

PROTECT THEIR LOVED ONES

**TRANSELITE® FOR NEW YORK
UNIVERSAL LIFE INSURANCE**

TransElite® Universal Life Insurance, underwritten by Transamerica Financial Life Insurance Company, can help your employees protect the ones they love now while building a cash value they can use later.

When Andrea enrolled in *TransElite*, she was thinking about what would happen to her five-year-old son, Samuel, in the event of her death. Fast forward fifteen years later to when Samuel's truck breaks down. Andrea borrows from her policy's cash value¹ to get him a car. They pay off the loan a little at a time, and Andrea feels peace of mind knowing he'll still get a death benefit he could use to help with college expenses if the worst happens to her.

TransElite is a flexible premium universal life insurance policy designed to help provide financial protection for employees' families in the event of death. The policy also builds a cash value that can be borrowed from if needed.

TransElite allows employees to choose \$10,000 to \$500,000 of benefits with no physical exams or blood tests.²

ATTRACT AND KEEP EMPLOYEES WITH GREAT BENEFITS

Offering universal life insurance to employees is a great supplement to term life insurance because as long as you pay your premium it helps protect for an entire lifetime, not just while they are part of the workforce. It's an enticing added feature to round out a robust benefits package that can help companies recruit and retain great people.

TransElite's flexibility allows employees to adjust the death benefit amount at any time to meet changing personal financial situations and builds interest-earning cash value the insured can access as needed.

CUSTOMIZED INSURANCE TO FIT YOUR WORKFORCE

You know your workforce best, and *TransElite* gives you the freedom to make the choices that will fit your company. You can decide what benefits to include for all employees and what optional benefits employees can choose to purchase for themselves.

HOW IT WORKS

- Simple enrollment options
- Payroll-deducted premiums
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options

 **Visit:**
transamerica.com

 **Customer Service:**
800-851-7555 option 4



TRANSAMERICA®

Product Details

TransElite[®] provides a death benefit that can assist the insured's beneficiary with living expenses. It also allows the insured to borrow against the cash value for an emergency expense in their lifetime.

INCLUDED RIDERS	PLAN 1
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series FRLT1100) Accelerates up to the lesser of \$100,000 or 75%	Included
OPTIONAL ADDITIONAL RIDERS	PLAN 1
Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series FRLLT3NY-0319) Accelerates up to the lesser of 4% of the death benefit or the monthly per diem amount allowed by the Internal Revenue Service	Included
Waiver of Monthly Deductions Due for Total Disability Rider (Rider Form Number FRLWM100)	Included
EMPLOYEE OPTIONAL RIDERS	PLAN 1
Child Term Insurance Rider (Rider Form Series FRLCH100) Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same insurance amount.	Included

TransElite HFA - Universal Life Insurance

Form: FPGUL300/FCGUL300-R0319

With Riders: TI, WMD, LBR

Non-Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$20,000 Face Amount			\$25,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-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†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			N/A†			29
30	N/A†			N/A†			N/A†			30
31	N/A†			N/A†			N/A†			31
32	N/A†			N/A†			N/A†			32
33	N/A†			N/A†			N/A†			33
34	N/A†			N/A†			N/A†			34
35	N/A†			N/A†			N/A†			35
36	N/A†			N/A†			N/A†			36
37	N/A†			N/A†			N/A†			37
38	N/A†			N/A†			N/A†			38
39	N/A†			N/A†			17.89	0		39
40	N/A†			N/A†			18.74	25	3,565	40
41	N/A†			N/A†			19.79	99		41
42	N/A†			N/A†			20.73	184		42
43	N/A†			17.40	34		21.75	249		43
44	N/A†			18.22	74		22.77	281		44
45	N/A†			18.98	109	2,481	23.73	314	3,100	45
46	N/A†			20.04	139		25.06	344		46
47	N/A†			21.18	176		26.48	378		47
48	N/A†			22.50	198		28.13	393		48
49	17.80	26		23.73	210		29.66	399		49
50	18.92	33	1,463	25.23	210	1,955	31.54	384	2,442	50
51	20.00	49		26.66	214		33.33	379		51
52	21.09	61		28.12	216		35.16	375		52
53	22.29	0		29.72	149		37.15	280		53
54	23.48	67		31.30	197		39.13	331		54
55	24.76	89	1,067	33.01	217	1,423	41.27	347	1,781	55
56	25.21	68		33.62	179		42.02	289		56
57	26.92	0		35.90	4		44.87	63		57
58	28.89	0		38.52	0		48.15	0		58
59	31.09	0		41.45	0		51.82	0		59
60	33.60	0	223	44.80	0	297	56.01	0	373	60
61	36.35	0		48.46	0		60.58	0		61
62	39.66	0		52.88	0		66.10	0		62
63	43.08	0		57.44	0		71.80	0		63
64	46.96	0		62.61	0		78.27	0		64
65	51.52			68.69			85.87			65
66	56.09			74.79			93.48			66
67	60.31			80.41			100.51			67
68	65.09			86.78			108.48			68
69	69.77			93.03			116.28			69
70	75.23			100.31			125.38			70
71	81.86			109.15			136.43			71
72	89.83			119.77			149.71			72
73	98.27			131.02			163.78			73
74	107.16			142.88			178.60			74
75	117.64			156.85			196.07			75
76	105.96			141.28			176.60			76
77	114.77			153.03			191.28			77
78	124.15			165.54			206.92			78
79	134.22			178.96			223.70			79
80	144.86			193.15			241.43			80

