

TransLegacy HFA - Universal Life Insurance

With Riders: EXT WPLF LTC TI

Non-Tobacco, Death Benefit Option: A - Level

Issue Age	\$10.00 Weekly Premium			\$12.00 Weekly Premium			\$14.00 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	147,326	326		177,870	615		208,415	913		16
17	142,546	748		172,099	1,138		201,652	1,470		17
18	137,964	971		166,567	1,368		195,170	1,765		18
19	133,533	1,373		161,218	1,856		188,902	2,322		19
20	129,244	1,553	25,611	156,040	2,076	30,961	182,835	2,565	36,265	20
21	125,332	2,100		151,316	2,712		177,300	3,307		21
22	121,141	2,273		146,256	2,919		171,372	3,542		22
23	117,049	2,582		141,316	3,264		165,583	3,945		23
24	111,201	2,675		134,255	3,382		157,310	4,083		24
25	107,387	2,925	20,602	129,651	3,678	24,891	151,915	4,417	29,146	25
26	103,440	2,917		124,885	3,683		146,331	4,412		26
27	97,997	2,874		118,314	3,589		138,630	4,305		27
28	94,422	2,971		113,998	3,724		133,574	4,443		28
29	90,925	3,049		109,776	3,809		128,626	4,542		29
30	86,189	3,000	15,761	104,058	3,725	19,028	121,927	4,456	22,303	30
31	82,946	3,043		100,143	3,780		117,339	4,515		31
32	79,747	3,025		96,281	3,762		112,814	4,480		32
33	76,643	3,067		92,533	3,794		108,423	4,525		33
34	72,674	2,975		87,741	3,683		102,808	4,375		34
35	69,801	2,994	11,982	84,272	3,693	14,472	98,744	4,396	16,959	35
36	66,771	2,845		80,614	3,521		94,457	4,191		36
37	63,011	2,602		76,075	3,217		89,139	3,825		37
38	59,599	2,416		71,955	2,989		84,311	3,555		38
39	56,861	2,319		68,650	2,868		80,438	3,411		39
40	53,829	2,140	8,383	64,989	2,644	10,123	76,149	3,148	11,864	40
41	51,064	1,992		61,651	2,465		72,238	2,931		41
42	49,358	1,984		59,590	2,453		69,823	2,916		42
43	46,601	1,832		56,263	2,263		65,924	2,692		43
44	44,245	1,710		53,418	2,118		62,591	2,515		44
45	42,995	1,735	5,916	51,909	2,138	7,149	60,823	2,540	8,376	45
46	40,311	1,497		48,669	1,848		57,026	2,197		46
47	37,900	1,304		45,758	1,616		53,615	1,921		47
48	35,775	1,143		43,192	1,411		50,609	1,684		48
49	33,689	975		40,674	1,208		47,659	1,440		49
50	31,728	817	3,358	38,306	1,016	4,058	44,884	1,211	4,753	50
51	29,932	558		36,137	701		42,343	838		51
52	28,236	317		34,090	405		39,944	495		52
53	26,755	105		32,302	149		37,849	191		53
54	25,273	0		30,513	0		35,752	0		54
55	24,711	0	1,311	29,834	0	1,584	34,957	0	1,855	55
56	23,082	0		27,868	0		32,653	0		56
57	21,607	0		26,087	0		30,567	0		57
58	20,245	0		24,443	0		28,640	0		58
59	18,957	0		22,888	0		26,818	0		59
60	17,799	0	0	21,489	0	0	25,179	0	0	60
61	16,729	0		20,197	0		23,666	0		61
62	15,735	0		18,997	0		22,260	0		62
63	14,792	0		17,858	0		20,925	0		63
64	13,934	0		16,823	0		19,712	0		64
65	13,137			15,860			18,584			65
66	12,298			14,848			17,397			66
67	11,309			13,654			15,998			67
68	10,406			12,564			14,721			68
69	9,583			11,570			13,557			69
70	8,831			10,662			12,493			70

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

* 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	\$10.00 Weekly Premium			\$12.00 Weekly Premium			\$14.00 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	111,963	0		135,176	0		158,388	0		16
17	107,631	0		129,945	0		152,260	0		17
18	103,547	0		125,015	0		146,483	0		18
19	99,700	0		120,370	0		141,040	0		19
20	95,974	0	26,649	115,872	0	32,181	135,770	0	37,748	20
21	91,616	0		110,610	0		129,604	0		21
22	88,210	0		106,498	0		124,786	0		22
23	84,932	0		102,540	0		120,148	0		23
24	81,139	0		97,961	0		114,783	0		24
25	78,109	0	20,945	94,303	168	25,312	110,496	326	29,667	25
26	74,941	271		90,478	477		106,015	682		26
27	71,334	451		86,123	695		100,913	925		27
28	68,478	675		82,675	952		96,872	1,224		28
29	65,283	898		78,818	1,207		92,353	1,514		29
30	62,522	1,027	16,026	75,484	1,371	19,372	88,446	1,700	22,683	30
31	59,578	1,205		71,929	1,573		84,281	1,934		31
32	57,078	1,362		68,911	1,749		80,745	2,139		32
33	54,383	1,468		65,657	1,889		76,932	2,297		33
34	52,007	1,590		62,790	2,022		73,572	2,442		34
35	49,533	1,667	11,879	59,802	2,110	14,357	70,072	2,540	16,810	35
36	46,944	1,600		56,676	2,019		66,409	2,430		36
37	44,322	1,518		53,511	1,926		62,700	2,319		37
38	42,057	1,464		50,777	1,849		59,496	2,223		38
39	39,924	1,444		48,201	1,813		56,478	2,171		39
40	37,926	1,380	8,224	45,789	1,735	9,931	53,651	2,084	11,644	40
41	35,895	1,319		43,337	1,650		50,779	1,983		41
42	34,116	1,268		41,189	1,593		48,262	1,907		42
43	32,441	1,233		39,166	1,547		45,892	1,848		43
44	30,764	1,168		37,143	1,462		43,521	1,749		44
45	29,285	1,122	5,482	35,356	1,400	6,619	41,428	1,680	7,755	45
46	27,886	1,016		33,667	1,270		39,448	1,523		46
47	26,250	863		31,692	1,083		37,134	1,300		47
48	24,736	736		29,865	926		34,993	1,114		48
49	23,382	623		28,230	789		33,078	949		49
50	22,073	512	3,267	26,649	650	3,943	31,225	785	4,619	50
51	20,841	319		25,162	416		29,483	508		51
52	19,739	152		23,831	209		27,923	266		52
53	18,669	0		22,540	0		26,410	18		53
54	17,710	0		21,381	0		25,053	0		54
55	17,001	0	1,310	20,526	0	1,582	24,051	0	1,852	55
56	15,979	0		19,292	0		22,605	0		56
57	15,040	0		18,158	0		21,276	0		57
58	14,174	0		17,113	0		20,051	0		58
59	13,367	0		16,139	0		18,910	0		59
60	12,616	0	0	15,232	0	0	17,847	0	0	60
61	11,917	0		14,387	0		16,858	0		61
62	11,268	0		13,604	0		15,941	0		62
63	10,670	0		12,882	0		15,094	0		63
64	10,112	0		12,208	0		14,304	0		64
65	9,591			11,580			13,568			65
66	9,064			10,943			12,822			66
67	8,425			10,171			11,918			67
68	7,837			9,462			11,087			68
69	7,293			8,805			10,317			69
70	6,789			8,196			9,604			70

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

* 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

- 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.