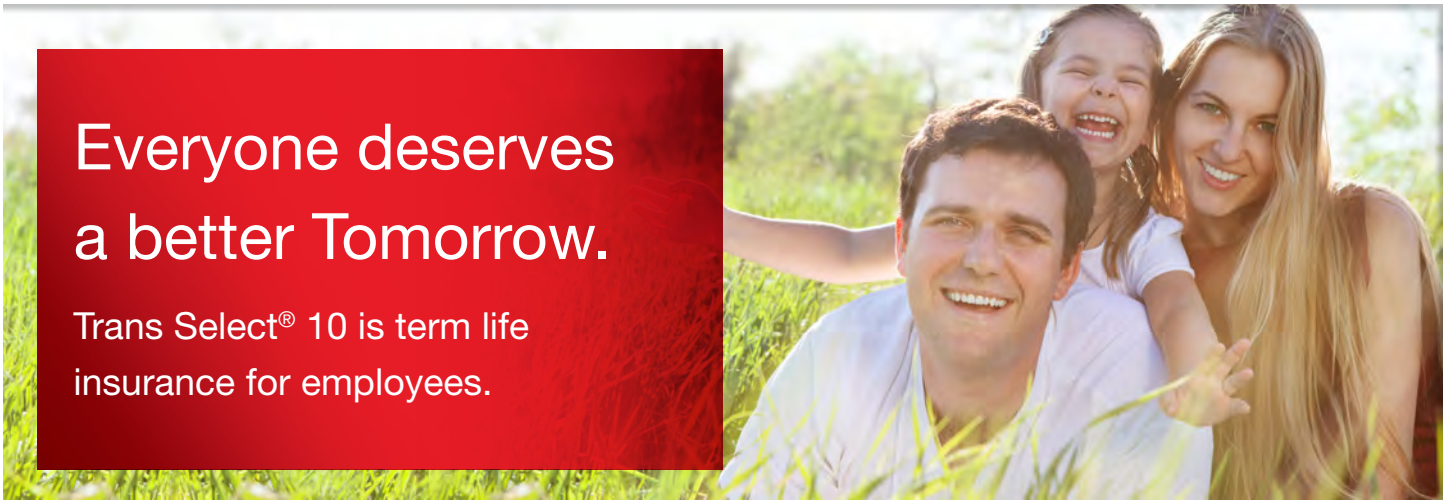
TRANSAMERICA®

Underwritten by Transamerica Life Insurance Company
Customer Service: 1-888-763-7474 or www.tebcs.com



Everyone deserves a better Tomorrow.

Trans Select® 10 is term life insurance for employees.

If Something Happens to You, Is Your Family Ready for Tomorrow?

There is no way to know what will happen tomorrow, but there is a way to help protect your family against the unexpected. Trans Select 10 is Transamerica's term life insurance product designed to meet life's changes — today and tomorrow. With Trans Select 10, you can help secure your family's future if something happens to you or your loved ones.

Buying life insurance is a decision that should not be put off. Prudent financial planning with Transamerica term life insurance can help protect your family's future and give you peace of mind.

Trans Select 10 Benefits are Easy to Understand

Trans Select 10 premiums are scheduled to remain level for ten years and are guaranteed level for the first five years. **Premiums may increase annually starting in year 6.** You can choose to pay these premiums through the convenience of payroll deduction.

How much life insurance do you need?

The amount of term life insurance you need will depend on your specific situation. One way to decide how much insurance you should buy is to consider the financial needs of your family if you were to pass away prematurely.

Product Highlights

- Waiver of premium benefit if you are laid-off from work
- Spouse and Dependent Benefits Available
- Terminal Illness Benefit
- Convenient Payroll Deduction
- Take insurance with you if you change employers or retire
- Renew insurance after initial term without providing medical history

Here are some other factors to consider:

- What are your current earnings and other income sources, such as 401(k), savings and investments?
- How many people depend on you financially, your immediate family, parents and other dependents?
- Does your spouse work, and what is his or her earning capacity now and in the future?
- Can your family depend on Social Security earnings after your death?
- Do you have debt or any special financial needs, such as a mortgage, or your children's future educational needs?

CITY OF WEST SACRAMENTO

Riders included with Base Insurance

- **Accelerated Death Benefit for Terminal Illness (Not Available in MA) —** We will pay the lesser of up to 50% of the life insurance death benefit or $100,000 if the insured is diagnosed with a terminal illness, and still provide a benefit to the designated beneficiary.
- **Waiver of Premium Due to Layoff or Strike Rider (Not Available in CT, MA, MD, NJ, PR, TN or VA) —** Premiums will be waived up to 6 months if the owner is on strike or is involuntarily laid off.
- **Children's Term Rider (employee elected)**

Insurance Information and Issue Ages

Conversion

The owner of the term insurance may elect to convert the base term life insurance to whole life insurance within 31 days of termination under the policy.

Issue Ages

Employees	10 year term	16 – 75
Spouses	10 year term	16 – 65
Child(ren)	Child term insurance rider	Dependents age 15 days through age 25

10 Year Term Period

At the end of each term, the insurance will automatically renew unless cancelled by the owner. The new premium rate, based on the attained age of the insured and the death benefit, will be presented. The premium change will occur on the group renewal date. Subsequent term periods are 10 years or until the expiration date, if earlier.

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

This is a brief summary of Trans Select 10, Term Life Insurance. Policy form series CPVTL200 and CCVTL200;
Rider form series CRTIVT00, CRWPL200 and CRCHL200. 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

PRODUCT DETAILS

Included Riders	Plan 1
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of $100,000 or 50 %	Included
Waiver of Premium due to Layoff Rider	Included

*Riders not available to all ages, see Plan Design Rate Chart for details.

Trans Select 10 Group Term Life Insurance

Plan 1 Monthly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	$50,000 Face Amount	$100,000 Face Amount	$150,000 Face Amount
16	$7.67	$15.33	$23.00
17	$7.67	$15.33	$23.00
18	$7.67	$15.33	$23.00
19	$7.67	$15.33	$23.00
20	$7.67	$15.33	$23.00
21	$7.67	$15.33	$23.00
22	$7.79	$15.58	$23.38
23	$7.79	$15.58	$23.38
24	$7.92	$15.83	$23.75
25	$7.92	$15.83	$23.75
26	$8.08	$16.17	$24.25
27	$8.38	$16.75	$25.13
28	$8.54	$17.08	$25.63
29	$8.75	$17.50	$26.25
30	$8.88	$17.75	$26.63
31	$9.08	$18.17	$27.25
32	$9.21	$18.42	$27.63
33	$9.38	$18.75	$28.13
34	$9.83	$19.67	$29.50
35	$10.42	$20.83	$31.25
36	$11.08	$22.17	$33.25
37	$12.13	$24.25	$36.38
38	$12.58	$25.17	$37.75
39	$13.50	$27.00	$40.50
40	$14.33	$28.67	$43.00
41	$15.33	$30.67	$46.00
42	$16.33	$32.67	$49.00
43	$17.38	$34.75	$52.13
44	$18.96	$37.92	$56.88
45	$20.38	$40.75	$61.13
46	$21.79	$43.58	$65.38
47	$23.21	$46.42	$69.63
48	$24.83	$49.67	$74.50
49	$26.58	$53.17	$79.75
50	$28.21	$56.42	$84.63
51	$29.79	$59.58	$89.38
52	$31.13	$62.25	$93.38
53	$32.75	$65.50	$98.25
54	$34.33	$68.67	$103.00
55	$37.17	$74.33	$111.50
56	$40.71	$81.42	$122.13
57	$43.63	$87.25	$130.88
58	$47.04	$94.08	$141.13
59	$50.46	$100.92	$151.38
60	$54.50	$109.00	$163.50
Amounts below this line do not include the Waiver Riders			
61	$58.96	$117.92	$176.88
62	$63.38	$126.75	$190.13
63	$67.83	$135.67	$203.50
64	$72.75	$145.50	$218.25
65	$80.92	$161.83	$242.75
66	$89.25	$178.50	$267.75
67	$97.38	$194.75	$292.13
68	$105.79	$211.58	$317.38
69	$125.96	$251.92	$377.88
70	$184.13	$368.25	$552.38
71	$223.75	$447.50	$671.25
72	$253.25	$506.50	$759.75
73	$291.25	$582.50	$873.75
74	$331.96	$663.92	$995.88
75	$376.83	$753.67	$1,130.50

Premiums are guaranteed level for 5 years, and then **premiums may increase annually beginning in year 6**.

Child Term Rider may be added for $1.25 Monthly per $5,000

Issue State: California
Rate generation date: February 1, 2016

Trans Select 10 Group Term Life Insurance

Plan 1 Monthly Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	$50,000 Face Amount	$100,000 Face Amount	$150,000 Face Amount
16	$11.33	$22.67	$34.00
17	$11.33	$22.67	$34.00
18	$11.33	$22.67	$34.00
19	$11.33	$22.67	$34.00
20	$11.33	$22.67	$34.00
21	$11.33	$22.67	$34.00
22	$11.42	$22.83	$34.25
23	$11.42	$22.83	$34.25
24	$11.50	$23.00	$34.50
25	$11.50	$23.00	$34.50
26	$11.58	$23.17	$34.75
27	$12.29	$24.58	$36.88
28	$12.50	$25.00	$37.50
29	$13.13	$26.25	$39.38
30	$13.58	$27.17	$40.75
31	$13.88	$27.75	$41.63
32	$14.13	$28.25	$42.38
33	$14.67	$29.33	$44.00
34	$15.38	$30.75	$46.13
35	$16.33	$32.67	$49.00
36	$17.79	$35.58	$53.38
37	$19.17	$38.33	$57.50
38	$20.71	$41.42	$62.13
39	$22.96	$45.92	$68.88
40	$25.38	$50.75	$76.13
41	$28.04	$56.08	$84.13
42	$30.25	$60.50	$90.75
43	$32.75	$65.50	$98.25
44	$35.25	$70.50	$105.75
45	$37.71	$75.42	$113.13
46	$40.29	$80.58	$120.88
47	$44.21	$88.42	$132.63
48	$47.67	$95.33	$143.00
49	$50.96	$101.92	$152.88
50	$54.50	$109.00	$163.50
51	$58.29	$116.58	$174.88
52	$62.17	$124.33	$186.50
53	$66.83	$133.67	$200.50
54	$73.17	$146.33	$219.50
55	$80.33	$160.67	$241.00
56	$84.63	$169.25	$253.88
57	$93.00	$186.00	$279.00
58	$101.67	$203.33	$305.00
59	$108.83	$217.67	$326.50
60	$118.75	$237.50	$356.25
Amounts below this line do not include the Waiver Riders			
61	$125.08	$250.17	$375.25
62	$133.96	$267.92	$401.88
63	$146.33	$292.67	$439.00
64	$160.21	$320.42	$480.63
65	$177.42	$354.83	$532.25
66	$197.58	$395.17	$592.75
67	$218.79	$437.58	$656.38
68	$236.83	$473.67	$710.50
69	$257.13	$514.25	$771.38
70	$299.17	$598.33	$897.50
71	$336.04	$672.08	$1,008.13
72	$373.79	$747.58	$1,121.38
73	$427.75	$855.50	$1,283.25
74	$487.08	$974.17	$1,461.25
75	$544.21	$1,088.42	$1,632.63

Premiums are guaranteed level for 5 years, and then **premiums may increase annually beginning in year 6**.

