

PROTECTION NOW — OR LATER

UNIVERSAL LIFE INSURANCE FROM
TRANSAMERICA LIFE INSURANCE COMPANY



Universal life insurance — also known as permanent life insurance¹ — can help protect your family's quality of life after you're gone. But that's just one of several benefits when you enroll in *TransElite*[®] universal life insurance from Transamerica.

Universal life insurance offers greater flexibility than basic life insurance. In addition to the death benefit, universal life insurance allows you to **build cash value** — plus interest — over time. This cash value lets you to:

- Borrow against the cash value² if you need money in a pinch and/or
- Use the cash value to cover the cost of your premiums down the road.*

Plus, if you're diagnosed with a debilitating condition that is expected to be permanent, *TransElite* universal life insurance can help. It includes a feature that allows you to accelerate your death benefit to provide financial relief.

The benefit can be used to pay for any expenses you may have, such as household or credit card bills, costs for an assisted living facility, or even for family members taking care of you — benefits can be paid even if care is being provided by a loved one such as a spouse or child. In short, there are no restrictions on how you use the benefit.

MANY BENEFITS, ONE POLICY

AT A GLANCE: UNIVERSAL LIFE INSURANCE WITH ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER AND EXTENSION OF BENEFITS(EXT) RIDER:

- Guaranteed issue — no medical or blood tests required
- Fully portable — you can take your policy with you if you retire or change employers, so long as you maintain the premiums
- Group rates for this benefit are lower than if purchased individually

MORE ABOUT UNIVERSAL LIFE

- Can be used as traditional life insurance to provide money to your loved ones after you pass away
- Premiums never increase due to your age
- Borrow from the policy amount in advance, if needed²
- Build cash value with guaranteed 3% interest annually

MORE ABOUT THE CHRONIC CONDITION RIDER AND EXTENSION OF BENEFIT RIDER³

- Help cover unexpected costs, helping to reduce the physical, emotional, and financial burden associated with a debilitating condition
- Access 4% of the policy value each month for up to 50 months
- Receive up to twice the policy's face amount, plus 25% as a paid-up policy
- No restrictions on how you use the money

* Using cash value to pay the monthly premium will decrease how long the policy will last.

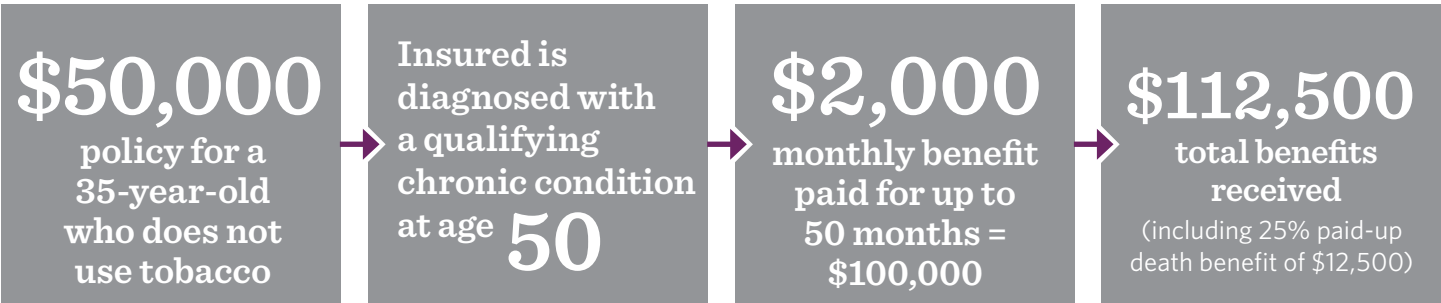


A *TransElite* universal life insurance policy offers protection while you're alive — or after you're gone.

HOW THE DEATH BENEFIT WORKS



HOW THE CHRONIC CONDITION RIDER AND EXTENSION OF BENEFIT RIDER WORK



The above hypothetical examples assume this employee elected a \$50,000 coverage amount.

COVERAGE OPTIONS

You can enroll in a universal life insurance policy for yourself and also can add coverage for your spouse and child.

	AGE LIMITS	BENEFIT
EMPLOYEE	Ages 16 through 80	\$15,000 - \$150,000 benefit, not to exceed 5x base salary
SPOUSE	Ages 16 through 65	\$25,000 benefit
CHILD TERM RIDER	Ages 15 days through 25 years	\$20,000 benefit

TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$15,000 Face Amount				\$30,000 Face Amount			\$45,000 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†			17.59	0		24
25	N/A†			N/A†			18.15	0	7,887	25
26	N/A†			N/A†			18.86	0		26
27	N/A†			N/A†			19.59	0		27
28	N/A†			N/A†			20.13	0		28
29	N/A†			N/A†			20.93	0		29
30	N/A†			N/A†			21.73	0	7,580	30
31	N/A†			N/A†			23.14	0		31
32	N/A†			N/A†			23.85	0		32
33	N/A†			N/A†			24.83	0		33
34	N/A†			N/A†			25.86	0		34
35	N/A†			17.92	0	4,774	26.88	0	7,166	35
36	N/A†			18.64	0		27.96	0		36
37	N/A†			19.52	0		29.28	0		37
38	N/A†			20.43	0		30.64	81		38
39	N/A†			21.42	0		32.13	203		39
40	N/A†			22.38	0	4,365	33.57	270	6,548	40
41	N/A†			23.73	0		35.60	340		41
42	N/A†			24.72	28		37.08	480		42
43	N/A†			26.11	79		39.16	526		43
44	N/A†			27.28	144		40.92	595		44
45	N/A†			28.64	186	3,847	42.95	634	5,766	45
46	N/A†			30.13	222		45.19	669		46
47	N/A†			31.71	261		47.57	706		47
48	N/A†			33.71	280		50.56	710		48
49	17.77	0		35.53	310		53.29	733		49
50	18.94	0	1,556	37.88	291	3,116	56.83	683	4,676	50
51	20.05	0		40.10	281		60.16	650		51
52	21.23	0		42.45	285		63.68	633		52
53	22.62	0		45.24	158		67.87	425		53
54	23.93	0		47.87	235		71.80	517		54
55	25.45	0	1,153	50.89	234	2,305	76.34	499	3,457	55
56	27.13	0		54.27	45		81.40	196		56
57	29.02	0		58.03	0		87.05	0		57
58	31.14	0		62.28	0		93.42	0		58
59	33.51	0		67.02	0		100.53	0		59
60	36.26	0	224	72.52	0	447	108.79	0	671	60
61	39.26	0		78.51	0		117.77	0		61
62	42.89	0		85.79	0		128.68	0		62
63	46.66	0		93.32	0		139.98	0		63
64	50.87	0		101.73	0		152.60	0		64
65	55.94			111.88			167.83			65
66	61.18			122.36			183.54			66
67	65.93			131.85			197.78			67
68	71.57			143.15			214.72			68
69	76.94			153.88			230.82			69
70	83.44			166.88			250.32			70
71	90.74			181.48			272.22			71
72	100.08			200.15			300.23			72
73	109.88			219.77			329.65			73
74	120.14			240.27			360.41			74
75	132.67			265.33			397.99			75
76	105.96			211.92			317.88			76
77	114.77			229.54			344.31			77
78	124.15			248.30			372.45			78
79	134.22			268.44			402.66			79
80	144.86			289.72			434.58			80

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

Solve for Target Premium - A100

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6/3/2021

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

Issue State: TX Ver:
4.19.2021.130

TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$15,000 Face Amount				\$30,000 Face Amount			\$45,000 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†			19.02	0		16
17	N/A†			N/A†			19.60	0		17
18	N/A†			N/A†			20.15	0		18
19	N/A†			N/A†			20.91	0		19
20	N/A†			N/A†			21.62	0	11,486	20
21	N/A†			N/A†			22.95	0		21
22	N/A†			N/A†			23.62	0		22
23	N/A†			N/A†			24.56	0		23
24	N/A†			N/A†			25.45	0		24
25	N/A†			17.53	0	7,387	26.29	0	11,092	25
26	N/A†			18.20	0		27.31	0		26
27	N/A†			19.11	0		28.66	0		27
28	N/A†			19.74	0		29.62	0		28
29	N/A†			20.67	0		31.01	0		29
30	N/A†			21.53	0	7,067	32.30	0	10,621	30
31	N/A†			22.73	0		34.10	0		31
32	N/A†			23.55	0		35.32	0		32
33	N/A†			24.67	0		37.00	0		33
34	N/A†			25.72	0		38.58	0		34
35	N/A†			26.80	0	6,634	40.20	0	9,946	35
36	N/A†			28.07	0		42.11	0		36
37	N/A†			29.57	0		44.35	0		37
38	N/A†			30.87	0		46.30	0		38
39	N/A†			32.58	0		48.88	0		39
40	N/A†			34.25	0	5,983	51.38	0	8,978	40
41	18.01	0		36.02	0		54.02	0		41
42	18.90	0		37.80	0		56.71	0		42
43	19.98	0		39.95	0		59.92	0		43
44	21.04	0		42.08	0		63.12	38		44
45	22.23	0	2,555	44.46	0	5,113	66.69	104	7,669	45
46	23.51	0		47.02	0		70.53	129		46
47	24.85	0		49.71	0		74.56	181		47
48	26.36	0		52.72	0		79.09	127		48
49	27.82	0		55.64	0		83.46	144		49
50	29.57	0	2,008	59.14	0	4,015	88.70	64	6,020	50
51	31.38	0		62.75	0		94.13	0		51
52	33.28	0		66.56	0		99.85	0		52
53	35.51	0		71.02	0		106.53	0		53
54	37.60	0		75.20	0		112.80	0		54
55	40.01	0	1,410	80.01	0	2,820	120.02	0	4,232	55
56	42.56	0		85.11	0		127.67	0		56
57	45.44	0		90.89	0		136.33	0		57
58	48.63	0		97.27	0		145.90	0		58
59	52.20	0		104.39	0		156.59	0		59
60	56.18	0	400	112.36	0	800	168.53	0	1,200	60
61	60.09	0		120.17	0		180.26	0		61
62	64.52	0		129.04	0		193.56	0		62
63	69.31	0		138.62	0		207.93	0		63
64	74.30	0		148.60	0		222.90	0		64
65	80.06			160.12			240.18			65
66	88.55			177.11			265.66			66
67	94.96			189.92			284.88			67
68	102.70			205.39			308.09			68
69	109.97			219.95			329.92			69
70	118.43			236.85			355.27			70
71	127.98			255.95			383.93			71
72	140.04			280.08			420.11			72
73	152.54			305.09			457.63			73
74	165.38			330.76			496.14			74
75	180.92			361.83			542.75			75
76	146.46			292.93			439.39			76
77	156.99			313.98			470.97			77
78	168.20			336.40			504.60			78
79	179.99			359.97			539.96			79
80	192.00			384.00			576.00			80

