

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML

Non-Tobacco

Death Benefit: Level



\$50,000 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	26.25	181	1,251	0	0					18
19	26.86	269	1,382	0	0					19
20	27.50	367	1,517	0	0	1,520	4,871	20,082	176,785	20
21	28.17	474	1,661	239	0					21
22	28.88	586	1,812	629	0					22
23	29.63	697	1,960	1,001	0					23
24	30.43	809	2,114	1,375	0					24
25	31.27	919	2,274	1,739	0	2,170	6,145	19,506	176,827	25
26	32.65	943	2,402	2,171	0					26
27	33.64	1,037	2,573	2,522	0					27
28	34.69	1,121	2,748	2,857	0					28
29	35.82	1,204	2,933	3,189	0					29
30	37.02	1,284	3,123	3,509	0	2,694	7,590	18,688	180,316	30
31	38.80	1,252	3,243	3,806	0					31
32	40.15	1,337	3,447	4,104	0					32
33	41.57	1,426	3,656	4,393	0					33
34	43.06	1,519	3,870	4,673	0					34
35	44.61	1,623	4,090	4,937	0	3,234	9,298	17,484	175,699	35
36	47.24	1,587	4,258	5,229	0					36
37	48.92	1,720	4,503	5,460	0					37
38	50.67	1,869	4,767	5,685	0					38
39	52.50	2,028	5,040	5,889	0					39
40	54.43	2,201	5,329	6,086	0	4,041	11,536	16,124	184,319	40
41	57.51	2,194	5,514	6,190	0					41
42	60.73	2,233	5,754	6,318	0					42
43	64.08	2,278	5,995	6,408	0					43
44	67.58	2,293	6,185	6,408	0					44
45	70.16	2,497	6,466	6,466	0	4,549	13,828	13,828	187,693	45
46	72.90	2,706	6,736	6,497	0					46
47	75.82	2,924	6,999	6,502	0					47
48	79.64	3,062	7,222	6,429	0					48
49	84.71	3,055	7,354	6,199	0					49
50	90.00	3,057	7,460	5,902	0	5,496	16,778	10,959	192,671	50
51	95.54	3,103	7,579	5,579	0					51
52	101.28	3,185	7,689	5,219	0					52
53	107.28	3,234	7,682	4,749	0					53
54	113.52	3,314	7,633	4,240	0					54
55	119.25	3,507	7,537	3,507	0	6,513	20,040	6,513	204,611	55
56	128.05	3,442	7,328	2,354	0					56
57	137.16	3,402	6,927	1,134	0					57
58	146.66	3,456	6,431	0	0					58
59	156.50	3,551	5,790	0	0					59
60	167.33	3,628	4,877	0	0	7,548	23,461	0	227,944	60
61	178.55	3,664	3,651	0	0					61
62	190.75	3,727	2,091	0	0					62
63	203.91	3,721	88	0	0					63
64	218.10	3,681	0	0	0					64
65	227.55	3,631	0	0	0	9,329	27,136		248,502	65
66	243.34	3,455	0	0	0					66
67	259.82	3,229	0	0	0					67
68	277.06	2,933	0	0	0					68
69	295.14	2,547	0	0	0					69
70	314.21	2,200	0	0	0	11,321	30,223		286,113	70
71	334.19	1,720	0	0	0					71
72	355.25	1,054	0	0	0					72
73	377.37	214	0	0	0					73
74	400.71	0	0	0	0					74
75	425.27	0	0	0	0	14,914	34,347		317,664	75
76	451.35	0	0	0	0					76
77	479.12	0	0	0	0					77
78	508.72	0	0	0	0					78
79	539.84	0	0	0	0					79
80	572.79	0	0	0	0	17,903	53,193		358,232	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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Tobacco

Death Benefit: Level



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18	35.54	335	1,972	0	0					18
19	36.46	432	2,149	0	0					19
20	37.42	469	2,307	0	0	1,673	6,036	23,718	205,142	20
21	38.98	549	2,444	0	0					21
22	40.05	666	2,617	0	0					22
23	41.16	684	2,726	0	0					23
24	42.33	807	2,896	0	0					24
25	43.56	833	3,017	0	0	2,136	7,317	22,621	194,784	25
26	45.42	964	3,210	85	0					26
27	46.80	991	3,338	574	0					27
28	48.27	1,052	3,514	1,116	0					28
29	49.83	1,108	3,690	1,623	0					29
30	51.50	1,126	3,830	2,037	0	2,566	8,823	21,436	198,603	30
31	55.53	1,192	3,992	2,384	0					31
32	57.40	1,236	4,181	2,827	0					32
33	59.36	1,277	4,367	3,229	0					33
34	61.44	1,322	4,559	3,613	0					34
35	63.62	1,374	4,744	3,956	0	3,068	10,753	20,005	209,948	35
36	70.58	1,454	4,875	4,127	0					36
37	73.02	1,525	5,058	4,434	0					37
38	75.59	1,605	5,231	4,709	0					38
39	78.29	1,696	5,393	4,955	0					39
40	81.10	1,796	5,529	5,156	0	3,850	13,078	18,079	211,883	40
41	84.64	1,915	5,666	5,360	0					41
42	88.93	2,019	5,745	5,501	0					42
43	93.40	2,133	5,788	5,613	0					43
44	98.07	2,183	5,758	5,667	0					44
45	102.97	2,333	5,738	5,738	0	4,855	15,621	15,621	227,223	45
46	106.88	2,427	5,618	5,727	0					46
47	111.02	2,475	5,431	5,660	0					47
48	115.43	2,550	5,212	5,566	0					48
49	120.11	2,682	4,848	5,402	0					49
50	125.10	2,871	4,415	5,244	0	6,116	18,080	12,263	231,161	50
51	131.77	2,935	3,884	4,986	0					51
52	138.70	2,957	3,153	4,635	0					52
53	145.87	3,002	2,303	4,270	0					53
54	153.75	2,936	1,144	3,757	0					54
55	161.05	2,992	0	2,992	0	7,519	20,475	7,519	250,144	55
56	170.52	2,813	0	1,858	0					56
57	180.28	2,630	0	689	0					57
58	190.38	2,459	0	0	0					58
59	200.90	2,262	0	0	0					59
60	211.86	2,032	0	0	0	8,633	22,585	0	269,503	60
61	223.69	1,732	0	0	0					61
62	235.93	1,399	0	0	0					62
63	248.53	972	0	0	0					63
64	261.46	468	0	0	0					64
65	274.89	0	0	0	0	10,103	25,999		295,621	65
66	291.95	0	0	0	0					66
67	309.59	0	0	0	0					67
68	328.93	0	0	0	0					68
69	349.22	0	0	0	0					69
70	370.58	0	0	0	0	10,764	29,039		327,838	70
71	393.00	0	0	0	0					71
72	416.57	0	0	0	0					72
73	441.21	0	0	0	0					73
74	467.07	0	0	0	0					74
75	494.45	0	0	0	0	13,018	34,949		365,335	75
76	523.36	0	0	0	0					76
77	553.88	0	0	0	0					77
78	586.06	0	0	0	0					78
79	619.93	0	0	0	0					79
80	655.63	0	0	0	0	14,935	55,974		398,100	80

Solve for Target Premium - A120

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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.