

Universal Life Insurance

Transamerica Educator Plan **TransElite® UNIVERSAL LIFE INSURANCE**

Underwritten by Transamerica Life Insurance Company

PROPOSAL FOR EMPLOYEES OF Saint Martin Parish School District

600 Corporate Boulevard
Breaux Bridge, LA 70517

PROPOSAL DATE:

February 1, 2018

PRESENTED BY:

Chris Bailey_Arthur J. Gallagher
235 Highlandia Drive
BATON ROUGE, LA 70810



Administrative Office:

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*Quoted rates are valid for 90 days, then they are subject to change without notice.
This proposal describes insurance highlights only. This is not an offer. Limitations and exclusions apply.
No contract will result until an application is submitted and
approved by the insurance company and a policy or certificate is issued.*

ABOUT TransElite® Universal Life Insurance

As the events in your employees' life change, so do their life insurance needs. A universal life insurance policy has the flexibility to adjust to your employees' changing needs. With Transamerica Life Insurance Company's universal life insurance, you can decide what benefits to include based on the needs of your workforce. Employees can then choose to participate in the program and select the right insurance level for their own individual or family needs - with just one policy.

Your employees will also appreciate the ability to build cash value with a guaranteed tax-deferred interest rate of 3%. Spouse and family options are available along with additional benefits should a chronic illness occur or to keep insurance in force in the event of a layoff. All of this value comes without adding cost uncertainty to your benefits budget.

As your employees' lives change (marriage, birth of a child, new job, retirement or medical emergency), so will their life insurance needs. A flexible universal life insurance policy can help ensure that you are diligently working to address your employees' current and long-term financial needs. This insurance is fully portable, allowing employees to keep their policy after retirement or taking another job, as long as they continue to pay their premium.

TransElite® Helps Address Living Health Care Needs

TransElite universal life insurance allows employers the opportunity to offer flexible financial protection to their employees with a number of optional riders, including "living benefits" if the need arises. These benefits allow the policy owner to accelerate a portion of the life insurance death benefit when certified by a physician as chronically or terminally ill. Those extra "living" benefits can be used to help pay expenses from an unexpected medical crisis and help alleviate the worry of future financial problems.

Build the Program Your Way: Keep it Simple for Your Valued Employees

While there is no out-of-pocket cost for you, Transamerica realizes that setting up voluntary enrollments takes your time and that of your team. We've developed a streamlined enrollment system - with guaranteed issue available down to 10 applicants - that works whether your employees are all in one place or spread over multiple states.

Here's what's available through TransElite®:

Coverage up to \$500,000, not to exceed 5x employee's salary as indicated in the policy

Guaranteed tax-deferred interest rate of 3%

Children and Grandchildren insurance available

Employee maximum issue age up to 80 years old

Portable option for job change or retirement

Riders Included:

Waiver of Monthly Deductions for Layoff or Strike

Optional Additional Riders

Child Term Insurance

Accelerated Death Benefit for Living Benefit

Benefits Restoration



This is a brief summary of TransElite® Universal Life Insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Policy Form Series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Note: For complete information on your state's group universal life insurance policy, you should always refer to the master policy and accompanying certificates and riders approved in your state. If there is any variance between the language found in this proposal and the policy language, the policy language will control.

TransEliteSM

universal life insurance

TransEliteSM Universal Life Insurance is **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.**

Accelerated Death Benefit for Chronic Condition Rider (Living Benefit Rider) with Benefit Restoration Rider

Your life insurance helps when you need it most

Life insurance is meant to help protect your family's finances in the case of your death, but this rider allows you to use that money to help out when you need it while still living. It pays a benefit now if you have severe memory or reasoning problems or if you are unable to perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting or moving from one activity to another.

4% of your life insurance death benefit is available each month

If a physician certifies that you are chronically ill according to the rider definitions, you will be paid 4% of your life insurance death benefit each month for up to 25 months.

You won't lose your life insurance death benefit

With the Benefit Restoration Rider included, using a percentage of your death benefit for chronic condition care won't cost your family the life insurance death benefit in the event of your death. Your full benefit amount is restored after each payment for your care.

Timing and outstanding loan payment

There is a 30-day waiting period after the effective date of this policy before this benefit can be used in case of sickness but no waiting period in case of an accident causing a need for chronic care. If you have an outstanding loan, your loan payments will be deducted from the 4% benefit amount each month. When the death benefit is exhausted, the policy ends.

