


TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider



Marketing Office
1150 S. Olive Street
Los Angeles, CA 90015

A CUSTOM LIFE INSURANCE ILLUSTRATION AND
STATEMENT OF POLICY COST AND BENEFIT INFORMATION OF
OUR UNIVERSAL LIFE INSURANCE:

TransNavigator® IUL with LTC Rider

Policy Form Number: IUL08 CT REV

FOR
Client

PRESENTED BY
Transamerica

Office Name: Transamerica Insurance and Investment
Broker/Dealer: Transamerica Insurance and Investment
1150 South Olive St
Los Angeles, CA 90015
Telephone: 000-000-0000
Fax: 000-000-0000
License Number: 0000

JULY 06, 2016

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE OF THE POLICY. INTEREST RATES AND VALUES THAT ARE SHOWN IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

INDEX UNIVERSAL LIFE INSURANCE IS NOT A SECURITY and index universal life insurance policies are not an investment in the stock market or in the indexes. Index Account Interest is based, in part, on index performance.

Past performance of an index is not an indication of future index performance. There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will

The policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific policy features will be described in your policy.



TRANSAMERICA LIFE INSURANCE COMPANY
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On Client, Male Age 65, Standard, Non-Smoker
Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

GUIDE TO THE ILLUSTRATION

Overview	<p>This illustration is provided to help you understand the product illustrated on the following pages. This illustration is based on information that you provided and on certain assumptions, some of which are not guaranteed. This illustration assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.</p> <p>The TransNavigator (R) IUL is a flexible premium adjustable life insurance with four index account options subject to caps.</p> <p>This type of policy is a universal life insurance policy that may earn additional interest based in part on changes to outside indexes. This individual life insurance policy will provide a death benefit if the Insured dies while the policy is In Force. The actual amount payable in the event of death will be decreased by any Loan Balance. Premium payments are flexible and the Owner may change the amount and frequency of premium payments.</p> <p>This illustration, or any other illustration, is not considered a proper written request for Policy changes, termination of benefits or election of options to purchase additional insurance.</p>
Death Benefit	<p>The death benefit is based on the death benefit option selected by the policy owner. The initial death benefit option selected by the policy owner is shown on the ledger pages. The actual amount payable at death may be decreased by policy withdrawals or any Loan Balance, or increased by additional insurance benefits you purchase.</p>
Face Amount	<p>An amount used to determine the death benefit. The policy owner may increase the Face Amount after the first policy anniversary. Decreases are available after the third policy anniversary. Decreases during a surrender charge period will incur a Partial Surrender Charge.</p>
Death Benefit Option	<p>Either an Increasing or Level death benefit is available. Changes to the death benefit option are allowed once per year after the third policy year.</p> <p>Increasing Option: The death benefit is the greater of the Face Amount plus the greater of the Policy Value or the Cumulative Guaranteed Value, or the minimum death benefit under the applicable life insurance compliance test.</p> <p>Level Option: The death benefit is the greater of the Face Amount or the minimum death benefit under the applicable life insurance compliance test.</p>
Minimum Monthly No Lapse Premium	<p>Your current Minimum Monthly No Lapse Premium (MNLP) is \$528.33. The Minimum Monthly No Lapse Premium is the minimum premium necessary to avoid lapse of the policy during the No Lapse Period regardless of the Policy Value growth. The Minimum Monthly No Lapse Premium will be calculated for each policy issued. Policy and rider changes will alter the Minimum Monthly No Lapse Premium. Under certain circumstances, extra premiums may be required to prevent lapse.</p>
Account Options	<p>The Account Options currently available in the policy are the Basic Interest Account, the Global Index Account, the S&P 500(R) Index Account, the Global Plus Index Account, and the S&P 500(R) Plus Index Account. You may select the percentage of net premium to be allocated to each of the five accounts. The Policy Values in this illustration are based on the illustrated premium allocations indicated below. If net premiums are allocated differently than indicated or if transfers are made, then the Policy Values will be different than those shown in this illustration.</p>
Illustrated Premium Allocations	<p>Basic Interest Account: 0% of premium Global Index Account: 0% of premium S&P 500(R) Index Account: 100% of premium Global Plus Index Account: 0% of premium S&P 500(R) Plus Index Account: 0% of premium</p>
Basic Interest Account	<p>This portion of the Policy Value earns interest at current interest rates declared by the company. The Basic Interest Account consists of 12 Basic Interest Account segments. Each segment may have a different current interest crediting rate. Once an interest rate is declared for a segment, the rate applies until the next segment anniversary.</p> <p>The guaranteed minimum interest rate for the Basic Interest Account is 2.00%. Current interest rates for the Basic Interest Account may be more than 2.00%. Interest is credited monthly to the Basic Interest Account and each of its segments may be credited with interest at a different current interest rate.</p>



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GUIDE TO THE ILLUSTRATION (Continued)