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

Solve for Target Premium - A100

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3/7/2022

Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, New York

Issue State: NY Ver: 4.22.2021.151

TransElite HFA - Universal Life Insurance

Form: FPGUL300/FCGUL300-R0319

With Riders: TI, WMD, LBR

Non-Tobacco

Death Benefit Option: A



\$35,000 Face Amount				\$50,000 Face Amount			\$60,000 Face Amount			Issue Age
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	
16	N/A†			N/A†			17.54	0		16
17	N/A†			N/A†			18.04	0		17
18	N/A†			N/A†			18.51	0		18
19	N/A†			N/A†			19.07	0		19
20	N/A†			N/A†			19.75	0	10,980	20
21	N/A†			17.46	0		20.95	0		21
22	N/A†			17.97	0		21.57	0		22
23	N/A†			18.69	0		22.43	0		23
24	N/A†			19.25	0		23.10	0		24
25	N/A†			19.93	0	8,779	23.91	0	10,528	25
26	N/A†			20.71	0		24.85	0		26
27	N/A†			21.49	0		25.79	0		27
28	N/A†			22.22	0		26.67	0		28
29	N/A†			23.08	0		27.70	0		29
30	N/A†			23.97	0	8,393	28.76	0	10,069	30
31	17.84	0		25.48	0		30.57	127		31
32	18.48	0		26.40	58		31.68	377		32
33	19.28	0		27.54	200		33.04	525		33
34	20.03	0		28.61	346		34.33	685		34
35	20.80	0	5,553	29.71	489	7,919	35.65	854	9,512	35
36	21.79	61		31.12	601		37.35	975		36
37	22.72	166		32.46	743		38.95	1,121		37
38	23.93	275		34.19	871		41.03	1,266		38
39	25.04	391		35.77	999		42.93	1,412		39
40	26.23	427	4,986	37.48	1,038	7,131	44.97	1,434	8,551	40
41	27.71	512		39.58	1,125		47.50	1,538		41
42	29.02	610		41.46	1,243		49.75	1,665		42
43	30.45	675		43.49	1,311		52.19	1,737		43
44	31.88	705		45.54	1,328		54.65	1,752		44
45	33.22	730	4,344	47.46	1,350	6,210	56.95	1,760	7,449	45
46	35.08	746		50.11	1,347		60.13	1,751		46
47	37.07	775		52.95	1,371		63.54	1,768		47
48	39.38	781		56.26	1,365		67.51	1,751		48
49	41.53	768		59.33	1,326		71.19	1,698		49
50	44.15	732	3,418	63.08	1,259	4,888	75.69	1,607	5,863	50
51	46.66	711		66.65	1,205		79.98	1,534		51
52	49.22	686		70.31	1,153		84.37	1,467		52
53	52.01	540		74.30	928		89.16	1,189		53
54	54.78	596		78.26	995		93.91	1,259		54
55	57.77	602	2,490	82.53	987	3,558	99.04	1,245	4,272	55
56	58.83	510		84.04	839		100.85	1,060		56
57	62.82	179		89.74	352		107.69	469		57
58	67.41	0		96.30	0		115.57	20		58
59	72.54	0		103.63	0		124.36	0		59
60	78.41	0	521	112.01	0	745	134.41	0	894	60
61	84.81	0		121.16	0		145.39	0		61
62	92.53	0		132.19	0		158.63	0		62
63	100.52	0		143.60	0		172.32	0		63
64	109.57	0		156.53	0		187.84	0		64
65	120.22			171.73			206.08			65
66	130.87			186.96			224.36			66
67	140.72			201.02			241.23			67
68	151.87			216.96			260.35			68
69	162.80			232.57			279.08			69
70	175.54			250.77			300.92			70
71	191.01			272.86			327.44			71
72	209.59			299.42			359.31			72
73	229.29			327.55			393.06			73
74	250.04			357.21			428.65			74
75	274.49			392.13			470.56			75
76	247.24			353.20			423.84			76
77	267.80			382.57			459.08			77
78	289.69			413.84			496.61			78
79	313.18			447.40			536.88			79
80	338.01			482.87			579.44			80

