

# BENEFITS FOR YOUR UNIQUE NEEDS

**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 about 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

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value so she can borrow against it in the future and protect her savings if an unexpected expense arises.<sup>1</sup> 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.

## ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.<sup>2</sup> 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.

## HOW IT WORKS

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deduction



**Visit:**  
[transamerica.com](https://transamerica.com)



**Customer Service:**  
888-763-7474

## USE YOUR BENEFITS WHEN YOU NEED THEM MOST

Fifteen 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 insurance 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.<sup>3</sup> If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.<sup>4</sup>

## 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.<sup>5</sup>

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.

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

<sup>1</sup>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.

<sup>2</sup>Acceptance based on answers to questions on the application for insurance.

<sup>3</sup>Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.

<sup>4</sup>This benefit is provided by the Waiver of Monthly Deductions for Layoff or Strike Rider. This rider is not available in Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont, or Washington.

<sup>5</sup>The Child Term Insurance Rider is not available in Vermont.

**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.

**Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at: [tebcs.com](https://tebcs.com).**

## 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
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

Non-Tobacco

Death Benefit Option: A



Issue Age	\$5.00 Weekly Premium			\$7.00 Weekly Premium			\$9.00 Weekly 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*	
16	57,484	2,901		80,475	5,243		103,441	7,623		16
17	55,831	3,055		78,161	5,415		100,465	7,824		17
18	54,202	3,203		75,881	5,593		97,536	8,004		18
19	52,612	3,344		73,655	5,726		94,675	8,148		19
20	50,615	3,383	18,501	70,860	5,733	25,846	91,083	8,123	33,261	20
21	48,294	3,422		67,612	5,755		86,905	8,138		21
22	46,808	3,512		65,530	5,856		84,232	8,209		22
23	45,332	3,594		63,464	5,925		81,573	8,274		23
24	43,236	3,585		60,530	5,877		77,804	8,196		24
25	41,825	3,634	14,770	58,554	5,912	20,667	75,265	8,208	26,590	25
26	40,435	3,681		56,607	5,925		72,762	8,202		26
27	39,074	3,698		54,702	5,916		70,313	8,171		27
28	37,517	3,673		52,524	5,858		67,513	8,057		28
29	35,764	3,610		50,069	5,737		64,358	7,889		29
30	34,488	3,599	11,725	48,284	5,693	16,401	62,062	7,807	21,108	30
31	33,068	3,558		46,295	5,602		59,505	7,666		31
32	31,495	3,470		44,091	5,443		56,674	7,442		32
33	30,182	3,415		42,254	5,339		54,313	7,288		33
34	29,027	3,372		40,637	5,258		52,235	7,159		34
35	27,900	3,318	9,027	39,059	5,151	12,620	50,206	7,001	16,237	35
36	26,550	3,200		37,170	4,962		47,777	6,735		36
37	25,180	3,076		35,251	4,765		45,311	6,463		37
38	23,894	2,953		33,452	4,568		42,997	6,195		38
39	22,680	2,833		31,750	4,377		40,811	5,933		39
40	21,424	2,669	6,353	29,993	4,123	8,886	38,552	5,593	11,440	40
41	20,256	2,508		28,359	3,876		36,451	5,256		41
42	19,252	2,391		26,952	3,691		34,644	5,000		42
43	18,218	2,232		25,504	3,452		32,782	4,678		43
44	17,360	2,116		24,304	3,262		31,240	4,416		44
45	16,542	1,995	4,284	23,159	3,070	5,986	29,768	4,154	7,699	45
46	15,470	1,884		21,659	2,895		27,840	3,921		46
47	14,498	1,773		20,298	2,725		26,090	3,688		47
48	13,610	1,666		19,054	2,557		24,492	3,457		48
49	12,794	1,559		17,911	2,390		23,023	3,229		49
50	12,042	1,452	2,754	16,859	2,227	3,853	21,670	3,005	4,956	50
51	11,346	1,348		15,883	2,063		20,416	2,781		51
52	10,702	1,243		14,982	1,901		19,258	2,561		52
53	10,103	1,139		14,144	1,741		18,181	2,346		53
54	N/A†			13,365	1,584		17,180	2,134		54
55	N/A†			12,724	1,433	2,249	16,356	1,928	2,893	55
56	N/A†			11,849	1,148		15,231	1,552		56
57	N/A†			11,062	859		14,219	1,173		57
58	N/A†			10,346	629		13,298	866		58
59	N/A†			N/A†			12,462	597		59
60	N/A†			N/A†			11,655	362	703	60
61	N/A†			N/A†			10,923	205		61
62	N/A†			N/A†			10,224	55		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 \$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.