Child Term Rider may be added for $1.25 Monthly per $5,000

Issue State: California
Rate generation date: February 1, 2016

Accelerated Death Benefit for Terminal Illness Rider (Rider Form Series CRTIVT00) - If included in plan, accelerates a portion of the death benefit if a covered person is first diagnosed with a terminal illness 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 accelerated amount will be deducted from the death benefit and this rider will terminate.

Child Term Insurance Rider ((Rider Form Series CRCHL200) -) - If included in plan, allows a covered employee or spouse (but not both) to cover all eligible children for the selected amount of term insurance. Coverage on each child terminates on that child's 26th birthday or when the parent's coverage ends, whichever is earlier.

Waiver of Premium Due to Layoff or Strike Rider (Rider Form Series CRWPL200) - If included in plan, waives the premium for up to six months per 12-month period if the employee is involuntary laid off or on a covered strike. Benefits are limited to three layoffs/strikes per 12-month period and are based on the employee's layoff/strike only. Layoff of a covered spouse or child does not qualify for this waiver. Premium payments must have begun prior to layoff/strike. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

LIMITATIONS AND EXCLUSIONS

Accelerated Death Benefit for Terminal Illness Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

Termination of Insurance

Employee coverage will terminate on the earliest of:

- The date the employee sends us a written notice to cancel coverage;
- The certificate anniversary date following the employee's 100th birthday;
- The date the employee dies;
- The date the certificate lapses;
- The date the group master policy terminates.

Dependent coverage will terminate on the earliest of:

- The date the employee's coverage terminates;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent coverage;
- The date the employee sends us a written notice to cancel dependent coverage.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us. We will bill the employee directly once we receive notification to continue coverage.

Conversion Option

A covered person can convert his or her coverage to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the covered person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the covered person dies within the 31-day conversion period, benefits will be paid as if coverage had continued, regardless of whether conversion was applied for.

Termination of the Group Master Policy

The group master policy will end on the earliest of the following events:

- The date you submit a 60-day advance written request to us to terminate, the group master policy will terminate on the date specified in that request;
- If we give a 60-day advance written notice to you that we intend to terminate, the group master policy will terminate on the date specified in that notice;
- If any premium payable by you is not paid within its grace period, the group master policy will terminate on the day after the end of the grace period;
- If you fail to comply with any terms of the group master policy or the policyholder application, or otherwise fail to fulfill any obligations or duties under or pertaining to this insurance, or fail to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, the group master policy will terminate on the 32nd day after we have given you written notice of our intent to terminate; or
- If the number of insureds during any 12-month period does not meet the minimum participation requirement shown in this proposal, the group master policy may terminate at our discretion on the 32nd day after we have given you written notice of our intent to terminate.

Chimienti & Associate
INSURANCE SERVICES
559 733-1670
FAX: 559 733-8058 • e-mail: info@chimienti.com
3400 West Mineral King Avenue • Suite B • Visalia, California 93291
License: #OC36832
chimienti.com

DISCLOSURES

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 directly 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 plan 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.



BENEFITS FOR YOUR UNIQUE NEEDS

***TRANSELITE*®**
UNIVERSAL LIFE INSURANCE

***TransElite* is universal life insurance, underwritten by Transamerica Life Insurance Company, that can help 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 5-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[1] 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.

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

Customer Service:
888-763-7474

[1] 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.

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.

111502R2

TRANSAMERICA®

ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.[2] 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

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.[3] If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.[4]

TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU

You have the option to keep your insurance when changing jobs and we can adjust premiums, death benefit, and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, or seeing your child through graduation.

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.

	AGE LIMITS	BENEFIT
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

[2] Acceptance based on answers to questions on the application for insurance.
[3] Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.
[4] 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.

Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

TRANSAMERICA®

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 insurance amount.	Included

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Non-Tobacco

Death Benefit Option: A

TRANSAMERICA

	$10,000 Face Amount			$15,000 Face Amount			$20,000 Face Amount			
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	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†			N/A†			22
23	N/A†			N/A†			N/A†			23
24	N/A†			N/A†			N/A†			24
25	N/A†			N/A†			N/A†			25
26	N/A†			N/A†			N/A†			26
27	N/A†			N/A†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			N/A†			29
30	N/A†			N/A†			N/A†			30
31	N/A†			N/A†			N/A†			31
32	N/A†			N/A†			N/A†			32
33	N/A†			N/A†			N/A†			33
34	N/A†			N/A†			N/A†			34
35	N/A†			N/A†			N/A†			35
36	N/A†			N/A†			N/A†			36
37	N/A†			N/A†			N/A†			37
38	N/A†			N/A†			N/A†			38
39	N/A†			N/A†			N/A†			39
40	N/A†			N/A†			N/A†			40
41	N/A†			N/A†			N/A†			41
42	N/A†			N/A†			N/A†			42
43	N/A†			N/A†			N/A†			43
44	N/A†			N/A†			N/A†			44
45	N/A†			N/A†			N/A†			45
46	N/A†			N/A†			17.42	560		46
47	N/A†			N/A†			18.33	586		47
48	N/A†			N/A†			19.40	622		48
49	N/A†			N/A†			20.47	635		49
50	N/A†			N/A†			21.76	635	2,074	50
51	N/A†			N/A†			22.98	638		51
52	N/A†			18.21	376		24.28	637		52
53	N/A†			19.20	344		25.60	581		53
54	N/A†			20.32	378		27.09	615		54
55	N/A†			21.42	394	1,152	28.56	623	1,535	55
56	N/A†			22.72	299		30.30	486		56
57	N/A†			24.21	166		32.28	298		57
58	N/A†			25.96	62		34.61	147		58
59	18.62	0		27.93	0		37.24	4		59
60	20.07	0	149	30.10	0	223	40.14	0	297	60
61	21.67	0		32.51	0		43.34	0		61
62	23.58	0		35.37	0		47.16	0		62
63	25.56	0		38.34	0		51.12	0		63
64	27.85	0		41.77	0		55.70	0		64
65	30.44			45.66			60.89			65
66	32.88			49.33			65.77			66
67	35.25			52.87			70.50			67
68	37.69			56.53			75.38			68
69	40.21			60.31			80.41			69
70	42.95			64.43			85.90			70
71	46.77			70.15			93.53			71
72	50.88			76.33			101.77			72
73	55.31			82.96			110.62			73
74	60.04			90.06			120.08			74
75	65.22			97.84			130.45			75
76	70.64			105.96			141.28			76
77	76.51			114.77			153.03			77
78	82.77			124.15			165.54			78
79	89.48			134.22			178.96			79
80	96.57			144.86			193.15			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 $2.50 Monthly 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.

8/4/2020

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

Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$10,000 Face Amount			$15,000 Face Amount			$20,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			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†			N/A†			22
23	N/A†			N/A†			N/A†			23
24	N/A†			N/A†			N/A†			24
25	N/A†			N/A†			N/A†			25
26	N/A†			N/A†			N/A†			26
27	N/A†			N/A†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			N/A†			29
30	N/A†			N/A†			N/A†			30
31	N/A†			N/A†			N/A†			31
32	N/A†			N/A†			N/A†			32
33	N/A†			N/A†			N/A†			33
34	N/A†			N/A†			N/A†			34
35	N/A†			N/A†			N/A†			35
36	N/A†			N/A†			N/A†			36
37	N/A†			N/A†			17.73	0		37
38	N/A†			N/A†			18.59	0		38
39	N/A†			N/A†			19.62	0		39
40	N/A†			N/A†			20.59	44	3,987	40
41	N/A†			N/A†			21.61	142		41
42	N/A†			N/A†			22.76	230		42
43	N/A†			18.01	13		24.02	312		43
44	N/A†			18.97	69		25.30	367		44
45	N/A†			20.01	134	2,558	26.67	430	3,405	45
46	N/A†			21.12	179		28.15	473		46
47	N/A†			22.29	226		29.72	518		47
48	N/A†			23.51	257		31.34	545		48
49	N/A†			24.79	280		33.06	564		49
50	17.50	17	1,335	26.25	289	2,007	35.00	556	2,674	50
51	18.51	27		27.77	282		37.03	534		51
52	19.58	34		29.37	267		39.17	501		52
53	20.69	32		31.04	244		41.38	451		53
54	21.89	75		32.84	288		43.78	497		54
55	23.11	107	939	34.66	317	1,409	46.22	526	1,879	55
56	24.49	61		36.74	227		48.99	394		56
57	26.08	0		39.11	102		52.15	215		57
58	27.89	0		41.83	22		55.77	95		58
59	29.93	0		44.89	0		59.86	0		59
60	32.08	0	266	48.12	0	398	64.17	0	532	60
61	34.18	0		51.27	0		68.36	0		61
62	36.47	0		54.70	0		72.94	0		62
63	38.99	0		58.48	0		77.97	0		63
64	41.66	0		62.48	0		83.31	0		64
65	44.48			66.72			88.95			65
66	48.83			73.24			97.65			66
67	52.11			78.16			104.21			67
68	55.61			83.42			111.23			68
69	59.12			88.68			118.25			69
70	62.78			94.18			125.57			70
71	67.82			101.73			135.64			71
72	73.16			109.74			146.31			72
73	78.80			118.20			157.60			73
74	84.67			127.01			169.35			74
75	91.01			136.51			182.01			75
76	97.64			146.46			195.28			76
77	104.66			156.99			209.32			77
78	112.13			168.20			224.27			78
79	119.99			179.99			239.98			79
80	128.00			192.00			256.00			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 $2.50 Monthly 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.

