



TRANSAMERICA LIFE INSURANCE COMPANY
TransACE Select (SM)

On Client, male age 44, select, non-smoker

Total Face Amount = \$1,000,000, 1st Year Premium Outlay = \$7,044, paid \$587 monthly PAC

LEVEL DEATH BENEFIT OPTION

CASH VALUE ACCUMULATION TEST

RIDERS - SEE ATTACHED PAGE

PROJECTED VALUES AT THE GUARANTEED INTEREST RATE (2.00%)
 AND GUARANTEED MONTHLY DEDUCTIONS

MULTIFLEX SURRENDER ENDORSEMENT (MSE): The MSE provides the policy owner with the option to surrender the policy in the 15th, 20th or 25th year or anytime after and receive a refund up to 100% of premiums paid.¹

END OF POLICY YR	AGE	PREMIUM OUTLAY	ANNUAL WITHDRAWAL	ANNUAL LOAN	CUMULATIVE LOAN	ANNUAL INTEREST	MULTIFLEX SURRENDER VALUE	CASH VALUE	VALUES NET OF LOAN ACCUM VALUE	DEATH BENEFIT
1	45	7,044	0	0	0	0	0	0	2,574	1,000,000
2	46	7,044	0	0	0	0	0	0	5,100	1,000,000
3	47	7,044	0	0	0	0	0	0	7,587	1,000,000
4	48	7,044	0	0	0	0	0	0	10,054	1,000,000
5	49	7,044	0	0	0	0	0	0	12,513	1,000,000
SUBTOTAL		35,220	0			0				
6	50	7,044	0	0	0	0	0	0	12,214	1,000,000 A
7	51	7,044	0	0	0	0	0	0	11,678	1,000,000 A
8	52	7,044	0	0	0	0	0	0	10,860	1,000,000 A
9	53	7,044	0	0	0	0	0	0	9,652	1,000,000 A
10	54	7,044	0	0	0	0	0	0	8,014	1,000,000 A
SUBTOTAL		70,440	0			0				
11	55	7,044	0	0	0	0	0	0	5,823	1,000,000 A
12	56	7,044	0	0	0	0	0	0	2,942	1,000,000 A
13	57	7,044	0	0	0	0	0	0	0	1,000,000 A
14	58	7,044	0	0	0	0	0	0	0	1,000,000 A
15	59	7,044	0	0	0	0	105,660	0	0	1,000,000 A
SUBTOTAL		105,660	0			0				
16	60	7,044	0	0	0	0	0	0	0	1,000,000 A
17	61	7,044	0	0	0	0	0	0	0	1,000,000 A
18	62	7,044	0	0	0	0	0	0	0	1,000,000 A
19	63	7,044	0	0	0	0	0	0	0	1,000,000 A
20	64	7,044	0	0	0	0	140,880	0	0	1,000,000 A
SUBTOTAL		140,880	0			0				

Kind Code: 2750 C1 TACL13

Your Required Minimum Premium for the policy and all riders is \$4,440 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER IRC SECTION 7702

HAVE BEEN SATISFIED BY COMPLYING WITH THE CASH VALUE ACCUMULATION TEST.

¹ Enhanced surrender value is the lesser of 100% of gross premiums less any refunds, partial surrenders, and policy loans, or 33% of the lowest face amount minus policy loans and any partial surrenders that did not reduce the face amount. The MultiFlex Surrender Endorsement can be exercised only during the 60-day period following the 15th or the 20th policy anniversary or at anytime at the 25th policy anniversary or after.