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Non-Tobacco

Death Benefit Option: A



\$60,000 Face Amount				\$75,000 Face Amount			\$90,000 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	17.79	0		22.24	0		26.68	0		16
17	18.30	0		22.88	0		27.46	0		17
18	18.79	0		23.49	0		28.18	0		18
19	19.39	0		24.24	0		29.09	0		19
20	20.01	0	10,935	25.01	0	13,668	30.01	0	16,402	20
21	21.30	0		26.62	0		31.95	0		21
22	21.88	0		27.35	0		32.82	0		22
23	22.70	0		28.38	0		34.06	0		23
24	23.45	0		29.31	0		35.17	0		24
25	24.20	0	10,521	30.25	0	13,156	36.30	0	15,773	25
26	25.14	0		31.42	0		37.71	0		26
27	26.11	0		32.64	0		39.17	0		27
28	26.84	0		33.55	0		40.26	0		28
29	27.91	0		34.89	0		41.86	0		29
30	28.97	0	10,103	36.22	0	12,638	43.46	0	15,161	30
31	30.85	0		38.57	0		46.28	0		31
32	31.80	0		39.76	0		47.71	0		32
33	33.10	0		41.38	0		49.66	174		33
34	34.48	0		43.10	105		51.72	403		34
35	35.84	13	9,558	44.80	336	11,941	53.76	665	14,333	35
36	37.28	209		46.61	571		55.93	927		36
37	39.04	271		48.80	625		58.56	984		37
38	40.85	473		51.07	870		61.28	1,262		38
39	42.83	616		53.54	1,028		64.25	1,446		39
40	44.75	682	8,724	55.94	1,100	10,907	67.13	1,517	13,090	40
41	47.46	762		59.33	1,183		71.19	1,601		41
42	49.44	931		61.80	1,383		74.16	1,830		42
43	52.22	981		65.27	1,428		78.33	1,878		43
44	54.56	1,052		68.20	1,506		81.84	1,962		44
45	57.27	1,088	7,694	71.59	1,539	9,617	85.91	1,987	11,537	45
46	60.25	1,114		75.32	1,558		90.38	2,003		46
47	63.43	1,151		79.29	1,596		95.14	2,035		47
48	67.41	1,137		84.27	1,568		101.12	1,993		48
49	71.06	1,155		88.82	1,576		106.59	1,997		49
50	75.77	1,072	6,232	94.71	1,462	7,789	113.65	1,852	9,348	50
51	80.21	1,016		100.26	1,382		120.31	1,745		51
52	84.90	977		106.13	1,325		127.35	1,670		52
53	90.49	688		113.11	950		135.73	1,214		53
54	95.74	801		119.67	1,086		143.60	1,367		54
55	101.79	765	4,611	127.23	1,030	5,762	152.68	1,295	6,916	55
56	108.53	349		135.66	502		162.80	655		56
57	116.06	0		145.08	0		174.09	0		57
58	124.57	0		155.71	0		186.85	0		58
59	134.04	0		167.55	0		201.06	0		59
60	145.05	0	895	181.31	0	1,119	217.57	0	1,343	60
61	157.02	0		196.28	0		235.54	0		61
62	171.58	0		214.47	0		257.37	0		62
63	186.63	0		233.29	0		279.95	0		63
64	203.47	0		254.33	0		305.20	0		64
65	223.77			279.71			335.65			65
66	244.73			305.91			367.09			66
67	263.70			329.63			395.55			67
68	286.29			357.87			429.44			68
69	307.76			384.70			461.64			69
70	333.76			417.20			500.64			70
71	362.96			453.70			544.44			71
72	400.30			500.38			600.46			72
73	439.53			549.42			659.30			73
74	480.54			600.68			720.81			74
75	530.66			663.32			795.99			75
76	423.84			529.80			635.76			76
77	459.08			573.85			688.62			77
78	496.61			620.76			744.91			78
79	536.88			671.10			805.32			79
80	579.44			724.30			869.16			80

