

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML

Non-Tobacco

Death Benefit: Level



\$100,000 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 120* | Cash Value at Year 10* | Cash Value at Year 20* | Cash Value at Age 65* | Cash Value at Age 120* | |
| 18 | 52.49 | 1,014 | 3,973 | 3,377 | 0 | | | | | 18 |
| 19 | 53.72 | 1,196 | 4,244 | 3,992 | 0 | | | | | 19 |
| 20 | 55.00 | 1,398 | 4,527 | 4,609 | 0 | 3,040 | 9,743 | 40,166 | 353,642 | 20 |
| 21 | 56.33 | 1,614 | 4,815 | 5,204 | 0 | | | | | 21 |
| 22 | 57.75 | 1,836 | 5,114 | 5,809 | 0 | | | | | 22 |
| 23 | 59.25 | 2,059 | 5,416 | 6,402 | 0 | | | | | 23 |
| 24 | 60.85 | 2,284 | 5,725 | 6,991 | 0 | | | | | 24 |
| 25 | 62.54 | 2,503 | 6,046 | 7,565 | 0 | 4,341 | 12,291 | 39,012 | 353,676 | 25 |
| 26 | 65.30 | 2,552 | 6,304 | 8,277 | 0 | | | | | 26 |
| 27 | 67.27 | 2,740 | 6,650 | 8,830 | 0 | | | | | 27 |
| 28 | 69.38 | 2,908 | 7,002 | 9,355 | 0 | | | | | 28 |
| 29 | 71.64 | 3,076 | 7,376 | 9,884 | 0 | | | | | 29 |
| 30 | 74.04 | 3,236 | 7,758 | 10,385 | 0 | 5,388 | 15,181 | 37,377 | 360,606 | 30 |
| 31 | 77.59 | 3,171 | 7,997 | 10,835 | 0 | | | | | 31 |
| 32 | 80.29 | 3,344 | 8,411 | 11,302 | 0 | | | | | 32 |
| 33 | 83.14 | 3,521 | 8,831 | 11,749 | 0 | | | | | 33 |
| 34 | 86.11 | 3,706 | 9,258 | 12,169 | 0 | | | | | 34 |
| 35 | 89.21 | 3,916 | 9,705 | 12,577 | 0 | 6,467 | 18,592 | 34,962 | 350,569 | 35 |
| 36 | 94.48 | 3,846 | 10,047 | 13,044 | 0 | | | | | 36 |
| 37 | 97.84 | 4,113 | 10,544 | 13,389 | 0 | | | | | 37 |
| 38 | 101.34 | 4,409 | 11,071 | 13,713 | 0 | | | | | 38 |
| 39 | 105.00 | 4,732 | 11,627 | 14,014 | 0 | | | | | 39 |
| 40 | 108.85 | 5,075 | 12,203 | 14,285 | 0 | 8,081 | 23,069 | 32,242 | 368,043 | 40 |
| 41 | 115.02 | 5,063 | 12,585 | 14,391 | 0 | | | | | 41 |
| 42 | 121.45 | 5,140 | 13,069 | 14,534 | 0 | | | | | 42 |
| 43 | 128.15 | 5,229 | 13,554 | 14,602 | 0 | | | | | 43 |
| 44 | 135.15 | 5,262 | 13,945 | 14,502 | 0 | | | | | 44 |
| 45 | 140.31 | 5,670 | 14,518 | 14,518 | 0 | 9,098 | 27,653 | 27,653 | 374,857 | 45 |
| 46 | 145.80 | 6,090 | 15,075 | 14,486 | 0 | | | | | 46 |
| 47 | 151.64 | 6,528 | 15,611 | 14,398 | 0 | | | | | 47 |
| 48 | 159.27 | 6,804 | 16,069 | 14,153 | 0 | | | | | 48 |
| 49 | 169.41 | 6,791 | 16,352 | 13,604 | 0 | | | | | 49 |
| 50 | 180.00 | 6,796 | 16,583 | 12,920 | 0 | 10,991 | 33,556 | 21,918 | 385,306 | 50 |
| 51 | 191.07 | 6,891 | 16,842 | 12,184 | 0 | | | | | 51 |
| 52 | 202.55 | 7,054 | 17,082 | 11,375 | 0 | | | | | 52 |
| 53 | 214.55 | 7,153 | 17,097 | 10,350 | 0 | | | | | 53 |
| 54 | 227.03 | 7,316 | 17,033 | 9,251 | 0 | | | | | 54 |
| 55 | 238.50 | 7,708 | 16,885 | 7,708 | 0 | 13,026 | 40,080 | 13,026 | 409,227 | 55 |
| 56 | 256.10 | 7,557 | 16,476 | 5,300 | 0 | | | | | 56 |
| 57 | 274.32 | 7,476 | 15,723 | 2,780 | 0 | | | | | 57 |
| 58 | 293.31 | 7,583 | 14,783 | 287 | 0 | | | | | 58 |
| 59 | 313.00 | 7,780 | 13,582 | 0 | 0 | | | | | 59 |
| 60 | 334.66 | 7,939 | 11,839 | 0 | 0 | 15,097 | 46,923 | 0 | 455,895 | 60 |
| 61 | 357.09 | 8,011 | 9,480 | 0 | 0 | | | | | 61 |
| 62 | 381.50 | 8,142 | 6,480 | 0 | 0 | | | | | 62 |
| 63 | 407.81 | 8,136 | 2,615 | 0 | 0 | | | | | 63 |
| 64 | 436.19 | 8,063 | 0 | 0 | 0 | | | | | 64 |
| 65 | 455.10 | 7,970 | 0 | 0 | 0 | 18,658 | 54,272 | | 497,002 | 65 |
| 66 | 486.68 | 7,627 | 0 | 0 | 0 | | | | | 66 |
| 67 | 519.64 | 7,181 | 0 | 0 | 0 | | | | | 67 |
| 68 | 554.11 | 6,594 | 0 | 0 | 0 | | | | | 68 |
| 69 | 590.27 | 5,834 | 0 | 0 | 0 | | | | | 69 |
| 70 | 628.41 | 5,151 | 0 | 0 | 0 | 22,641 | 60,433 | | 571,945 | 70 |
| 71 | 668.38 | 4,209 | 0 | 0 | 0 | | | | | 71 |
| 72 | 710.49 | 2,895 | 0 | 0 | 0 | | | | | 72 |
| 73 | 754.73 | 1,244 | 0 | 0 | 0 | | | | | 73 |
| 74 | 801.41 | 0 | 0 | 0 | 0 | | | | | 74 |
| 75 | 850.53 | 0 | 0 | 0 | 0 | 29,827 | 68,673 | | 635,148 | 75 |
| 76 | 902.70 | 0 | 0 | 0 | 0 | | | | | 76 |
| 77 | 958.24 | 0 | 0 | 0 | 0 | | | | | 77 |
| 78 | 1,017.43 | 0 | 0 | 0 | 0 | | | | | 78 |
| 79 | 1,079.67 | 0 | 0 | 0 | 0 | | | | | 79 |
| 80 | 1,145.58 | 0 | 0 | 0 | 0 | 35,805 | 106,380 | | 716,446 | 80 |