Waived premium payments and combined benefit provisions

While you receive chronic condition benefits under this rider, you don't have to make monthly premium payments. If you qualify for other accelerated death benefits due to critical illness or terminal illness, the combined benefits you receive will pay no more than 100% of your life insurance death benefit amount.

How this money is taxed

When you receive early life insurance benefits, you may be liable for taxes on all or part of the money, although they are meant to be excluded from your gross income for federal tax purposes. This money could also impact your eligibility for public assistance programs. Talk with a qualified tax advisor and appropriate social services agencies to better understand how an early payout could affect you and your family.

This rider may not cover all the costs associated with chronic condition care incurred during the period during which you receive benefits.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.



This is a brief summary of the Accelerated Death Benefit for Chronic Condition Rider with Benefit Restoration Rider offered with TransEliteSM Universal Life Insurance. Rider form series CRLLT100 and CRLEX100. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the rider for complete details.

CLE03C2-1214

Limitations and Exclusions

We will not pay rider benefits if the insured meets the requirements of the eligibility for benefits provision as a result of:

- Any sickness condition that begins before or during the waiting period.
- An intentionally self-inflicted injury or attempted suicide.
- War or any act of war, declared or undeclared, or service in the armed forces of any country.
- The insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- The insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity.

We will not pay an accelerated death benefit on any other riders attached to the contract.

Contestability

This rider will be contestable on the same basis as the contract, during the lifetime of the insured, for two years from the rider effective date.

Suicide

If the insured dies by suicide, while sane or insane, within two years from the rider effective date, any premiums refunded under the suicide exclusion provision of the contract will be reduced by the amount of accelerated death benefits paid, if any, under this rider.

Termination of Insurance Rider

This rider will terminate on the earliest of the following dates or events:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the owner requests termination;
- The date the insured dies;
- The date the accelerated death benefit for chronic condition rider terminates; or
- The date a nonforfeiture option under the contract, if any, becomes effective.

Product Details

Included Riders		Plan 1
Waiver of Monthly Deductions for Layoff or Strike Rider		Included
Optional Additional Riders		
Accelerated Death Benefit for Living Benefit Rider Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment		Included
Benefits Restoration Rider		Included
Employee Optional Riders		
Child Term Insurance Rider Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same coverage amount.		Included

Underwriting Offer and Eligibility

Employee Eligibility

To be eligible for insurance, an employee must satisfy all of the following requirements:

- be age 16 through 80.
- be on active service, performing in the usual manner all of the regular duties of his or her occupation at one of the places of business where he or she normally works or at some location directed by the employer; and
- be continuously employed for the amount of time and working the minimum number of hours per week as you require to be eligible for benefits. These requirements will be defined on the Life and Health Group Application and Agreement.

Spouse Eligibility

To be eligible for insurance, a spouse (or equivalent as defined by state law or otherwise agreed upon between you and us) must satisfy all of the following requirements:

- must be age 16 through 65.
- must be legally married to the employee as determined by the laws of the state in which the employee resides or meet the eligibility requirements required by the group to be benefit eligible.
- must not be disabled.
- must not be eligible as an employee under the group policy.

Child UL Eligibility

To be eligible for universal life insurance, a child must satisfy all of the following requirements:

- must be under the age of 26.
- must be an employee's natural child, stepchild, grandchild, legally adopted child or child for whom adoption proceedings have begun, or a child for whom the employee has been appointed legal guardian.
- must not be disabled.
- must not be eligible as an employee under the group policy.

Child Term Insurance Rider Eligibility

To be eligible for insurance under this rider, a child must satisfy all of the following requirements:

- must be 15 days through age 25.
- must be an employee's natural child or stepchild, legally adopted child or child for whom adoption proceedings have begun, or a child for whom the employee has been appointed legal guardian.
- must not be eligible as an employee under the group policy.

Minimum Participation

At least 5 insured employees are required to establish and maintain an employer group. Other group types and special underwriting offers may require higher participation.

Underwriting Limits for groups with 1200 benefit-eligible employees

The maximum benefits for each underwriting type shown below are subject to the required percentage of employee participation being met. Insurance cannot exceed 5 times the employee's annual salary.