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END OF POLICY YR AGE	PREMIUM OUTLAY	ANNUAL WITHDRAWAL	ANNUAL LOAN	LOAN SUMMARY CUMULATIVE LOAN	ANNUAL INTEREST	MULTIFLEX SURRENDER VALUE	CASH VALUE	VALUES NET OF LOAN ACCUM VALUE	DEATH BENEFIT
21 65	7,044	0	0	0	0	0	0	0	1,000,000 A
22 66	7,044	0	0	0	0	0	0	0	1,000,000 A
23 67	7,044	0	0	0	0	0	0	0	1,000,000 A
24 68	7,044	0	0	0	0	0	0	0	1,000,000 A
25 69	7,044	0	0	0	0	176,100	0	0	1,000,000 A
SUBTOTAL	176,100	0			0				
26 70	7,044	0	0	0	0	183,144	0	0	1,000,000 A
27 71	7,044	0	0	0	0	190,188	0	0	1,000,000 A
28 72	7,044	0	0	0	0	197,232	0	0	1,000,000 A
29 73	7,044	0	0	0	0	204,276	0	0	1,000,000 A
30 74	7,044	0	0	0	0	211,320	0	0	1,000,000 A
SUBTOTAL	211,320	0			0				
31 75	7,044	0	0	0	0	218,364	0	0	1,000,000 A
32 76	7,044	0	0	0	0	225,408	0	0	1,000,000 A
33 77	7,044	0	0	0	0	232,452	0	0	1,000,000 A
34 78	7,044	0	0	0	0	239,496	0	0	1,000,000 A
35 79	7,044	0	0	0	0	246,540	0	0	1,000,000 A
SUBTOTAL	246,540	0			0				
36 80	7,044	0	0	0	0	253,584	0	0	1,000,000 A
37 81	7,044	0	0	0	0	260,628	0	0	1,000,000 A
38 82	7,044	0	0	0	0	267,672	0	0	1,000,000 A
39 83	7,044	0	0	0	0	274,716	0	0	1,000,000 A
40 84	7,044	0	0	0	0	281,760	0	0	1,000,000 A
SUBTOTAL	281,760	0			0				

Kind Code: 2750 C1 TA CL13

Your Required Minimum Premium for the policy and all riders is \$4,440 for each year, for 5 years.

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END OF POLICY YR AGE	PREMIUM OUTLAY	ANNUAL WITHDRAWAL	ANNUAL LOAN	LOAN SUMMARY CUMULATIVE LOAN	ANNUAL INTEREST	MULTIFLEX SURRENDER VALUE	CASH VALUE	VALUES NET OF LOAN ACCUM VALUE	DEATH BENEFIT
41 85	7,044	0	0	0	0	288,804	0	0	1,000,000 A
42 86	7,044	0	0	0	0	295,848	0	0	1,000,000 A
43 87	7,044	0	0	0	0	302,892	0	0	1,000,000 A
44 88	7,044	0	0	0	0	309,936	0	0	1,000,000 A
45 89	7,044	0	0	0	0	316,980	0	0	1,000,000 A
SUBTOTAL	316,980	0			0				
46 90	7,044	0	0	0	0	324,024	0	0	1,000,000 A
47 91	7,044	0	0	0	0	330,000	0	0	1,000,000 A
48 92	7,044	0	0	0	0	330,000	0	0	1,000,000 A
49 93	7,044	0	0	0	0	330,000	0	0	1,000,000 A
50 94	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL	352,200	0			0				
51 95	7,044	0	0	0	0	330,000	0	0	1,000,000 A
52 96	7,044	0	0	0	0	330,000	0	0	1,000,000 A
53 97	7,044	0	0	0	0	330,000	0	0	1,000,000 A
54 98	7,044	0	0	0	0	330,000	0	0	1,000,000 A
55 99	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL	387,420	0			0				
56 100	7,044	0	0	0	0	330,000	0	0	1,000,000 A
57 101	7,044	0	0	0	0	330,000	0	0	1,000,000 A
58 102	7,044	0	0	0	0	330,000	0	0	1,000,000 A
59 103	7,044	0	0	0	0	330,000	0	0	1,000,000 A
60 104	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL	422,640	0			0				

