will waive the monthly deductions each month that benefits are paid under this rider. This rider is not available for children.

The death benefit and other contract values will be reduced accordingly. This rider will terminate once 100% of the coverage amount has been accelerated.

This rider is only available to groups with 51 or more eligible lives.

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.

Long Term Care Insurance Accelerated Death Benefit Rider

Any facility or service provider must be licensed in the covered person's state of residence, if required. Some facilities and services are not covered.

Any facility or service provider must be licensed in the insured person's state of residence, if required. Some facilities and services are not covered.

Benefits will not be paid simultaneously if the insured qualifies under this rider for confinement or home health care. In any given month the insured qualifies for both benefits, we will either pay the monthly accelerated benefit for confinement or accelerated benefit for home health care, whichever is greater.

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

- 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;
- treatment of the insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a physician, or while under treatment for an injury or sickness; or
- 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.

We will not pay rider benefits if the confinement or service:

- is received outside the United States and its territories; or
- is provided by ineligible providers; or
- is rendered by members of the insured's immediate family; or
- are fully or partially reimbursed by a state or federal workers' compensation plan, Medicare, or any other governmental program, except Medicaid; or
- would not be charged for in the absence of insurance.

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/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.

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/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.

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Non-Tobacco

Death Benefit Option: A



\$8.00 BiWeekly26 Premium				\$10.00 BiWeekly26 Premium			\$12.00 BiWeekly26 Premium			
Issue Age	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age
16	61,219	0		76,505	0		91,785	0		16
17	59,588	0		74,468	0		89,344	0		17
18	57,978	0		72,454	0		86,930	0		18
19	56,238	0		70,284	0		84,320	0		19
20	54,602	0	9,901	68,236	0	12,426	81,867	0	14,892	20
21	51,268	0		64,068	0		76,863	0		21
22	49,842	0		62,286	0		74,730	0		22
23	48,058	0		60,058	0		72,055	0		23
24	46,575	0		58,204	0		69,830	0		24
25	45,160	0	7,897	56,435	0	9,897	67,710	0	11,870	25
26	43,582	0		54,462	0		65,341	0		26
27	42,056	0		52,559	0		63,058	0		27
28	40,772	0		50,953	0		61,132	0		28
29	39,287	0		49,096	0		58,903	0		29
30	37,912	0	6,364	47,378	0	7,982	56,844	0	9,568	30
31	35,677	0		44,586	0		53,492	0		31
32	34,489	0		43,101	0		51,710	101		32
33	33,118	0		41,387	0		49,652	162		33
34	31,836	0		39,784	1		47,731	276		34
35	30,608	0	4,859	38,252	76	6,090	45,893	341	7,303	35
36	29,408	0		36,749	160		44,090	437		36
37	28,177	0		35,211	189		42,246	455		37
38	26,891	0		33,605	259		40,319	530		38
39	25,652	13		32,057	288		38,460	549		39
40	24,582	36	3,565	30,721	296	4,467	36,857	551	5,361	40
41	23,184	51		28,971	302		34,759	546		41
42	22,232	95		27,784	346		33,335	586		42
43	21,099	109		26,368	346		31,634	579		43
44	20,184	118		25,224	343		30,263	564		44
45	19,267	122	2,464	24,078	339	3,087	28,887	547	3,702	45
46	18,327	119		22,903	324		27,478	520		46
47	17,405	120		21,750	312		26,095	498		47
48	16,411	112		20,509	291		24,606	461		48
49	15,556	104		19,440	267		23,323	427		49
50	14,618	81	1,514	18,269	227	1,896	21,918	369	2,275	50
51	13,818	67		17,268	197		20,718	325		51
52	13,067	57		16,330	176		19,592	293		52
53	12,317	5		15,393	103		18,468	195		53
54	11,638	29		14,543	124		17,449	214		54
55	10,985	32	841	13,728	116	1,053	16,470	198	1,264	55
56	10,319	0		12,896	21		15,472	78		56
57	N/A†			12,076	0		14,488	0		57
58	N/A†			11,253	0		13,501	0		58
59	N/A†			10,458	0		12,547	0		59
60	N/A†			N/A†			11,608	0	173	60
61	N/A†			N/A†			10,731	0		61
62	N/A†			N/A†			N/A†			62
63	N/A†			N/A†			N/A†			63
64	N/A†			N/A†			N/A†			64
65	N/A†			N/A†			N/A†			65
66	N/A†			N/A†			N/A†			66
67	N/A†			N/A†			N/A†			67
68	N/A†			N/A†			N/A†			68
69	N/A†			N/A†			N/A†			69
70	N/A†			N/A†			N/A†			70
71	N/A†			N/A†			N/A†			71
72	N/A†			N/A†			N/A†			72
73	N/A†			N/A†			N/A†			73
74	N/A†			N/A†			N/A†			74
75	N/A†			N/A†			N/A†			75
76	N/A†			N/A†			N/A†			76
77	N/A†			N/A†			N/A†			77
78	N/A†			N/A†			N/A†			78
79	N/A†			N/A†			N/A†			79
80	N/A†			N/A†			N/A†			80