Solve for Target Premium - A120

* Guaranteed values are based on the minimum interest rate of 2.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 4.75% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown. WML not included in Issue Ages 56+. TI 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.

5/15/2024

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

Issue State: OR Ver: 11.1.2023.201

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML

Tobacco

Death Benefit: Level



\$100,000 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 120* | Cash Value at Year 10* | Cash Value at Year 20* | Cash Value at Age 65* | Cash Value at Age 120* | |
| 18 | 71.07 | 1,314 | 5,409 | 0 | 0 | | | | | 18 |
| 19 | 72.91 | 1,506 | 5,763 | 0 | 0 | | | | | 19 |
| 20 | 74.84 | 1,582 | 6,084 | 0 | 0 | 3,346 | 12,072 | 47,438 | 410,378 | 20 |
| 21 | 77.96 | 1,742 | 6,362 | 227 | 0 | | | | | 21 |
| 22 | 80.09 | 1,978 | 6,711 | 1,071 | 0 | | | | | 22 |
| 23 | 82.32 | 2,014 | 6,934 | 2,035 | 0 | | | | | 23 |
| 24 | 84.65 | 2,260 | 7,280 | 2,814 | 0 | | | | | 24 |
| 25 | 87.11 | 2,310 | 7,519 | 3,697 | 0 | 4,269 | 14,630 | 45,225 | 388,353 | 25 |
| 26 | 90.83 | 2,580 | 7,916 | 4,504 | 0 | | | | | 26 |
| 27 | 93.60 | 2,632 | 8,174 | 5,313 | 0 | | | | | 27 |
| 28 | 96.54 | 2,752 | 8,527 | 6,226 | 0 | | | | | 28 |
| 29 | 99.66 | 2,865 | 8,886 | 7,085 | 0 | | | | | 29 |
| 30 | 102.99 | 2,901 | 9,169 | 7,755 | 0 | 5,132 | 17,641 | 42,860 | 396,179 | 30 |
| 31 | 111.05 | 3,033 | 9,499 | 8,296 | 0 | | | | | 31 |
| 32 | 114.79 | 3,119 | 9,879 | 9,022 | 0 | | | | | 32 |
| 33 | 118.72 | 3,204 | 10,259 | 9,685 | 0 | | | | | 33 |
| 34 | 122.87 | 3,294 | 10,646 | 10,301 | 0 | | | | | 34 |
| 35 | 127.24 | 3,399 | 11,025 | 10,850 | 0 | 6,136 | 21,507 | 40,011 | 419,885 | 35 |
| 36 | 141.15 | 3,560 | 11,293 | 11,050 | 0 | | | | | 36 |
| 37 | 146.04 | 3,705 | 11,669 | 11,532 | 0 | | | | | 37 |
| 38 | 151.18 | 3,864 | 12,024 | 11,949 | 0 | | | | | 38 |
| 39 | 156.57 | 4,044 | 12,353 | 12,301 | 0 | | | | | 39 |
| 40 | 162.20 | 4,247 | 12,647 | 12,590 | 0 | 7,699 | 26,157 | 36,158 | 423,755 | 40 |
| 41 | 169.28 | 4,487 | 12,933 | 12,871 | 0 | | | | | 41 |
| 42 | 177.86 | 4,697 | 13,109 | 13,035 | 0 | | | | | 42 |
| 43 | 186.80 | 4,924 | 13,212 | 13,137 | 0 | | | | | 43 |
| 44 | 196.13 | 5,021 | 13,166 | 13,120 | 0 | | | | | 44 |
| 45 | 205.94 | 5,329 | 13,158 | 13,158 | 0 | 9,711 | 31,241 | 31,241 | 454,420 | 45 |
| 46 | 213.75 | 5,514 | 12,939 | 13,020 | 0 | | | | | 46 |
| 47 | 222.04 | 5,614 | 12,603 | 12,782 | 0 | | | | | 47 |
| 48 | 230.85 | 5,765 | 12,196 | 12,487 | 0 | | | | | 48 |
| 49 | 240.22 | 6,035 | 11,517 | 12,063 | 0 | | | | | 49 |
| 50 | 250.20 | 6,425 | 10,710 | 11,659 | 0 | 12,232 | 36,159 | 24,526 | 462,294 | 50 |
| 51 | 263.53 | 6,555 | 9,696 | 11,043 | 0 | | | | | 51 |