Guaranteed Issue and Conditional Guaranteed Issue underwriting are only available the first time a person is eligible to apply. Insurance applied for at a later date is subject to Simplified Issue underwriting. The employee must participate to receive Guaranteed Issue or Conditional Guaranteed Issue underwriting on dependents. All children in a family should be insured equally.

Underwriting Guidelines for Plan Option 1			
	Guaranteed Issue (GI) <i>15% participation required</i>	Conditional Guaranteed Issue (CGI) <i>10% participation required</i>	Simplified Issue (SI) <i>5 issuable applications required</i>
Employee	\$100,000	\$100,000	\$500,000
Spouse	\$15,000	\$25,000	\$100,000
Child UL	\$25,000	N/A	\$25,000
Child Term	\$20,000	N/A	N/A

Other Considerations

Please be aware of the following:

- This proposal is based on employer groups with 1200 eligible employees only and may not be available to other group types or sizes.

Summary of Benefits

Accelerated Death Benefit for Living Benefit Rider (Rider Form Series CRLLT100) - Accelerates a portion of the life insurance benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.

We will not pay an accelerated death benefit on any other riders attached to the contract.

Benefit Restoration Rider (Rider Form Series CRLRE100) - Restores the accumulation value, surrender charges and guaranteed cash value of death benefit if accelerated death benefit for living benefit is paid. The maximum restoration amount is equal to the policy's one-time death benefit. Restored death benefits cannot be accelerated again under the Accelerated Death Benefit for Living Benefit Rider or an extension of benefits rider.

Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100) - Waives the monthly deductions for up to six months per year if the employee is involuntarily laid off. Benefits are limited to three layoffs per year and 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 through age 55 and terminates on the employee's 60th birthday or when the insurance is assigned to another party, whichever is earlier.

Child Term Insurance Rider (Rider Form Series CRLCH100) - Allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days through age 25, for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

General Administrative Issues

How to Apply - Organization

Your organization can apply for this insurance by providing us with your completed Life and Health Group Application and Agreement together with a copy of this proposal. Before approving, we may request additional information about your group. Upon approval, we will notify you when insurance becomes effective.

Group Master Policy Effective Date

Subject to our receipt and review of all necessary information, the group master policy takes effect on the date requested on the Life and Health Group Application and Agreement. There is no backdating of a policy.

How to Apply - Employees

An applicant should elect insurance that best meets his or her needs and those of his or her family. All questions on the application should be completed accurately. All applications are subject to our review and approval.

Individual Insurance Effective Date

Insurance is effective on the effective date requested on the Life and Health Group Application and Agreement or first day of the month following the date an individual's application is approved by us, whichever is later. The employee must be on active service for insurance to become effective. Dependents must be able to perform the normal activities of a person of like age in good health for insurance to become effective.

Beneficiary

Employees designate their own beneficiaries. In community property states (AZ, CA, ID, LA, NM, NV, TX, WA, and WI) when someone other than the spouse is designated as the beneficiary, the spouse's consent is required. The employee will automatically be the beneficiary of any dependent insurance.

Current Disability and/or Premium Waiver

We do not provide insurance to an individual currently disabled on a premium waiver. In this case, it is assumed that the previous carrier, if any, should continue to provide the individual's insurance.

Premium Payment

Premiums are paid conveniently through payroll deduction. A bill is mailed to you each month.

Grace Period

A grace period of 31 days will be allowed for each premium payment after the first premium. Insurance will stay in force during this time. The insurance under the policy will terminate at the end of the grace period if the premium has not been paid. You must still pay all unpaid premiums. This includes the premium due for the grace period.



Limitations and Exclusions

If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

Benefit Restoration Rider

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the date the Accelerated Death Benefit for Living Benefit Rider ends; or
- the date a nonforfeiture option, if any, becomes effective.

Waiver of Monthly Deductions for Layoff or Strike Rider

We will waive deductions for:

- up to three layoffs or strikes in one 12-month period;
- for up to six months in any one 12-month period.

A 12-month period will be measured from the date the first month deduction is waived.

If the portability option provision of the contract is exercised, if any, the policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

The policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

This rider is not available for self-employed individuals.

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the anniversary date on or after the insured reaches age 60;
- the date the policy owners assigns the contract to another individual; or
- the date a nonforfeiture option, if any, becomes effective.