† Premium is insufficient to provide the minimum specified amount of \$10,000.

Solve for Target Face - 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 \$1.15 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.

2/14/2019

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

Issue State: FL Ver: 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Tobacco

Death Benefit Option: A



\$8.00 BiWeekly26 Premium				\$10.00 BiWeekly26 Premium			\$12.00 BiWeekly26 Premium				Issue Age
Issue Age	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age	
16	42,721	0		53,388	0		64,054	0		16	
17	41,404	0		51,742	0		62,080	0		17	
18	40,166	0		50,197	0		60,223	0		18	
19	38,789	0		48,474	0		58,156	0		19	
20	37,537	0	9,531	46,909	0	11,963	56,280	0	14,344	20	
21	35,417	0		44,259	0		53,102	0		21	
22	34,357	0		42,937	0		51,513	0		22	
23	33,113	0		41,381	0		49,645	0		23	
24	31,964	0		39,943	0		47,923	0		24	
25	30,945	0	7,592	38,672	0	9,523	46,398	0	11,418	25	
26	29,790	0		37,227	0		44,664	0		26	
27	28,446	0		35,549	0		42,650	0		27	
28	27,488	0		34,351	0		41,214	0		28	
29	26,274	0		32,834	0		39,393	0		29	
30	25,250	0	5,929	31,555	0	7,442	37,858	0	8,934	30	
31	23,916	0		29,887	0		35,858	0		31	
32	23,052	0		28,808	0		34,563	0		32	
33	21,986	0		27,476	0		32,963	0		33	
34	21,118	0		26,392	0		31,663	0		34	
35	20,253	0	4,459	25,311	0	5,589	30,366	0	6,708	35	
36	19,334	0		24,160	0		28,987	0		36	
37	18,367	0		22,954	0		27,539	0		37	
38	17,561	0		21,946	0		26,330	0		38	
39	16,641	0		20,797	0		24,952	0		39	
40	15,835	0	3,148	19,789	0	3,947	23,742	0	4,735	40	
41	15,075	0		18,839	0		22,602	0		41	
42	14,343	0		17,925	0		21,506	0		42	
43	13,579	0		16,970	0		20,361	0		43	
44	12,890	0		16,108	0		19,326	0		44	
45	12,209	0	2,070	15,258	0	2,598	18,306	0	3,116	45	
46	11,557	0		14,443	0		17,329	0		46	
47	10,942	0		13,675	0		16,407	0		47	
48	10,344	0		12,927	0		15,509	0		48	
49	N/A†			12,255	0		14,703	0		49	
50	N/A†			11,551	0	1,545	13,858	0	1,854	50	
51	N/A†			10,901	0		13,078	0		51	
52	N/A†			10,289	0		12,345	0		52	
53	N/A†			N/A†			11,618	0		53	
54	N/A†			N/A†			10,978	0		54	
55	N/A†			N/A†			10,353	0	972	55	
56	N/A†			N/A†			N/A†			56	
57	N/A†			N/A†			N/A†			57	
58	N/A†			N/A†			N/A†			58	
59	N/A†			N/A†			N/A†			59	
60	N/A†			N/A†			N/A†			60	
61	N/A†			N/A†			N/A†			61	
62	N/A†			N/A†			N/A†			62	
63	N/A†			N/A†			N/A†			63	
64	N/A†			N/A†			N/A†			64	
65	N/A†			N/A†			N/A†			65	
66	N/A†			N/A†			N/A†			66	
67	N/A†			N/A†			N/A†			67	
68	N/A†			N/A†			N/A†			68	
69	N/A†			N/A†			N/A†			69	
70	N/A†			N/A†			N/A†			70	
71	N/A†			N/A†			N/A†			71	
72	N/A†			N/A†			N/A†			72	
73	N/A†			N/A†			N/A†			73	
74	N/A†			N/A†			N/A†			74	
75	N/A†			N/A†			N/A†			75	
76	N/A†			N/A†			N/A†			76	
77	N/A†			N/A†			N/A†			77	
78	N/A†			N/A†			N/A†			78	
79	N/A†			N/A†			N/A†			79	
80	N/A†			N/A†			N/A†			80	