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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	25.36	0		31.70	0		38.04	0		16
17	26.13	0		32.67	0		39.20	0		17
18	26.86	0		33.57	0		40.29	0		18
19	27.88	0		34.86	0		41.83	0		19
20	28.83	0	15,315	36.04	0	19,144	43.24	0	22,948	20
21	30.59	0		38.24	0		45.89	0		21
22	31.50	0		39.37	0		47.25	0		22
23	32.75	0		40.94	0		49.12	0		23
24	33.93	0		42.41	0		50.89	0		24
25	35.05	0	14,776	43.82	0	18,480	52.58	0	22,164	25
26	36.41	0		45.51	0		54.61	0		26
27	38.21	0		47.77	0		57.32	0		27
28	39.49	0		49.36	0		59.23	0		28
29	41.34	0		51.68	0		62.02	0		29
30	43.06	0	14,162	53.82	0	17,688	64.59	0	21,243	30
31	45.46	0		56.83	0		68.19	0		31
32	47.09	0		58.87	0		70.64	0		32
33	49.33	0		61.67	0		74.00	0		33
34	51.44	0		64.30	0		77.16	0		34
35	53.59	0	13,258	66.99	0	16,571	80.39	0	19,892	35
36	56.14	0		70.18	0		84.21	0		36
37	59.13	0		73.92	0		88.70	0		37
38	61.73	0		77.17	0		92.60	0		38
39	65.17	0		81.46	0		97.75	0		39
40	68.51	0	11,973	85.63	0	14,967	102.76	101	17,956	40
41	72.03	0		90.04	67		108.05	279		41
42	75.61	140		94.51	407		113.41	679		42
43	79.90	233		99.87	513		119.85	796		43
44	84.16	327		105.20	616		126.23	901		44
45	88.92	393	10,223	111.15	686	12,783	133.37	971	15,332	45
46	94.04	413		117.55	694		141.06	978		46
47	99.42	468		124.27	749		149.12	1,029		47
48	105.45	373		131.81	619		158.17	863		48
49	111.28	381		139.10	614		166.92	851		49
50	118.27	263	8,032	147.84	458	10,040	177.41	654	12,047	50
51	125.51	114		156.89	264		188.26	408		51
52	133.13	0		166.41	70		199.69	171		52
53	142.03	0		177.54	0		213.05	0		53
54	150.39	0		187.99	0		225.59	0		54
55	160.02	0	5,642	200.03	0	7,052	240.04	0	8,465	55
56	170.22	0		212.78	0		255.33	0		56
57	181.77	0		227.22	0		272.66	0		57
58	194.54	0		243.17	0		291.81	0		58
59	208.78	0		260.98	0		313.17	0		59
60	224.71	0	1,600	280.89	0	2,001	337.07	0	2,400	60
61	240.35	0		300.43	0		360.52	0		61
62	258.07	0		322.59	0		387.11	0		62
63	277.23	0		346.54	0		415.85	0		63
64	297.19	0		371.49	0		445.79	0		64
65	320.23			400.29			480.35			65
66	354.22			442.77			531.32			66
67	379.84			474.81			569.77			67
68	410.79			513.49			616.18			68
69	439.89			549.87			659.84			69
70	473.70			592.12			710.54			70
71	511.90			639.88			767.86			71
72	560.15			700.19			840.23			72
73	610.18			762.72			915.26			73
74	661.52			826.90			992.28			74
75	723.66			904.58			1,085.49			75
76	585.85			732.31			878.78			76
77	627.95			784.94			941.93			77
78	672.80			841.00			1,009.20			78
79	719.94			899.93			1,079.91			79
80	767.99			959.99			1,151.99			80

Solve for Target Premium - A100

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6/3/2021

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

Issue State: TX Ver:
4.19.2021.130

TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$105,000 Face Amount				\$120,000 Face Amount			\$135,000 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	31.13	0		35.58	0		40.03	0		16
17	32.03	0		36.61	0		41.19	0		17
18	32.88	0		37.58	0		42.28	0		18
19	33.94	0		38.79	0		43.64	0		19
20	35.02	0	19,137	40.02	0	21,870	45.02	0	24,603	20
21	37.27	0		42.60	0		47.92	0		21
22	38.29	0		43.76	0		49.23	0		22
23	39.73	0		45.41	0		51.08	0		23
24	41.04	0		46.90	0		52.76	0		24
25	42.35	0	18,408	48.40	0	21,043	54.45	0	23,677	25
26	43.99	0		50.28	0		56.56	0		26
27	45.70	0		52.23	0		58.76	0		27
28	46.97	0		53.68	0		60.39	0		28
29	48.84	0		55.82	0		62.80	0		29
30	50.71	0	17,696	57.95	0	20,219	65.19	0	22,742	30
31	54.00	0		61.71	0		69.42	127		31
32	55.66	181		63.61	418		71.56	656		32
33	57.93	430		66.21	701		74.48	964		33
34	60.34	696		68.96	994		77.58	1,287		34
35	62.72	988	16,716	71.68	1,319	19,117	80.64	1,643	21,509	35
36	65.25	1,289		74.57	1,645		83.89	2,007		36
37	68.32	1,339		78.08	1,705		87.84	2,059		37
38	71.49	1,654		81.71	2,046		91.92	2,438		38
39	74.96	1,859		85.67	2,277		96.38	2,690		39
40	78.32	1,935	15,273	89.51	2,352	17,456	100.70	2,769	19,638	40
41	83.06	2,027		94.93	2,449		106.79	2,870		41
42	86.52	2,281		98.88	2,734		111.24	3,185		42
43	91.38	2,325		104.44	2,779		117.49	3,227		43
44	95.48	2,417		109.12	2,870		122.76	3,324		44
45	100.23	2,441	13,465	114.55	2,892	15,388	128.86	3,343	17,312	45
46	105.44	2,450		120.51	2,895		135.57	3,339		46
47	111.00	2,477		126.85	2,919		142.71	3,361		47
48	117.97	2,422		134.82	2,850		151.68	3,281		48
49	124.35	2,417		142.11	2,837		159.88	3,263		49
50	132.59	2,241	10,906	151.53	2,631	12,462	170.48	3,025	14,025	50
51	140.36	2,111		160.41	2,477		180.47	2,845		51
52	148.58	2,018		169.80	2,364		191.03	2,712		52
53	158.35	1,478		180.97	1,742		203.60	2,007		53
54	167.54	1,651		191.47	1,935		215.41	2,219		54
55	178.13	1,560	8,069	203.57	1,825	9,221	229.02	2,091	10,374	55
56	189.93	806		217.06	960		244.19	1,112		56
57	203.11	0		232.12	0		261.14	0		57
58	217.99	0		249.13	0		280.27	0		58
59	234.57	0		268.08	0		301.59	0		59
60	253.84	0	1,568	290.10	0	1,790	326.36	0	2,015	60
61	274.79	0		314.05	0		353.30	0		61
62	300.26	0		343.16	0		386.05	0		62
63	326.61	0		373.27	0		419.92	0		63
64	356.07	0		406.93	0		457.80	0		64
65	391.59			447.53			503.47			65
66	428.27			489.45			550.63			66
67	461.47			527.40			593.32			67
68	501.01			572.59			644.16			68
69	538.59			615.53			692.47			69
70	584.08			667.52			750.96			70
71	635.18			725.92			816.66			71
72	700.53			800.61			900.68			72
73	769.18			879.06			988.95			73
74	840.95			961.08			1,081.22			74
75	928.65			1,061.32			1,193.98			75
76	741.72			847.68			953.64			76
77	803.39			918.16			1,032.93			77
78	869.06			993.21			1,117.36			78
79	939.54			1,073.76			1,207.98			79
80	1,014.02			1,158.88			1,303.74			80