9/16/2016

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

Issue State: NC Ver: 3.0.0.3111

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML

Tobacco

Death Benefit Option: A



Issue Age	\$5.00 Weekly Premium			\$7.00 Weekly Premium			\$9.00 Weekly 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*	
16	43,137	0		60,391	0		77,625	0		16
17	41,805	0		58,527	0		75,228	0		17
18	40,509	0		56,713	0		72,897	426		18
19	39,251	0		54,950	0		70,631	880		19
20	37,812	0	15,699	52,937	290	21,928	68,043	1,206	28,214	20
21	36,177	0		50,647	624		65,100	1,612		21
22	35,031	0		49,044	927		63,040	1,967		22
23	33,904	153		47,466	1,204		61,010	2,293		23
24	32,436	352		45,411	1,434		58,371	2,555		24
25	31,381	535	12,565	43,931	1,656	17,563	56,469	2,810	22,615	25
26	30,334	715		42,467	1,863		54,586	3,051		26
27	29,017	864		40,623	2,027		52,217	3,225		27
28	27,653	961		38,714	2,133		49,763	3,327		28
29	26,359	1,044		36,902	2,212		47,434	3,414		29
30	25,209	1,135	9,670	35,293	2,304	13,514	45,364	3,499	17,395	30
31	24,033	1,191		33,646	2,348		43,248	3,534		31
32	22,976	1,249		32,166	2,398		41,345	3,576		32
33	21,896	1,285		30,655	2,417		39,403	3,575		33
34	20,928	1,315		29,299	2,432		37,659	3,567		34
35	20,092	1,357	7,250	28,128	2,461	10,142	36,156	3,578	13,050	35
36	19,191	1,365		26,867	2,446		34,534	3,537		36
37	18,165	1,344		25,431	2,381		32,689	3,435		37
38	17,240	1,317		24,136	2,309		31,025	3,320		38
39	16,338	1,280		22,873	2,236		29,401	3,209		39
40	15,518	1,234	5,059	21,724	2,144	7,068	27,924	3,076	9,106	40
41	14,718	1,190		20,606	2,060		26,487	2,947		41
42	13,989	1,136		19,585	1,959		25,174	2,802		42
43	13,283	1,089		18,596	1,868		23,903	2,661		43
44	12,634	1,030		17,688	1,762		22,736	2,511		44
45	12,118	1,014	3,437	16,965	1,723	4,805	21,807	2,437	6,181	45
46	11,417	1,003		15,984	1,685		20,545	2,373		46
47	10,771	983		15,080	1,637		19,383	2,297		47
48	10,173	954		14,242	1,580		18,306	2,209		48
49	N/A†			13,462	1,510		17,304	2,108		49
50	N/A†			12,735	1,434	3,206	16,370	1,996	4,127	50
51	N/A†			12,056	1,350		15,497	1,876		51
52	N/A†			11,422	1,263		14,681	1,750		52
53	N/A†			10,830	1,171		13,920	1,621		53
54	N/A†			10,245	1,071		13,169	1,478		54
55	N/A†			N/A†			12,537	1,339	2,419	55
56	N/A†			N/A†			11,807	1,068		56
57	N/A†			N/A†			11,136	791		57
58	N/A†			N/A†			10,515	577		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