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Solve for Target Premium - A100

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TransElite HFA - Universal Life Insurance

Form: FPGUL300/FCGUL300-R0319

With Riders: TI, WMD, LBR

Non-Tobacco

Death Benefit Option: A



\$75,000 Face Amount			\$90,000 Face Amount			\$100,000 Face Amount			Issue Age	
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*		Non-Guaranteed Cash Value at Age 65*
16	21.92	0		26.31	0		29.23	0		16
17	22.56	0		27.07	0		30.07	0		17
18	23.14	0		27.77	0		30.86	0		18
19	23.84	0		28.60	0		31.78	0		19
20	24.69	0	13,749	29.63	0	16,494	32.92	0	18,309	20
21	26.19	0		31.43	0		34.92	0		21
22	26.96	0		32.35	0		35.95	0		22
23	28.04	0		33.64	0		37.38	0		23
24	28.87	0		34.65	0		38.50	0		24
25	29.89	0	13,178	35.87	0	15,810	39.86	0	17,577	25
26	31.06	0		37.27	0		41.42	0		26
27	32.24	0		38.69	0		42.99	50		27
28	33.34	0		40.00	208		44.45	444		28
29	34.62	114		41.55	483		46.16	730		29
30	35.95	283	12,589	43.14	664	15,109	47.93	923	16,773	30
31	38.22	557		45.86	987		50.96	1,269		31
32	39.61	850		47.53	1,317		52.81	1,635		32
33	41.31	1,015		49.57	1,507		55.07	1,831		33
34	42.92	1,204		51.50	1,709		57.22	2,054		34
35	44.57	1,393	11,889	53.48	1,927	14,274	59.42	2,285	15,858	35
36	46.69	1,533		56.02	2,074		62.25	2,448		36
37	48.69	1,698		58.42	2,263		64.91	2,642		37
38	51.29	1,861		61.54	2,441		68.38	2,842		38
39	53.66	2,025		64.39	2,638		71.55	3,050		39
40	56.22	2,041	10,696	67.46	2,647	12,834	74.96	3,049	14,262	40
41	59.37	2,154		71.25	2,772		79.16	3,180		41
42	62.19	2,302		74.62	2,930		82.91	3,352		42
43	65.24	2,377		78.29	3,018		86.99	3,444		43
44	68.32	2,383		81.98	3,009		91.09	3,434		44
45	71.19	2,380	9,311	85.42	2,998	11,173	94.91	3,407	12,412	45
46	75.17	2,359		90.20	2,965		100.22	3,366		46
47	79.43	2,367		95.31	2,963		105.90	3,360		47
48	84.38	2,331		101.26	2,915		112.51	3,300		48
49	88.99	2,255		106.79	2,814		118.65	3,185		49
50	94.62	2,132	7,330	113.54	2,654	8,794	126.15	3,001	9,769	50
51	99.98	2,031		119.97	2,525		133.30	2,855		51
52	105.46	1,936		126.56	2,405		140.62	2,717		52
53	111.45	1,580		133.74	1,968		148.60	2,229		53
54	117.39	1,658		140.87	2,057		156.52	2,320		54
55	123.80	1,630	5,340	148.55	2,012	6,406	165.06	2,272	7,120	55
56	126.06	1,390		151.27	1,718		168.08	1,940		56
57	134.61	642		161.54	816		179.48	933		57
58	144.46	74		173.35	127		192.61	163		58
59	155.44	0		186.53	0		207.26	0		59
60	168.02	0	1,118	201.62	0	1,342	224.02	0	1,491	60
61	181.74	0		218.09	0		242.32	0		61
62	198.29	0		237.94	0		264.38	0		62
63	215.40	0		258.48	0		287.20	0		63
64	234.80	0		281.76	0		313.06	0		64
65	257.60			309.12			343.47			65
66	280.45			336.53			373.93			66
67	301.53			361.84			402.04			67
68	325.44			390.52			433.92			68
69	348.85			418.62			465.13			69
70	376.15			451.38			501.54			70
71	409.30			491.16			545.73			71
72	449.13			538.96			598.84			72
73	491.33			589.60			655.11			73
74	535.81			642.97			714.41			74
75	588.20			705.83			784.26			75
76	529.80			635.76			706.40			76
77	573.85			688.62			765.14			77
78	620.76			744.91			827.68			78
79	671.10			805.32			894.80			79
80	724.30			869.16			965.74			80