Child Term Insurance Rider

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the anniversary date on or after the insured child is no longer eligible as a dependent child;
- the anniversary date on or after the last insured child has reached age 26; or
- the date a nonforfeiture option, if any, becomes effective.

Termination of Insurance

Insurance, including all riders, ends on the earliest of the following dates:

- the monthly contract date following the receipt of written request for surrender.
- the maturity date.
- the date of death.
- the date the contract ends, lapses or becomes fully paid-up life insurance, subject to the grace period.
- the date a nonforfeiture option becomes effective.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue insurance.

Disclosures

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

GROUP BENEFITS DISCLOSURE POLICY

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB.

Accordingly, please direct any compensation disclosure questions to your agent.

COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.

TransElite HFA - Universal Life Insurance

With Riders: WML, LBR, RES

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			22.04	0		16
17	N/A†			N/A†			22.62	0		17
18	N/A†			N/A†			23.22	0		18
19	N/A†			N/A†			23.98	0		19
20	N/A†			N/A†			24.74	0	13,644	20
21	N/A†			17.53	0		26.29	0		21
22	N/A†			18.15	0		27.22	0		22
23	N/A†			18.79	0		28.19	0		23
24	N/A†			19.41	0		29.12	0		24
25	N/A†			20.04	0	8,782	30.06	0	13,173	25
26	N/A†			20.73	0		31.10	0		26
27	N/A†			21.54	0		32.31	0		27
28	N/A†			22.32	0		33.48	0		28
29	N/A†			23.13	0		34.69	0		29
30	N/A†			23.93	0	8,430	35.89	0	12,651	30
31	N/A†			25.45	0		38.17	0		31
32	N/A†			26.46	0		39.69	0		32
33	N/A†			27.46	0		41.19	40		33
34	N/A†			28.64	0		42.96	193		34
35	N/A†			29.82	0	7,958	44.74	381	11,950	35
36	N/A†			31.07	0		46.61	571		36
37	N/A†			32.40	79		48.60	700		37
38	N/A†			34.13	183		51.20	831		38
39	17.83	0		35.65	363		53.48	1,065		39
40	18.63	0	3,640	37.25	409	7,273	55.87	1,100	10,907	40
41	19.73	0		39.47	522		59.20	1,243		41
42	20.69	0		41.37	571		62.06	1,300		42
43	21.73	0		43.47	697		65.20	1,452		43
44	22.73	0		45.46	748		68.20	1,506		44
45	23.82	43	3,205	47.64	802	6,411	71.46	1,561	9,617	45
46	25.08	82		50.17	832		75.25	1,581		46
47	26.41	125		52.81	866		79.22	1,611		47
48	28.02	151		56.04	876		84.07	1,605		48
49	29.54	182		59.08	895		88.62	1,608		49
50	31.35	195	2,595	62.70	882	5,190	94.05	1,569	7,790	50
51	33.25	192		66.49	829		99.73	1,464		51
52	35.16	204		70.31	814		105.47	1,428		52
53	37.09	152		74.18	672		111.27	1,193		53
54	39.32	206		78.64	743		117.96	1,281		54
55	41.53	237	1,920	83.06	771	3,841	124.60	1,306	5,762	55
56	44.28	81		88.55	420		132.83	762		56
57	47.30	0		94.61	0		141.91	52		57
58	50.96	0		101.92	0		152.88	0		58
59	54.99	0		109.99	0		164.98	0		59
60	59.39	0	373	118.77	0	746	178.16	0	1,119	60
61	64.31	0		128.62	0		192.93	0		61
62	70.02	0		140.04	0		210.06	0		62
63	75.92	0		151.84	0		227.77	0		63
64	83.14	0		166.27	0		249.40	0		64
65	91.88			183.75			275.63			65
66	99.47			198.94			298.41			66
67	107.26			214.53			321.79			67
68	115.23			230.47			345.70			68
69	124.16			248.31			372.47			69
70	133.63			267.26			400.88			70
71	146.17			292.34			438.51			71
72	159.47			318.94			478.41			72
73	174.28			348.56			522.84			73
74	190.60			381.20			571.80			74
75	208.06			416.12			624.18			75
76	176.60			353.20			529.80			76
77	191.28			382.57			573.85			77
78	206.92			413.84			620.76			78
79	223.70			447.40			671.10			79
80	241.43			482.87			724.30			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A100

* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. WML and WMD not included in Issue Ages 56+. TI, LBR, EXT, RES 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.