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Issue State: FL Ver: 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Non-Tobacco

Death Benefit Option: A



\$15,000 Face Amount				\$25,000 Face Amount			\$50,000 Face Amount				
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*	Issue Age	
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†			N/A†			21	
22	N/A†			N/A†			8.03	0		22	
23	N/A†			N/A†			8.33	0		23	
24	N/A†			N/A†			8.59	0		24	
25	N/A†			N/A†			8.86	0	8,764	25	
26	N/A†			N/A†			9.18	0		26	
27	N/A†			N/A†			9.51	0		27	
28	N/A†			N/A†			9.81	0		28	
29	N/A†			N/A†			10.18	0		29	
30	N/A†			N/A†			10.55	0	8,417	30	
31	N/A†			N/A†			11.22	0		31	
32	N/A†			N/A†			11.60	32		32	
33	N/A†			N/A†			12.08	158		33	
34	N/A†			N/A†			12.57	351		34	
35	N/A†			N/A†			13.07	482	7,947	35	
36	N/A†			N/A†			13.61	662		36	
37	N/A†			N/A†			14.20	753		37	
38	N/A†			N/A†			14.88	921		38	
39	N/A†			N/A†			15.60	1,028		39	
40	N/A†			8.14	62	3,640	16.28	1,101	7,273	40	
41	N/A†			8.63	129		17.26	1,192		41	
42	N/A†			9.00	220		18.00	1,315		42	
43	N/A†			9.48	285		18.96	1,387		43	
44	N/A†			9.91	332		19.82	1,425		44	
45	N/A†			10.38	375	3,201	20.77	1,470	6,406	45	
46	N/A†			10.92	415		21.84	1,498		46	
47	N/A†			11.49	448		22.99	1,519		47	
48	N/A†			12.19	476		24.38	1,528		48	
49	N/A†			12.86	495		25.73	1,524		49	
50	8.21	98	1,556	13.68	488	2,592	27.37	1,465	5,184	50	
51	8.69	115		14.48	484		28.96	1,417		51	
52	9.18	126		15.31	485		30.62	1,377		52	
53	9.74	86		16.24	395		32.49	1,160		53	
54	10.32	138		17.19	447		34.39	1,232		54	
55	10.92	152	1,149	18.21	454	1,918	36.43	1,207	3,838	55	
56	11.63	67		19.39	288		38.78	837		56	
57	12.42	0		20.70	61		41.41	350		57	
58	13.33	0		22.22	0		44.44	0		58	
59	14.34	0		23.91	0		47.82	0		59	
60	15.50	0	221	25.85	0	373	51.69	0	744	60	
61	16.77	0		27.96	0		55.92	0		61	
62	18.30	0		30.50	0		61.01	0		62	
63	19.88	0		33.13	0		66.27	0		63	
64	21.67	0		36.12	0		72.24	0		64	
65	23.77			39.63			79.26			65	
66	25.88			43.14			86.28			66	
67	27.83			46.38			92.77			67	
68	30.04			50.06			100.13			68	
69	32.20			53.66			107.34			69	
70	34.72			57.86			115.74			70	
71	37.78			62.96			125.93			71	
72	41.46			69.09			138.19			72	
73	45.35			75.59			151.17			73	
74	49.45			82.43			164.86			74	
75	54.29			90.49			180.98			75	
76	48.90			81.50			163.01			76	
77	52.97			88.28			176.57			77	
78	57.30			95.50			191.00			78	
79	61.94			103.24			206.49			79	
80	66.85			111.42			222.86			80	