Solve for Target Premium - A100

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With Riders: TI, WMD, LBR

Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$20,000 Face Amount			\$25,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-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†			N/A†			27
28	N/A†			N/A†			N/A†			28
29	N/A†			N/A†			17.34	0		29
30	N/A†			N/A†			18.10	0	5,821	30
31	N/A†			N/A†			19.05	0		31
32	N/A†			N/A†			19.85	0		32
33	N/A†			N/A†			20.75	0		33
34	N/A†			17.34	0		21.67	0		34
35	N/A†			18.03	0	4,368	22.54	0	5,452	35
36	N/A†			19.02	0		23.78	0		36
37	N/A†			19.97	0		24.96	0		37
38	N/A†			20.99	0		26.23	0		38
39	N/A†			22.07	0		27.59	0		39
40	17.46	0	2,905	23.28	0	3,878	29.10	0	4,837	40
41	18.28	0		24.37	0		30.46	0		41
42	19.28	0		25.70	0		32.12	0		42
43	20.27	0		27.02	0		33.78	0		43
44	21.39	0		28.52	0		35.65	0		44
45	22.47	0	2,454	29.96	0	3,271	37.45	31	4,088	45
46	23.82	0		31.76	0		39.70	64		46
47	25.21	0		33.61	0		42.02	100		47
48	26.68	0		35.58	0		44.47	94		48
49	28.15	0		37.53	0		46.92	104		49
50	29.83	0	1,868	39.77	0	2,487	49.71	74	3,109	50
51	31.52	0		42.03	0		52.54	0		51
52	33.30	0		44.40	0		55.50	0		52
53	35.25	0		47.00	0		58.75	0		53
54	37.18	0		49.57	0		61.96	0		54
55	39.21	0	1,277	52.28	0	1,703	65.35	3	2,128	55
56	40.04	0		53.39	0		66.74	29		56
57	42.73	0		56.98	0		71.22	0		57
58	45.74	0		60.99	0		76.23	0		58
59	49.10	0		65.47	0		81.84	0		59
60	52.78	0	399	70.38	0	533	87.97	0	666	60
61	56.39	0		75.19	0		93.98	0		61
62	60.41	0		80.55	0		100.69	0		62
63	64.80	0		86.39	0		107.99	0		63
64	69.39	0		92.52	0		115.65	0		64
65	74.53			99.38			124.22			65
66	82.25			109.67			137.09			66
67	88.09			117.46			146.82			67
68	94.86			126.47			158.09			68
69	101.36			135.14			168.92			69
70	108.65			144.86			181.08			70
71	117.40			156.53			195.66			71
72	127.83			170.44			213.05			72
73	138.70			184.94			231.17			73
74	149.92			199.89			249.87			74
75	163.02			217.36			271.70			75
76	146.46			195.28			244.11			76
77	156.99			209.32			261.65			77
78	168.20			224.27			280.33			78
79	179.99			239.98			299.98			79
80	192.00			256.00			320.00			80