Solve for Target Premium - A100

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6/3/2021

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Issue State: TX Ver:
4.19.2021.130

TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$105,000 Face Amount				\$120,000 Face Amount			\$135,000 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	44.38	0		50.72	0		57.06	0		16
17	45.74	0		52.27	0		58.80	0		17
18	47.00	0		53.72	0		60.43	0		18
19	48.80	0		55.77	0		62.74	0		19
20	50.45	0	26,802	57.66	0	30,632	64.87	0	34,461	20
21	53.54	0		61.19	0		68.84	0		21
22	55.12	0		63.00	0		70.87	0		22
23	57.31	0		65.50	0		73.68	0		23
24	59.38	0		67.86	0		76.34	0		24
25	61.35	0	25,868	70.11	0	29,552	78.87	0	33,256	25
26	63.72	0		72.82	0		81.92	0		26
27	66.87	0		76.43	0		85.98	0		27
28	69.11	0		78.98	0		88.85	0		28
29	72.35	0		82.69	0		93.02	0		29
30	75.35	0	24,769	86.12	0	28,310	96.88	0	31,852	30
31	79.56	0		90.93	0		102.29	0		31
32	82.41	0		94.19	0		105.96	0		32
33	86.33	0		98.67	0		111.00	0		33
34	90.02	0		102.88	0		115.74	0		34
35	93.79	0	23,205	107.19	0	26,527	120.58	0	29,829	35
36	98.25	0		112.29	0		126.32	0		36
37	103.48	0		118.27	0		133.05	0		37
38	108.03	0		123.47	0		138.90	0		38
39	114.04	38		130.33	201		146.63	374		39
40	119.89	303	20,958	137.01	494	23,945	154.14	691	26,940	40
41	126.06	495		144.06	706		162.07	922		41
42	132.31	946		151.21	1,218		170.12	1,490		42
43	139.82	1,071		159.79	1,350		179.77	1,634		43
44	147.27	1,191		168.31	1,476		189.35	1,766		44
45	155.60	1,264	17,891	177.83	1,557	20,447	200.06	1,850	23,006	45
46	164.57	1,260		188.08	1,544		211.59	1,825		46
47	173.98	1,313		198.83	1,597		223.69	1,882		47
48	184.53	1,109		210.89	1,358		237.25	1,604		48
49	194.74	1,088		222.56	1,325		250.38	1,561		49
50	206.97	847	14,052	236.54	1,043	16,061	266.11	1,240	18,070	50
51	219.64	556		251.02	704		282.40	852		51
52	232.98	271		266.26	372		299.54	470		52
53	248.56	0		284.07	0		319.58	0		53
54	263.19	0		300.79	6		338.39	51		54
55	280.04	0	9,874	320.05	0	11,285	360.05	36	12,695	55
56	297.89	0		340.45	0		383.00	0		56
57	318.10	0		363.55	0		408.99	0		57
58	340.44	0		389.07	0		437.71	0		58
59	365.37	0		417.56	0		469.76	0		59
60	393.25	0	2,801	449.42	0	3,200	505.60	0	3,601	60
61	420.60	0		480.69	0		540.78	0		61
62	451.63	0		516.15	0		580.67	0		62
63	485.16	0		554.47	0		623.78	0		63
64	520.09	0		594.39	0		668.68	0		64
65	560.41			640.46			720.52			65
66	619.88			708.43			796.99			66
67	664.73			759.69			854.65			67
68	718.88			821.58			924.27			68
69	769.81			879.78			989.76			69
70	828.97			947.39			1,065.82			70
71	895.83			1,023.81			1,151.79			71
72	980.27			1,120.31			1,260.34			72
73	1,067.81			1,220.35			1,372.90			73
74	1,157.66			1,323.04			1,488.42			74
75	1,266.41			1,447.32			1,628.24			75
76	1,025.24			1,171.70			1,318.17			76
77	1,098.92			1,255.91			1,412.90			77
78	1,177.41			1,345.61			1,513.81			78
79	1,259.90			1,439.88			1,619.87			79
80	1,343.99			1,535.99			1,727.99			80

