

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML

Non-Tobacco

Death Benefit: Level



\$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 120*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 120*	
18	78.73	1,853	6,701	7,677	0					18
19	80.58	2,128	7,114	8,531	0					19
20	82.49	2,431	7,536	9,362	0	4,559	14,610	60,227	529,187	20
21	84.49	2,755	7,971	10,178	0					21
22	86.62	3,088	8,419	10,999	0					22
23	88.88	3,423	8,874	11,812	0					23
24	91.28	3,761	9,339	12,615	0					24
25	93.80	4,088	9,819	13,391	0	6,510	18,433	58,504	529,553	25
26	97.94	4,160	10,207	14,383	0					26
27	100.90	4,441	10,723	15,130	0					27
28	104.07	4,698	11,258	15,861	0					28
29	107.45	4,947	11,815	16,571	0					29
30	111.05	5,187	12,391	17,254	0	8,082	22,768	56,054	540,136	30
31	116.38	5,091	12,751	17,863	0					31
32	120.43	5,350	13,372	18,495	0					32
33	124.70	5,616	14,004	19,099	0					33
34	129.17	5,897	14,652	19,676	0					34
35	133.82	6,211	15,322	20,223	0	9,702	27,890	52,446	526,279	35
36	141.72	6,104	15,833	20,854	0					36
37	146.75	6,504	16,579	21,308	0					37
38	152.00	6,949	17,374	21,740	0					38
39	157.49	7,434	18,211	22,135	0					39
40	163.27	7,949	19,078	22,484	0	12,121	34,602	48,360	551,767	40
41	172.53	7,931	19,653	22,587	0					41
42	182.17	8,046	20,381	22,747	0					42
43	192.23	8,182	21,118	22,803	0					43
44	202.73	8,231	21,707	22,600	0					44
45	210.47	8,847	22,577	22,577	0	13,648	41,482	41,482	562,551	45
46	218.69	9,475	23,411	22,472	0					46
47	227.45	10,130	24,221	22,290	0					47
48	238.90	10,544	24,912	21,874	0					48
49	254.12	10,529	25,351	21,008	0					49
50	270.00	10,537	25,706	19,938	0	16,488	50,334	32,877	577,982	50
51	286.60	10,678	26,103	18,788	0					51
52	303.82	10,925	26,477	17,532	0					52
53	321.83	11,076	26,518	15,956	0					53
54	340.54	11,319	26,432	14,263	0					54
55	357.74	11,909	26,232	11,909	0	19,537	60,115	19,537	613,344	55
56	384.14	11,677	25,631	8,251	0					56
57	411.48	11,552	24,523	4,428	0					57
58	439.97	11,714	23,142	650	0					58
59	469.49	12,009	21,371	0	0					59
60	501.99	12,248	18,797	0	0	22,646	70,384	0	683,816	60
61	535.63	12,358	15,305	0	0					61
62	572.24	12,558	10,868	0	0					62
63	611.72	12,552	5,144	0	0					63
64	654.28	12,445	0	0	0					64
65	682.65	12,311	0	0	0	27,987	81,408		745,504	65
66	730.02	11,798	0	0	0					66
67	779.45	11,133	0	0	0					67
68	831.17	10,259	0	0	0					68
69	885.40	9,120	0	0	0					69
70	942.62	8,105	0	0	0	33,962	90,655		858,045	70
71	1,002.57	6,700	0	0	0					71
72	1,065.73	4,737	0	0	0					72
73	1,132.09	2,279	0	0	0					73
74	1,202.12	0	0	0	0					74
75	1,275.79	0	0	0	0	44,740	102,995		952,604	75
76	1,354.05	0	0	0	0					76
77	1,437.35	0	0	0	0					77
78	1,526.14	0	0	0	0					78
79	1,619.50	0	0	0	0					79
80	1,718.37	0	0	0	0	53,708	159,576		1,074,682	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



\$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 120*	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 120*	
18	106.60	2,293	8,847	0	0					18
19	109.37	2,591	9,392	212	0					19
20	112.25	2,695	9,861	1,981	0	5,018	18,105	71,136	614,588	20
21	116.94	2,939	10,283	2,958	0					21
22	120.13	3,300	10,815	4,136	0					22
23	123.48	3,346	11,145	5,491	0					23
24	126.97	3,724	11,673	6,576	0					24
25	130.67	3,793	12,029	7,813	0	6,406	21,947	67,847	583,172	25
26	136.24	4,203	12,632	8,942	0					26
27	140.39	4,279	13,017	10,062	0					27
28	144.80	4,458	13,549	11,350	0					28
29	149.49	4,628	14,089	12,558	0					29
30	154.48	4,677	14,509	13,473	0	7,697	26,461	64,285	593,835	30
31	166.57	4,877	15,006	14,206	0					31
32	172.18	5,006	15,579	15,220	0					32
33	178.08	5,135	16,157	16,150	0					33
34	184.30	5,267	16,732	16,985	0					34
35	190.85	5,424	17,305	17,742	0	9,203	32,256	60,008	629,146	35
36	211.73	5,672	17,719	17,985	0					36
37	219.05	5,885	18,281	18,630	0					37
38	226.77	6,126	18,821	19,193	0					38
39	234.85	6,394	19,318	19,654	0					39
40	243.29	6,699	19,763	20,022	0	11,548	39,232	54,230	634,867	40
41	253.92	7,059	20,199	20,379	0					41
42	266.79	7,374	20,472	20,567	0					42
43	280.19	7,715	20,633	20,658	0					43
44	294.19	7,863	20,578	20,579	0					44
45	308.90	8,324	20,577	20,577	0	14,565	46,858	46,858	681,129	45
46	320.63	8,606	20,269	20,321	0					46
47	333.05	8,753	19,772	19,902	0					47
48	346.27	8,981	19,181	19,408	0					48
49	360.33	9,388	18,184	18,723	0					49
50	375.30	9,983	17,010	18,078	0	18,348	54,240	36,790	693,467	50
51	395.29	10,182	15,520	17,108	0					51
52	416.08	10,261	13,449	15,867	0					52
53	437.60	10,414	11,047	14,597	0					53
54	461.24	10,226	7,727	12,879	0					54
55	483.15	10,433	4,149	10,433	0	22,559	61,426	22,559	750,396	55
56	511.55	9,895	0	6,846	0					56
57	540.84	9,350	0	3,164	0					57
58	571.12	8,850	0	0	0					58
59	602.68	8,278	0	0	0					59
60	635.58	7,603	0	0	0	25,899	67,755	0	808,524	60
61	671.07	6,714	0	0	0					61
62	707.79	5,737	0	0	0					62
63	745.57	4,471	0	0	0					63
64	784.37	2,987	0	0	0					64
65	824.67	1,348	0	0	0	30,308	77,998		886,839	65
66	875.84	0	0	0	0					66
67	928.77	0	0	0	0					67
68	986.78	0	0	0	0					68
69	1,047.64	0	0	0	0					69
70	1,111.72	0	0	0	0	32,288	87,087		982,996	70
71	1,179.00	0	0	0	0					71
72	1,249.70	0	0	0	0					72
73	1,323.63	0	0	0	0					73
74	1,401.20	0	0	0	0					74
75	1,483.35	0	0	0	0	39,054	104,847		1,096,001	75
76	1,570.08	0	0	0	0					76
77	1,661.62	0	0	0	0					77
78	1,758.18	0	0	0	0					78
79	1,859.79	0	0	0	0					79
80	1,966.88	0	0	0	0	44,803	167,860		1,194,135	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

- 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.