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

Solve for Target Premium - A100

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2/14/2019

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

Issue State: FL Ver: 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Tobacco

Death Benefit Option: A



\$15,000 Face Amount				\$25,000 Face Amount			\$50,000 Face Amount				
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*	Issue Age	
16	N/A†			N/A†			9.36	0		16	
17	N/A†			N/A†			9.66	0		17	
18	N/A†			N/A†			9.96	0		18	
19	N/A†			N/A†			10.32	0		19	
20	N/A†			N/A†			10.66	0	12,737	20	
21	N/A†			N/A†			11.30	0		21	
22	N/A†			N/A†			11.64	0		22	
23	N/A†			N/A†			12.08	0		23	
24	N/A†			N/A†			12.52	0		24	
25	N/A†			N/A†			12.93	0	12,287	25	
26	N/A†			N/A†			13.43	0		26	
27	N/A†			N/A†			14.07	0		27	
28	N/A†			N/A†			14.56	0		28	
29	N/A†			N/A†			15.23	0		29	
30	N/A†			N/A†			15.84	0	11,754	30	
31	N/A†			8.36	0		16.73	0		31	
32	N/A†			8.68	0		17.36	0		32	
33	N/A†			9.10	0		18.20	0		33	
34	N/A†			9.47	0		18.95	0		34	
35	N/A†			9.88	0	5,526	19.76	0	11,043	35	
36	N/A†			10.35	0		20.70	0		36	
37	N/A†			10.89	0		21.78	0		37	
38	N/A†			11.39	0		22.79	94		38	
39	N/A†			12.02	0		24.05	291		39	
40	N/A†			12.63	0	4,974	25.27	464	9,963	40	
41	N/A†			13.27	0		26.55	600		41	
42	8.37	0		13.95	0		27.90	797		42	
43	8.84	0		14.73	2		29.47	907		43	
44	9.31	0		15.52	70		31.05	974		44	
45	9.83	0	2,549	16.39	135	4,257	32.78	1,047	8,514	45	
46	10.38	0		17.31	170		34.62	1,067		46	
47	10.97	0		18.29	229		36.57	1,116		47	
48	11.60	0		19.34	231		38.69	1,083		48	
49	12.24	0		20.40	260		40.81	1,088		49	
50	12.99	0	2,005	21.65	242	3,344	43.30	1,004	6,688	50	
51	13.76	0		22.94	206		45.88	889		51	
52	14.58	0		24.30	163		48.60	755		52	
53	15.49	0		25.82	73		51.65	538		53	
54	16.39	0		27.33	150		54.66	651		54	
55	17.39	0	1,411	28.98	181	2,349	57.96	670	4,697	55	
56	18.48	0		30.80	27		61.60	329		56	
57	19.72	0		32.87	0		65.74	0		57	
58	21.11	0		35.18	0		70.36	0		58	
59	22.66	0		37.77	0		75.54	0		59	
60	24.36	0	399	40.60	0	665	81.20	0	1,331	60	
61	26.02	0		43.37	0		86.75	0		61	
62	27.88	0		46.47	0		92.94	0		62	
63	29.90	0		49.84	0		99.68	0		63	
64	32.02	0		53.37	0		106.75	0		64	
65	34.39			57.33			114.66			65	
66	37.96			63.27			126.54			66	
67	40.65			67.76			135.52			67	
68	43.78			72.96			145.92			68	
69	46.78			77.96			155.93			69	
70	50.14			83.57			167.15			70	
71	54.18			90.30			180.61			71	
72	58.99			98.33			196.65			72	
73	64.01			106.69			213.38			73	
74	69.19			115.32			230.64			74	
75	75.23			125.40			250.80			75	
76	67.59			112.66			225.32			76	
77	72.45			120.76			241.52			77	
78	77.63			129.38			258.77			78	
79	83.07			138.45			276.89			79	
80	88.61			147.69			295.38			80	

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Solve for Target Premium - A100

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2/14/2019

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

Issue State: FL Ver: 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Non-Tobacco