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61 105	7,044	0	0	0	0	330,000	0	0	1,000,000 A
62 106	7,044	0	0	0	0	330,000	0	0	1,000,000 A
63 107	7,044	0	0	0	0	330,000	0	0	1,000,000 A
64 108	7,044	0	0	0	0	330,000	0	0	1,000,000 A
65 109	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL	457,860	0			0				
66 110	7,044	0	0	0	0	330,000	0	0	1,000,000 A
67 111	7,044	0	0	0	0	330,000	0	0	1,000,000 A
68 112	0	0	0	0	0	330,000	0	0	1,000,000
69 113	0	0	0	0	0	330,000	0	0	1,000,000
70 114	0	0	0	0	0	330,000	0	0	1,000,000
SUBTOTAL	471,948	0			0				
71 115	0	0	0	0	0	330,000	0	0	1,000,000
72 116	0	0	0	0	0	330,000	0	0	1,000,000
73 117	0	0	0	0	0	330,000	0	0	1,000,000
74 118	0	0	0	0	0	330,000	0	0	1,000,000
75 119	0	0	0	0	0	330,000	0	0	1,000,000
SUBTOTAL	471,948	0			0				
76 120	0	0	0	0	0	330,000	0	0	1,000,000
77 121	0	0	0	0	0	330,000	0	0	1,000,000
SUBTOTAL	471,948	0			0				

Kind Code: 2750 C1 TA CL13

Your Required Minimum Premium for the policy and all riders is \$4,440 for each year, for 5 years.

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**NON-GUARANTEED PROJECTED VALUES AT
 ILLUSTRATED INTEREST RATES AND MONTHLY
 DEDUCTIONS**

MULTIFLEX SURRENDER ENDORSEMENT (MSE): The MSE provides the policy owner with the option to surrender the policy in the 15th, 20th or 25th year or anytime after and receive a refund up to 100% of premiums paid.¹

END OF POLICY YR	NON GUAR. INTR AGE	PREMIUM RATES	ANNUAL OUTLAY	ANNUAL WITHDRAWAL	LOAN SUMMARY			MULTIFLEX SURRENDER VALUE	VALUES NET OF LOAN		
					ANNUAL LOAN	CUMULATIVE LOAN	ANNUAL INTEREST		CASH VALUE	ACCUM VALUE	DEATH BENEFIT
1	45	2.00	7,044	0	0	0	0	0	0	2,574	1,000,000
2	46	2.00	7,044	0	0	0	0	0	0	5,100	1,000,000
3	47	2.00	7,044	0	0	0	0	0	0	7,587	1,000,000
4	48	2.00	7,044	0	0	0	0	0	0	10,054	1,000,000
5	49	2.00	7,044	0	0	0	0	0	0	12,513	1,000,000
SUBTOTAL			35,220	0			0				
6	50	2.00	7,044	0	0	0	0	0	0	14,932	1,000,000
7	51	2.00	7,044	0	0	0	0	0	0	17,312	1,000,000
8	52	2.00	7,044	0	0	0	0	0	0	19,651	1,000,000
9	53	2.00	7,044	0	0	0	0	0	0	21,961	1,000,000
10	54	2.00	7,044	0	0	0	0	0	0	24,210	1,000,000
SUBTOTAL			70,440	0			0				
11	55	2.00	7,044	0	0	0	0	0	2,499	26,398	1,000,000
12	56	2.00	7,044	0	0	0	0	0	7,875	28,475	1,000,000
13	57	2.00	7,044	0	0	0	0	0	12,929	30,429	1,000,000
14	58	2.00	7,044	0	0	0	0	0	17,679	32,279	1,000,000
15	59	2.00	7,044	0	0	0	0	105,660	22,232	34,032	1,000,000
SUBTOTAL			105,660	0			0				
16	60	2.00	7,044	0	0	0	0	0	26,537	35,637	1,000,000
17	61	2.00	7,044	0	0	0	0	0	30,445	37,044	1,000,000
18	62	2.00	7,044	0	0	0	0	0	33,910	38,210	1,000,000
19	63	2.00	7,044	0	0	0	0	0	37,100	39,100	1,000,000
20	64	2.00	7,044	0	0	0	0	140,880	39,681	39,681	1,000,000
SUBTOTAL			140,880	0			0				

Kind Code: 2750 C1 TA CL13. Please see preceding pages for guaranteed values.

Your Required Minimum Premium for the policy and all riders is \$4,440 for each year, for 5 years.