8/4/2020

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

Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Non-Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$25,000 Face Amount			$30,000 Face Amount			$40,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			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†			N/A†			22
23	N/A†			N/A†			N/A†			23
24	N/A†			N/A†			N/A†			24
25	N/A†			N/A†			N/A†			25
26	N/A†			N/A†			N/A†			26
27	N/A†			N/A†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			N/A†			29
30	N/A†			N/A†			N/A†			30
31	N/A†			N/A†			18.08	327		31
32	N/A†			N/A†			18.75	467		32
33	N/A†			N/A†			19.47	617		33
34	N/A†			N/A†			20.25	766		34
35	N/A†			N/A†			21.05	893	6,374	35
36	N/A†			N/A†			21.91	1,018		36
37	N/A†			N/A†			22.80	1,131		37
38	N/A†			17.98	646		23.97	1,231		38
39	N/A†			18.78	757		25.05	1,368		39
40	N/A†			19.56	829	4,358	26.08	1,441	5,822	40
41	N/A†			20.73	908		27.64	1,526		41
42	18.03	676		21.64	985		28.85	1,606		42
43	18.99	738		22.79	1,048		30.39	1,674		43
44	19.82	791		23.78	1,098		31.71	1,722		44
45	20.71	840	3,205	24.85	1,152	3,847	33.13	1,774	5,128	45
46	21.77	865		26.13	1,172		34.84	1,790		46
47	22.92	891		27.50	1,190		36.67	1,801		47
48	24.25	923		29.10	1,219		38.80	1,821		48
49	25.59	927		30.71	1,217		40.95	1,803		49
50	27.21	920	2,597	32.65	1,201	3,116	43.53	1,763	4,154	50
51	28.73	911		34.47	1,182		45.96	1,726		51
52	30.35	898		36.42	1,159		48.56	1,682		52
53	32.00	819		38.40	1,056		51.20	1,532		53
54	33.86	851		40.63	1,087		54.17	1,560		54
55	35.70	852	1,919	42.84	1,083	2,304	57.12	1,542	3,072	55
56	37.87	674		45.45	862		60.60	1,235		56
57	40.35	428		48.42	559		64.56	822		57
58	43.26	233		51.91	318		69.22	490		58
59	46.55	45		55.86	87		74.48	171		59
60	50.17	0	372	60.21	0	447	80.28	0	597	60
61	54.18	0		65.01	0		86.68	0		61
62	58.95	0		70.73	0		94.31	0		62
63	63.90	0		76.68	0		102.25	0		63
64	69.62	0		83.55	0		111.40	0		64
65	76.11			91.33			121.77			65
66	82.21			98.65			131.53			66
67	88.12			105.74			140.99			67
68	94.22			113.07			150.76			68
69	100.52			120.62			160.82			69
70	107.38			128.85			171.81			70
71	116.91			140.30			187.06			71
72	127.21			152.65			203.54			72
73	138.27			165.93			221.23			73
74	150.09			180.11			240.15			74
75	163.06			195.67			260.90			75
76	176.60			211.92			282.56			76
77	191.28			229.54			306.05			77
78	206.92			248.30			331.07			78
79	223.70			268.44			357.92			79
80	241.43			289.72			386.29			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 $2.50 Monthly 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.

8/4/2020

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

Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

	$25,000 Face Amount			$30,000 Face Amount			$40,000 Face Amount			
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	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†			17.46	0	10,209	20
21	N/A†			N/A†			18.50	0		21
22	N/A†			N/A†			19.10	0		22
23	N/A†			N/A†			19.76	0		23
24	N/A†			N/A†			20.48	0		24
25	N/A†			N/A†			21.16	0	9,855	25
26	N/A†			N/A†			21.92	0		26
27	N/A†			N/A†			22.95	0		27
28	N/A†			17.82	0		23.76	0		28
29	N/A†			18.64	0		24.86	0		29
30	N/A†			19.37	0	7,066	25.83	0	9,444	30
31	N/A†			20.41	0		27.22	0		31
32	17.69	0		21.23	0		28.31	0		32
33	18.54	0		22.24	0		29.66	0		33
34	19.30	0		23.16	0		30.89	54		34
35	20.11	0	5,515	24.14	0	6,623	32.18	270	8,837	35
36	21.09	0		25.31	3		33.74	456		36
37	22.16	0		26.59	184		35.46	682		37
38	23.24	73		27.89	327		37.19	840		38
39	24.52	204		29.42	470		39.23	1,011		39
40	25.74	325	4,988	30.88	600	5,982	41.18	1,162	7,982	40
41	27.01	429		32.41	713		43.21	1,288		41
42	28.45	527		34.14	816		45.52	1,407		42
43	30.02	611		36.03	911		48.03	1,508		43
44	31.62	668		37.95	966		50.59	1,564		44
45	33.34	730	4,256	40.01	1,031	5,108	53.35	1,635	6,815	45
46	35.19	774		42.23	1,072		56.31	1,670		46
47	37.15	816		44.58	1,111		59.43	1,704		47
48	39.18	838		47.01	1,126		62.68	1,710		48
49	41.32	844		49.59	1,128		66.11	1,691		49
50	43.75	825	3,343	52.50	1,093	4,010	70.00	1,634	5,351	50
51	46.29	788		55.54	1,036		74.06	1,544		51
52	48.96	734		58.75	966		78.33	1,432		52
53	51.73	663		62.07	873		82.76	1,293		53
54	54.73	709		65.67	921		87.56	1,344		54
55	57.77	734	2,348	69.33	942	2,818	92.44	1,362	3,760	55
56	61.23	560		73.48	728		97.97	1,059		56
57	65.19	328		78.23	441		104.30	666		57
58	69.72	170		83.66	245		111.55	393		58
59	74.82	29		89.78	68		119.71	147		59
60	80.21	0	666	96.25	0	799	128.33	0	1,064	60
61	85.45	0		102.54	0		136.72	0		61
62	91.17	0		109.41	0		145.87	0		62
63	97.47	0		116.96	0		155.94	0		63
64	104.14	0		124.97	0		166.62	0		64
65	111.19			133.43			177.91			65
66	122.06			146.48			195.30			66
67	130.26			156.32			208.42			67
68	139.03			166.84			222.45			68
69	147.81			177.37			236.49			69
70	156.96			188.35			251.13			70
71	169.55			203.45			271.27			71
72	182.89			219.47			292.63			72
73	197.00			236.41			315.21			73
74	211.69			254.02			338.70			74
75	227.51			273.02			364.02			75
76	244.11			292.93			390.57			76
77	261.65			313.98			418.64			77
78	280.33			336.40			448.54			78
79	299.98			359.97			479.96			79
80	320.00			384.00			512.00			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 $2.50 Monthly 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.

8/4/2020

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

Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Non-Tobacco

Death Benefit Option: A

TRANSAMERICA

Issue Age	$50,000 Face Amount			$60,000 Face Amount			$70,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			18.60	0		16
17	N/A†			N/A†			19.14	0		17
18	N/A†			N/A†			19.71	0		18
19	N/A†			17.39	0		20.29	0		19
20	N/A†			17.90	0	10,910	20.88	0	12,742	20
21	N/A†			19.03	0		22.21	0		21
22	N/A†			19.61	0		22.88	0		22
23	N/A†			20.23	0		23.60	0		23
24	17.39	0		20.87	0		24.35	71		24
25	17.93	0	8,764	21.51	0	10,503	25.10	287	12,259	25
26	18.54	0		22.24	200		25.95	561		26
27	19.17	46		23.00	432		26.84	828		27
28	19.82	239		23.78	643		27.75	1,056		28
29	20.54	442		24.64	874		28.75	1,306		29
30	21.25	601	8,429	25.50	1,044	10,102	29.75	1,496	11,788	30
31	22.59	790		27.11	1,260		31.63	1,739		31
32	23.43	956		28.12	1,445		32.81	1,942		32
33	24.34	1,124		29.21	1,638		34.08	2,152		33
34	25.31	1,289		30.37	1,820		35.43	2,350		34
35	26.31	1,432	7,957	31.57	1,977	9,548	36.84	2,529	11,149	35
36	27.38	1,576		32.86	2,140		38.34	2,699		36
37	28.49	1,700		34.19	2,270		39.89	2,845		37
38	29.97	1,817		35.96	2,398		41.95	2,978		38
39	31.31	1,964		37.57	2,565		43.83	3,166		39
40	32.60	2,043	7,272	39.12	2,645	8,723	45.64	3,252	10,181	40
41	34.55	2,136		41.46	2,750		48.37	3,359		41
42	36.07	2,228		43.28	2,845		50.49	3,462		42
43	37.99	2,297		45.58	2,916		53.18	3,539		43
44	39.63	2,343		47.56	2,965		55.48	3,586		44
45	41.41	2,396	6,410	49.69	3,019	7,693	57.98	3,641	8,975	45
46	43.54	2,398		52.25	3,014		60.96	3,626		46
47	45.84	2,406		55.00	3,007		64.17	3,612		47
48	48.50	2,419		58.20	3,019		67.90	3,616		48
49	51.19	2,388		61.42	2,970		71.66	3,554		49
50	54.41	2,326	5,192	65.29	2,890	6,231	76.17	3,450	7,267	50
51	57.45	2,270		68.94	2,812		80.43	3,356		51
52	60.71	2,205		72.85	2,729		84.99	3,250		52
53	64.00	2,007		76.80	2,482		89.60	2,957		53
54	67.72	2,033		81.26	2,507		94.81	2,980		54
55	71.40	2,002	3,841	85.68	2,462	4,610	99.96	2,921	5,377	55
56	75.75	1,609		90.90	1,983		106.05	2,358		56
57	80.71	1,085		96.85	1,348		112.99	1,611		57
58	86.52	660		103.83	832		121.13	1,003		58
59	93.10	254		111.72	338		130.34	422		59
60	100.35	0	745	120.42	0	894	140.48	0	1,043	60
61	108.35	0		130.02	0		151.70	0		61
62	117.89	0		141.47	0		165.05	0		62
63	127.81	0		153.37	0		178.93	0		63
64	139.25	0		167.10	0		194.95	0		64
65	152.21			182.66			213.10			65
66	164.42			197.30			230.19			66
67	176.24			211.49			246.73			67
68	188.45			226.14			263.83			68
69	201.03			241.24			281.44			69
70	214.76			257.71			300.66			70
71	233.83			280.59			327.36			71
72	254.42			305.31			356.19			72
73	276.54			331.85			387.16			73
74	300.19			360.23			420.26			74
75	326.12			391.34			456.57			75
76	353.20			423.84			494.48			76
77	382.57			459.08			535.60			77
78	413.84			496.61			579.37			78
79	447.40			536.88			626.36			79
80	482.87			579.44			676.02			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 $2.50 Monthly 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.