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

Solve for Target Face - A100

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

9/16/2016

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

Issue State: NC Ver: 3.0.0.3111

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML

Non-Tobacco

Death Benefit Option: A



Issue Age	\$11.00 Weekly Premium			\$13.00 Weekly Premium			\$15.00 Weekly 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*	
16	126,436	9,981		149,429	12,362		172,395	14,748		16
17	122,800	10,196		145,130	12,570		167,438	14,964		17
18	119,217	10,394		140,897	12,784		162,553	15,195		18
19	115,721	10,542		136,765	12,952		157,785	15,367		19
20	111,330	10,503	40,658	131,574	12,867	48,027	151,798	15,256	55,441	20
21	106,224	10,471		125,541	12,828		144,838	15,198		21
22	102,955	10,554		121,677	12,902		140,381	15,263		22
23	99,707	10,617		117,839	12,949		135,952	15,308		23
24	95,099	10,488		112,393	12,791		129,669	15,106		24
25	91,996	10,486	32,487	108,725	12,774	38,401	125,438	15,076	44,337	25
26	88,936	10,462		105,108	12,716		121,264	14,999		26
27	85,943	10,403		101,572	12,639		117,184	14,885		27
28	82,521	10,250		97,527	12,444		112,518	14,651		28
29	78,663	10,014		92,969	12,150		107,259	14,296		29
30	75,858	9,907	25,795	89,652	12,003	30,475	103,433	14,109	35,169	30
31	72,733	9,717		85,960	11,769		99,173	13,832		31
32	69,273	9,430		81,869	11,411		94,453	13,409		32
33	66,387	9,224		78,459	11,155		90,519	13,103		33
34	63,846	9,046		75,456	10,932		87,054	12,834		34
35	61,366	8,840	19,840	72,526	10,681	23,444	83,674	12,529	27,058	35
36	58,397	8,503		69,017	10,272		79,625	12,044		36
37	55,384	8,157		65,456	9,851		75,517	11,553		37
38	52,555	7,819		62,113	9,439		71,660	11,061		38
39	49,884	7,483		58,955	9,028		68,017	10,584		39
40	47,123	7,051	13,978	55,692	8,510	16,517	64,253	9,980	19,071	40
41	44,554	6,625		52,656	7,998		60,750	9,377		41
42	42,344	6,300		50,045	7,608		57,738	8,914		42
43	40,070	5,897		47,357	7,113		54,635	8,339		43
44	38,185	5,565		45,128	6,715		52,065	7,873		44
45	36,385	5,239	9,414	43,002	6,318	11,121	49,611	7,405	12,838	45
46	34,028	4,936		40,216	5,953		46,398	6,976		46
47	31,891	4,640		37,690	5,598		43,483	6,557		47
48	29,936	4,351		35,380	5,244		40,819	6,144		48
49	28,141	4,065		33,259	4,898		38,371	5,738		49
50	26,487	3,779	6,055	31,303	4,554	7,155	36,115	5,333	8,261	50
51	24,955	3,498		29,493	4,215		34,026	4,936		51
52	23,539	3,220		27,819	3,881		32,096	4,542		52
53	22,222	2,949		26,263	3,551		30,300	4,156		53
54	20,999	2,681		24,817	3,229		28,632	3,779		54
55	19,991	2,422	3,536	23,627	2,916	4,178	27,259	3,411	4,822	55
56	18,617	1,955		22,002	2,357		25,384	2,761		56
57	17,380	1,482		20,540	1,793		23,698	2,106		57
58	16,254	1,100		19,210	1,336		22,163	1,573		58
59	15,232	765		18,002	933		20,769	1,104		59
60	14,246	471	858	16,837	582	1,015	19,425	692	1,171	60
61	13,351	274		15,779	342		18,205	412		61
62	12,497	84		14,770	113		17,040	144		62
63	11,691	0		13,817	0		15,940	0		63
64	10,930	0		12,918	0		14,903	0		64
65	10,476			12,381			14,284			65
66	N/A†			11,577			13,357			66
67	N/A†			10,843			12,510			67
68	N/A†			10,168			11,731			68
69	N/A†			N/A†			11,013			69
70	N/A†			N/A†			10,344			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