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

Solve for Target Premium - A100

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3/7/2022

Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, New York

Issue State: NY Ver: 4.22.2021.151

TransElite HFA - Universal Life Insurance

Form: FPGUL300/FCGUL300-R0319

With Riders: TI, WMD, LBR

Tobacco

Death Benefit Option: A



\$35,000 Face Amount				\$50,000 Face Amount			\$60,000 Face Amount			
Issue Age	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Issue Age
16	N/A†			21.04	0		25.25	0		16
17	N/A†			21.67	0		26.00	0		17
18	N/A†			22.33	0		26.79	0		18
19	N/A†			23.09	0		27.71	0		19
20	N/A†			23.98	0	12,697	28.77	0	15,236	20
21	17.77	0		25.38	0		30.45	0		21
22	18.28	0		26.12	0		31.34	0		22
23	19.05	0		27.22	0		32.66	0		23
24	19.73	0		28.19	0		33.82	0		24
25	20.47	0	8,607	29.24	0	12,298	35.09	0	14,765	25
26	21.38	0		30.54	0		36.64	0		26
27	22.35	0		31.93	0		38.31	0		27
28	23.25	0		33.22	0		39.86	0		28
29	24.27	0		34.68	0		41.61	0		29
30	25.35	0	8,172	36.21	0	11,670	43.45	0	14,007	30
31	26.68	0		38.11	0		45.73	0		31
32	27.78	0		39.69	0		47.63	0		32
33	29.05	0		41.50	0		49.80	0		33
34	30.34	0		43.34	0		52.01	0		34
35	31.56	0	7,642	45.09	0	10,926	54.10	0	13,095	35
36	33.29	0		47.55	0		57.06	0		36
37	34.94	0		49.91	0		59.90	0		37
38	36.73	0		52.46	0		62.96	208		38
39	38.62	0		55.17	177		66.21	445		39
40	40.75	0	6,783	58.21	322	9,695	69.85	599	11,635	40
41	42.64	17		60.92	453		73.10	744		41
42	44.97	158		64.25	638		77.10	949		42
43	47.29	253		67.56	738		81.07	1,064		43
44	49.91	293		71.29	772		85.55	1,090		44
45	52.43	351	5,726	74.90	828	8,176	89.88	1,153	9,814	45
46	55.58	376		79.40	846		95.28	1,161		46
47	58.82	403		84.03	862		100.84	1,169		47
48	62.26	375		88.95	799		106.74	1,084		48
49	65.68	374		93.83	774		112.60	1,044		49
50	69.60	314	4,356	99.42	669	6,221	119.31	907	7,466	50
51	73.55	219		105.07	518		126.09	719		51
52	77.70	134		110.99	374		133.19	536		52
53	82.24	0		117.49	148		140.99	255		53
54	86.74	93		123.92	284		148.70	410		54
55	91.49	129	2,980	130.70	315	4,256	156.84	442	5,109	55
56	93.44	152		133.48	332		160.17	451		56
57	99.71	0		142.44	0		170.93	0		57
58	106.73	0		152.46	0		182.96	0		58
59	114.57	0		163.68	0		196.41	0		59
60	123.16	0	932	175.94	0	1,332	211.13	0	1,599	60
61	131.57	0		187.96	0		225.56	0		61
62	140.97	0		201.38	0		241.66	0		62
63	151.19	0		215.98	0		259.18	0		63
64	161.91	0		231.30	0		277.56	0		64
65	173.91			248.44			298.13			65
66	191.92			274.17			329.01			66
67	205.55			293.64			352.37			67
68	221.33			316.18			379.42			68
69	236.49			337.85			405.42			69
70	253.51			362.16			434.59			70
71	273.93			391.33			469.59			71
72	298.26			426.09			511.31			72
73	323.64			462.34			554.81			73
74	349.81			499.73			599.68			74
75	380.38			543.40			652.08			75
76	341.75			488.21			585.85			76
77	366.31			523.30			627.95			77
78	392.47			560.67			672.80			78
79	419.97			599.95			719.94			79
80	448.00			640.00			767.99			80