Death Benefit Option: A



\$50,000 Face Amount				\$75,000 Face Amount			\$100,000 Face Amount				
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*	Issue Age	
16	N/A†			9.80	0		13.07	0		16	
17	N/A†			10.07	0		13.43	0		17	
18	N/A†			10.35	0		13.80	0		18	
19	N/A†			10.67	0		14.23	0		19	
20	N/A†			10.99	0	13,621	14.66	0	18,186	20	
21	N/A†			11.70	0		15.61	0		21	
22	8.03	0		12.04	0		16.06	0		22	
23	8.33	0		12.49	0		16.65	0		23	
24	8.59	0		12.89	0		17.18	0		24	
25	8.86	0	8,764	13.29	0	13,121	17.72	0	17,512	25	
26	9.18	0		13.77	0		18.36	0		26	
27	9.51	0		14.27	0		19.03	9		27	
28	9.81	0		14.72	0		19.63	388		28	
29	10.18	0		15.28	121		20.37	720		29	
30	10.55	0	8,417	15.83	261	12,625	21.11	914	16,834	30	
31	11.22	0		16.82	538		22.43	1,249		31	
32	11.60	32		17.40	811		23.21	1,605		32	
33	12.08	158		18.12	963		24.17	1,776		33	
34	12.57	351		18.85	1,201		25.14	2,070		34	
35	13.07	482	7,947	19.61	1,383	11,940	26.15	2,283	15,925	35	
36	13.61	662		20.41	1,595		27.22	2,539		36	
37	14.20	753		21.30	1,705		28.41	2,670		37	
38	14.88	921		22.32	1,926		29.76	2,938		38	
39	15.60	1,028		23.40	2,063		31.20	3,098		39	
40	16.28	1,101	7,273	24.42	2,140	10,906	32.56	3,179	14,534	40	
41	17.26	1,192		25.89	2,247		34.52	3,306		41	
42	18.00	1,315		27.00	2,406		36.00	3,504		42	
43	18.96	1,387		28.45	2,497		37.94	3,604		43	
44	19.82	1,425		29.74	2,530		39.66	3,633		44	
45	20.77	1,470	6,406	31.16	2,565	9,612	41.54	3,656	12,814	45	
46	21.84	1,498		32.76	2,581		43.68	3,665		46	
47	22.99	1,519		34.49	2,594		45.99	3,668		47	
48	24.38	1,528		36.58	2,585		48.78	3,646		48	
49	25.73	1,524		38.59	2,549		51.46	3,580		49	
50	27.37	1,465	5,184	41.06	2,447	7,782	54.76	3,432	10,384	50	
51	28.96	1,417		43.44	2,353		57.93	3,290		51	
52	30.62	1,377		45.94	2,274		61.26	3,171		52	
53	32.49	1,160		48.74	1,928		64.98	2,690		53	
54	34.39	1,232		51.59	2,015		68.78	2,796		54	
55	36.43	1,207	3,838	54.65	1,960	5,760	72.87	2,713	7,683	55	
56	38.78	837		58.18	1,388		77.57	1,938		56	
57	41.41	350		62.12	640		82.83	931		57	
58	44.44	0		66.67	73		88.89	161		58	
59	47.82	0		71.74	0		95.65	0		59	
60	51.69	0	744	77.54	0	1,117	103.39	0	1,489	60	
61	55.92	0		83.88	0		111.84	0		61	
62	61.01	0		91.51	0		122.02	0		62	
63	66.27	0		99.41	0		132.55	0		63	
64	72.24	0		108.36	0		144.48	0		64	
65	79.26			118.89			158.52			65	
66	86.28			129.43			172.58			66	
67	92.77			139.16			185.55			67	
68	100.13			150.20			200.27			68	
69	107.34			161.00			214.67			69	
70	115.74			173.60			231.48			70	
71	125.93			188.90			251.87			71	
72	138.19			207.29			276.38			72	
73	151.17			226.76			302.35			73	
74	164.86			247.29			329.72			74	
75	180.98			271.47			361.96			75	
76	163.01			244.52			326.03			76	
77	176.57			264.85			353.14			77	
78	191.00			286.50			382.00			78	
79	206.49			309.73			412.98			79	
80	222.86			334.29			445.72			80	

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Solve for Target Premium - A100

