

TransLegacy HFA - Universal Life Insurance

With Riders: EXT WPLF LTC TI

Non-Tobacco, Death Benefit Option: A - Level

Issue Age	\$4.00 Weekly Premium			\$6.00 Weekly Premium			\$8.00 Weekly Premium			Issue Age
	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	55,694	0		86,238	0		116,782	46		16
17	53,887	0		83,440	55		112,993	405		17
18	52,155	0		80,758	176		109,361	574		18
19	50,480	0		78,164	433		105,849	908		19
20	48,858	58	9,662	75,654	564	15,012	102,449	1,063	20,307	20
21	47,379	289		73,364	900		99,348	1,504		21
22	45,795	370		70,910	1,010		96,026	1,649		22
23	44,248	513		68,515	1,209		92,782	1,891		23
24	42,037	575		65,092	1,295		88,146	1,974		24
25	40,596	698	7,775	62,860	1,445	12,076	85,123	2,185	16,330	25
26	39,103	718		60,549	1,460		81,994	2,189		26
27	37,046	708		57,363	1,431		77,680	2,158		27
28	35,694	768		55,270	1,510		74,846	2,240		28
29	34,372	818		53,223	1,572		72,074	2,310		29
30	32,582	807	5,949	50,451	1,548	9,223	68,320	2,269	12,486	30
31	31,356	838		48,553	1,591		65,750	2,318		31
32	30,147	852		46,680	1,589		63,214	2,306		32
33	28,973	887		44,863	1,619		60,753	2,345		33
34	27,473	869		42,540	1,570		57,607	2,275		34
35	26,387	892	4,533	40,858	1,599	7,023	55,330	2,290	9,494	35
36	25,241	850		39,085	1,525		52,928	2,189		36
37	23,820	770		36,884	1,385		49,948	1,993		37
38	22,530	709		34,886	1,282		47,243	1,849		38
39	21,495	690		33,284	1,239		45,072	1,776		39
40	20,349	626	3,165	31,509	1,136	4,906	42,669	1,634	6,647	40
41	19,304	584		29,891	1,061		40,477	1,527		41
42	18,659	594		28,892	1,063		39,125	1,526		42
43	17,617	547		27,278	978		36,940	1,404		43
44	16,726	514		25,899	918		35,072	1,315		44
45	16,254	532	2,236	25,168	934	3,467	34,081	1,335	4,692	45
46	15,239	450		23,596	801		31,954	1,146		46
47	14,327	388		22,185	694		30,043	999		47
48	13,524	332		20,941	605		28,358	875		48
49	12,736	277		19,720	511		26,705	743		49
50	11,994	224	1,268	18,572	422	1,966	25,150	619	2,663	50
51	11,315	134		17,521	279		23,726	417		51
52	10,674	51		16,528	141		22,382	227		52
53	10,114	0		15,661	22		21,208	62		53
54	9,554	0		14,794	0		20,033	0		54
55	9,342	0	495	14,465	0	768	19,588	0	1,039	55
56	8,726	0		13,511	0		18,297	0		56
57	8,168	0		12,648	0		17,128	0		57
58	7,653	0		11,851	0		16,048	0		58
59	7,167	0		11,097	0		15,027	0		59
60	6,728	0	0	10,418	0	0	14,109	0	0	60
61	6,324	0		9,792	0		13,261	0		61
62	5,948	0		9,211	0		12,473	0		62
63	5,592	0		8,658	0		11,725	0		63
64	5,268	0		8,157	0		11,045	0		64
65	N/A+			7,690			10,413			65
66	N/A+			7,199			9,748			66
67	N/A+			6,620			8,964			67
68	N/A+			6,091			8,249			68
69	N/A+			5,610			7,597			69
70	N/A+			5,169			7,000			70

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

+ Premium is insufficient to provide the minimum specified amount of \$5,000. Solve - Target Face Amount
 * 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

With Riders: EXT WPLF LTC TI

Tobacco, Death Benefit Option: A - Level

Issue Age	\$4.00 Weekly Premium			\$6.00 Weekly Premium			\$8.00 Weekly Premium			Issue Age
	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	42,326	0		65,538	0		88,751	0		16
17	40,688	0		63,002	0		85,317	0		17
18	39,144	0		60,612	0		82,080	0		18
19	37,690	0		58,360	0		79,030	0		19
20	36,281	0	10,080	56,179	0	15,612	76,077	0	21,143	20
21	34,634	0		53,628	0		72,622	0		21
22	33,346	0		51,634	0		69,922	0		22
23	32,107	0		49,715	0		67,323	0		23
24	30,673	0		47,495	0		64,317	0		24
25	29,528	0	7,926	45,721	0	12,282	61,915	0	16,629	25
26	28,330	0		43,867	0		59,404	81		26
27	26,967	0		41,756	0		56,545	219		27
28	25,887	0		40,084	142		54,281	403		28
29	24,679	0		38,214	284		51,749	591		29
30	23,635	33	6,053	36,597	377	9,384	49,559	710	12,715	30
31	22,522	119		34,874	487		47,226	844		31
32	21,577	195		33,411	591		45,244	972		32
33	20,558	255		31,833	672		43,108	1,070		33
34	19,660	315		30,443	744		41,225	1,175		34
35	18,725	360	4,489	28,994	807	6,962	39,264	1,237	9,425	35
36	17,746	359		27,479	777		37,211	1,189		36
37	16,755	346		25,944	739		35,133	1,132		37
38	15,899	335		24,618	715		33,338	1,091		38
39	15,092	340		23,370	708		31,647	1,073		39
40	14,337	326	3,109	22,200	681	4,816	30,063	1,030	6,515	40
41	13,570	315		21,012	654		28,453	985		41
42	12,897	313		19,970	633		27,043	953		42
43	12,264	311		18,989	620		25,715	926		43
44	11,630	297		18,008	587		24,386	879		44
45	11,071	289	2,070	17,142	570	3,211	23,213	845	4,341	45
46	10,542	257		16,323	515		22,104	767		46
47	9,923	209		15,365	433		20,808	646		47
48	9,351	173		14,479	363		19,608	546		48
49	8,839	139		13,687	304		18,535	464		49
50	8,344	106	1,233	12,920	245	1,915	17,496	381	2,591	50
51	7,879	42		12,199	136		16,520	231		51
52	7,462	0		11,554	42		15,646	97		52
53	7,057	0		10,928	0		14,799	0		53
54	6,695	0		10,366	0		14,038	0		54
55	6,427	0	494	9,952	0	768	13,476	0	1,039	55
56	6,041	0		9,354	0		12,667	0		56
57	5,686	0		8,804	0		11,922	0		57
58	5,358	0		8,297	0		11,236	0		58
59	5,053	0		7,825	0		10,596	0		59
60	N/A+			7,385	0	0	10,001	0	0	60
61	N/A+			6,975	0		9,446	0		61
62	N/A+			6,596	0		8,932	0		62
63	N/A+			6,245	0		8,458	0		63
64	N/A+			5,919	0		8,015	0		64
65	N/A+			5,614			7,603			65
66	N/A+			5,305			7,185			66
67	N/A+			N/A+	0	0	6,678			67
68	N/A+			N/A+	0	0	6,212			68
69	N/A+			N/A+	0	0	5,781			69
70	N/A+			N/A+	0	0	5,381			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.