Solve for Target Premium - A100

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Issue State: TX Ver:
4.19.2021.130

TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$150,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	
16	44.47	0	0	0	0					16
17	45.76	0	2,319	0	0					17
18	46.97	0	2,618	0	0					18
19	48.49	53	2,849	0	0					19
20	50.02	149	3,114	0	0	1,489	7,142	27,337	2,038	20
21	53.25	213	3,319	0	0					21
22	54.70	350	3,644	0	0					22
23	56.76	427	3,853	0	0					23
24	58.62	572	4,092	0	0					24
25	60.50	734	4,348	0	0	2,345	9,432	26,295	1,246	25
26	62.85	852	4,559	0	0					26
27	65.28	975	4,761	0	0					27
28	67.10	1,150	5,075	0	0					28
29	69.77	1,283	5,289	0	0					29
30	72.43	1,396	5,456	0	0	3,416	12,078	25,277	1,383	30
31	77.13	1,533	5,676	312	0					31
32	79.51	1,704	5,973	893	0					32
33	82.76	1,829	6,151	1,234	0					33
34	86.20	1,951	6,312	1,585	0					34
35	89.60	2,074	6,459	1,971	0	4,595	14,955	23,891	1,580	35
36	93.21	2,204	6,574	2,363	0					36
37	97.60	2,251	6,457	2,418	0					37
38	102.13	2,293	6,448	2,831	0					38
39	107.08	2,403	6,392	3,103	0					39
40	111.88	2,466	6,164	3,187	0	5,766	17,443	21,821	1,381	40
41	118.66	2,534	5,883	3,293	0					41
42	123.60	2,670	5,701	3,633	0					42
43	130.54	2,625	5,156	3,672	0					43
44	136.39	2,671	4,579	3,776	0					44
45	143.18	2,662	3,794	3,794	0	7,091	19,235	19,235	1,566	45
46	150.63	2,589	2,854	3,784	0					46
47	158.57	2,513	1,836	3,806	0					47
48	168.53	2,420	511	3,708	0					48
49	177.64	2,340	0	3,681	0					49
50	189.42	2,065	0	3,414	0	8,199	18,989	15,582	1,550	50
51	200.52	1,821	0	3,208	0					51
52	212.25	1,559	0	3,057	0					52
53	226.22	1,461	0	2,271	0					53
54	239.34	2,069	0	2,501	0					54
55	254.46	2,355	0	2,355	0	11,527	15,051	11,527	1,720	55
56	271.33	1,679	0	1,265	0					56
57	290.15	841	0	0	0					57
58	311.41	0	0	0	0					58
59	335.10	0	0	0	0					59
60	362.62	0	0	0	0	11,635	1,571	2,239	1,571	60
61	392.56	0	0	0	0					61
62	428.95	0	0	0	0					62
63	466.58	0	0	0	0					63
64	508.67	0	0	0	0					64
65	559.42	0	0	0	0	10,016	0		1,623	65
66	611.81	0	0	0	0					66
67	659.25	0	0	0	0					67
68	715.73	0	0	0	0					68
69	769.41	0	0	0	0					69
70	834.40	0	0	0	0	1,794	0		1,794	70
71	907.40	0	0	0	0					71
72	1,000.76	0	0	0	0					72
73	1,098.83	0	0	0	0					73
74	1,201.35	0	0	0	0					74
75	1,326.65	0	0	0	0	2,004	0		5,437	75
76	1,059.60	0	0	0	0					76
77	1,147.70	0	0	0	0					77
78	1,241.51	0	0	0	0					78
79	1,342.20	0	0	0	0					79
80	1,448.60	0	0	0	0	1,470	0			80

Solve for Target Premium - A100

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TransElite HFA - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