8/4/2020

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

Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$50,000 Face Amount			$60,000 Face Amount			$70,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	19.11	0		22.93	0		26.76	0		16
17	19.76	0		23.71	0		27.66	0		17
18	20.45	0		24.54	0		28.63	0		18
19	21.13	0		25.35	0		29.58	0		19
20	21.83	0	12,762	26.19	0	15,288	30.56	0	17,841	20
21	23.12	0		27.75	0		32.37	0		21
22	23.88	0		28.65	0		33.43	0		22
23	24.70	0		29.64	0		34.58	0		23
24	25.59	0		30.71	0		35.83	0		24
25	26.44	0	12,305	31.73	0	14,755	37.02	0	17,224	25
26	27.40	0		32.88	0		38.36	0		26
27	28.69	0		34.42	0		40.16	0		27
28	29.70	0		35.64	0		41.58	0		28
29	31.07	0		37.29	0		43.50	0		29
30	32.28	0	11,795	38.74	0	14,146	45.19	0	16,497	30
31	34.02	0		40.83	0		47.63	109		31
32	35.38	0		42.46	193		49.53	489		32
33	37.07	155		44.49	504		51.90	838		33
34	38.61	434		46.33	814		54.05	1,202		34
35	40.23	696	11,052	48.27	1,115	13,256	56.32	1,534	15,460	35
36	42.18	910		50.61	1,356		59.05	1,810		36
37	44.32	1,161		53.18	1,646		62.05	2,138		37
38	46.49	1,354		55.78	1,855		65.08	2,369		38
39	49.04	1,548		58.85	2,085		68.66	2,621		39
40	51.47	1,718	9,976	61.77	2,274	11,970	72.06	2,830	13,964	40
41	54.01	1,859		64.82	2,435		75.62	3,006		41
42	56.91	1,998		68.29	2,589		79.67	3,176		42
43	60.04	2,106		72.05	2,705		84.06	3,303		43
44	63.24	2,162		75.89	2,761		88.54	3,356		44
45	66.68	2,235	8,518	80.02	2,836	10,220	93.36	3,437	11,923	45
46	70.38	2,266		84.46	2,865		98.54	3,460		46
47	74.29	2,297		89.15	2,887		104.01	3,480		47
48	78.35	2,289		94.02	2,870		109.69	3,451		48
49	82.64	2,258		99.17	2,821		115.70	3,385		49
50	87.50	2,170	6,687	105.01	2,712	8,029	122.51	3,248	9,364	50
51	92.57	2,046		111.09	2,552		129.60	3,054		51
52	97.91	1,897		117.50	2,364		137.08	2,831		52
53	103.45	1,714		124.14	2,133		144.83	2,554		53
54	109.45	1,767		131.34	2,189		153.23	2,613		54
55	115.55	1,778	4,699	138.65	2,195	5,638	161.76	2,612	6,577	55
56	122.47	1,393		146.96	1,725		171.45	2,058		56
57	130.38	892		156.45	1,118		182.53	1,344		57
58	139.44	543		167.32	690		195.21	840		58
59	149.64	226		179.57	305		209.50	384		59
60	160.41	0	1,330	192.50	0	1,597	224.58	0	1,863	60
61	170.90	0		205.08	0		239.26	0		61
62	182.34	0		218.81	0		255.28	0		62
63	194.93	0		233.92	0		272.90	0		63
64	208.28	0		249.93	0		291.59	0		64
65	222.39			266.86			311.34			65
66	244.13			292.95			341.78			66
67	260.53			312.63			364.74			67
68	278.07			333.68			389.30			68
69	295.61			354.74			413.86			69
70	313.92			376.70			439.48			70
71	339.09			406.91			474.73			71
72	365.79			438.94			512.10			72
73	394.01			472.81			551.61			73
74	423.37			508.05			592.72			74
75	455.03			546.03			637.04			75
76	488.21			585.85			683.49			76
77	523.30			627.95			732.61			77
78	560.67			672.80			784.94			78
79	599.95			719.94			839.93			79
80	640.00			767.99			895.99			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Non-Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$75,000 Face Amount			$90,000 Face Amount			$100,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	19.93	0		23.92	0		26.57	0		16
17	20.51	0		24.61	0		27.35	0		17
18	21.12	0		25.34	0		28.16	0		18
19	21.74	0		26.09	0		28.99	0		19
20	22.37	0	13,644	26.85	0	16,378	29.83	0	18,208	20
21	23.79	0		28.55	0		31.72	0		21
22	24.52	0		29.42	64		32.69	349		22
23	25.29	0		30.34	390		33.72	703		23
24	26.09	244		31.30	699		34.78	1,034		24
25	26.89	468	13,155	32.27	970	15,773	35.86	1,320	17,546	25
26	27.81	756		33.37	1,294		37.07	1,665		26
27	28.76	1,025		34.51	1,600		38.34	1,994		27
28	29.73	1,262		35.68	1,882		39.64	2,295		28
29	30.81	1,535		36.97	2,179		41.07	2,619		29
30	31.87	1,725	12,637	38.25	2,399	15,160	42.50	2,850	16,846	30
31	33.89	1,982		40.67	2,688		45.19	3,166		31
32	35.15	2,186		42.18	2,920		46.86	3,416		32
33	36.51	2,401		43.81	3,166		48.68	3,686		33
34	37.96	2,615		45.55	3,404		50.61	3,941		34
35	39.47	2,804	11,949	47.36	3,613	14,323	52.62	4,164	15,923	35
36	41.07	2,980		49.29	3,821		54.76	4,379		36
37	42.74	3,129		51.29	3,990		56.99	4,564		37
38	44.95	3,274		53.94	4,145		59.93	4,730		38
39	46.96	3,467		56.35	4,364		62.61	4,969		39
40	48.90	3,553	10,906	58.68	4,462	13,089	65.20	5,068	14,546	40
41	51.83	3,671		62.20	4,588		69.11	5,202		41
42	54.10	3,771		64.92	4,697		72.13	5,318		42
43	56.98	3,853		68.37	4,782		75.97	5,408		43
44	59.45	3,900		71.34	4,828		79.26	5,453		44
45	62.12	3,952	9,616	74.54	4,883	11,535	82.82	5,508	12,821	45
46	65.32	3,934		78.38	4,853		87.09	5,471		46
47	68.75	3,914		82.50	4,818		91.67	5,429		47
48	72.75	3,917		87.30	4,813		97.00	5,415		48
49	76.78	3,846		92.13	4,718		102.37	5,304		49
50	81.62	3,735	7,790	97.94	4,577	9,344	108.82	5,142	10,385	50
51	86.18	3,629		103.41	4,442		114.90	4,985		51
52	91.06	3,513		109.27	4,295		121.41	4,818		52
53	96.00	3,195		115.20	3,907		128.00	4,384		53
54	101.58	3,217		121.89	3,926		135.44	4,400		54
55	107.10	3,151	5,761	128.51	3,838	6,911	142.79	4,299	7,680	55
56	113.62	2,545		136.34	3,104		151.49	3,479		56
57	121.06	1,742		145.27	2,135		161.41	2,398		57
58	129.78	1,088		155.74	1,345		173.04	1,516		58
59	139.65	464		167.58	588		186.20	672		59
60	150.52	0	1,117	180.62	0	1,341	200.69	0	1,490	60
61	162.53	0		195.04	0		216.71	0		61
62	176.84	0		212.20	0		235.78	0		62
63	191.71	0		230.05	0		255.61	0		63
64	208.87	0		250.65	0		278.50	0		64
65	228.32			273.99			304.43			65
66	246.63			295.95			328.84			66
67	264.36			317.23			352.48			67
68	282.67			339.20			376.89			68
69	301.54			361.85			402.06			69
70	322.14			386.56			429.52			70
71	350.74			420.89			467.66			71
72	381.63			457.96			508.85			72
73	414.82			497.78			553.09			73
74	450.28			540.34			600.38			74
75	489.18			587.02			652.24			75
76	529.80			635.76			706.40			76
77	573.85			688.62			765.14			77
78	620.76			744.91			827.68			78
79	671.10			805.32			894.80			79
80	724.30			869.16			965.74			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$75,000 Face Amount			$90,000 Face Amount			$100,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	28.67	0		34.40	0		38.22	0		16
17	29.64	0		35.56	0		39.52	0		17
18	30.67	0		36.81	0		40.90	0		18
19	31.69	0		38.03	0		42.26	0		19
20	32.74	0	19,117	39.29	0	22,946	43.66	0	25,524	20
21	34.69	0		41.62	0		46.25	0		21
22	35.82	0		42.98	0		47.76	0		22
23	37.05	0		44.46	0		49.40	0		23
24	38.39	0		46.07	0		51.19	0		24
25	39.67	0	18,477	47.60	0	22,143	52.89	0	24,631	25
26	41.10	0		49.32	0		54.80	0		26
27	43.03	0		51.64	0		57.37	0		27
28	44.55	0		53.47	0		59.41	0		28
29	46.61	0		55.93	0		62.15	0		29
30	48.42	0	17,686	58.11	241	21,213	64.56	475	23,577	30
31	51.04	251		61.24	636		68.05	913		31
32	53.07	653		63.69	1,113		70.76	1,417		32
33	55.61	1,020		66.73	1,529		74.15	1,886		33
34	57.91	1,392		69.49	1,970		77.21	2,357		34
35	60.34	1,747	16,567	72.41	2,379	19,880	80.46	2,811	22,103	35
36	63.27	2,040		75.92	2,704		84.35	3,157		36
37	66.48	2,383		79.77	3,102		88.64	3,600		37
38	69.73	2,622		83.67	3,384		92.97	3,897		38
39	73.56	2,886		88.27	3,689		98.08	4,230		39
40	77.21	3,111	14,965	92.65	3,943	17,952	102.95	4,504	19,953	40
41	81.02	3,294		97.23	4,153		108.03	4,728		41
42	85.36	3,469		102.43	4,349		113.81	4,940		42
43	90.07	3,606		108.08	4,499		120.09	5,101		43
44	94.87	3,661		113.84	4,553		126.49	5,155		44
45	100.03	3,741	12,779	120.03	4,638	15,329	133.37	5,242	17,036	45
46	105.58	3,761		126.69	4,654		140.77	5,252		46
47	111.44	3,778		133.73	4,663		148.59	5,259		47
48	117.53	3,742		141.03	4,611		156.70	5,192		48
49	123.96	3,668		148.76	4,516		165.29	5,084		49
50	131.26	3,520	10,037	157.51	4,324	12,039	175.01	4,865	13,380	50
51	138.86	3,308		166.63	4,062		185.14	4,566		51
52	146.87	3,064		176.24	3,761		195.83	4,229		52
53	155.18	2,765		186.21	3,394		206.90	3,815		53
54	164.18	2,825		197.01	3,458		218.90	3,881		54
55	173.32	2,821	7,048	207.98	3,447	8,456	231.09	3,866	9,398	55
56	183.70	2,224		220.44	2,724		244.93	3,056		56
57	195.57	1,457		234.68	1,796		260.76	2,021		57
58	209.15	914		250.98	1,136		278.87	1,286		58
59	224.46	424		269.35	542		299.28	622		59
60	240.62	0	1,997	288.75	0	2,395	320.83	0	2,662	60
61	256.35	0		307.62	0		341.80	0		61
62	273.51	0		328.22	0		364.69	0		62
63	292.39	0		350.87	0		389.86	0		63
64	312.41	0		374.90	0		416.55	0		64
65	333.58			400.30			444.77			65
66	366.19			439.43			488.26			66
67	390.79			468.95			521.05			67
68	417.10			500.52			556.14			68
69	443.42			532.10			591.23			69
70	470.88			565.05			627.83			70
71	508.64			610.36			678.18			71
72	548.68			658.41			731.57			72
73	591.01			709.22			788.02			73
74	635.06			762.07			846.75			74
75	682.54			819.05			910.06			75
76	732.31			878.78			976.42			76
77	784.94			941.93			1,046.59			77
78	841.00			1,009.20			1,121.34			78
79	899.93			1,079.91			1,199.90			79
80	959.99			1,151.99			1,279.99			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Non-Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$125,000 Face Amount			$150,000 Face Amount			$175,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	33.22	0		39.86	0		46.50	0		16
17	34.19	0		41.02	0		47.86	0		17
18	35.20	0		42.24	0		49.28	312		18
19	36.24	0		43.49	402		50.73	881		19