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

Solve for Target Premium - A100

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3/7/2022

Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, New York

Issue State: NY Ver: 4.22.2021.151

TransElite HFA - Universal Life Insurance

Form: FPGUL300/FCGUL300-R0319

With Riders: TI, WMD, LBR

Tobacco

Death Benefit Option: A



Issue Age	\$75,000 Face Amount			\$90,000 Face Amount			\$100,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Non-Guaranteed Cash Value at Age 65*	
16	31.57	0		37.88	0		42.09	0		16
17	32.50	0		39.00	0		43.33	0		17
18	33.49	0		40.19	0		44.66	0		18
19	34.64	0		41.57	0		46.19	0		19
20	35.97	0	19,058	43.16	0	22,854	47.96	0	25,419	20
21	38.07	0		45.68	0		50.76	0		21
22	39.18	0		47.02	0		52.24	0		22
23	40.83	0		49.00	0		54.44	0		23
24	42.28	0		50.74	0		56.37	0		24
25	43.86	0	18,438	52.63	0	22,129	58.48	0	24,596	25
26	45.81	0		54.97	0		61.07	0		26
27	47.89	0		57.47	0		63.86	0		27
28	49.82	0		59.79	0		66.43	0		28
29	52.02	0		62.42	0		69.36	0		29
30	54.31	0	17,492	65.17	0	20,990	72.41	0	23,327	30
31	57.16	0		68.59	0		76.21	0		31
32	59.54	0		71.44	0		79.38	0		32
33	62.25	0		74.70	0		83.00	0		33
34	65.01	0		78.01	0		86.68	0		34
35	67.63	0	16,379	81.15	0	19,643	90.17	117	21,832	35
36	71.33	0		85.59	234		95.10	407		36
37	74.87	292		89.85	602		99.83	811		37
38	78.70	557		94.44	916		104.93	1,148		38
39	82.76	838		99.31	1,226		110.35	1,495		39
40	87.31	1,008	14,533	104.77	1,427	17,445	116.41	1,703	19,384	40
41	91.38	1,185		109.65	1,621		121.84	1,916		41
42	96.37	1,424		115.65	1,900		128.49	2,211		42
43	101.34	1,549		121.61	2,038		135.12	2,359		43
44	106.94	1,569		128.33	2,050		142.59	2,373		44
45	112.35	1,629	12,264	134.82	2,112	14,719	149.80	2,433	16,353	45
46	119.10	1,627		142.91	2,092		158.79	2,406		46
47	126.05	1,627		151.26	2,085		168.07	2,392		47
48	133.42	1,508		160.10	1,929		177.89	2,217		48
49	140.75	1,445		168.90	1,848		187.67	2,121		49
50	149.13	1,262	9,331	178.96	1,619	11,197	198.84	1,858	12,444	50
51	157.61	1,016		189.13	1,311		210.15	1,511		51
52	166.49	779		199.78	1,018		221.98	1,180		52
53	176.24	416		211.48	576		234.98	683		53
54	185.88	601		223.06	792		247.84	917		54
55	196.06	631	6,388	235.27	818	7,665	261.41	943	8,516	55
56	200.22	633		240.26	814		266.96	935		56
57	213.66	0		256.39	0		284.88	3		57
58	228.70	0		274.44	0		304.93	0		58
59	245.52	0		294.62	0		327.35	0		59
60	263.92	0	1,999	316.70	0	2,398	351.89	0	2,666	60
61	281.95	0		338.33	0		375.93	0		61
62	302.07	0		362.48	0		402.76	0		62
63	323.98	0		388.77	0		431.97	0		63
64	346.96	0		416.35	0		462.61	0		64
65	372.66			447.19			496.88			65
66	411.26			493.51			548.34			66
67	440.46			528.56			587.28			67
68	474.28			569.13			632.37			68
69	506.77			608.13			675.70			69
70	543.24			651.89			724.32			70
71	586.99			704.39			782.65			71
72	639.14			766.96			852.18			72
73	693.51			832.21			924.68			73
74	749.60			899.52			999.47			74
75	815.11			978.13			1,086.81			75
76	732.31			878.78			976.42			76
77	784.94			941.93			1,046.59			77
78	841.00			1,009.20			1,121.34			78
79	899.93			1,079.91			1,199.90			79
80	959.99			1,151.99			1,279.99			80

Solve for Target Premium - A100

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Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, New York

Issue State: NY Ver: 4.22.2021.151

Definitions

TRANSELITE HCV - UNIVERSAL LIFE INSURANCE: 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 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy – however, skipped or reduced premium payments, charges 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.

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER (TI) (RIDER FORM SERIES FRLTI100): This rider provides the owner an option to accelerate up to 75% of the death benefit or \$100,000, whichever is less, if the insured is diagnosed and certified by a physician as having a terminal condition while covered under this rider. Terminal condition means an illness that, in the best medical judgment of a physician, will result in life expectancy not exceeding 12 months. There is no additional cost for this rider until this option is exercised. This rider will only terminate on the earlier of the date we pay an accelerated death benefit under the contract or the date the contract stops.

