

TransSure - Interest Sensitive Whole Life Insurance Illustration

Non-Tobacco



With Riders: TI, WPLF

Issue Age	Monthly Premium	\$15,000 Face Amount	\$20,000 Face Amount	\$25,000 Face Amount	Guaranteed Cash Value at Age 65*	Issue Age
		Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*		
16	N/A†		N/A†	N/A†		16
17	N/A†		N/A†	N/A†		17
18	N/A†		N/A†	N/A†		18
19	N/A†		N/A†	N/A†		19
20	N/A†		N/A†	N/A†		20
21	N/A†		N/A†	N/A†		21
22	N/A†		N/A†	N/A†		22
23	N/A†		N/A†	N/A†		23
24	N/A†		N/A†	N/A†		24
25	N/A†		N/A†	N/A†		25
26	N/A†		N/A†	N/A†		26
27	N/A†		N/A†	17.69	10,116	27
28	N/A†		N/A†	18.36	10,031	28
29	N/A†		N/A†	19.11	9,942	29
30	N/A†		N/A†	19.86	9,846	30
31	N/A†		N/A†	20.65	9,745	31
32	N/A†		N/A†	21.48	9,637	32
33	N/A†		17.90	7,619	9,524	33
34	N/A†		18.65	7,523	9,404	34
35	N/A†		19.44	7,421	9,277	35
36	N/A†		20.27	7,314	9,142	36
37	N/A†		21.14	7,200	9,000	37
38	N/A†		22.07	7,080	8,850	38
39	N/A†		23.02	6,953	8,692	39
40	18.03	5,114	24.04	6,819	8,524	40
41	18.83	5,007	25.10	6,676	8,346	41
42	19.69	4,895	26.25	6,526	8,158	42
43	20.57	4,775	27.42	6,367	7,959	43
44	21.52	4,649	28.69	6,199	7,749	44
45	22.49	4,516	29.99	6,022	7,527	45
46	23.53	4,376	31.37	5,834	7,293	46
47	24.64	4,227	32.85	5,636	7,045	47
48	26.09	4,069	34.79	5,425	6,782	48
49	27.68	3,900	36.90	5,200	6,500	49
50	29.35	3,720	39.14	4,960	6,201	50
51	31.15	3,528	41.54	4,705	5,881	51
52	33.07	3,324	44.09	4,433	5,541	52
53	35.10	3,107	46.80	4,143	5,179	53
54	37.29	2,877	49.72	3,835	4,794	54
55	39.62	2,632	52.82	3,509	4,387	55
56	41.94	2,372	55.92	3,163	3,954	56
57	44.44	2,096	59.25	2,795	3,494	57
58	47.10	1,802	62.80	2,402	3,003	58
59	50.00	1,486	66.67	1,982	2,477	59
60	53.12	1,148	70.82	1,531	1,914	60
61	56.53	787	75.37	1,049	1,311	61
62	60.20	401	80.27	535	668	62
63	64.15	0	85.54	0	0	63
64	68.37	0	91.15	0	0	64
65	72.92		97.22			65
66	78.03		104.04			66
67	83.55		111.40			67
68	89.55		119.40			68
69	96.10		128.14			69
70	103.22		137.62			70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%. Issue Ages 56+ do not include the WPLF Rider. The Child Term Rider may be added for additional premium of \$1.25 Monthly per \$5,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

9/30/2020

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

Issue State: IA Ver: 4.14.2020.54

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Tobacco



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Issue Age	Monthly Premium	\$15,000 Face Amount		\$20,000 Face Amount		\$25,000 Face Amount		Issue Age
		Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	
16	N/A†		N/A†		N/A†		N/A†	16
17	N/A†		N/A†		N/A†		N/A†	17
18	N/A†		N/A†		N/A†		N/A†	18
19	N/A†		N/A†		N/A†	17.34	11,940	19
20	N/A†		N/A†		N/A†	18.05	11,871	20
21	N/A†		N/A†		N/A†	18.73	11,800	21
22	N/A†		N/A†		N/A†	19.48	11,726	22
23	N/A†		N/A†		N/A†	20.25	11,648	23
24	N/A†		N/A†		N/A†	21.11	11,566	24
25	N/A†		17.59	9,185	21.98	11,481	25	25
26	N/A†		18.37	9,113	22.96	11,391	26	26
27	N/A†		19.22	9,038	24.03	11,298	27	27
28	N/A†		20.04	8,959	25.05	11,199	28	28
29	N/A†		20.94	8,875	26.17	11,094	29	29
30	N/A†		21.90	8,787	27.38	10,983	30	30
31	N/A†		22.95	8,692	28.69	10,865	31	31
32	18.02	6,444	24.02	8,592	30.03	10,740	32	32
33	18.84	6,364	25.12	8,486	31.40	10,607	33	33
34	19.77	6,280	26.35	8,373	32.94	10,466	34	34
35	20.70	6,190	27.60	8,254	34.50	10,317	35	35
36	21.70	6,096	28.94	8,127	36.17	10,159	36	36
37	22.75	5,995	30.34	7,994	37.92	9,992	37	37
38	23.84	5,889	31.79	7,852	39.73	9,815	38	38
39	25.05	5,777	33.40	7,703	41.75	9,628	39	39
40	26.25	5,658	35.00	7,544	43.75	9,430	40	40
41	27.54	5,532	36.72	7,377	45.90	9,221	41	41
42	28.88	5,400	38.50	7,199	48.13	8,999	42	42
43	30.27	5,259	40.35	7,013	50.44	8,766	43	43
44	31.75	5,112	42.34	6,816	52.92	8,520	44	44
45	33.30	4,957	44.40	6,609	55.50	8,261	45	45
46	35.22	4,793	46.95	6,391	58.69	7,989	46	46
47	37.28	4,620	49.70	6,160	62.13	7,701	47	47
48	39.42	4,437	52.55	5,916	65.69	7,395	48	48
49	41.73	4,241	55.64	5,654	69.55	7,068	49	49
50	44.18	4,031	58.90	5,375	73.63	6,719	50	50
51	46.77	3,809	62.35	5,078	77.94	6,348	51	51
52	49.50	3,572	66.00	4,762	82.50	5,953	52	52
53	52.40	3,321	69.87	4,428	87.34	5,535	53	53
54	55.53	3,056	74.04	4,075	92.55	5,094	54	54
55	58.78	2,778	78.37	3,703	97.96	4,629	55	55
56	61.98	2,484	82.64	3,312	103.30	4,140	56	56
57	65.44	2,174	87.25	2,898	109.07	3,623	57	57
58	69.12	1,844	92.15	2,459	115.19	3,073	58	58
59	73.05	1,491	97.40	1,989	121.75	2,486	59	59
60	77.28	1,115	103.04	1,487	128.80	1,858	60	60
61	81.90	749	109.20	999	136.50	1,249	61	61
62	86.83	366	115.77	488	144.71	611	62	62
63	92.07	0	122.75	0	153.44	0	63	63
64	97.64	0	130.19	0	162.73	0	64	64
65	103.50		138.00		172.50		65	65
66	110.13		146.84		183.55		66	66
67	117.18		156.24		195.30		67	67
68	124.87		166.49		208.11		68	68
69	133.18		177.57		221.96		69	69
70	142.19		189.59		236.98		70	70

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Solve for Target Premium – A100

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Issue State: IA Ver: 4.14.2020.54

- 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.
- WPLF** **Waiver of Premium Due to Layoff Rider (Form CRWPL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.