20	37.29	281	22,772	44.75	843	27,312	52.21	1,406	31,854	20
21	39.66	605		47.59	1,212		55.52	1,807		21
22	40.86	1,021		49.04	1,705		57.21	2,366		22
23	42.14	1,437		50.57	2,182		59.00	2,916		23
24	43.48	1,847		52.17	2,637		60.87	3,439		24
25	44.82	2,162	21,919	53.79	3,015	26,311	62.75	3,847	30,667	25
26	46.34	2,573		55.61	3,491		64.88	4,400		26
27	47.93	2,973		57.51	3,943		67.10	4,912		27
28	49.55	3,318		59.46	4,351		69.37	5,365		28
29	51.34	3,703		61.61	4,796		71.88	5,881		29
30	53.12	3,974	21,054	63.75	5,107	25,275	74.37	6,224	29,471	30
31	56.49	4,358		67.78	5,535		79.08	6,720		31
32	58.58	4,646		70.30	5,877		82.01	7,100		32
33	60.85	4,964		73.02	6,242		85.19	7,513		33
34	63.27	5,273		75.92	6,592		88.58	7,918		34
35	65.78	5,530	19,906	78.93	6,889	23,880	92.09	8,256	27,864	35
36	68.46	5,790		82.15	7,188		95.84	8,588		36
37	71.24	5,999		85.48	7,428		99.73	8,851		37
38	74.91	6,187		89.90	7,648		104.88	9,106		38
39	78.27	6,477		93.92	7,974		109.58	9,477		39
40	81.50	6,578	18,179	97.80	8,094	21,819	114.10	9,599	25,446	40
41	86.38	6,732		103.66	8,268		120.94	9,794		41
42	90.16	6,865		108.20	8,417		126.23	9,960		42
43	94.97	6,968		113.96	8,523		132.95	10,075		43
44	99.08	7,009		118.90	8,562		138.71	10,112		44
45	103.53	7,065	16,027	124.23	8,621	19,232	144.94	10,174	22,434	45
46	108.86	7,004		130.63	8,537		152.40	10,067		46
47	114.59	6,940		137.51	8,452		160.43	9,964		47
48	121.25	6,914		145.49	8,409		169.74	9,903		48
49	127.96	6,762		153.56	8,223		179.15	9,680		49
50	136.03	6,550	12,983	163.23	7,957	15,578	190.44	9,364	18,174	50
51	143.63	6,346		172.36	7,705		201.08	9,062		51
52	151.77	6,126		182.12	7,432		212.47	8,738		52
53	160.00	5,572		192.00	6,760		224.01	7,949		53
54	169.30	5,582		203.15	6,764		237.01	7,946		54
55	178.49	5,449	9,602	214.19	6,597	11,522	249.89	7,746	13,442	55
56	189.37	4,415		227.24	5,350		265.11	6,284		56
57	201.76	3,053		242.12	3,710		282.47	4,367		57
58	216.30	1,944		259.56	2,372		302.83	2,801		58
59	232.75	882		279.30	1,090		325.85	1,300		59
60	250.86	0	1,863	301.04	0	2,236	351.21	0	2,608	60
61	270.88	0		325.06	0		379.24	0		61
62	294.73	0		353.67	0		412.62	0		62
63	319.52	0		383.42	0		447.33	0		63
64	348.12	0		417.75	0		487.37	0		64
65	380.54			456.64			532.75			65
66	411.05			493.26			575.46			66
67	440.60			528.72			616.84			67
68	471.12			565.34			659.56			68
69	502.57			603.09			703.60			69
70	536.90			644.27			751.65			70
71	584.57			701.48			818.40			71
72	636.06			763.27			890.48			72
73	691.36			829.63			967.90			73
74	750.47			900.56			1,050.66			74
75	815.30			978.36			1,141.42			75
76	883.00			1,059.60			1,236.19			76
77	956.42			1,147.70			1,338.99			77
78	1,034.59			1,241.51			1,448.43			78
79	1,118.50			1,342.20			1,565.90			79
80	1,207.17			1,448.60			1,690.04			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$125,000 Face Amount			$150,000 Face Amount			$175,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	47.78	0		57.34	0		66.89	0		16
17	49.39	0		59.27	0		69.15	0		17
18	51.12	0		61.35	0		71.57	0		18
19	52.82	0		63.38	0		73.95	0		19
20	54.57	0	31,880	65.48	0	38,260	76.40	0	44,616	20
21	57.81	0		69.37	0		80.94	0		21
22	59.70	0		71.63	0		83.57	0		22
23	61.75	0		74.10	0		86.45	0		23
24	63.99	0		76.78	0		89.58	0		24
25	66.11	0	30,764	79.33	0	36,917	92.56	0	43,071	25
26	68.50	0		82.20	0		95.90	0		26
27	71.72	0		86.06	0		100.40	0		27
28	74.26	0		89.11	36		103.96	369		28
29	77.68	374		93.22	833		108.76	1,283		29
30	80.71	1,058	29,482	96.85	1,640	35,387	112.99	2,206	41,265	30
31	85.06	1,574		102.07	2,235		119.08	2,888		31
32	88.46	2,198		106.15	2,962		123.84	3,727		32
33	92.68	2,750		111.22	3,616		129.76	4,473		33
34	96.52	3,321		115.82	4,286		135.12	5,237		34
35	100.57	3,861	27,619	120.68	4,919	33,145	140.80	5,970	38,662	35
36	105.44	4,287		126.53	5,410		147.62	6,534		36
37	110.80	4,816		132.96	6,033		155.12	7,243		37
38	116.21	5,171		139.46	6,452		162.70	7,716		38
39	122.60	5,569		147.12	6,907		171.64	8,246		39
40	128.68	5,897	24,941	154.42	7,291	29,929	180.16	8,679	34,912	40
41	135.04	6,162		162.04	7,592		189.05	9,022		41
42	142.27	6,415		170.72	7,881		199.17	9,348		42
43	150.11	6,592		180.13	8,087		210.15	9,579		43
44	158.11	6,646		189.73	8,140		221.35	9,631		44
45	166.71	6,743	21,293	200.05	8,248	25,554	233.40	9,750	29,812	45
46	175.96	6,744		211.15	8,235		246.35	9,727		46
47	185.73	6,737		222.88	8,221		260.03	9,699		47
48	195.88	6,648		235.05	8,098		274.23	9,549		48
49	206.61	6,495		247.93	7,906		289.25	9,317		49
50	218.76	6,210	16,724	262.51	7,554	20,068	306.27	8,902	23,415	50
51	231.43	5,828		277.71	7,086		324.00	8,347		51
52	244.78	5,392		293.74	6,557		342.70	7,720		52
53	258.63	4,868		310.35	5,918		362.08	6,970		53
54	273.62	4,939		328.35	5,997		383.07	7,053		54
55	288.86	4,909	11,747	346.64	5,954	14,098	404.41	6,996	16,445	55
56	306.17	3,889		367.40	4,721		428.63	5,553		56
57	325.95	2,585		391.13	3,148		456.32	3,713		57
58	348.59	1,658		418.31	2,030		488.03	2,403		58
59	374.10	819		448.92	1,016		523.74	1,214		59
60	401.04	0	3,328	481.24	0	3,993	561.45	0	4,659	60
61	427.25	0		512.70	0		598.16	0		61
62	455.86	0		547.03	0		638.20	0		62
63	487.32	0		584.79	0		682.25	0		63
64	520.69	0		624.83	0		728.96	0		64
65	555.97			667.16			778.35			65
66	610.32			732.38			854.45			66
67	651.32			781.58			911.85			67
68	695.17			834.20			973.24			68
69	739.03			886.84			1,034.65			69
70	784.79			941.75			1,098.71			70
71	847.73			1,017.27			1,186.82			71
72	914.46			1,097.36			1,280.25			72
73	985.02			1,182.03			1,379.03			73
74	1,058.44			1,270.12			1,481.81			74
75	1,137.57			1,365.08			1,592.60			75
76	1,220.52			1,464.63			1,708.73			76
77	1,308.24			1,569.89			1,831.54			77
78	1,401.67			1,682.01			1,962.34			78
79	1,499.88			1,799.85			2,099.83			79
80	1,599.99			1,919.99			2,239.98			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Non-Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$200,000 Face Amount			$225,000 Face Amount			$250,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	53.15	0		59.79	0		66.43	25		16
17	54.70	56		61.54	434		68.37	798		17
18	56.31	731		63.35	1,178		70.39	1,625		18
19	57.98	1,398		65.23	1,916		72.48	2,434		19
20	59.66	1,969	36,394	67.12	2,531	40,934	74.58	3,107	45,498	20
21	63.45	2,426		71.38	3,033		79.31	3,640		21
22	65.38	3,038		73.55	3,710		81.73	4,395		22
23	67.43	3,661		75.86	4,406		84.29	5,151		23
24	69.56	4,230		78.26	5,042		86.95	5,832		24
25	71.71	4,689	35,040	80.68	5,551	39,449	89.64	6,393	43,822	25
26	74.15	5,308		83.42	6,226		92.68	7,135		26
27	76.68	5,891		86.27	6,870		95.85	7,839		27
28	79.28	6,398		89.19	7,422		99.10	8,445		28
29	82.15	6,965		92.42	8,059		102.68	9,143		29
30	85.00	7,356	33,693	95.62	8,481	37,901	106.25	9,613	42,122	30
31	90.38	7,904		101.68	9,096		112.97	10,273		31
32	93.73	8,330		105.45	9,568		117.16	10,790		32
33	97.36	8,790		109.53	10,068		121.70	11,346		33
34	101.23	9,244		113.88	10,569		126.54	11,895		34
35	105.25	9,622	31,848	118.40	10,981	35,821	131.56	12,347	39,805	35
36	109.53	9,986		123.22	11,391		136.91	12,790		36
37	113.98	10,286		128.23	11,721		142.47	13,150		37
38	119.86	10,562		134.85	12,024		149.83	13,480		38
39	125.23	10,980		140.88	12,482		156.54	13,985		39
40	130.39	11,110	29,079	146.69	12,625	32,719	162.99	14,135	36,352	40
41	138.21	11,325		155.49	12,860		172.76	14,386		41
42	144.26	11,507		162.29	13,055		180.33	14,602		42
43	151.94	11,631		170.94	13,190		189.93	14,746		43
44	158.53	11,668		178.34	13,221		198.16	14,778		44
45	165.64	11,730	25,639	186.35	13,286	28,845	207.05	14,842	32,050	45
46	174.18	11,603		195.95	13,136		217.72	14,669		46
47	183.34	11,472		206.26	12,987		229.18	14,498		47
48	193.99	11,401		218.24	12,899		242.49	14,398		48
49	204.74	11,138		230.33	12,596		255.93	14,057		49
50	217.64	10,770	20,769	244.85	12,179	23,367	272.05	13,585	25,961	50
51	229.81	10,420		258.53	11,777		287.26	13,138		51
52	242.82	10,043		273.18	11,351		303.53	12,656		52
53	256.01	9,137		288.01	10,325		320.01	11,513		53
54	270.87	9,130		304.73	10,311		338.59	11,495		54
55	285.59	8,895	15,362	321.29	10,045	17,284	356.99	11,193	19,204	55
56	302.99	7,220		340.86	8,156		378.73	9,089		56
57	322.82	5,023		363.17	5,679		403.53	6,335		57
58	346.09	3,229		389.35	3,656		432.61	4,085		58
59	372.40	1,509		418.95	1,718		465.50	1,927		59
60	401.38	0	2,980	451.56	0	3,353	501.73	0	3,726	60
61	433.42	0		487.59	0		541.77	0		61
62	471.56	0		530.51	0		589.46	0		62
63	511.23	0		575.13	0		639.04	0		63
64	556.99	0		626.62	0		696.24	0		64
65	608.86			684.97			761.07			65
66	657.67			739.88			822.09			66
67	704.96			793.07			881.19			67
68	753.79			848.01			942.23			68
69	804.12			904.63			1,005.15			69
70	859.03			966.41			1,073.79			70
71	935.31			1,052.23			1,169.14			71
72	1,017.69			1,144.90			1,272.12			72
73	1,106.17			1,244.44			1,382.72			73
74	1,200.75			1,350.85			1,500.94			74
75	1,304.48			1,467.54			1,630.60			75
76	1,412.79			1,589.39			1,765.99			76
77	1,530.27			1,721.56			1,912.84			77
78	1,655.35			1,862.27			2,069.19			78
79	1,789.60			2,013.29			2,236.99			79
80	1,931.47			2,172.91			2,414.34			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