WAIVER OF MONTHLY DEDUCTIONS FOR TOTAL DISABILITY RIDER (WMD) (RIDER FORM SERIES FRLWM100): This rider helps protect against the loss of coverage due to disability. It waives each monthly deduction after the insured has been totally disabled for a six-month period, and as long as the disability lasts. The disability must begin before the insured's age 60. Otherwise, this rider terminates on the Certificate Anniversary that coincides with or next follows the insured's 60th birthday.

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER (CHR) (RIDER FORM SERIES FRLLT3NY-0319): Generally, this coverage allows the insured to receive the lesser of a percentage of the death benefit per month, or the monthly per diem limit amount if the insured has a chronic condition. When benefits are paid, the contract death benefit and cash accumulation value are reduced proportionately to reflect the new death benefit. Refer to the contract for complete details on this rider, including eligibility for benefits, charges, exclusions and how this benefit affects the insured's death benefit and values. This rider terminates on the date the cumulative payments equal a certain percentage of the death benefit as described in the contract.

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.

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER

We will not pay rider benefits for care that is received or loss incurred as a result of:

- 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
- Alcoholism or drug addiction except if the drug addiction is for a drug prescribed by a physician in the course of treatment for an injury or sickness
- The insured's participation in a felony, riot or insurrection

Coordination between Accelerated Death Benefit Options – If the insured qualifies for an Accelerated Death Benefit under another rider and makes claim for benefits under two or more accelerated death benefit riders at the same time, benefits will first be payable under the Accelerated Death Benefit for Terminal Condition Rider, if applicable. Any subsequent accelerated death benefit payable will be payable on the next monthly date.

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

We will not pay for any conditions diagnosed prior to the effective date of the rider.

WAIVER OF MONTHLY DEDUCTIONS FOR TOTAL DISABILITY RIDER

We will not waive deductions if the employee's total disability results from:

- Attempted suicide or intentionally self-inflicted injury
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- Any disability commencing within five years from the date of issue of this rider as a result of an act of war or any act incident thereto, whether such war be declared or undeclared, provided such act takes place while the owner is outside the United States or its territories
- Becoming a member of any auxiliary or civilian non-combatant unit serving with the military, naval or air forces of any country at war, declared or undeclared
- Becoming a member of the military, naval or air forces of any country at war, declared or undeclared

Benefit payments on this rider will terminate on the earliest of:

- The date the policy owner's total disability ends
- The date the policy owner dies
- The date the policy owner refuses to provide proof of their continuing total disability, if asked
- The date the policy owner refuses to be examined by a physician of our choice, if asked to do so
- The date this rider or the contract ends

The rider will terminate on the earliest of:

- The date the contract terminates
- The date the contract lapses, subject to the grace period

Limitations and Exclusions

- The date the policy owner requests termination
- The date the policy owner dies
- The anniversary date that coincides with or next follows the policy owner's 60th birthday
- The date the policy owner assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

CHILD TERM INSURANCE RIDER

This rider is only available during the initial enrollment. This rider will terminate on the earliest of:

- The date the contract terminates, subject to the Conversion Options of this rider
- 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
- 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 to terminate
- The maturity date
- The date the insured dies
- The date the contract lapses or becomes fully paid-up life insurance, subject to the grace period
- The date the insured ceases to be an eligible person, subject to the Continuation or Conversion Option
- The date the policy terminates, subject to the Continuation Option or Conversion Option provisions

CONVERSION OPTION

If the insured is no longer eligible for insurance as described in the eligibility requirements of the policy, the group master policy is terminated or amended to terminate a class of insured's or payroll deduction is suspended or terminated or any reason, the insured will have the option to convert the insurance to an individual life insurance policy by submitting an application to us within 31 days after or termination. The amount of insurance on the individual policy will be the same amount of insurance under this certificate.

CONTINUATION OPTION

If the insured loses eligibility for this insurance for any reason other than nonpayment of premiums, the employee will have the option to continue this certificate (including any riders), without evidence of insurability, by paying the premiums directly to us at our administrative office. We will bill the employee for these premiums.

TERMINATION OF THE GROUP MASTER POLICY

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and the insurance of all remaining insureds will end, subject to the Conversion and Continuation Options.

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers 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 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.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at [tebcs.com](https://www.tebcs.com).

This is a brief summary of TransElite® Universal Life Insurance **underwritten by Transamerica Financial Life Insurance Company**, Harrison, New York. Policy Form Series FPGUL300 and FCGUL300-R0319. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.