

# Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML

Non-Tobacco

Death Benefit: Level



## \$25,000 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	13.13	0	0	0	0					18
19	13.43	0	0	0	0					19
20	13.75	0	0	0	0	760	2,435	10,041	88,400	20
21	14.09	0	0	0	0					21
22	14.44	0	172	0	0					22
23	14.82	23	242	0	0					23
24	15.22	77	314	0	0					24
25	15.64	129	389	0	0	1,086	3,074	9,760	88,884	25
26	16.33	141	451	0	0					26
27	16.82	185	534	0	0					27
28	17.35	226	620	0	0					28
29	17.91	266	709	0	0					29
30	18.51	307	804	68	0	1,347	3,795	9,344	90,150	30
31	19.40	291	864	289	0					31
32	20.08	334	968	511	0					32
33	20.79	378	1,069	718	0					33
34	21.53	423	1,172	916	0					34
35	22.31	476	1,282	1,114	0	1,618	4,651	8,746	88,289	35
36	23.62	457	1,364	1,322	0					36
37	24.46	524	1,485	1,500	0					37
38	25.34	598	1,614	1,670	0					38
39	26.25	679	1,750	1,831	0					39
40	27.22	765	1,891	1,986	0	2,022	5,770	8,065	92,492	40
41	28.76	761	1,981	2,093	0					41
42	30.37	779	2,098	2,211	0					42
43	32.04	801	2,213	2,308	0					43
44	33.79	809	2,303	2,359	0					44
45	35.08	910	2,441	2,441	0	2,274	6,914	6,914	93,860	45
46	36.45	1,014	2,570	2,505	0					46
47	37.91	1,122	2,691	2,553	0					47
48	39.82	1,191	2,797	2,565	0					48
49	42.36	1,186	2,856	2,498	0					49
50	45.00	1,186	2,898	2,393	0	2,748	8,389	5,479	96,338	50
51	47.77	1,210	2,949	2,277	0					51
52	50.64	1,255	2,997	2,144	0					52
53	53.64	1,282	2,986	1,957	0					53
54	56.76	1,324	2,948	1,746	0					54
55	59.63	1,418	2,879	1,418	0	3,257	10,022	3,257	102,533	55
56	64.03	1,388	2,759	884	0					56
57	68.58	1,366	2,532	312	0					57
58	73.33	1,392	2,253	0	0					58
59	78.25	1,440	1,902	0	0					59
60	83.67	1,478	1,406	0	0	3,775	11,733	0	114,146	60
61	89.28	1,494	744	0	0					61
62	95.38	1,521	0	0	0					62
63	101.96	1,516	0	0	0					63
64	109.05	1,494	0	0	0					64
65	113.78	1,465	0	0	0	4,665	13,571		124,416	65
66	121.67	1,373	0	0	0					66
67	129.91	1,255	0	0	0					67
68	138.53	1,104	0	0	0					68
69	147.57	908	0	0	0					69
70	157.11	728	0	0	0	5,661	15,116		143,165	70
71	167.10	481	0	0	0					71
72	177.63	140	0	0	0					72
73	188.69	0	0	0	0					73
74	200.36	0	0	0	0					74
75	212.64	0	0	0	0	7,458	17,188		158,949	75
76	225.68	0	0	0	0					76
77	239.56	0	0	0	0					77
78	254.36	0	0	0	0					78
79	269.92	0	0	0	0					79
80	286.40	0	0	0	0	8,953	26,630		179,203	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

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18	17.77	0	0	0	0					18
19	18.23	0	0	0	0					19
20	18.71	0	0	0	0	836	3,018	11,860	102,635	20
21	19.49	0	496	0	0					21
22	20.03	17	578	0	0					22
23	20.58	26	631	0	0					23
24	21.17	85	713	0	0					24
25	21.78	98	770	0	0	1,068	3,658	11,310	97,393	25
26	22.71	161	861	0	0					26
27	23.40	176	926	0	0					27
28	24.14	206	1,012	0	0					28
29	24.92	234	1,098	0	0					29
30	25.75	243	1,166	0	0	1,283	4,411	10,718	99,334	30
31	27.77	275	1,245	0	0					31
32	28.70	295	1,334	0	0					32
33	29.68	316	1,427	11	0					33
34	30.72	338	1,517	270	0					34
35	31.81	364	1,608	515	0	1,534	5,376	10,003	104,987	35
36	35.29	404	1,671	672	0					36
37	36.51	438	1,755	888	0					37
38	37.80	479	1,840	1,097	0					38
39	39.15	524	1,914	1,282	0					39
40	40.55	573	1,975	1,446	0	1,925	6,539	9,039	105,896	40
41	42.32	631	2,035	1,607	0					41
42	44.47	684	2,070	1,744	0					42
43	46.70	738	2,077	1,852	0					43
44	49.04	764	2,055	1,941	0					44
45	51.49	839	2,034	2,034	0	2,428	7,812	7,812	113,882	45
46	53.44	883	1,956	2,080	0					46
47	55.51	906	1,846	2,099	0					47
48	57.72	944	1,721	2,107	0					48
49	60.06	1,009	1,522	2,078	0					49
50	62.55	1,100	1,277	2,045	0	3,057	9,039	6,131	115,572	50
51	65.89	1,131	990	1,966	0					51
52	69.35	1,138	592	1,835	0					52
53	72.94	1,157	132	1,697	0					53
54	76.88	1,124	0	1,488	0					54
55	80.53	1,142	0	1,142	0	3,760	10,240	3,760	125,274	55
56	85.26	1,053	0	621	0					56
57	90.14	957	0	78	0					57
58	95.19	870	0	0	0					58
59	100.45	768	0	0	0					59
60	105.93	648	0	0	0	4,317	11,292	0	134,749	60
61	111.85	497	0	0	0					61
62	117.97	326	0	0	0					62
63	124.27	109	0	0	0					63
64	130.73	0	0	0	0					64
65	137.45	0	0	0	0	5,052	13,003		147,940	65
66	145.98	0	0	0	0					66
67	154.80	0	0	0	0					67
68	164.47	0	0	0	0					68
69	174.61	0	0	0	0					69
70	185.29	0	0	0	0	5,382	14,519		163,916	70
71	196.50	0	0	0	0					71
72	208.29	0	0	0	0					72
73	220.61	0	0	0	0					73
74	233.54	0	0	0	0					74
75	247.23	0	0	0	0	6,510	17,491		182,774	75
76	261.68	0	0	0	0					76
77	276.94	0	0	0	0					77
78	293.03	0	0	0	0					78
79	309.97	0	0	0	0					79
80	327.82	0	0	0	0	7,469	28,021		199,138	80

Solve for Target Premium - A120

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- 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.