2/1/2018

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

Issue State: LA Ver: 4.30.0.105

TransElite HFA - Universal Life Insurance

With Riders: WML, LBR, RES

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.91	0		31.37	0		16
17	N/A†			21.56	0		32.34	0		17
18	N/A†			22.21	0		33.31	0		18
19	N/A†			23.02	0		34.52	0		19
20	N/A†			23.80	0	12,737	35.71	0	19,119	20
21	N/A†			25.23	0		37.85	0		21
22	N/A†			26.07	0		39.11	0		22
23	N/A†			27.07	0		40.61	0		23
24	N/A†			28.05	0		42.08	0		24
25	N/A†			29.04	0	12,326	43.56	0	18,479	25
26	N/A†			30.08	0		45.12	0		26
27	N/A†			31.63	0		47.44	0		27
28	N/A†			32.77	0		49.16	0		28
29	N/A†			34.28	0		51.42	0		29
30	17.79	0	5,905	35.57	0	11,783	53.36	0	17,688	30
31	18.79	0		37.58	0		56.37	0		31
32	19.58	0		39.16	0		58.74	0		32
33	20.49	0		40.98	0		61.47	0		33
34	21.37	0		42.73	0		64.10	0		34
35	22.31	0	5,526	44.61	0	11,043	66.92	0	16,570	35
36	23.39	0		46.79	0		70.18	0		36
37	24.53	0		49.06	0		73.59	0		37
38	25.77	0		51.53	0		77.30	0		38
39	27.15	0		54.31	0		81.46	0		39
40	28.50	0	4,982	57.00	0	9,978	85.50	0	14,960	40
41	29.92	0		59.85	0		89.77	153		41
42	31.59	0		63.18	0		94.77	317		42
43	33.27	0		66.53	63		99.80	539		43
44	35.07	0		70.13	132		105.20	616		44
45	36.99	0	4,262	73.97	231	8,520	110.95	732	12,778	45
46	39.14	0		78.28	255		117.42	741		46
47	41.40	0		82.81	279		124.21	752		47
48	43.85	0		87.70	246		131.55	677		48
49	46.30	0		92.60	258		138.90	668		49
50	49.02	0	3,347	98.03	229	6,692	147.05	605	10,040	50
51	52.10	0		104.20	86		156.29	366		51
52	55.19	0		110.37	0		165.56	204		52
53	58.37	0		116.74	0		175.11	14		53
54	61.92	0		123.84	0		185.76	155		54
55	65.52	0	2,350	131.03	76	4,702	196.54	267	7,051	55
56	69.68	0		139.35	0		209.03	0		56
57	74.36	0		148.71	0		223.07	0		57
58	79.83	0		159.66	0		239.48	0		58
59	85.90	0		171.79	0		257.68	0		59
60	92.23	0	667	184.45	0	1,333	276.68	0	2,001	60
61	98.70	0		197.39	0		296.09	0		61
62	105.60	0		211.20	0		316.81	0		62
63	113.10	0		226.20	0		339.31	0		63
64	121.68	0		243.37	0		365.05	0		64
65	131.66			263.31			394.97			65
66	144.35			288.69			433.03			66
67	154.89			309.78			464.68			67
68	165.99			331.97			497.96			68
69	178.05			356.09			534.14			69
70	190.45			380.89			571.33			70
71	206.85			413.70			620.55			71
72	224.03			448.07			672.10			72
73	242.93			485.85			728.78			73
74	263.33			526.66			789.99			74
75	284.90			569.81			854.71			75
76	244.11			488.21			732.31			76
77	261.65			523.30			784.94			77
78	280.33			560.67			841.00			78
79	299.98			599.95			899.93			79
80	320.00			640.00			959.99			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A100