	$200,000 Face Amount			$225,000 Face Amount			$250,000 Face Amount			
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age
16	76.45	0		86.00	0		95.56	0		16
17	79.03	0		88.91	0		98.79	0		17
18	81.80	0		92.02	0		102.25	0		18
19	84.51	0		95.08	0		105.64	0		19
20	87.31	0	50,971	98.23	0	57,378	109.14	0	63,734	20
21	92.50	0		104.06	0		115.62	0		21
22	95.51	0		107.45	0		119.39	0		22
23	98.80	0		111.15	0		123.50	0		23
24	102.38	0		115.18	0		127.97	0		24
25	105.78	0	49,224	119.00	0	55,378	132.22	0	61,530	25
26	109.60	0		123.30	0		136.99	0		26
27	114.75	0		129.09	50		143.43	284		27
28	118.81	712		133.66	1,054		148.51	1,387		28
29	124.30	1,741		139.83	2,200		155.37	2,658		29
30	129.13	2,779	47,156	145.27	3,362	53,060	161.41	3,935	58,951	30
31	136.09	3,549		153.11	4,211		170.12	4,872		31
32	141.53	4,491		159.22	5,264		176.91	6,028		32
33	148.29	5,338		166.83	6,204		185.37	7,068		33
34	154.43	6,210		173.73	7,167		193.03	8,132		34
35	160.91	7,020	44,178	181.02	8,077	49,704	201.14	9,135	55,230	35
36	168.71	7,658		189.80	8,788		210.89	9,918		36
37	177.28	8,466		199.44	9,682		221.60	10,898		37
38	185.94	8,991		209.19	10,271		232.43	11,546		38
39	196.16	9,585		220.68	10,928		245.20	12,267		39
40	205.89	10,072	39,900	231.63	11,466	44,888	257.36	12,853	49,869	40
41	216.06	10,457		243.07	11,891		270.07	13,321		41
42	227.62	10,819		256.08	12,295		284.53	13,761		42
43	240.17	11,074		270.20	12,574		300.22	14,069		43
44	252.97	11,125		284.60	12,624		316.22	14,119		44
45	266.74	11,251	34,068	300.08	12,756	38,330	333.42	14,258	42,586	45
46	281.54	11,219		316.73	12,710		351.92	14,202		46
47	297.17	11,177		334.32	12,658		371.46	14,139		47
48	313.40	10,999		352.58	12,452		391.76	13,905		48
49	330.57	10,727		371.89	12,141		413.21	13,551		49
50	350.02	10,247	26,759	393.77	11,592	30,102	437.52	12,937	33,446	50
51	370.29	9,609		416.57	10,867		462.86	12,129		51
52	391.65	8,885		440.61	10,050		489.56	11,213		52
53	413.80	8,019		465.53	9,070		517.25	10,122		53
54	437.80	8,111		492.52	9,167		547.25	10,227		54
55	462.18	8,039	18,794	519.96	9,083	21,145	577.73	10,126	23,493	55
56	489.86	6,385		551.10	7,217		612.33	8,049		56
57	521.51	4,277		586.70	4,841		651.89	5,407		57
58	557.74	2,773		627.46	3,146		697.18	3,518		58
59	598.56	1,412		673.38	1,610		748.20	1,807		59
60	641.66	0	5,325	721.87	9	5,991	802.07	25	6,656	60
61	683.61	0		769.06	0		854.51	0		61
62	729.37	0		820.54	0		911.71	0		62
63	779.72	0		877.18	0		974.65	0		63
64	833.10	0		937.24	0		1,041.38	0		64
65	889.55			1,000.74			1,111.93			65
66	976.51			1,098.58			1,220.64			66
67	1,042.11			1,172.37			1,302.64			67
68	1,112.27			1,251.31			1,390.34			68
69	1,182.45			1,330.26			1,478.07			69
70	1,255.67			1,412.63			1,569.58			70
71	1,356.36			1,525.91			1,695.45			71
72	1,463.14			1,646.03			1,828.93			72
73	1,576.04			1,773.04			1,970.05			73
74	1,693.50			1,905.19			2,116.87			74
75	1,820.11			2,047.62			2,275.14			75
76	1,952.84			2,196.94			2,441.05			76
77	2,093.18			2,354.83			2,616.48			77
78	2,242.68			2,523.01			2,803.35			78
79	2,399.80			2,699.78			2,999.76			79
80	2,559.98			2,879.98			3,199.98			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Non-Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$275,000 Face Amount			$300,000 Face Amount			$325,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	73.08	344		79.72	634		86.37	953		16
17	75.21	1,177		82.05	1,556		88.88	1,921		17
18	77.43	2,072		84.47	2,519		91.51	2,952		18
19	79.72	2,925		86.97	3,443		94.22	3,961		19
20	82.04	3,683	50,062	89.50	4,245	54,603	96.96	4,820	59,166	20
21	87.24	4,259		95.17	4,866		103.10	5,472		21
22	89.90	5,067		98.07	5,751		106.24	6,423		22
23	92.72	5,885		101.15	6,630		109.57	7,364		23
24	95.65	6,644		104.35	7,446		113.04	8,247		24
25	98.61	7,246	48,213	107.57	8,088	52,587	116.54	8,940	56,978	25
26	101.95	8,043		111.22	8,962		120.49	9,880		26
27	105.44	8,818		115.02	9,787		124.61	10,766		27
28	109.01	9,478		118.92	10,501		128.83	11,533		28
29	112.95	10,227		123.22	11,320		133.49	12,413		29
30	116.87	10,738	46,331	127.49	11,862	50,539	138.12	12,986	54,747	30
31	124.27	11,465		135.57	12,649		146.87	13,842		31
32	128.88	12,028		140.59	13,250		152.31	14,481		32
33	133.87	12,631		146.04	13,908		158.21	15,186		33
34	139.19	13,220		151.84	14,546		164.50	15,871		34
35	144.71	13,707	43,778	157.87	15,079	47,771	171.02	16,439	51,745	35
36	150.60	14,194		164.29	15,599		177.99	17,003		36
37	156.72	14,579		170.97	16,014		185.22	17,448		37
38	164.81	14,937		179.79	16,393		194.78	17,855		38
39	172.19	15,488		187.84	16,990		203.50	18,493		39
40	179.29	15,650	39,992	195.59	17,160	43,625	211.89	18,675	47,265	40
41	190.04	15,922		207.32	17,452		224.59	18,983		41
42	198.36	16,149		216.39	17,696		234.42	19,243		42
43	208.92	16,301		227.92	17,860		246.91	19,416		43
44	217.98	16,334		237.79	17,887		257.61	19,444		44
45	227.76	16,399	35,256	248.47	17,958	38,465	269.17	19,511	41,666	45
46	239.49	16,205		261.26	17,738		283.04	19,274		46
47	252.10	16,010		275.01	17,521		297.93	19,033		47
48	266.74	15,893		290.99	17,392		315.24	18,890		48
49	281.52	15,515		307.11	16,973		332.71	18,434		49
50	299.26	14,994	28,559	326.46	16,400	31,154	353.67	17,809	33,752	50
51	315.99	14,496		344.71	15,853		373.44	17,214		51
52	333.88	13,964		364.24	15,271		394.59	16,577		52
53	352.01	12,701		384.01	13,890		416.01	15,078		53
54	372.45	12,678		406.31	13,860		440.17	15,044		54
55	392.69	12,343	21,125	428.38	13,490	23,043	464.08	14,640	24,965	55
56	416.61	10,026		454.48	10,961		492.36	11,896		56
57	443.88	6,992		484.23	7,648		524.58	8,304		57
58	475.87	4,513		519.13	4,940		562.39	5,368		58
59	512.05	2,137		558.60	2,345		605.15	2,555		59
60	551.90	0	4,098	602.08	0	4,472	652.25	0	4,844	60
61	595.95	0		650.12	0		704.30	0		61
62	648.40	0		707.35	0		766.29	0		62
63	702.94	0		766.84	0		830.75	0		63
64	765.87	0		835.49	0		905.12	0		64
65	837.18			913.29			989.40			65
66	904.30			986.51			1,068.72			66
67	969.31			1,057.43			1,145.55			67
68	1,036.46			1,130.68			1,224.90			68
69	1,105.66			1,206.18			1,306.69			69
70	1,181.17			1,288.55			1,395.93			70
71	1,286.06			1,402.97			1,519.88			71
72	1,399.33			1,526.54			1,653.75			72
73	1,520.99			1,659.26			1,797.53			73
74	1,651.03			1,801.13			1,951.22			74
75	1,793.66			1,956.72			2,119.78			75
76	1,942.59			2,119.19			2,295.79			76
77	2,104.12			2,295.41			2,486.69			77
78	2,276.11			2,483.03			2,689.94			78
79	2,460.69			2,684.39			2,908.09			79
80	2,655.78			2,897.21			3,138.64			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$275,000 Face Amount			$300,000 Face Amount			$325,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	105.11	0		114.67	0		124.23	0		16
17	108.67	0		118.55	0		128.42	0		17
18	112.47	0		122.70	0		132.92	0		18
19	116.21	0		126.77	0		137.33	0		19
20	120.06	0	70,141	130.97	0	76,496	141.88	0	82,877	20
21	127.18	0		138.74	0		150.31	0		21
22	131.33	0		143.27	0		155.21	0		22
23	135.84	0		148.19	0		160.54	0		23
24	140.77	0		153.57	0		166.37	0		24
25	145.45	0	67,702	158.67	0	73,855	171.89	0	80,008	25
26	150.69	0		164.39	0		178.09	0		26
27	157.78	529		172.12	762		186.46	1,007		27
28	163.37	1,740		178.22	2,083		193.07	2,425		28
29	170.91	3,117		186.44	3,575		201.98	4,034		29
30	177.55	4,509	64,842	193.69	5,091	70,747	209.83	5,665	76,638	30
31	187.13	5,533		204.14	6,194		221.15	6,855		31
32	194.60	6,801		212.29	7,573		229.98	8,337		32
33	203.91	7,934		222.44	8,799		240.98	9,664		33
34	212.34	9,097		231.64	10,062		250.94	11,019		34
35	221.25	10,192	60,756	241.37	11,250	66,282	261.48	12,307	71,808	35
36	231.98	11,042		253.06	12,165		274.15	13,289		36
37	243.76	12,115		265.91	13,325		288.07	14,547		37
38	255.67	12,820		278.91	14,089		302.16	15,370		38
39	269.72	13,605		294.24	14,949		318.76	16,288		39
40	283.10	14,246	54,858	308.84	15,645	59,853	334.57	17,033	64,834	40
41	297.08	14,755		324.09	16,190		351.09	17,619		41
42	312.98	15,232		341.44	16,707		369.89	18,178		42
43	330.24	15,564		360.26	17,060		390.28	18,555		43
44	347.84	15,613		379.46	17,108		411.08	18,602		44
45	366.77	15,763	46,848	400.11	17,264	51,105	433.45	18,769	55,366	45
46	387.12	15,697		422.31	17,188		457.50	18,679		46
47	408.61	15,620		445.76	17,101		482.90	18,579		47
48	430.93	15,356		470.11	16,809		509.28	18,262		48
49	454.53	14,962		495.86	16,378		537.18	17,789		49
50	481.28	14,287	36,796	525.03	15,632	40,139	568.78	16,976	43,483	50
51	509.14	13,387		555.43	14,649		601.71	15,907		51
52	538.52	12,378		587.48	13,545		636.43	14,708		52
53	568.98	11,173		620.70	12,223		672.43	13,276		53
54	601.97	11,283		656.70	12,341		711.42	13,398		54
55	635.50	11,170	25,842	693.27	12,214	28,193	751.05	13,259	30,543	55
56	673.56	8,881		734.80	9,714		796.03	10,546		56
57	717.08	5,971		782.27	6,535		847.46	7,100		57
58	766.90	3,890		836.62	4,262		906.33	4,633		58
59	823.02	2,005		897.84	2,203		972.66	2,400		59
60	882.28	41	7,322	962.49	57	7,987	1,042.69	74	8,653	60
61	939.96	0		1,025.41	0		1,110.86	0		61
62	1,002.88	0		1,094.06	0		1,185.23	0		62
63	1,072.11	0		1,169.58	0		1,267.04	0		63
64	1,145.51	0		1,249.65	0		1,353.79	0		64
65	1,223.13			1,334.32			1,445.52			65
66	1,342.70			1,464.77			1,586.83			66
67	1,432.90			1,563.16			1,693.43			67
68	1,529.37			1,668.41			1,807.44			68
69	1,625.87			1,773.68			1,921.49			69
70	1,726.54			1,883.50			2,040.46			70
71	1,865.00			2,034.54			2,204.09			71
72	2,011.82			2,194.71			2,377.60			72
73	2,167.05			2,364.06			2,561.06			73
74	2,328.56			2,540.25			2,751.94			74
75	2,502.65			2,730.17			2,957.68			75
76	2,685.15			2,929.26			3,173.36			76
77	2,878.13			3,139.77			3,401.42			77
78	3,083.68			3,364.02			3,644.35			78
79	3,299.73			3,599.71			3,899.68			79
80	3,519.97			3,839.97			4,159.97			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Non-Tobacco