| 52 | 277.39 | 6,607 | 8,297 | 10,248 | 0 | | | | | 52 |
| 53 | 291.74 | 6,705 | 6,670 | 9,431 | 0 | | | | | 53 |
| 54 | 307.50 | 6,578 | 4,431 | 8,316 | 0 | | | | | 54 |
| 55 | 322.10 | 6,711 | 2,009 | 6,711 | 0 | 15,039 | 40,951 | 15,039 | 500,273 | 55 |
| 56 | 341.04 | 6,353 | 0 | 4,351 | 0 | | | | | 56 |
| 57 | 360.56 | 5,986 | 0 | 1,924 | 0 | | | | | 57 |
| 58 | 380.75 | 5,652 | 0 | 0 | 0 | | | | | 58 |
| 59 | 401.79 | 5,268 | 0 | 0 | 0 | | | | | 59 |
| 60 | 423.72 | 4,815 | 0 | 0 | 0 | 17,266 | 45,170 | 0 | 538,998 | 60 |
| 61 | 447.38 | 4,220 | 0 | 0 | 0 | | | | | 61 |
| 62 | 471.86 | 3,567 | 0 | 0 | 0 | | | | | 62 |
| 63 | 497.05 | 2,720 | 0 | 0 | 0 | | | | | 63 |
| 64 | 522.91 | 1,724 | 0 | 0 | 0 | | | | | 64 |
| 65 | 549.78 | 625 | 0 | 0 | 0 | 20,205 | 51,998 | | 591,223 | 65 |
| 66 | 583.90 | 0 | 0 | 0 | 0 | | | | | 66 |
| 67 | 619.18 | 0 | 0 | 0 | 0 | | | | | 67 |
| 68 | 657.85 | 0 | 0 | 0 | 0 | | | | | 68 |
| 69 | 698.43 | 0 | 0 | 0 | 0 | | | | | 69 |
| 70 | 741.15 | 0 | 0 | 0 | 0 | 21,526 | 58,064 | | 655,426 | 70 |
| 71 | 786.00 | 0 | 0 | 0 | 0 | | | | | 71 |
| 72 | 833.14 | 0 | 0 | 0 | 0 | | | | | 72 |
| 73 | 882.42 | 0 | 0 | 0 | 0 | | | | | 73 |
| 74 | 934.14 | 0 | 0 | 0 | 0 | | | | | 74 |
| 75 | 988.90 | 0 | 0 | 0 | 0 | 26,036 | 69,897 | | 730,665 | 75 |
| 76 | 1,046.72 | 0 | 0 | 0 | 0 | | | | | 76 |
| 77 | 1,107.75 | 0 | 0 | 0 | 0 | | | | | 77 |
| 78 | 1,172.12 | 0 | 0 | 0 | 0 | | | | | 78 |
| 79 | 1,239.86 | 0 | 0 | 0 | 0 | | | | | 79 |
| 80 | 1,311.25 | 0 | 0 | 0 | 0 | 29,867 | 111,886 | | 796,037 | 80 |

Solve for Target Premium - A120

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5/15/2024

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

Issue State: OR Ver: 11.1.2023.201

- HCV** HCV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HCV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 120, plus a cash value equal to the face amount at age 120. The premium is expected to sustain the policy - 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.
- TI** **Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100):** Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit. Accelerates a portion of the death benefit amount if an insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, the administrative expense charge and 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.
- WML** **Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100):** Waives the monthly deductions if the employee is involuntarily laid off or is on strike. Benefits 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 for issue up to age 55 and terminates on the contract anniversary on or following the employee's 60th birthday or when the insurance is assigned to another party, whichever is earlier.