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2/14/2019

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Issue State: FL Ver: 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Tobacco

Death Benefit Option: A



	\$50,000 Face Amount			\$75,000 Face Amount			\$100,000 Face Amount			
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*	Issue Age
16	9.36	0		14.05	0		18.73	0		16
17	9.66	0		14.50	0		19.33	0		17
18	9.96	0		14.94	0		19.92	0		18
19	10.32	0		15.48	0		20.63	0		19
20	10.66	0	12,737	15.99	0	19,093	21.32	0	25,474	20
21	11.30	0		16.95	0		22.60	0		21
22	11.64	0		17.47	0		23.29	0		22
23	12.08	0		18.13	0		24.17	0		23
24	12.52	0		18.78	0		25.04	0		24
25	12.93	0	12,287	19.40	0	18,459	25.86	0	24,594	25
26	13.43	0		20.15	0		26.87	0		26
27	14.07	0		21.10	0		28.14	0		27
28	14.56	0		21.84	0		29.12	0		28
29	15.23	0		22.85	0		30.46	0		29
30	15.84	0	11,754	23.77	0	17,660	31.70	0	23,579	30
31	16.73	0		25.10	0		33.47	0		31
32	17.36	0		26.04	0		34.72	0		32
33	18.20	0		27.30	0		36.41	0		33
34	18.95	0		28.43	0		37.90	0		34
35	19.76	0	11,043	29.64	0	16,569	39.52	197	22,085	35
36	20.70	0		31.05	100		41.40	579		36
37	21.78	0		32.68	383		43.58	945		37
38	22.79	94		34.18	737		45.58	1,388		38
39	24.05	291		36.07	1,000		48.10	1,721		39
40	25.27	464	9,963	37.91	1,238	14,959	50.55	2,007	19,948	40
41	26.55	600		39.82	1,407		53.09	2,204		41
42	27.90	797		41.85	1,665		55.80	2,533		42
43	29.47	907		44.21	1,805		58.94	2,696		43
44	31.05	974		46.57	1,867		62.10	2,771		44
45	32.78	1,047	8,514	49.17	1,952	12,772	65.56	2,864	17,034	45
46	34.62	1,067		51.94	1,961		69.26	2,865		46
47	36.57	1,116		54.86	2,009		73.15	2,906		47
48	38.69	1,083		58.03	1,932		77.38	2,787		48
49	40.81	1,088		61.22	1,920		81.63	2,751		49
50	43.30	1,004	6,688	64.95	1,766	10,033	86.60	2,530	13,380	50
51	45.88	889		68.82	1,570		91.76	2,257		51
52	48.60	755		72.91	1,355		97.22	1,950		52
53	51.65	538		77.47	1,002		103.30	1,470		53
54	54.66	651		81.99	1,150		109.32	1,649		54
55	57.96	670	4,697	86.94	1,160	7,047	115.92	1,650	9,396	55
56	61.60	329		92.40	629		123.21	932		56
57	65.74	0		98.61	0		131.48	0		57
58	70.36	0		105.55	0		140.73	0		58
59	75.54	0		113.31	0		151.08	0		59
60	81.20	0	1,331	121.80	0	1,997	162.41	0	2,664	60
61	86.75	0		130.13	0		173.50	0		61
62	92.94	0		139.41	0		185.88	0		62
63	99.68	0		149.52	0		199.37	0		63
64	106.75	0		160.13	0		213.51	0		64
65	114.66			171.99			229.32			65
66	126.54			189.81			253.08			66
67	135.52			203.28			271.05			67
68	145.92			218.89			291.86			68
69	155.93			233.89			311.86			69
70	167.15			250.72			334.30			70
71	180.61			270.91			361.22			71
72	196.65			294.98			393.31			72
73	213.38			320.08			426.77			73
74	230.64			345.96			461.29			74
75	250.80			376.20			501.60			75
76	225.32			337.98			450.65			76
77	241.52			362.28			483.04			77
78	258.77			388.15			517.54			78
79	276.89			415.35			553.79			79
80	295.38			443.07			590.76			80

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2/14/2019

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

Issue State: FL 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 MONTHLY PREMIUM

\$25,000 Child/Grandchild Death Benefit

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

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

For Agent Use Only — Not for Use With the Public