Death Benefit Option: A

TRANSAMERICA

Issue Age	$350,000 Face Amount			$375,000 Face Amount			$400,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	93.01	1,258		99.65	1,562		106.30	1,867		16
17	95.72	2,285		102.56	2,664		109.40	3,042		17
18	98.55	3,399		105.59	3,846		112.63	4,293		18
19	101.47	4,479		108.71	4,970		115.96	5,487		19
20	104.41	5,383	63,707	111.87	5,958	68,270	119.33	6,520	72,811	20
21	111.03	6,091		118.96	6,698		126.89	7,317		21
22	114.42	7,107		122.59	7,780		130.76	8,452		22
23	118.00	8,109		126.43	8,854		134.86	9,599		23
24	121.74	9,049		130.43	9,850		139.13	10,651		24
25	125.50	9,782	61,351	134.46	10,634	65,742	143.43	11,487	70,133	25
26	129.76	10,788		139.03	11,706		148.29	12,615		26
27	134.19	11,736		143.78	12,714		153.36	13,684		27
28	138.74	12,557		148.65	13,590		158.56	14,613		28
29	143.76	13,497		154.03	14,590		164.29	15,674		29
30	148.74	14,111	58,956	159.37	15,243	63,177	169.99	16,368	67,385	30
31	158.16	15,018		169.46	16,210		180.76	17,395		31
32	164.03	15,718		175.74	16,941		187.46	18,179		32
33	170.38	16,464		182.56	17,749		194.73	19,026		33
34	177.15	17,197		189.81	18,529		202.46	19,855		34
35	184.18	17,804	55,727	197.34	19,170	59,711	210.49	20,536	63,694	35
36	191.68	18,408		205.37	19,807		219.06	21,211		36
37	199.46	18,877		213.71	20,306		227.96	21,741		37
38	209.76	19,312		224.74	20,768		239.72	22,225		38
39	219.15	19,995		234.80	21,498		250.46	23,005		39
40	228.19	20,186	50,898	244.49	21,700	54,538	260.79	23,211	58,172	40
41	241.87	20,518		259.15	22,049		276.42	23,580		41
42	252.46	20,795		270.49	22,342		288.52	23,885		42
43	265.90	20,971		284.90	22,531		303.89	24,090		43
44	277.42	20,996		297.24	22,553		317.05	24,106		44
45	289.88	21,071	44,876	310.58	22,623	48,077	331.29	24,183	51,287	45
46	304.81	20,808		326.58	22,340		348.35	23,873		46
47	320.85	20,548		343.77	22,059		366.69	23,574		47
48	339.49	20,388		363.74	21,884		387.98	23,379		48
49	358.30	19,893		383.89	21,353		409.48	22,812		49
50	380.87	19,215	36,347	408.08	20,624	38,945	435.28	22,031	41,540	50
51	402.16	18,570		430.89	19,931		459.61	21,288		51
52	424.94	17,883		455.30	19,190		485.65	20,498		52
53	448.01	16,266		480.01	17,454		512.01	18,642		53
54	474.03	16,227		507.89	17,410		541.74	18,591		54
55	499.78	15,788	26,885	535.48	16,938	28,806	571.18	18,086	30,726	55
56	530.23	12,831		568.10	13,765		605.98	14,701		56
57	564.94	8,961		605.29	9,617		645.64	10,273		57
58	605.65	5,796		648.91	6,223		692.17	6,652		58
59	651.70	2,763		698.25	2,973		744.80	3,182		59
60	702.42	0	5,217	752.59	0	5,589	802.77	0	5,962	60
61	758.48	0		812.65	0		866.83	0		61
62	825.24	0		884.18	0		943.13	0		62
63	894.65	0		958.56	0		1,022.46	0		63
64	974.74	0		1,044.36	0		1,113.99	0		64
65	1,065.50			1,141.61			1,217.72			65
66	1,150.93			1,233.14			1,315.35			66
67	1,233.67			1,321.79			1,409.91			67
68	1,319.13			1,413.35			1,507.57			68
69	1,407.21			1,507.72			1,608.24			69
70	1,503.31			1,610.69			1,718.06			70
71	1,636.80			1,753.71			1,870.63			71
72	1,780.96			1,908.17			2,035.39			72
73	1,935.80			2,074.07			2,212.34			73
74	2,101.32			2,251.41			2,401.50			74
75	2,282.84			2,445.90			2,608.96			75
76	2,472.39			2,648.99			2,825.59			76
77	2,677.98			2,869.26			3,060.54			77
78	2,896.86			3,103.78			3,310.70			78
79	3,131.79			3,355.49			3,579.19			79
80	3,380.08			3,621.51			3,862.95			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Tobacco

Death Benefit Option: A

TRANSAMERICA

	$350,000 Face Amount			$375,000 Face Amount			$400,000 Face Amount			
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age
16	133.78	0		143.34	0		152.89	0		16
17	138.30	0		148.18	0		158.06	0		17
18	143.14	0		153.37	0		163.59	0		18
19	147.90	0		158.46	0		169.03	0		19
20	152.80	0	89,257	163.71	0	95,614	174.63	0	102,020	20
21	161.87	0		173.43	0		184.99	0		21
22	167.15	0		179.09	0		191.03	0		22
23	172.89	0		185.24	0		197.59	0		23
24	179.16	0		191.96	0		204.76	0		24
25	185.11	0	86,142	198.34	0	92,314	211.56	0	98,467	25
26	191.79	0		205.49	0		219.19	0		26
27	200.80	1,240		215.15	1,484		229.49	1,729		27
28	207.92	2,758		222.77	3,101		237.62	3,444		28
29	217.52	4,492		233.05	4,951		248.59	5,409		29
30	225.97	6,239	82,528	242.12	6,821	88,434	258.26	7,404	94,338	30
31	238.17	7,525		255.18	8,187		272.19	8,848		31
32	247.67	9,110		265.37	9,883		283.06	10,655		32
33	259.51	10,521		278.05	11,394		296.59	12,259		33
34	270.25	11,991		289.55	12,948		308.85	13,913		34
35	281.59	13,358	77,324	301.71	14,414	82,850	321.82	15,472	88,376	35
36	295.24	14,419		316.33	15,543		337.42	16,673		36
37	310.23	15,764		332.39	16,980		354.55	18,197		37
38	325.40	16,645		348.64	17,919		371.89	19,200		38
39	343.28	17,632		367.80	18,970		392.32	20,308		39
40	360.31	18,426	69,823	386.05	19,825	74,818	411.78	21,212	79,799	40
41	378.10	19,049		405.11	20,483		432.12	21,918		41
42	398.34	19,644		426.80	21,120		455.25	22,591		42
43	420.30	20,046		450.33	21,545		480.35	23,041		43
44	442.70	20,092		474.33	21,591		505.95	23,085		44
45	466.79	20,271	59,623	500.14	21,776	63,884	533.48	23,281	68,146	45
46	492.69	20,174		527.89	21,669		563.08	23,161		46
47	520.05	20,063		557.20	21,544		594.34	23,022		47
48	548.46	19,715		587.63	21,165		626.81	22,618		48
49	578.50	19,199		619.82	20,613		661.14	22,023		49
50	612.53	18,321	46,827	656.29	19,671	50,177	700.04	21,016	53,520	50
51	648.00	17,169		694.28	18,429		740.57	19,689		51
52	685.39	15,873		734.35	17,038		783.30	18,200		52
53	724.15	14,325		775.88	15,378		827.60	16,428		53
54	766.15	14,456		820.87	15,514		875.60	16,572		54
55	808.82	14,302	32,892	866.59	15,345	35,241	924.36	16,388	37,590	55
56	857.26	11,378		918.49	12,210		979.73	13,042		56
57	912.65	7,664		977.84	8,228		1,043.02	8,791		57
58	976.05	5,006		1,045.77	5,378		1,115.49	5,750		58
59	1,047.48	2,598		1,122.30	2,795		1,197.12	2,993		59
60	1,122.90	89	9,317	1,203.11	106	9,984	1,283.32	122	10,649	60
61	1,196.31	0		1,281.76	0		1,367.21	0		61
62	1,276.40	0		1,367.57	0		1,458.74	0		62
63	1,364.51	0		1,461.97	0		1,559.44	0		63
64	1,457.93	0		1,562.06	0		1,666.20	0		64
65	1,556.71			1,667.90			1,779.10			65
66	1,708.89			1,830.96			1,953.02			66
67	1,823.69			1,953.95			2,084.22			67
68	1,946.48			2,085.51			2,224.54			68
69	2,069.29			2,217.10			2,364.91			69
70	2,197.42			2,354.37			2,511.33			70
71	2,373.63			2,543.18			2,712.72			71
72	2,560.50			2,743.39			2,926.28			72
73	2,758.06			2,955.07			3,152.07			73
74	2,963.62			3,175.31			3,387.00			74
75	3,185.19			3,412.71			3,640.22			75
76	3,417.47			3,661.57			3,905.68			76
77	3,663.07			3,924.72			4,186.37			77
78	3,924.68			4,205.02			4,485.35			78
79	4,199.66			4,499.63			4,799.61			79
80	4,479.97			4,799.96			5,119.96			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