\$150,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	
16	63.40	1,101	4,533	0	0					16
17	65.33	1,211	4,869	0	0					17
18	67.15	1,391	5,349	0	0					18
19	69.71	1,495	5,602	0	0					19
20	72.07	1,632	5,904	0	0	3,534	12,002	38,264	1,352	20
21	76.48	1,704	6,208	0	0					21
22	78.75	1,826	6,596	0	0					22
23	81.87	1,886	6,884	0	0					23
24	84.82	2,060	7,238	0	0					24
25	87.63	2,105	7,541	0	0	4,403	15,228	36,941	970	25
26	91.02	2,296	7,811	0	0					26
27	95.53	2,386	7,958	0	0					27
28	98.72	2,616	8,258	0	0					28
29	103.36	2,717	8,412	0	0					29
30	107.65	2,917	8,634	0	0	5,789	18,585	35,405	1,784	30
31	113.66	3,080	8,762	0	0					31
32	117.73	3,327	9,086	0	0					32
33	123.33	3,397	9,131	0	0					33
34	128.59	3,547	9,188	0	0					34
35	133.98	3,693	9,211	0	0	7,334	22,106	33,151	1,648	35
36	140.36	3,725	9,027	0	0					36
37	147.83	3,723	8,710	0	0					37
38	154.33	3,791	8,504	72	0					38
39	162.92	3,893	8,127	541	0					39
40	171.27	3,878	7,539	888	0	8,626	24,625	29,936	1,625	40
41	180.08	3,835	6,786	1,139	0					41
42	189.02	3,973	6,213	1,762	0					42
43	199.74	3,795	5,050	1,909	0					43
44	210.39	3,595	3,711	2,055	0					44
45	222.29	3,339	2,139	2,139	0	9,699	25,562	25,562	1,701	45
46	235.10	3,108	255	2,106	0					46
47	248.54	2,863	0	2,162	0					47
48	263.61	2,406	0	1,848	0					48
49	278.20	2,037	0	1,799	0					49
50	295.68	1,420	0	1,437	0	10,610	24,135	20,082	1,572	50
51	313.77	696	0	998	0					51
52	332.82	0	0	571	0					52
53	355.09	0	0	0	0					53
54	375.98	62	0	94	0					54
55	400.06	75	0	75	0	14,107	18,204	14,107	1,612	55
56	425.56	0	0	0	0					56
57	454.43	0	0	0	0					57
58	486.34	0	0	0	0					58
59	521.95	0	0	0	0					59
60	561.78	0	0	0	0	16,083	1,748	4,001	1,748	60
61	600.86	0	0	0	0					61
62	645.19	0	0	0	0					62
63	693.08	0	0	0	0					63
64	742.98	0	0	0	0					64
65	800.58	0	0	0	0	12,471	0		1,721	65
66	885.54	0	0	0	0					66
67	949.61	0	0	0	0					67
68	1,026.97	0	0	0	0					68
69	1,099.73	0	0	0	0					69
70	1,184.24	0	0	0	0	1,780	0		1,780	70
71	1,279.76	0	0	0	0					71
72	1,400.38	0	0	0	0					72
73	1,525.44	0	0	0	0					73
74	1,653.80	0	0	0	0					74
75	1,809.15	0	0	0	0	2,186	0		5,780	75
76	1,464.63	0	0	0	0					76
77	1,569.89	0	0	0	0					77
78	1,682.01	0	0	0	0					78
79	1,799.85	0	0	0	0					79
80	1,919.99	0	0	0	0	1,398	0			80

Solve for Target Premium - A100

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6/3/2021

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

Issue State: TX Ver:
4.19.2021.130

TransElite HFA - Universal Life Insurance - SPOUSE ONLY

Form: CPGUL300

Non-Tobacco



With Riders: TI, WML, LBR, EXT

Death Benefit Option: A

\$25,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	
16	\$17.33									16
17	\$17.33									17
18	\$17.33									18
19	\$17.33									19
20	\$17.33									20
21	\$17.33									21
22	\$17.33									22
23	\$17.33									23
24	\$17.33									24
25	\$17.33									25
26	\$17.33									26
27	\$17.33									27
28	\$17.33									28
29	\$17.33									29
30	\$17.33									30
31	\$17.33									31
32	\$17.33									32
33	\$17.33									33
34	\$17.33									34
35	\$17.33									35
36	\$17.33									36
37	\$17.33									37
38	\$17.33									38
39	17.85	164	492	0	0					39
40	18.65	175	451	0	0	961	2,909	3,640	242	40
41	19.78	185	401	0	0					41
42	20.60	208	368	0	0					42
43	21.76	199	271	0	0					43
44	22.73	206	169	0	0					44
45	23.86	205	36	36	0	1,181	3,205	3,205	261	45
46	25.11	193	0	75	0					46
47	26.43	181	0	119	0					47
48	28.09	163	0	139	0					48
49	29.61	149	0	171	0					49
50	31.57	103	0	161	0	1,366	3,162	2,595	251	50
51	33.42	62	0	163	0					51
52	35.38	17	0	170	0					52
53	37.70	0	0	69	0					53
54	39.89	101	0	141	0					54
55	42.41	145	0	145	0	1,920	2,506	1,920	282	55
56	45.22	32	0	0	0					56
57	48.36	0	0	0	0					57
58	51.90	0	0	0	0					58
59	55.85	0	0	0	0					59
60	60.44	0	0	0	0	1,940	264	373	264	60
61	65.43	0	0	0	0					61
62	71.49	0	0	0	0					62
63	77.76	0	0	0	0					63
64	84.78	0	0	0	0					64
65	93.24	0	0	0	0	1,670	0		272	65
66	101.97	0	0	0	0					66
67	109.88	0	0	0	0					67
68	119.29	0	0	0	0					68
69	128.24	0	0	0	0					69
70	139.07	0	0	0	0	301	0		301	70
71	151.23	0	0	0	0					71
72	166.79	0	0	0	0					72
73	183.14	0	0	0	0					73
74	200.23	0	0	0	0					74
75	221.11	0	0	0	0	332	0		905	75
76	176.60	0	0	0	0					76
77	191.28	0	0	0	0					77
78	206.92	0	0	0	0					78
79	223.70	0	0	0	0					79
80	241.43	0	0	0	0	244	0			80