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YR	AGE	NON GUAR.		ANNUAL WITHDRAWAL	LOAN SUMMARY			MULTIFLEX	VALUES NET OF LOAN		
		INTR RATES	PREMIUM OUTLAY		ANNUAL LOAN	CUMULATIVE LOAN	ANNUAL INTEREST	SURRENDER VALUE	CASH VALUE	ACCUM VALUE	DEATH BENEFIT
21	65	2.00	7,044	0	0	0	0	0	39,906	39,906	1,000,000
22	66	2.00	7,044	0	0	0	0	0	39,747	39,747	1,000,000
23	67	2.00	7,044	0	0	0	0	0	39,196	39,196	1,000,000
24	68	2.00	7,044	0	0	0	0	0	38,233	38,233	1,000,000
25	69	2.00	7,044	0	0	0	0	176,100	36,748	36,748	1,000,000
SUBTOTAL			176,100	0			0				
26	70	2.00	7,044	0	0	0	0	183,144	34,211	34,211	1,000,000
27	71	2.00	7,044	0	0	0	0	190,188	30,950	30,950	1,000,000
28	72	2.00	7,044	0	0	0	0	197,232	26,882	26,882	1,000,000
29	73	2.00	7,044	0	0	0	0	204,276	21,554	21,554	1,000,000
30	74	2.00	7,044	0	0	0	0	211,320	14,806	14,806	1,000,000
SUBTOTAL			211,320	0			0				
31	75	2.00	7,044	0	0	0	0	218,364	6,459	6,459	1,000,000
32	76	2.00	7,044	0	0	0	0	225,408	0	0	1,000,000 A
33	77	2.00	7,044	0	0	0	0	232,452	0	0	1,000,000 A
34	78	2.00	7,044	0	0	0	0	239,496	0	0	1,000,000 A
35	79	2.00	7,044	0	0	0	0	246,540	0	0	1,000,000 A
SUBTOTAL			246,540	0			0				
36	80	2.00	7,044	0	0	0	0	253,584	0	0	1,000,000 A
37	81	2.00	7,044	0	0	0	0	260,628	0	0	1,000,000 A
38	82	2.00	7,044	0	0	0	0	267,672	0	0	1,000,000 A
39	83	2.00	7,044	0	0	0	0	274,716	0	0	1,000,000 A
40	84	2.00	7,044	0	0	0	0	281,760	0	0	1,000,000 A
SUBTOTAL			281,760	0			0				

Kind Code: 2750 C1 TACL13. Please see preceding pages for guaranteed values.

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YR	AGE	NON GUAR.		ANNUAL WITHDRAWAL	LOAN SUMMARY			MULTIFLEX SURRENDER VALUE	VALUES NET OF LOAN		
		INTR RATES	PREMIUM OUTLAY		ANNUAL LOAN	CUMULATIVE LOAN	ANNUAL INTEREST		CASH VALUE	ACCUM VALUE	DEATH BENEFIT
41	85	2.00	7,044	0	0	0	0	288,804	0	0	1,000,000 A
42	86	2.00	7,044	0	0	0	0	295,848	0	0	1,000,000 A
43	87	2.00	7,044	0	0	0	0	302,892	0	0	1,000,000 A
44	88	2.00	7,044	0	0	0	0	309,936	0	0	1,000,000 A
45	89	2.00	7,044	0	0	0	0	316,980	0	0	1,000,000 A
SUBTOTAL			316,980	0			0				
46	90	2.00	7,044	0	0	0	0	324,024	0	0	1,000,000 A
47	91	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
48	92	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
49	93	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
50	94	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL			352,200	0			0				
51	95	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
52	96	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
53	97	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
54	98	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
55	99	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL			387,420	0			0				
56	100	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
57	101	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
58	102	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
59	103	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
60	104	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000 A
SUBTOTAL			422,640	0			0				

Kind Code: 2750 C1 TACL13. Please see preceding pages for guaranteed values.

Your Required Minimum Premium for the policy and all riders is \$4,440 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE CASH VALUE ACCUMULATION TEST.

¹ Enhanced surrender value is the lesser of 100% of gross premiums less any refunds, partial surrenders, and policy loans, or 33% of the lowest face amount minus policy loans and any partial surrenders that did not reduce the face amount. The MultiFlex Surrender Endorsement can be exercised only during the 60-day period following the 15th or the 20th policy anniversary or at anytime at the 25th policy anniversary or after.



