

TransLegacy HFA - Universal Life Insurance

With Riders: EXT WPLF LTC TI

Non-Tobacco, Death Benefit Option: A - Level

Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A+			N/A+			6.90	0		16
17	N/A+			N/A+			7.12	247		17
18	N/A+			N/A+			7.35	448		18
19	N/A+			N/A+			7.58	822		19
20	N/A+			4.08	88	9,934	7.82	1,020	19,818	20
21	N/A+			4.20	368		8.05	1,509		21
22	N/A+			4.33	473		8.32	1,758		22
23	N/A+			4.47	688		8.59	2,107		23
24	N/A+			4.69	822		9.03	2,352		24
25	N/A+			4.84	1,013	9,589	9.34	2,699	19,196	25
26	N/A+			5.02	1,109		9.68	2,821		26
27	N/A+			5.28	1,180		10.20	2,954		27
28	N/A+			5.46	1,322		10.57	3,187		28
29	N/A+			5.66	1,448		10.96	3,431		29
30	N/A+			5.95	1,524	9,136	11.55	3,566	18,298	30
31	N/A+			6.17	1,654		11.98	3,779		31
32	N/A+			6.40	1,740		12.45	3,925		32
33	N/A+			6.65	1,849		12.94	4,137		33
34	N/A+			6.99	1,920		13.63	4,255		34
35	N/A+			7.26	2,032	8,586	14.17	4,457	17,172	35
36	N/A+			7.58	2,046		14.80	4,468		36
37	4.18	832		8.01	1,998		15.66	4,329		37
38	4.40	833		8.45	1,980		16.54	4,281		38
39	4.59	854		8.84	2,004		17.32	4,320		39
40	4.83	844	3,899	9.31	1,970	7,790	18.27	4,227	15,581	40
41	5.08	843		9.80	1,945		19.24	4,160		41
42	5.24	885		10.13	2,018		19.90	4,283		42
43	5.53	880		10.70	1,986		21.05	4,207		43
44	5.80	879		11.25	1,963		22.16	4,150		44
45	5.96	925	3,441	11.57	2,053	6,887	22.79	4,306	13,773	45
46	6.34	860		12.32	1,902		24.28	3,996		46
47	6.72	803		13.08	1,781		25.81	3,732		47
48	7.09	753		13.83	1,660		27.32	3,481		48
49	7.51	687		14.67	1,518		28.99	3,180		49
50	7.95	617	2,648	15.56	1,366	5,299	30.76	2,858	10,592	50
51	8.41	449		16.47	1,013		32.58	2,151		51
52	8.89	269		17.43	645		34.52	1,401		52
53	9.37	94		18.38	284		36.41	663		53
54	9.90	0		19.44	0		38.52	0		54
55	10.11	0	1,326	19.87	0	2,655	39.39	0	5,309	55
56	10.80	0		21.25	0		42.15	0		56
57	11.52	0		22.68	0		45.00	0		57
58	12.27	0		24.18	0		48.00	0		58
59	13.08	0		25.80	0		51.24	0		59
60	13.90	0	0	27.45	0	0	54.55	0	0	60
61	14.77	0		29.19	0		58.02	0		61
62	15.68	0		31.01	0		61.66	0		62
63	16.66	0		32.96	0		65.57	0		63
64	17.66	0		34.97	0		69.58	0		64
65	18.71			37.07			73.79			65
66	19.96			39.57			78.80			66
67	21.68			43.00			85.65			67
68	23.53			46.71			93.06			68
69	25.52			50.68			101.01			69
70	27.66			54.97			109.59			70

NOTE: Conversion to Semi-monthly rates = Weekly Rate x 52 ÷ 24 = Semi-monthly Rate

+ Face Amount is insufficient to require the minimum planned premium of \$4.00 Weekly. Solve - Target Premium

* Values assume that all planned periodic premiums are paid to Age at Age 100. Guaranteed values are based on the minimum interest rate of 4.00% 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.

The Child Term Rider may be added for additional premium of \$0.29 weekly per \$5,000. Values shown above are not valid if the Child Term Rider is added.

Issue Ages 56+ do not include the WPLF Rider.