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2/1/2018

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

Issue State: LA Ver: 4.30.0.105

TransElite HFA - Universal Life Insurance

With Riders: WML, LBR, RES

Non-Tobacco

Death Benefit Option: A



Issue Age	\$100,000 Face Amount			\$125,000 Face Amount			\$150,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	29.38	0		36.73	0		44.07	0		16
17	30.16	0		37.70	0		45.24	0		17
18	30.97	0		38.71	0		46.45	0		18
19	31.97	0		39.97	0		47.96	0		19
20	32.99	0	18,209	41.24	0	22,773	49.49	0	27,337	20
21	35.06	0		43.82	0		52.59	0		21
22	36.29	0		45.36	0		54.44	0		22
23	37.58	0		46.98	0		56.37	0		23
24	38.82	0		48.53	0		58.24	0		24
25	40.07	0	17,547	50.09	0	21,938	60.11	0	26,312	25
26	41.47	0		51.83	0		62.20	0		26
27	43.08	0		53.85	0		64.62	0		27
28	44.64	0		55.80	0		66.96	0		28
29	46.26	0		57.82	0		69.38	28		29
30	47.86	0	16,860	59.82	19	21,069	71.78	349	25,278	30
31	50.90	0		63.62	327		76.35	714		31
32	52.92	155		66.15	573		79.38	992		32
33	54.91	517		68.64	1,015		82.37	1,505		33
34	57.28	710		71.60	1,226		85.92	1,742		34
35	59.65	939	15,934	74.56	1,492	19,909	89.47	2,050	23,892	35
36	62.14	1,166		77.68	1,768		93.21	2,363		36
37	64.80	1,321		81.00	1,942		97.20	2,563		37
38	68.26	1,474		85.33	2,117		102.40	2,770		38
39	71.31	1,766		89.13	2,464		106.96	3,170		39
40	74.50	1,795	14,542	93.12	2,486	18,175	111.75	3,186	21,821	40
41	78.93	1,961		98.66	2,686		118.40	3,412		41
42	82.75	2,021		103.43	2,742		124.12	3,463		42
43	86.94	2,211		108.67	2,967		130.41	3,725		43
44	90.93	2,262		113.66	3,020		136.39	3,776		44
45	95.28	2,323	12,824	119.10	3,078	16,025	142.92	3,837	19,235	45
46	100.34	2,331		125.42	3,080		150.51	3,830		46
47	105.62	2,354		132.03	3,100		158.43	3,841		47
48	112.09	2,329		140.11	3,051		168.13	3,778		48
49	118.16	2,320		147.70	3,031		177.24	3,746		49
50	125.40	2,254	10,387	156.76	2,942	12,986	188.10	3,625	15,578	50
51	132.98	2,102		166.22	2,739		199.47	3,379		51
52	140.63	2,039		175.79	2,651		210.94	3,261		52
53	148.36	1,713		185.45	2,235		222.54	2,756		53
54	157.29	1,821		196.61	2,358		235.93	2,896		54
55	166.13	1,840	7,683	207.66	2,374	9,605	249.19	2,908	11,524	55
56	177.11	1,103		221.39	1,445		265.66	1,786		56
57	189.22	148		236.52	241		283.83	335		57
58	203.83	0		254.79	0		305.75	0		58
59	219.97	0		274.97	0		329.96	0		59
60	237.54	0	1,492	296.93	0	1,866	356.31	0	2,239	60
61	257.24	0		321.55	0		385.86	0		61
62	280.08	0		350.10	0		420.12	0		62
63	303.69	0		379.61	0		455.53	0		63
64	332.54	0		415.67	0		498.81	0		64
65	367.50			459.38			551.25			65
66	397.88			497.35			596.81			66
67	429.06			536.32			643.59			67
68	460.93			576.17			691.40			68
69	496.62			620.78			744.93			69
70	534.51			668.14			801.77			70
71	584.68			730.85			877.01			71
72	637.88			797.35			956.82			72
73	697.12			871.40			1,045.68			73
74	762.39			952.99			1,143.59			74
75	832.23			1,040.29			1,248.35			75
76	706.40			883.00			1,059.60			76
77	765.14			956.42			1,147.70			77
78	827.68			1,034.59			1,241.51			78
79	894.80			1,118.50			1,342.20			79
80	965.74			1,207.17			1,448.60			80

Solve for Target Premium - A100

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Issue State: LA Ver: 4.30.0.105