TRANSAMERICA LIFE INSURANCE COMPANY
TransACE Select (SM)

On Client, male age 44, select, non-smoker

Total Face Amount = \$1,000,000, 1st Year Premium Outlay = \$7,044, paid \$587 monthly PAC

LEVEL DEATH BENEFIT OPTION

CASH VALUE ACCUMULATION TEST

RIDERS - SEE ATTACHED PAGE

**NON-GUARANTEED PROJECTED VALUES AT
 ILLUSTRATED INTEREST RATES AND MONTHLY
 DEDUCTIONS**

MULTIFLEX SURRENDER ENDORSEMENT (MSE): The MSE provides the policy owner with the option to surrender the policy in the 15th, 20th or 25th year or anytime after and receive a refund up to 100% of premiums paid.¹

YR	AGE	NON GUAR.		ANNUAL WITHDRAWAL	LOAN SUMMARY			MULTIFLEX SURRENDER VALUE	VALUES NET OF LOAN			
		INTR RATES	PREMIUM OUTLAY		ANNUAL LOAN	CUMULATIVE LOAN	ANNUAL INTEREST		CASH VALUE	ACCUM VALUE	DEATH BENEFIT	
61	105	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
62	106	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
63	107	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
64	108	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
65	109	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
SUBTOTAL			457,860	0			0					
66	110	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
67	111	2.00	7,044	0	0	0	0	330,000	0	0	1,000,000	A
68	112	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
69	113	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
70	114	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
SUBTOTAL			471,948	0			0					
71	115	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
72	116	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
73	117	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
74	118	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
75	119	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
SUBTOTAL			471,948	0			0					
76	120	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
77	121	2.00	0	0	0	0	0	330,000	0	0	1,000,000	
SUBTOTAL			471,948	0			0					

Kind Code: 2750 C1 TA CL13. Please see preceding pages for guaranteed values.

Your Required Minimum Premium for the policy and all riders is \$4,440 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE CASH VALUE ACCUMULATION TEST.

¹ Enhanced surrender value is the lesser of 100% of gross premiums less any refunds, partial surrenders, and policy loans, or 33% of the lowest face amount minus policy loans and any partial surrenders that did not reduce the face amount. The MultiFlex Surrender Endorsement can be exercised only during the 60-day period following the 15th or the 20th policy anniversary or at anytime at the 25th policy anniversary or after.



TRANSAMERICA LIFE INSURANCE COMPANY
TransACE Select (SM)

On Client, male age 44, select, non-smoker

Total Face Amount = \$1,000,000, 1st Year Premium Outlay = \$7,044, paid \$587 monthly PAC

LIFE INSURANCE ILLUSTRATION NUMERICAL SUMMARY

POLICY YR	AGE	CUMULATIVE PREMIUM OUTLAY	PROJECTED VALUES AT GUARANTEED INTEREST RATE (2.00%) GUARANTEED MONTHLY DEDUCTIONS			NON-GUARANTEED PROJECTED VALUES AT MIDPOINT INTEREST RATE (2.00%) AND MONTHLY DEDUCTIONS			NON-GUARANTEED PROJECTED VALUES AT ILLUSTRATED INTEREST RATE (2.00%) AND MONTHLY DEDUCTIONS		
			CASH VALUE	ACCUM VALUE	DEATH BENEFIT	CASH VALUE	ACCUM VALUE	DEATH BENEFIT	CASH VALUE	ACCUM VALUE	DEATH BENEFIT
5	49	35,220	0	12,513	1,000,000	0	12,513	1,000,000	0	12,513	1,000,000
10	54	70,440	0	8,014	1,000,000	0	16,141	1,000,000	0	24,210	1,000,000
15	59	105,660	0	0	1,000,000	344	12,144	1,000,000	22,232	34,032	1,000,000
20	64	140,880	0	0	1,000,000	0	0	1,000,000	39,681	39,681	1,000,000
26	70	183,144	0	0	1,000,000	0	0	1,000,000	34,211	34,211	1,000,000
Year coverage would lapse if prior to age 100											