Index Accounts

This portion of the Policy Value is credited with interest at a rate which is determined, in part, based on changes in Indexes. The S&P 500(R) Index Account and the S&P 500(R) Plus Index account are based, in part, on changes in the S&P 500(R), excluding dividends. The Global Index Account and the Global Plus Index Account are based, in part, on changes in the Hang Seng Index, the S&P 500(R), and the EURO STOXX 50(R) Indexes, excluding dividends. Each net premium payment or transfer into the account will be credited to a segment associated with the policy month in which it is received. The company will declare Caps for each segment. Each segment may have a different Cap. The Cap is the maximum Index Change that will be used to determine the Excess Index Interest credited to a segment. Excess Index Interest, if any, will only be credited on the segment ending date. On each segment ending date the Cap may change for the next segment period. The cap could increase or decrease.

Amounts removed from a segment due to loans and withdrawals will not be credited with any Excess Index Interest that might otherwise be due as of a segment ending date.

We use values published in the following currencies:

S&P 500(R): United States Dollars
 EURO STOXX 50(R): Euros
 Hang Seng Index: Hong Kong Dollars

S&P(R) is a registered trademark of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones(R) is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC. S&P(R) and S&P 500(R) are trademarks of S&P and have been licensed for use by S&P Dow Jones Indices LLC and the Company. The S&P 500(R) Index is a product of S&P Dow Jones Indices LLC and has been licensed for use by the Company. This policy is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of purchasing this policy.

The EURO STOXX 50(R) is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland, and is used under license. This life insurance policy, based, in part, on the Index, is in no way sponsored, endorsed, sold or promoted by the Licensor and the Licensor shall have no liability with respect thereto.

Please read the full disclaimer in the TransNavigator (R) IUL policy regarding the Hang Seng Index in relation to the policy.

Monthly Deduction

Each Monthly Deduction consists of the Monthly Cost of Insurance, the Monthly Policy Fee, the Per Unit Charge, any charges for additional benefits provided by riders and any charges for substandard premium class rating. There will be no Monthly Deductions beginning at the Insured's Age 121.

Surrender Charges

We will deduct a surrender charge when the policy is surrendered during a surrender charge period. Surrender charge periods vary by issue age and the age at the time of a face increase.
 Ages 0-60: lesser of 15 years or until age 70
 Ages 61-85: 10 years
 In illustrations, the surrender charge displayed at a particular anniversary reflects the calculated surrender charge that would be applied beginning on the first day of the next policy year.

Partial Surrender Charges

We will deduct a Partial Surrender Charge for decreases in the Face Amount occurring during a Surrender Charge Period. Face decreases may result from withdrawals under the Level death benefit option, switching death benefit options from level to increasing or a requested face decrease. The Partial Surrender Charge is determined as follows:

1. Determine the portion of each Face Amount layer decrease.
2. Multiply the portion of each Face Amount layer decrease by the applicable surrender charge per \$1,000 for the Policy Year in which the Face Amount decrease occurs.
3. Divide each result by 1,000.
4. Sum the values to reach the Partial Surrender Charge.



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GUIDE TO THE ILLUSTRATION (Continued)

Policy Value	The Policy Value is the starting point for calculating important values under the policy, such as the Cash Surrender Value and death benefit. The Policy Value equals the sum of the Basic Interest Account, the Global Index Account, the S&P 500(R) Index Account, the Global Plus Index Account, and the S&P 500(R) Plus Index Account, plus the Loan Reserve, if any. Policy Value is shown on a guaranteed basis and on a non-guaranteed basis.
Cash Surrender Value	The amount available to the owner upon surrender of the policy provided the policy is in force and the insured is living. The Cash Surrender Value equals the greater of the Policy Value or the Cumulative Guaranteed Value, less any surrender charges less any Loan Balance. Upon surrender, any portion of the Policy Value that consists of values of Index Account segments that have not yet reached their segment ending dates will not include any Excess Index Interest for such incomplete segment periods.
Projected Values at Guaranteed Assumptions	Uses guaranteed assumptions to illustrate values. This includes guaranteed interest rates, guaranteed per unit charges, guaranteed Index Account Monthly Charges and guaranteed monthly cost of Insurance rates.
Age	A person's age in years on his or her birthday nearest the Policy Anniversary, unless otherwise specified. For purposes of this policy, the Insured's Age changes on each Policy Anniversary.
Class	The class of risk of the proposed insured used in preparing this illustration. The actual class will be determined when the application is underwritten and may vary from the illustrated class. If so, a revised illustration will be delivered with the policy.
Cost of Insurance	The amount the company charges for providing life insurance coverage under the base policy. The cost of insurance rates may be changed by the company. Any change in the cost of insurance rates will be on a uniform basis for insureds of the same class.
Cumulative Premium	Represents the sum of the premiums paid to date.
Cumulative Guaranteed Value	An alternate value that, if greater than the Policy Value, will be substituted for the Policy Value in the determination of Cash Surrender Value and the amount of the death benefit. A 1% interest rate is used to credit this amount. The Cumulative Guaranteed Value does not increase the amount available for withdrawals or policy loans, and does not affect the amount available for transfers or allocations.
Premium Outlay	<p>The premium outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The amount of premium that may be paid is subject to any applicable limits set by Section 7702 of the Internal Revenue Code.</p> <p>This illustration describes values and benefits if premiums are paid on the dates and in the amounts shown on the following pages assuming application of indicated interest rates, insurance costs, per unit charges, premium expense charges and index change percentages. If actual premium payments, interest rates or index change percentages are different than indicated on the following pages, or if payment dates are not consistent with the assumptions in the illustration, then the Policy Values will be different from those in the illustration. Note that if premium payments stop, the monthly deductions and Index Account Monthly Charges will continue to be applied against the Policy Value. Additional premiums may be required to keep the policy in force. The illustration assumes that all premiums are made as planned and are received and credited at the beginning of each modal period on the monthly policy date.</p> <p>Different levels of premium payments will result in different levels and periods of benefits. The premium that will guarantee coverage of at least the guaranteed minimum death benefits for the face amount and Death Benefit Option illustrated along with cash values for the duration of the contract is \$12,718. This premium amount reflects the payment mode that you have chosen, and any lump sum contributions.</p>
Guaranteed Elements	Values shown under Projected Values at Guaranteed are calculated using the guaranteed maximum monthly deductions, guaranteed maximum Index Account Monthly Charge and the guaranteed minimum interest rate of 0.00% for the duration of the policy.