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9/16/2016

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

Issue State: NC Ver: 3.0.0.3111

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML

Tobacco

Death Benefit Option: A



Issue Age	\$11.00 Weekly Premium			\$13.00 Weekly Premium			\$15.00 Weekly 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*	
16	94,880	20		112,134	639		129,369	1,279		16
17	91,952	615		108,672	1,318		125,376	2,056		17
18	89,102	1,206		105,304	1,973		121,490	2,794		18
19	86,332	1,741		102,032	2,579		117,715	3,463		19
20	83,170	2,106	34,480	98,294	3,004	40,735	113,402	3,933	47,045	20
21	79,571	2,563		94,043	3,523		108,497	4,510		21
22	77,053	2,981		91,066	3,987		105,062	5,028		22
23	74,572	3,357		88,134	4,417		101,680	5,501		23
24	71,346	3,662		84,320	4,756		97,280	5,877		24
25	69,022	3,949	27,645	81,574	5,077	32,655	94,111	6,234	37,712	25
26	66,720	4,214		78,853	5,373		90,973	6,561		26
27	63,825	4,406		75,431	5,588		87,025	6,778		27
28	60,825	4,509		71,886	5,692		82,935	6,885		28
29	57,977	4,591		68,520	5,771		79,053	6,963		29
30	55,449	4,678	21,252	65,532	5,865	25,123	75,605	7,057	29,000	30
31	52,861	4,708		62,475	5,873		72,077	7,052		31
32	50,537	4,730		59,726	5,882		68,906	7,055		32
33	48,163	4,709		56,921	5,848		65,670	7,008		33
34	46,031	4,684		54,402	5,800		62,763	6,941		34
35	44,193	4,683	15,943	52,229	5,796	18,847	60,257	6,917	21,763	35
36	42,210	4,618		49,886	5,700		57,554	6,791		36
37	39,955	4,479		47,221	5,522		54,479	6,575		37
38	37,921	4,328		44,817	5,326		51,706	6,343		38
39	35,937	4,165		42,472	5,126		49,001	6,099		39
40	34,132	3,991	11,122	40,339	4,910	13,143	46,539	5,838	15,176	40
41	32,374	3,818		38,262	4,697		44,143	5,575		41
42	30,770	3,629		36,366	4,461		41,956	5,295		42
43	29,217	3,448		34,530	4,234		39,837	5,028		43
44	27,790	3,254		32,844	3,989		37,892	4,739		44
45	26,654	3,150	7,554	31,502	3,859	8,922	36,344	4,576	10,301	45
46	25,113	3,058		29,679	3,744		34,241	4,435		46
47	23,692	2,955		28,000	3,614		32,304	4,274		47
48	22,376	2,835		26,445	3,465		30,510	4,093		48
49	21,151	2,700		24,997	3,294		28,840	3,892		49
50	20,009	2,552	5,041	23,648	3,110	5,957	27,282	3,674	6,881	50
51	18,942	2,397		22,386	2,917		25,827	3,443		51
52	17,945	2,233		21,208	2,717		24,468	3,205		52
53	17,015	2,066		20,109	2,510		23,200	2,960		53
54	16,097	1,885		19,024	2,289		21,948	2,698		54
55	15,324	1,704	2,955	18,111	2,069	3,491	20,895	2,437	4,031	55
56	14,432	1,364		17,057	1,661		19,678	1,961		56
57	13,611	1,019		16,087	1,246		18,559	1,476		57
58	12,853	749		15,190	921		17,525	1,096		58
59	12,145	518		14,354	642		16,560	768		59
60	11,483	320	780	13,572	404	922	15,658	487	1,064	60
61	10,845	174		12,817	225		14,787	276		61
62	10,252	31		12,117	51		13,979	72		62
63	N/A†			11,469	0		13,232	0		63
64	N/A†			10,870	0		12,541	0		64
65	N/A†			10,309			11,894			65
66	N/A†			N/A†			11,166			66
67	N/A†			N/A†			10,499			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: NC 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 CRLTI1NC):** 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 CRLWL1NC):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.

## Summary of Benefits

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**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.

**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

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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 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.

### 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.