Disclosure Acknowledgement

Key Disclosure Points:

Credited interest rates can vary from time to time, as determined by the Company. Policy charges are also subject to change by the Company. Interest rates cannot be lower nor policy charges greater than those reflected in the guaranteed columns of the illustration. These limits are guaranteed in the policy. Monthly deduction rates represent costs associated with providing this coverage such as: Cost of insurance, expenses and taxes. Current monthly deduction rates are guaranteed only to the extent described in the Guide to the Illustration. Thereafter, these can change but may never exceed the guaranteed maximum rates shown in the policy. Projections of future cash surrender values, accumulation values, death benefits and the schedule of premium payments are subject to change if based on non-guaranteed interest rates and current policy charges. As a result, in the future I may need to change my planned premium in order to obtain the non-guaranteed values shown on this illustration.

Assumed ratelock date: 04/07/2014

Assumed ratelock expiry date: 07/07/2014

Assumed threshold interest rates: policy years 1-5: 2.30%; policy years 6-10: 3.80%; policy years 11-15: 6.70%; policy years 16-40: 6.80%; policy years 41+: 6.80%

Threshold interest rates and ratelock dates may change depending on the date the application is received in our Administrative Office.

 Date
 Proposed Owner

 Date
 Authorized Sales Representative

.....

.....

Life Insurance Illustration

Name: Client

Male Age : 44-Select Non-Smoker Date: 4/7/2014

Initial Death
Benefit
\$1,000,000

Initial
Payment
\$7,044

Non-Guaranteed
Interest Rate
2.00%

Year	Age	Net Annualized Outlay	Cumulative Net Outlay	Annualized Cash Value Incr / Decr	Net Surrender Value	Net Death Benefit
1	44	7,044	7,044	0	0	1,000,000
2	45	7,044	14,088	0	0	1,000,000
3	46	7,044	21,132	0	0	1,000,000
4	47	7,044	28,176	0	0	1,000,000
5	48	7,044	35,220	0	0	1,000,000
T@	48	35,220	35,220	0	0	1,000,000
6	49	7,044	42,264	0	0	1,000,000
7	50	7,044	49,308	0	0	1,000,000
8	51	7,044	56,352	0	0	1,000,000
9	52	7,044	63,396	0	0	1,000,000
10	53	7,044	70,440	0	0	1,000,000
T@	53	70,440	70,440	0	0	1,000,000
11	54	7,044	77,484	2,499	2,499	1,000,000
12	55	7,044	84,528	5,376	7,875	1,000,000
13	56	7,044	91,572	5,054	12,929	1,000,000
14	57	7,044	98,616	4,750	17,679	1,000,000
15	58	7,044	105,660	4,553	22,232	1,000,000
T@	58	105,660	105,660	22,232	22,232	1,000,000
16	59	7,044	112,704	4,305	26,537	1,000,000
17	60	7,044	119,748	3,908	30,445	1,000,000
18	61	7,044	126,792	3,465	33,910	1,000,000
19	62	7,044	133,836	3,190	37,100	1,000,000
20	63	7,044	140,880	2,581	39,681	1,000,000
T@	63	140,880	140,880	39,681	39,681	1,000,000
21	64	7,044	147,924	225	39,906	1,000,000
22	65	7,044	154,968	-159	39,747	1,000,000
23	66	7,044	162,012	-551	39,196	1,000,000
24	67	7,044	169,056	-963	38,233	1,000,000
25	68	7,044	176,100	-1,485	36,748	1,000,000
T@	68	176,100	176,100	36,748	36,748	1,000,000

V2.51.00 C2.20.19. This is a supplemental illustration. It must be accompanied by a TransACE Select (SM) proposal from Transamerica Life Insurance Company which contains guaranteed elements and other important information. Refer to the Federal Income Tax Considerations notes in the Guide to Illustration concerning MEC status and related information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.