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GUIDE TO THE ILLUSTRATION (Continued)

Non-Guaranteed Projected Values	Uses non-guaranteed assumptions to illustrate values. This includes interest rates, per unit charges, Index Account Monthly Charges and monthly cost of insurance rates. The maximum illustrated index change rates for each index are explained in the Illustrated Index Change section. Non-guaranteed rates and charges are not guaranteed. Alternate illustrated rates are the current Basic Interest Account rates. Midpoint uses the average of guaranteed and non-guaranteed rates and charges. Actual results may be more or less favorable.
Non-Guaranteed Elements	The premiums, benefits, values, credits or charges under the policy that are not guaranteed and are subject to change. Non-guaranteed interest rates, per unit charges, Index Account Monthly Charges, cost of insurance rates, policy fees, premium expense charges, and Caps are subject to change by the Company. Non-guaranteed charges and cost of insurance rates cannot exceed the guaranteed charges and cost of insurance rates. Non-guaranteed interest rates cannot be less than the guaranteed interest rates.
Per Unit Charge	Is equal to the Face Amount divided by 1,000, then multiplied by the applicable Per Unit Charge Rate.
Monthly Policy Fee	An expense charge that will be deducted from the policy value each month.
Premium Expense Charge	A percentage of each premium payment that is deducted from the paid premium prior to allocation to the Account Options. There is one rate which varies by issue age for premiums up to the Premium Expense Charge Threshold. A higher rate will be applied to all premiums above the Premium Expense Charge Threshold of \$44,900.00.
Index Account Monthly Charge	The Index Account Monthly Charge (IAMC) is a charge we deduct from each Index Account on each Monthly Policy Date. Each index account has its own IAMC rate.
Basic Interest Account Segment	A component of the Basic Interest Account. Each premium payment or transfer to the Basic Interest Account is credited to a segment associated with the policy month in which it is received. Each Basic Interest Account segment may have a different interest rate and will have its Excess Interest calculated separately from other Basic Interest Account segments.
Beginning Date	The first Monthly Policy Date for a segment. The Beginning Date is reset on each segment ending date.
Cap	The maximum Index Change that can be used to determine the Excess Index interest credited to an Index Account Segment. Each Index Account and segment within each account may have a different Cap.
Changes in Cap	A Cap will be declared for each Index Account segment. The Cap may increase or decrease on each segment beginning date and may differ between Index Account segments. Once a Cap is declared for an Index Account segment it applies until the segment ending date. Each subsequent Cap will be determined as of each Index Account segment's beginning date.
Ending Date	The date used to determine the ending value of a segment. The ending date for a segment is the last Monthly Policy Date in its segment period and is the same date as the next beginning date. The ending date is reset at that time for the next segment.



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GUIDE TO THE ILLUSTRATION (Continued)

Index Change

The percentage change in the applicable Index Values from an Index Account segment's beginning date to its ending date. The Index Change will be used to determine the Excess Index Interest, if any.

The Index Change for a segment of the S&P 500(R) Index Account or the S&P 500(R) Plus Index Account is calculated using the changes in the Index Values of the S&P 500(R).

The Index Change for a segment of the Global Index Account or the Global Plus Index Account is calculated using the changes in the Index Values of the S&P 500(R), the EURO STOXX 50(R) and the Hang Seng Index. For each Index, we use published values that are based on price changes of the underlying securities, excluding the effect of dividends.