TransElite HFA - Universal Life Insurance

With Riders: WML, LBR, RES

Tobacco

Death Benefit Option: A



Issue Age	\$100,000 Face Amount			\$125,000 Face Amount			\$150,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	41.82	0		52.28	0		62.73	0		16
17	43.11	0		53.90	0		64.67	0		17
18	44.41	0		55.52	0		66.62	0		18
19	46.03	0		57.54	0		69.05	0		19
20	47.61	0	25,526	59.51	0	31,882	71.41	0	38,263	20
21	50.46	0		63.08	0		75.70	0		21
22	52.15	0		65.19	0		78.22	0		22
23	54.14	0		67.67	0		81.21	0		23
24	56.11	0		70.13	0		84.16	0		24
25	58.07	0	24,633	72.59	0	30,786	87.11	0	36,940	25
26	60.16	0		75.20	0		90.23	0		26
27	63.26	0		79.07	0		94.88	0		27
28	65.55	0		81.94	0		98.32	0		28
29	68.56	0		85.69	0		102.83	0		29
30	71.15	0	23,594	88.94	0	29,486	106.72	0	35,377	30
31	75.16	0		93.95	0		112.73	0		31
32	78.31	0		97.89	0		117.47	0		32
33	81.96	0		102.45	0		122.93	0		33
34	85.46	0		106.83	0		128.19	0		34
35	89.23	0	22,097	111.54	0	27,624	133.84	0	33,151	35
36	93.57	0		116.97	0		140.36	0		36
37	98.11	0		122.64	0		147.17	0		37
38	103.06	0		128.83	0		154.59	0		38
39	108.61	0		135.77	262		162.92	541		39
40	114.00	278	19,957	142.51	616	24,946	171.01	957	29,942	40
41	119.70	543		149.62	929		179.54	1,314		41
42	126.36	738		157.95	1,158		189.54	1,583		42
43	133.07	1,015		166.34	1,490		199.60	1,962		43
44	140.26	1,096		175.33	1,575		210.39	2,055		44
45	147.94	1,237	17,041	184.92	1,734	21,299	221.90	2,235	25,561	45
46	156.56	1,226		195.70	1,709		234.84	2,198		46
47	165.61	1,221		207.01	1,693		248.42	2,168		47
48	175.39	1,104		219.24	1,535		263.09	1,967		48
49	185.20	1,079		231.50	1,490		277.80	1,903		49
50	196.07	981	13,388	245.09	1,357	16,736	294.10	1,727	20,078	50
51	208.39	644		260.49	926		312.59	1,204		51
52	220.74	415		275.93	627		331.11	838		52
53	233.48	150		291.85	285		350.22	418		53
54	247.67	323		309.59	490		371.51	658		54
55	262.06	462	9,404	327.57	652	11,753	393.08	845	14,104	55
56	278.71	0		348.38	0		418.06	0		56
57	297.42	0		371.78	0		446.13	0		57
58	319.31	0		399.14	0		478.97	0		58
59	343.58	0		429.47	0		515.37	0		59
60	368.90	0	2,666	461.13	0	3,334	553.35	0	3,999	60
61	394.78	0		493.48	0		592.18	0		61
62	422.41	0		528.01	0		633.61	0		62
63	452.41	0		565.51	0		678.61	0		63
64	486.73	0		608.41	0		730.10	0		64
65	526.62			658.28			789.93			65
66	577.38			721.72			866.07			66
67	619.57			774.46			929.35			67
68	663.94			829.93			995.91			68
69	712.19			890.24			1,068.28			69
70	761.78			952.22			1,142.67			70
71	827.39			1,034.24			1,241.09			71
72	896.13			1,120.16			1,344.20			72
73	971.70			1,214.63			1,457.55			73
74	1,053.32			1,316.66			1,579.99			74
75	1,139.61			1,424.52			1,709.42			75
76	976.42			1,220.52			1,464.63			76
77	1,046.59			1,308.24			1,569.89			77
78	1,121.34			1,401.67			1,682.01			78
79	1,199.90			1,499.88			1,799.85			79
80	1,279.99			1,599.99			1,919.99			80

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- HFA** **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - 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. Coverage may be extended to age 100 and could require additional payments.
- WML** **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1LA):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- RES** **Benefit Restoration Rider (Form CRLRE100):** Restores the accumulation value, surrender charges and guaranteed cash value of death benefit if accelerated death benefit for chronic condition is paid. The maximum restoration amount is equal to the policy's one-time death benefit. Restored death benefits cannot be accelerated again under the accelerated death benefit for chronic condition rider or an extension of benefits rider.