Life Insurance Illustration

Name: Client

Male Age : 44-Select Non-Smoker Date: 4/7/2014

**Initial Death
Benefit**
\$1,000,000

**Initial
Payment**
\$7,044

**Non-Guaranteed
Interest Rate**
2.00%

<i>Year</i>	<i>Age</i>	<i>Net Annualized Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annualized Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
26	69	7,044	183,144	-2,537	34,211	1,000,000
27	70	7,044	190,188	-3,261	30,950	1,000,000
28	71	7,044	197,232	-4,068	26,882	1,000,000
29	72	7,044	204,276	-5,328	21,554	1,000,000
30	73	7,044	211,320	-6,748	14,806	1,000,000
T@	73	211,320	211,320	14,806	14,806	1,000,000
31	74	7,044	218,364	-8,347	6,459	1,000,000
T@	74	218,364	218,364	6,459	6,459	1,000,000

V2.51.00 C2.20.19. This is a supplemental illustration. It must be accompanied by a TransACE Select (SM) proposal from Transamerica Life Insurance Company which contains guaranteed elements and other important information. Refer to the Federal Income Tax Considerations notes in the Guide to Illustration concerning MEC status and related information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.

Life Insurance Illustration

Net Annualized Outlay

Annual after-tax outlay (net of taxes on withdrawals and loans.)

Cumulative Net Outlay

Sum of net annual outlay.

Annualized Cash Value Incr / Decr

Annual increase in cash value.

Net Surrender Value

Gross Cash Value net of Loans and Withdrawals.

Net Death Benefit

Gross Death Benefit net of Loans and Withdrawals.

Illustration Concept:
Life Insurance Illustration

The Ledger concept illustrates non-guaranteed values and other non-guaranteed elements.

The net annual premium outlay column includes total illustrated annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as a Modified Endowment Contract.

Please refer to the Basic Ledger and Supplemental Ledger for a complete description of non-guaranteed values including definitions of cash value and death benefit columns.

Name: Client M/44

Company/ Product: Transamerica/ TransACE 2013

Product Warning(s)

- The years to pay the premium has been reduced to its maximum of 67.
- The years to pay the premium has been reduced to its maximum of 67.

Client Input Summary

Company: Transamerica
Product: TransACE 2013

April 7, 2014
2.51.00, 6.20.19

Insured

Insured Name	Client
Sex	Male
Date of Birth	03/31/1970
Age	44
Class	Select Non-Smoker
Table Rating	None
Flat Extra	
State of Issue	Colorado
Back Date to Date	Today

Solve For

Solve For	Premium
Face Amount	01 to 111 - 1000000
Premium Solve Option	ACE Premium
Target ACE Period	Maximum
Years to Pay Premium	111
Solve Value	
Solve Year	
Solve Rate	

Disbursements

Disbursements	No
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Interest Rate

Assumed Interest Rate	01 to 95 - Current
Threshold Interest Ratelock Date	Today
Use New Threshold Rates	No

Policy Options

Death Benefit Option	01 to 99 - Level
Premium Mode	Monthly PAC
1035 Internal Exchange Amount	0
1035 Internal Exchange Cost Basis	0
1035 External Exchange Amount	0
1035 External Exchange Cost Basis	0
Policy Month 1035 Expected	1
Lump Sum	
Lump Sum Month Expected	2
Variable Mthly Deductions	No

Client Input Summary

Company: Transamerica
Product: TransACE 2013

April 7, 2014
2.51.00, 6.20.19

Policy Options - Cont'd

Guaranteed Mthly Deductions	
Variable MD Percent	
IRR On Death Benefit	No
IRR On Surrender	No
Print Revised Illustration	No
Years to Print	121

Income Protection Option

Solve	Manual Input
Initial Lump Sum	0
Fixed Monthly Payment	0
Fixed Monthly Payment Years	5
Final Lump Sum	0
Sum of Payment Amounts	

Policy Riders

Policy Riders	No
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Long Term Care Rider

Long Term Care Rider	No
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Agent Info

Agent Name	Eric Smith
Agent Company	YourLifeSolution.com
Agent Address	3952 N Elston
Agent City	Chicago
Agent State	Illinois
Agent Zip Code	60618
Agent Phone	888-374-2764
Agent Fax	888-374-2764
Agent License #	7826179
Agent Bank Sale	No

Ledger

Title Line	
Tax Bracket	01 to 120 - 35