For each segment, we determine the Index Values for each of these Indexes as of the beginning and ending dates. If the S&P 500(R) is published for the applicable date, we use the value for that date. Otherwise, we use the next published value.

For each of the EURO STOXX 50(R) and the Hang Seng Index, we use the value that is published on the next day after the applicable date on which both that Index and the S&P 500(R) are published.

The Index Change for a segment of the S&P 500(R) Index Account and the S&P 500(R) Plus Index Accounts is the percentage change in value of the S&P 500(R) from the beginning date to the ending date. This change may be positive or negative, but it will be adjusted so that it will neither exceed the Cap nor be less than 0%.

The Index Change for a segment of the Global Index Account and the Global Plus Index Account is calculated as follows:

50% of A plus 30% of B plus 20% of C

Where:

- (A) is the percentage change in value of the S&P 500(R) or EURO STOXX 50(R) ,
whichever is more favorable to you.
- (B) is the percentage change in value of the S&P 500(R) or EURO STOXX 50(R) ,
whichever is less favorable to you.
- (C) is the percentage change in value of the Hang Seng Index.

The (A), (B) and (C) components may be positive or negative, but the Index Change for a Global Index Account Segment or a Global Plus Index Account Segment is adjusted so that it will neither exceed the Cap nor be less than 0%.

Persistency Credit

A partial return of expenses credited annually to the Policy Value beginning on the 10th Policy Anniversary and continuing each Policy Anniversary through Age 100 provided the policy is In Force. The Persistency Credit is 3% of the total premiums paid minus the Loan Balance and withdrawals, divided by the number of completed Policy Years.

Index Account Segment

A component of an Index Account. Each net premium payment or transfer to an Index Account is credited to a segment associated with the policy month in which it is received. Each Index Account segment may have a different Cap and will have its Excess Index Interest calculated separately from other Index Account segments. Excess Index Interest is only credited to Index Account segments on the ending date of the segment.



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GUIDE TO THE ILLUSTRATION (Continued)

Excess Index Interest

Any interest credited to an Index Account segment in excess of interest credited at the Index Account Guaranteed Minimum Interest Rate. Any Excess Index Interest for a segment will only be credited as of that segment's ending date. Excess Index Interest for an Index Account segment as of its ending date is calculated as follows:

(a multiplied by b) minus c where:

a is the Index Change

b is the segment's adjusted beginning value

c is any interest previously credited to the segment during the segment period at the Index Account Guaranteed Minimum Interest Rate

We determine the segment's adjusted beginning value by starting with any value renewing from a prior segment period, after we have applied any Excess Index Interest for that period and deducted any transfers from the segment occurring at that time. Then we add any net premiums, loan repayments and transfers applied to the segment on its beginning date. Finally, we subtract the following activity occurring in the segment during the segment period:

1. Any amounts deducted on account of withdrawals;
2. Any amounts transferred on account of policy loans;
3. Any amounts taken on account of Partial Surrender Charges;
4. One half of the amounts taken for Monthly Deductions; and
5. One half of the amounts taken for Index Account Monthly Charges.

The Excess Index Interest credited to an Index Account segment will never be less than zero.

In this illustration, Excess Index Interest is shown as applied at the end of the policy year preceding the Segment Ending Date.

Index Value

The value of an Index as stated by its publisher.

Illustrated Index Change

The Illustrated Index Change Rates used in this illustration are not guaranteed. They are only hypothetical examples and are not a prediction of actual performance.

You could have selected an illustrated Index Change of up to 6.26% for the S&P 500(R) Index Account, 6.26% for the S&P 500(R) Plus Index Account, 6.26% for the Global Index Account and 6.26% for the Global Plus Index Account. Each Index Account Segment may have a different Cap.

Minimum and Maximum of the 25 Year compounded average annual rates

MIN: 3.99%

MAX: 7.98%

The rates shown above are based on S&P 500(R) returns. First, annual point to point rates are determined for each 12 month segment in a 25 year duration using a cap and floor calculated according to regulations. Then 25 year compounded average annual rates are calculated. This is repeated for each 25 year duration over the 65 year period ending 12/31/15. The minimum and maximum rates for that period are shown above. These rates are not intended as an indication of future performance and are not guaranteed. Actual credited rates may be higher or lower.



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GUIDE TO THE ILLUSTRATION (Continued)

Insurance Test

Guideline Premium Test

The tax code defines a life insurance contract for federal income tax purposes. The illustrated policy satisfies the definition of life insurance for federal income tax purposes using the Guideline Premium Test (GPT). The GPT requires that the premiums paid on a life insurance policy must not exceed the maximum guideline premium limitation, calculated as set forth in IRC Section 7702. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Annual Premiums. Additionally the GPT requires that a certain minimum margin be maintained between the death benefit and the Policy Value.