Solve for Target Premium - A100

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TransElite HFA - Universal Life Insurance - SPOUSE ONLY

Form: CPGUL300

Tobacco



With Riders: TI, WML, LBR, EXT

Death Benefit Option: A

\$25,000 Face Amount

Issue Age	Monthly Premium	Guaranteed Assumptions				Current Assumptions				Issue Age
		Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	
16	\$17.33									16
17	\$17.33									17
18	\$17.33									18
19	\$17.33									19
20	\$17.33									20
21	\$17.33									21
22	\$17.33									22
23	\$17.33									23
24	\$17.33									24
25	\$17.33									25
26	\$17.33									26
27	\$17.33									27
28	\$17.33									28
29	\$17.33									29
30	17.94	250	867	0	0	964	3,094	5,891	259	30
31	18.94	276	885	0	0					31
32	19.62	318	940	0	0					32
33	20.56	330	945	0	0					33
34	21.43	355	953	0	0					34
35	22.33	378	951	0	0	1,221	3,680	5,517	245	35
36	23.39	383	918	0	0					36
37	24.64	382	860	0	0					37
38	25.72	392	819	0	0					38
39	27.15	408	751	0	0					39
40	28.55	407	651	0	0	1,437	4,104	4,989	270	40
41	30.01	399	519	0	0					41
42	31.50	421	416	0	0					42
43	33.29	392	218	0	0					43
44	35.07	359	0	0	0					44
45	37.05	314	0	0	0	1,617	4,262	4,262	293	45
46	39.18	273	0	0	0					46
47	41.42	232	0	0	0					47
48	43.94	155	0	0	0					48
49	46.37	92	0	0	0					49
50	49.28	0	0	0	0	1,768	4,024	3,348	267	50
51	52.30	0	0	0	0					51
52	55.47	0	0	0	0					52
53	59.18	0	0	0	0					53
54	62.66	0	0	0	0					54
55	66.68	0	0	0	0	2,352	3,036	2,352	274	55
56	70.93	0	0	0	0					56
57	75.74	0	0	0	0					57
58	81.06	0	0	0	0					58
59	86.99	0	0	0	0					59
60	93.63	0	0	0	0	2,680	292	667	292	60
61	100.14	0	0	0	0					61
62	107.53	0	0	0	0					62
63	115.52	0	0	0	0					63
64	123.83	0	0	0	0					64
65	133.43	0	0		0	2,078	0		285	65
66	147.59	0	0		0					66
67	158.27	0	0		0					67
68	171.16	0	0		0					68
69	183.29	0	0		0					69
70	197.37	0	0		0	294	0		294	70
71	213.29	0	0		0					71
72	233.40	0	0		0					72
73	254.24	0	0		0					73
74	275.63	0	0		0					74
75	301.53	0	0		0	365	0		964	75
76	244.11	0	0		0					76
77	261.65	0	0		0					77
78	280.33	0	0		0					78
79	299.98	0	0		0					79
80	320.00	0	0			233	0			80

Solve for Target Premium - A100

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HFA	TransElite HFA – Universal Life Insurance: HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender, or a face amount increase could require additional payments. Coverage may be extended to age 100 and could require additional payments.
TI	Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI1TX): Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
WML	Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL1TX): Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
LBR	Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series CRLLT300): The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness or condition. See Rider for details.
EXT	Extension of Benefits for Chronic Condition (Rider Form Series CRLEX100 and CRLEX300): If included with policy, after the maximum percentage of coverage has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. In some jurisdictions we may also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.

Help prepare for the future and protect what matters most with universal life insurance with living benefits from Transamerica.



QUESTIONS?

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LIMITATIONS AND EXCLUSIONS

Accelerated Death Benefit for Chronic Condition Rider

Transamerica will not pay rider benefits for care that is received or loss incurred as a result of: an intentionally self-inflicted injury or attempted suicide; war or any act of war, declared or undeclared, or service in the armed forces of any country; the insured's alcohol, drug, or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness; the insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity.

Extension of Benefits Rider

The rider will terminate on the earliest of: the date the contract terminates; the date the contract lapses, subject to the grace period; the date the policyowner requests termination; the date the policyowner dies; the date the entire death benefit has been paid under the Accelerated Death Benefit for Living Benefit Rider, or when the policy no longer satisfies the Eligibility for Benefits provision; the date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Living Benefit Rider; the date the nonforfeiture option, if any, becomes effective; or the date a one-time lump-sum payment under the Accelerated Death Benefit for Living Benefit Rider is paid.

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 policyowner 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.

¹ It is important to note that the insurance could lapse prior to the maturity date based on the planned periodic premiums, guaranteed interest rate, and guaranteed cost of insurance charges, or for nonpayment of premium.

² 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.

³ To use the Accelerated Death Benefit for Chronic Condition Rider, the insured must be unable to perform two or more of the six activities of daily living for at least 90 days without substantial assistance, or be severely cognitively impaired and need substantial supervision by another person — and the condition is expected to be permanent.

This is a brief summary of *TransElite*® Universal Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. 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.