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

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

July 25, 2011
Issue State: KY Ver: 7.17B(09B)02

TransLegacy HFA - Universal Life Insurance

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Tobacco, Death Benefit Option: A - Level

Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A+			4.66	0		8.97	0		16
17	N/A+			4.83	0		9.32	0		17
18	N/A+			5.01	0		9.67	0		18
19	N/A+			5.19	0		10.03	0		19
20	N/A+			5.38	0	13,903	10.41	0	27,804	20
21	N/A+			5.62	0		10.88	0		21
22	N/A+			5.82	0		11.29	0		22
23	N/A+			6.03	0		11.71	0		23
24	N/A+			6.30	0		12.24	0		24
25	N/A+			6.53	0	13,420	12.70	230	26,859	25
26	N/A+			6.79	0		13.23	611		26
27	N/A+			7.11	116		13.88	920		27
28	N/A+			7.40	328		14.44	1,295		28
29	4.05	0		7.74	560		15.13	1,702		29
30	4.21	74	6,411	8.07	710	12,820	15.78	1,994	25,654	30
31	4.40	204		8.45	929		16.55	2,411		31
32	4.58	313		8.80	1,138		17.25	2,767		32
33	4.79	418		9.22	1,320		18.09	3,124		33
34	4.99	543		9.63	1,524		18.90	3,477		34
35	5.22	639	6,001	10.09	1,699	12,012	19.83	3,811	24,002	35
36	5.49	666		10.63	1,737		20.90	3,878		36
37	5.79	705		11.24	1,776		22.12	3,918		37
38	6.09	731		11.82	1,819		23.29	3,989		38
39	6.39	786		12.43	1,888		24.52	4,118		39
40	6.71	813	5,432	13.07	1,922	10,849	25.79	4,150	21,697	40
41	7.07	829		13.79	1,951		27.23	4,189		41
42	7.42	861		14.49	1,989		28.63	4,246		42
43	7.79	897		15.22	2,039		30.09	4,332		43
44	8.19	907		16.03	2,050		31.71	4,332		44
45	8.59	931	4,684	16.82	2,067	9,359	33.30	4,354	18,722	45
46	9.00	895		17.65	1,984		34.95	4,170		46
47	9.54	815		18.73	1,816		37.10	3,812		47
48	10.10	745		19.85	1,666		39.35	3,497		48
49	10.67	683		20.98	1,514		41.61	3,184		49
50	11.28	602	3,702	22.20	1,345	7,400	44.06	2,831	14,803	50
51	11.93	415		23.50	953		46.64	2,033		51
52	12.57	227		24.79	565		49.23	1,246		52
53	13.27	11		26.19	128		52.03	359		53
54	13.97	0		27.59	0		54.83	0		54
55	14.54	0	1,927	28.72	0	3,853	57.09	0	7,705	55
56	15.45	0		30.54	0		60.72	0		56
57	16.39	0		32.42	0		64.49	0		57
58	17.37	0		34.38	0		68.41	0		58
59	18.39	0		36.44	0		72.52	0		59
60	19.47	0	0	38.58	0	0	76.82	0	0	60
61	20.59	0		40.83	0		81.30	0		61
62	21.76	0		43.16	0		85.96	0		62
63	22.96	0		45.56	0		90.77	0		63
64	24.20	0		48.06	0		95.76	0		64
65	25.50			50.64			100.93			65
66	26.96			53.57			106.79			66
67	28.98			57.60			114.86			67
68	31.13			61.90			123.44			68
69	33.42			66.49			132.62			69
70	35.88			71.40			142.45			70

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- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form CRABLT KY):**
Allows the owner to receive 4% of the rider face amount per month for up to 25 months if the insured is confined in a licensed nursing or assisted living facility, or 2% of the rider face amount per month for up to 50 months if the insured receives home health care or adult day care services. The benefit for this rider can only be triggered by a chronically ill diagnosis that must be certified by a licensed physician.
- EXT** **Extension of Benefits for LTC (Form CREXTB00):**
When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (i.e., ADL-deficient or severely cognitively impaired), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.
- WPLF** **Waiver of Monthly Deductions Due to Layoff Rider (Form CRULWT00):**
Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRABTI00):**
Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.