To ensure compliance with federal income tax law, Transamerica Life Insurance Company will monitor the level of death benefit and premiums, and reserves the right to adjust the death benefit and limit or refund any amount of premium, to preserve the qualification of the policy as a life insurance contract. As provided in the policy, Transamerica Life Insurance Company will automatically adjust the death benefit to maintain the required minimum margin between the Policy Value and the death benefit in order to preserve the qualification of the policy as a life insurance contract. Please note that the death benefit may increase and then decrease to maintain the minimum margin. Increasing the death benefit may increase the cost of insurance charges for the policy. Changes or transactions that reduce benefits may require a distribution of cash from the policy to you in order to maintain the status of the policy as a life insurance contract. If your policy is not a Modified Endowment Contract (MEC), some or all of a distribution that is required due to a benefit reduction in the first fifteen policy years may be taxable as ordinary income, while such distributions in later years will be non-taxable to the extent of your basis in the policy. If your policy is a MEC, a distribution in any year will be taxable as ordinary income to the extent of gain in the contract.

Under the GPT, distributions required as a result of a requested change or transaction may be required in the year of the change and in future years thereafter.

Transamerica Life Insurance Company and its agents cannot give tax, legal, or accounting advice. Please consult your personal tax advisor, attorney or accountant.

This policy complies with these provisions. As illustrated, these initial premium limits are:

Guideline Single Premium: \$133,671.21
Guideline Level Premium: \$12,718.01

Certain policy changes will result in changes to the guideline premium limits.



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GUIDE TO THE ILLUSTRATION (Continued)

Federal Income Tax Considerations

Information regarding a Modified Endowment Contract

You should consult with and rely on your tax advisor as to the tax implications of any withdrawal, loan, surrender, pledge, exchange or collateral assignment of a life insurance policy.

Based on the premium payments and activities illustrated this policy will not become a Modified Endowment Contract (MEC).

Under the Federal Income Tax Law, a life insurance contract becomes a MEC when actual premiums paid exceed a specified 7-pay premium limit applicable initially for the first seven policy years and may also become a MEC when there are certain reductions in policy benefits.

It is our understanding that the 7-pay limit for each of the first seven years of this illustration is \$22,449.76. New 7-pay limits for succeeding seven-year periods may be established for the policy as a result of certain changes in policy terms or benefits. Amounts withdrawn or borrowed from a MEC, or the pledge of a MEC, prior to the death of the insured will be taxable to the extent of any gain in the contract. In addition, if the owner is not yet 59½ or if the owner is not a person (such as a trust, for example), the taxable amounts may be subject to a 10% penalty tax. All MECs issued by affiliates of Transamerica to the same owner during any calendar year will be treated as one MEC. For additional information, consult your tax advisor.

If there is an IRC Section 1035 Exchange of a life insurance contract that is not a MEC for another life insurance contract, the cash value in the existing contract will be reflected in the 7-pay premium limit calculation for the new contract following the exchange. If the original policy was a MEC, the new policy received in exchange will also be a MEC.

The 7-pay limit shown above has been adjusted for any illustrated 1035 exchange amounts.

No Lapse Guarantee

Payment of the Minimum Monthly No Lapse Premium assures that the policy will remain in force during the guarantee period. The Face Amount will be guaranteed regardless of Cash Surrender Value during the guarantee period, provided that the cumulative Minimum Monthly No Lapse Premium requirements are met.

No Lapse Period

Issue Ages 0-60: lesser of 20 years or until age 65
Issue Ages 61-85: 5 years

During the No Lapse Period, the policy will not lapse even if the Cash Surrender Value on any monthly date is insufficient to pay the monthly deduction, any partial surrender charges, and Index Account Monthly Charges due, as long as the premium paid (net of outstanding loans and /or withdrawals) meets or exceeds the cumulative Minimum Monthly No Lapse Premium requirements to date.

If you take a withdrawal or a loan, if you increase or decrease your Face Amount, if you change the death benefit option, or if you add, increase or decrease a rider, you may need to pay additional premiums in order to keep the No Lapse Guarantee in effect. If the requirements of the No Lapse Guarantee are not met and the Cash Surrender Value is not enough to meet the monthly deductions and Index Account Monthly Charges a grace period will begin and the policy will lapse unless sufficient payment is made. Allowing the policy to lapse and terminate may result in adverse tax consequences.

After the No Lapse Period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.



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GUIDE TO THE ILLUSTRATION (Continued)

Loan Interest

CHARGED

The Standard Guaranteed Maximum Conventional Loan Interest Rate Charged on an outstanding conventional loan is 3.00% with a Preferred Guaranteed Maximum rate of 2.25%. The amount eligible for preferred loans is the Policy Value minus total premiums paid, withdrawals and any Loan Balance. Preferred loans are available after the tenth policy year.