With Riders: TI, WML

Non-Tobacco

Death Benefit Option: A

TRANSAMERICA

Issue Age	$425,000 Face Amount			$450,000 Face Amount			$500,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	112.94	2,171		119.58	2,476		132.87	3,086		16
17	116.23	3,407		123.07	3,785		136.74	4,500		17
18	119.67	4,739		126.71	5,173		140.79	6,053		18
19	123.21	6,005		130.46	6,523		144.95	7,519		19
20	126.79	7,096	77,375	134.24	7,658	81,915	149.16	8,784	90,996	20
21	134.83	7,936		142.76	8,543		158.62	9,757		21
22	138.93	9,124		147.11	9,808		163.45	11,154		22
23	143.29	10,344		151.72	11,078		168.58	12,557		23
24	147.82	11,453		156.52	12,254		173.91	13,846		24
25	152.39	12,328	74,507	161.36	13,181	78,898	179.28	14,865	87,645	25
26	157.56	13,523		166.83	14,441		185.37	16,258		26
27	162.95	14,662		172.53	15,632		191.70	17,571		27
28	168.47	15,646		178.38	16,669		198.20	18,716		28
29	174.56	16,759		184.83	17,851		205.37	20,021		29
30	180.62	17,501	71,606	191.24	18,625	75,815	212.49	20,875	84,232	30
31	192.06	18,587		203.35	19,763		225.95	22,133		31
32	199.18	19,409		210.89	20,639		234.32	23,085		32
33	206.90	20,304		219.07	21,589		243.41	24,138		33
34	215.11	21,174		227.77	22,506		253.07	25,151		34
35	223.65	21,902	67,678	236.80	23,262	71,651	263.11	25,982	79,600	35
36	232.75	22,610		246.44	24,015		273.82	26,812		36
37	242.21	23,176		256.45	24,605		284.95	27,463		37
38	254.71	23,687		269.69	25,149		299.65	28,057		38
39	266.11	24,503		281.76	26,005		313.07	29,011		39
40	277.09	24,726	61,812	293.39	26,236	65,445	325.99	29,257	72,712	40
41	293.70	25,110		310.98	26,646		345.53	29,703		41
42	306.56	25,436		324.59	26,984		360.65	30,074		42
43	322.88	25,646		341.87	27,201		379.86	30,313		43
44	336.87	25,662		356.69	27,219		396.32	30,321		44
45	351.99	25,735	54,488	372.70	27,292	57,694	414.11	30,401	64,101	45
46	370.13	25,410		391.90	26,942		435.44	30,009		46
47	389.60	25,082		412.52	26,594		458.36	29,618		47
48	412.23	24,878		436.48	26,376		484.98	29,368		48
49	435.08	24,273		460.67	25,731		511.85	28,645		49
50	462.49	23,439	44,138	489.69	24,846	46,733	544.10	27,657	51,920	50
51	488.34	22,646		517.07	24,007		574.52	26,721		51
52	516.00	21,803		546.35	23,109		607.06	25,723		52
53	544.01	19,830		576.01	21,019		640.02	23,396		53
54	575.60	19,774		609.46	20,957		677.18	23,322		54
55	606.88	19,236	32,647	642.57	20,383	34,566	713.97	22,681	38,406	55
56	643.85	15,637		681.72	16,570		757.47	18,442		56
57	685.99	10,929		726.35	11,586		807.05	12,898		57
58	735.43	7,080		778.69	7,508		865.22	8,364		58
59	791.35	3,391		837.90	3,600		931.00	4,018		59
60	852.94	0	6,334	903.11	0	6,707	1,003.46	0	7,453	60
61	921.01	0		975.19	0		1,083.54	0		61
62	1,002.07	0		1,061.02	0		1,178.91	0		62
63	1,086.36	0		1,150.27	0		1,278.07	0		63
64	1,183.61	0		1,253.24	0		1,392.49	0		64
65	1,293.83			1,369.93			1,522.15			65
66	1,397.56			1,479.77			1,644.18			66
67	1,498.03			1,586.15			1,762.39			67
68	1,601.80			1,696.02			1,884.47			68
69	1,708.75			1,809.27			2,010.29			69
70	1,825.44			1,932.82			2,147.58			70
71	1,987.54			2,104.45			2,338.28			71
72	2,162.60			2,289.81			2,544.23			72
73	2,350.62			2,488.89			2,765.43			73
74	2,551.60			2,701.69			3,001.88			74
75	2,772.02			2,935.08			3,261.20			75
76	3,002.19			3,178.79			3,531.98			76
77	3,251.83			3,443.11			3,825.68			77
78	3,517.62			3,724.54			4,138.38			78
79	3,802.89			4,026.59			4,473.99			79
80	4,104.38			4,345.81			4,828.68			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

TransElite HFA - Universal Life Insurance

Tobacco

With Riders: TI, WML

Death Benefit Option: A

TRANSAMERICA

Issue Age	$425,000 Face Amount			$450,000 Face Amount			$500,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	162.45	0		172.01	0		191.12	0		16
17	167.94	0		177.82	0		197.58	0		17
18	173.82	0		184.04	0		204.49	0		18
19	179.59	0		190.15	0		211.28	0		19
20	185.54	0	108,375	196.45	0	114,756	218.28	0	127,493	20
21	196.56	0		208.12	0		231.24	0		21
22	202.97	0		214.90	0		238.78	0		22
23	209.94	0		222.29	0		246.99	0		23
24	217.56	0		230.35	0		255.95	0		24
25	224.78	0	104,619	238.00	0	110,773	264.45	0	123,080	25
26	232.89	0		246.59	0		273.99	0		26
27	243.83	1,963		258.18	2,207		286.86	2,675		27
28	252.48	3,797		267.33	4,129		297.03	4,805		28
29	264.13	5,868		279.66	6,327		310.74	7,235		29
30	274.40	7,978	100,229	290.54	8,551	106,120	322.82	9,699	117,902	30
31	289.20	9,509		306.21	10,170		340.24	11,493		31
32	300.75	11,419		318.44	12,192		353.82	13,721		32
33	315.13	13,124		333.66	13,989		370.74	15,712		33
34	328.16	14,878		347.46	15,843		386.07	17,766		34
35	341.93	16,523	93,892	362.05	17,587	99,428	402.28	19,695	110,470	35
36	358.51	17,796		379.60	18,927		421.77	21,168		36
37	376.71	19,413		398.87	20,635		443.19	23,062		37
38	395.13	20,469		418.37	21,743		464.86	24,294		38
39	416.84	21,652		441.36	22,991		490.40	25,668		39
40	437.52	22,606	84,788	463.26	24,004	89,783	514.73	26,781	99,746	40
41	459.12	23,347		486.13	24,782		540.15	27,647		41
42	483.70	24,057		512.15	25,528		569.06	28,470		42
43	510.37	24,536		540.39	26,031		600.43	29,018		43
44	537.57	24,580		569.19	26,074		632.43	29,060		44
45	566.82	24,782	72,403	600.16	26,283	76,659	666.85	29,291	85,178	45
46	598.27	24,652		633.46	26,144		703.85	29,127		46
47	631.49	24,506		668.64	25,987		742.93	28,943		47
48	665.98	24,068		705.16	25,522		783.51	28,423		48
49	702.46	23,437		743.78	24,847		826.43	27,672		49
50	743.79	22,361	56,864	787.54	23,705	60,208	875.05	26,398	66,899	50
51	786.86	20,952		833.14	22,209		925.71	24,728		51
52	832.26	19,368		881.21	20,530		979.13	22,859		52
53	879.33	17,479		931.05	18,531		1,034.50	20,630		53
54	930.32	17,628		985.05	18,687		1,094.50	20,800		54
55	982.14	17,432	39,940	1,039.91	18,476	42,289	1,155.45	20,562	46,988	55
56	1,040.96	13,874		1,102.19	14,706		1,224.66	16,372		56
57	1,108.21	9,356		1,173.40	9,920		1,303.78	11,049		57
58	1,185.21	6,122		1,254.92	6,494		1,394.36	7,238		58
59	1,271.94	3,190		1,346.76	3,388		1,496.40	3,783		59
60	1,363.52	138	11,314	1,443.73	154	11,980	1,604.14	186	13,311	60
61	1,452.66	0		1,538.11	0		1,709.01	0		61
62	1,549.91	0		1,641.08	0		1,823.43	0		62
63	1,656.90	0		1,754.37	0		1,949.30	0		63
64	1,770.34	0		1,874.48	0		2,082.75	0		64
65	1,890.29			2,001.48			2,223.87			65
66	2,075.09			2,197.15			2,441.28			66
67	2,214.48			2,344.74			2,605.27			67
68	2,363.58			2,502.61			2,780.68			68
69	2,512.71			2,660.52			2,956.13			69
70	2,668.29			2,825.25			3,139.17			70
71	2,882.27			3,051.82			3,390.91			71
72	3,109.18			3,292.07			3,657.85			72
73	3,349.08			3,546.08			3,940.09			73
74	3,598.69			3,810.37			4,233.75			74
75	3,867.74			4,095.25			4,550.28			75
76	4,149.78			4,393.89			4,882.10			76
77	4,448.01			4,709.66			5,232.96			77
78	4,765.69			5,046.02			5,606.69			78
79	5,099.58			5,399.56			5,999.51			79
80	5,439.96			5,759.96			6,399.95			80

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 $2.50 Monthly 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. 8/4/2020

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: CA Ver: 4.13.2020.41

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.

Once benefits under this rider are exercised, we will not pay an accelerated death benefit on any other rider attached to the contract.

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 and no older than 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.

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 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.

This rider is not available for self-employed individuals.

The rider will terminate on the earliest of:

- the date the contract terminates;
- 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

This rider is only available during the initial enrollment. This rider will terminate on the earliest of:

- the date the contract terminates, subject to the Conversion Options of this rider;
- 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 to terminate.
- the maturity date.
- the date the insured dies.
- the date the contract lapses or becomes fully paid-up life insurance, subject to the grace period.
- the date a nonforfeiture option becomes effective.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue insurance.

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 Option.