The Guaranteed Maximum Index Loan Interest Rate Charged on an outstanding indexed loan is 8.00%. The loan interest charged on Index Loans is not affected by the performance of the policy. Currently our Index Loan Rate Charged is 5.75%. We reserve the right to increase this rate, however, we will not increase the rate to more than the Guaranteed Maximum rate of 8.00%.

CREDITED

The amount of Policy Value equal to the amount of outstanding conventional loans will be credited with interest at an annual rate of 2.00%.

The amount of Policy Value equal to the amount of outstanding index loans will be credited with interest at the rate of the applicable index account. Loan interest is credited at the end of a Segment Period. The crediting of Index Loans is affected by the performance of the policy. For Illustration purposes, this Index Loan Crediting Rate cannot exceed the Index Loan Charge Rate by more than 1%.

Illustrating a hypothetical Illustrated Index Change rate greater than the Index Loan Interest Rate Charged (currently 5.75%) over an extended period of time may not be realistic. The actual Index Loan Interest Rate Charged may be higher or lower than the Index Loan Crediting rate. The net result can vary significantly from year to year and could result in a policy lapse.

Index Loans are significantly more volatile than Conventional Loans.

What you should consider before entering into an Index Loan:

- What would be the impact to your policy if your Index Loan Interest Rate Credited is lower than the Index Loan Interest Rate Charged?
- What if the Index performance is not as you had expected?
- What if the Cap is lowered, which might limit your Index Change for each Segment?
- Index Changes fluctuate, which means your Index Loan Interest Rate Credited would fluctuate.
- Have you seen an illustration using only Conventional Loans?
- Have you seen an illustration using varying Index Change rates?

Loans

There are two types of policy loans available, Conventional Loans and Index Loans. Conventional policy loans are taken from the Basic Interest Account first, then pro-rata across all of the Index Accounts, Index loans are available beginning on the 3rd Policy Anniversary until the Insured's Age 121. Index Loans are taken pro-rata across all Index Accounts first, then from the Basic Interest Account. Loans are taken then pro-rata across all segments within each account. You may only have either Conventional or Index Loans under this policy at one time.

Your choice of a Conventional Loan or Index Loan can have a significant impact on policy values. The interest charged and credited on loaned amounts can differ significantly between Conventional and Index Loans.

Loan Balance

Equals all outstanding policy loans, if any, and accrued loan interest. The illustrated Cash Surrender Value and Death Benefit will be net of the Loan Balance.

Withdrawals

The policy owner may make withdrawals after the first policy year up to the available withdrawal amount. There is a partial surrender charge assessed on any withdrawal that results in a Face Amount decrease during a surrender charge period. There is an additional processing fee of up to \$25 for each withdrawal. The minimum withdrawal is \$500.

The "#" Symbol

The # symbol next to the premium indicates that we may refund some of the premium paid in this policy year under certain conditions.

The "A" Symbol

The "A" symbol indicates that the policy is continuing under the No Lapse Guarantee.

Policy Issue Information

The basic underwriting requirements based on this illustration are: Medical, BCP, HOS, ECG, MVR



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GUIDE TO THE ILLUSTRATION (Continued)

The "(R)" Symbol

The "(R)" symbol represents the registered trademark.



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S&P 500® INDEX ACCOUNT

The S&P 500® Index Account will never be credited less than the guaranteed minimum interest rate or “floor” and has the potential to be credited with Excess Index Interest up to the current Cap.

GUARANTEED MINIMUM INTEREST RATE: 0.00%

CURRENT CAP: 10.50%

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The Caps are subject to change at the discretion of the Company and will be different over different time periods. A lower or higher Cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31st for each year during the time period shown. “Average Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current Cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1990-2015	20-YEAR 1995-2015	15-YEAR 2000-2015	10-YEAR 2005-2015	5-YEAR 2010-2015	1-YEAR 2014-2015
AVERAGE INDEX CHANGE	7.56%	6.14%	3.15%	4.88%	10.20%	-0.73%
AVERAGE INDEX CHANGE USING CAP & FLOOR	6.58%	6.62%	6.06%	6.72%	6.50%	0.00%

20 YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500® INDEX CHANGE	S&P 500® INDEX CHANGE USING THE FLOOR & CURRENT 10.50% CAP
1996	19.33%	10.50%
1997	31.01%	10.50%
1998	26.67%	10.50%
1999	19.53%	10.50%
2000	-12.66%	0.00%
2001	-10.53%	0.00%
2002	-23.37%	0.00%
2003	26.38%	10.50%
2004	8.99%	8.99%
2005	4.69%	4.69%
2006	11.65%	10.50%
2007	3.65%	3.65%
2008	-38.49%	0.00%
2009	23.45%	10.50%
2010	12.78%	10.50%
2011	1.54%	1.54%
2012	11.68%	10.50%
2013	29.60%	10.50%
2014	11.39%	10.50%
2015	-0.73%	0.00%
20-Year Average	6.14%	6.62%



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

GLOBAL INDEX ACCOUNT

The Global Index Account will never be credited less than the guaranteed minimum interest rate or “floor” and has the potential to be credited with Excess Index Interest up to the current Cap.

GUARANTEED MINIMUM INTEREST RATE: 0.00%

CURRENT CAP: 12.00%

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The Caps are subject to change at the discretion of the Company and will be different over different time periods. A lower or higher Cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Weighted Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31st for each year during the time period shown. “Average Weighted Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current Cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1990-2015	20-YEAR 1995-2015	15-YEAR 2000-2015	10-YEAR 2005-2015	5-YEAR 2010-2015	1-YEAR 2014-2015
AVERAGE WEIGHTED INDEX CHANGE	8.37%	6.01%	1.81%	3.17%	5.67%	-1.83%
AVERAGE WEIGHTED INDEX CHANGE USING CAP & FLOOR	7.70%	7.44%	6.76%	6.96%	6.02%	0.00%

20 YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500® INDEX CHANGE	EURO STOXX 50® INDEX CHANGE	HANG SENG INDEX CHANGE	WEIGHTED INDEX CHANGE	WEIGHTED INDEX CHANGE USING THE FLOOR & CURRENT 12.00% CAP
1996	19.33%	19.52%	29.38%	21.44%	12.00%
1997	31.01%	41.13%	-19.11%	26.05%	12.00%
1998	26.67%	37.60%	-8.16%	25.17%	12.00%
1999	19.53%	36.86%	77.08%	39.70%	12.00%
2000	-12.66%	-3.04%	-14.39%	-8.20%	0.00%
2001	-10.53%	-20.12%	-23.67%	-16.04%	0.00%
2002	-23.37%	-32.84%	-17.49%	-25.03%	0.00%
2003	26.38%	10.92%	36.69%	23.80%	12.00%
2004	8.99%	6.16%	11.22%	8.59%	8.59%
2005	4.69%	21.69%	4.97%	13.25%	12.00%
2006	11.65%	15.88%	36.59%	18.75%	12.00%
2007	3.65%	3.61%	35.01%	9.91%	9.91%
2008	-38.49%	-41.55%	-45.42%	-40.79%	0.00%
2009	23.45%	18.98%	45.07%	26.43%	12.00%
2010	12.78%	-5.91%	7.39%	6.10%	6.10%
2011	1.54%	-15.83%	-19.45%	-7.87%	0.00%
2012	11.68%	13.45%	23.49%	14.92%	12.00%
2013	29.60%	12.86%	0.12%	18.68%	12.00%
2014	11.39%	2.60%	1.63%	6.80%	6.80%
2015	-0.73%	0.81%	-10.09%	-1.83%	0.00%
20-Year Average	6.14%	3.71%	3.75%	6.01%	7.44%



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

S&P 500® PLUS INDEX ACCOUNT

The S&P 500® Plus Index Account will never be credited less than the guaranteed minimum interest rate or “floor” and has the potential to be credited with Excess Index Interest up to the current Cap.

GUARANTEED MINIMUM INTEREST RATE: 0.00%

CURRENT CAP: 15.00%

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The Caps are subject to change at the discretion of the Company and will be different over different time periods. A lower or higher Cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31st for each year during the time period shown. “Average Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current Cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1990-2015	20-YEAR 1995-2015	15-YEAR 2000-2015	10-YEAR 2005-2015	5-YEAR 2010-2015	1-YEAR 2014-2015
AVERAGE INDEX CHANGE	7.56%	6.14%	3.15%	4.88%	10.20%	-0.73%
AVERAGE INDEX CHANGE USING CAP & FLOOR	8.34%	8.38%	7.26%	8.11%	7.75%	0.00%

20 YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500® INDEX CHANGE	S&P 500® INDEX CHANGE USING THE FLOOR & CURRENT 15.00% CAP
1996	19.33%	15.00%
1997	31.01%	15.00%
1998	26.67%	15.00%
1999	19.53%	15.00%
2000	-12.66%	0.00%
2001	-10.53%	0.00%
2002	-23.37%	0.00%
2003	26.38%	15.00%
2004	8.99%	8.99%
2005	4.69%	4.69%
2006	11.65%	11.65%
2007	3.65%	3.65%
2008	-38.49%	0.00%
2009	23.45%	15.00%
2010	12.78%	12.78%
2011	1.54%	1.54%
2012	11.68%	11.68%
2013	29.60%	15.00%
2014	11.39%	11.39%
2015	-0.73%	0.00%
20-Year Average	6.14%	8.38%



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

GLOBAL PLUS INDEX ACCOUNT

The Global Plus Index Account will never be credited less than the guaranteed minimum interest rate or “floor” and has the potential to be credited with Excess Index Interest up to the current Cap.

GUARANTEED MINIMUM INTEREST RATE: 0.00%

CURRENT CAP: 18.00%

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The Caps are subject to change at the discretion of the Company and will be different over different time periods. A lower or higher Cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Weighted Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31st for each year during the time period shown. “Average Weighted Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current Cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1990-2015	20-YEAR 1995-2015	15-YEAR 2000-2015	10-YEAR 2005-2015	5-YEAR 2010-2015	1-YEAR 2014-2015
AVERAGE WEIGHTED INDEX CHANGE	8.37%	6.01%	1.81%	3.17%	5.67%	-1.83%
AVERAGE WEIGHTED INDEX CHANGE USING CAP & FLOOR	10.36%	9.91%	8.53%	8.93%	7.69%	0.00%

20 YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500® INDEX CHANGE	EURO STOXX 50® INDEX CHANGE	HANG SENG INDEX CHANGE	WEIGHTED INDEX CHANGE	WEIGHTED INDEX CHANGE USING THE FLOOR & CURRENT 18.00% CAP
1996	19.33%	19.52%	29.38%	21.44%	18.00%
1997	31.01%	41.13%	-19.11%	26.05%	18.00%
1998	26.67%	37.60%	-8.16%	25.17%	18.00%
1999	19.53%	36.86%	77.08%	39.70%	18.00%
2000	-12.66%	-3.04%	-14.39%	-8.20%	0.00%
2001	-10.53%	-20.12%	-23.67%	-16.04%	0.00%
2002	-23.37%	-32.84%	-17.49%	-25.03%	0.00%
2003	26.38%	10.92%	36.69%	23.80%	18.00%
2004	8.99%	6.16%	11.22%	8.59%	8.59%
2005	4.69%	21.69%	4.97%	13.25%	13.25%
2006	11.65%	15.88%	36.59%	18.75%	18.00%
2007	3.65%	3.61%	35.01%	9.91%	9.91%
2008	-38.49%	-41.55%	-45.42%	-40.79%	0.00%
2009	23.45%	18.98%	45.07%	26.43%	18.00%
2010	12.78%	-5.91%	7.39%	6.10%	6.10%
2011	1.54%	-15.83%	-19.45%	-7.87%	0.00%
2012	11.68%	13.45%	23.49%	14.92%	14.92%
2013	29.60%	12.86%	0.12%	18.68%	18.00%
2014	11.39%	2.60%	1.63%	6.80%	6.80%
2015	-0.73%	0.81%	-10.09%	-1.83%	0.00%
20-Year Average	6.14%	3.71%	3.75%	6.01%	9.91%



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

GUIDE TO THE ILLUSTRATION
SCHEDULE OF RIDERS AND BENEFITS ATTACHED TO THE PROPOSED POLICY

TOTAL RIDER MNLPs

Total Rider MNLPs - Shown below are the Monthly MNLPs for the durations shown.

Durations	Total Rider MNLP
1	\$ 43.13
2	\$ 43.13
3	\$ 43.13
4	\$ 43.13
5	\$ 43.13
10	\$ 0.00
15	\$ 0.00
20	\$ 0.00
Age 65	\$ 43.13

LONG TERM CARE RIDER

Long Term Care Rider Class of Risk: Standard Non-smoker
 Long Term Care Rider Class of Risk is underwritten independently from the base policy and may change based on Underwriting decision.
 Long Term Care Rider Specified Amount: \$250,000

The maximum Monthly Long Term Care Benefit payable for any calendar month will be equal to the lesser of:
 1. 2% of the Long Term Care Specified Amount; or
 2. The per diem amount allowed by the Health Insurance Portability and Accountability Act (HIPAA) times the number of days in the calendar month.

Please refer to the accompanying Outline of Coverage for further information.

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

Allows the policy owner to accelerate the death benefit if the insured becomes terminally ill. Terminal illness is determined by a condition resulting from injury or illness which has reduced the insured's life expectancy to not more than 12 months from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. The maximum amount of lifetime benefit that can be accelerated for an insured is 75% of the death benefit or \$500,000, whichever is less. Benefits may be subject to taxation.

Benefits provided through the terminal illness accelerated death benefit endorsement are subject to certain limitations and exclusions. Refer to the endorsement for complete details.

There is an administrative charge for each Accelerated Death Benefit request. Currently, this charge is \$350, but will be subject to future increases.

The values shown in this illustration reflect the benefits and costs, if any, of the riders/ endorsements listed above.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	2.00%
GLOBAL INDEX ACCOUNT	0%	0.00%
S&P 500(R) INDEX ACCOUNT	100%	0.00%
GLOBAL PLUS INDEX ACCOUNT	0%	0.00%
S&P 500(R) PLUS INDEX ACCOUNT	0%	0.00%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	CUMULATIVE GUAR VALUE	PROJECTED VALUES AT GUARANTEED RATES SHOWN ABOVE			DEATH BENEFIT
				CASH SURRENDER VALUE	POLICY VALUE		
1 66	12,708 #	0	0	0	2,039	250,000 A	
2 67	12,708	0	0	0	3,726	250,000 A	
3 68	12,708	0	0	0	5,055	250,000 A	
4 69	12,708	0	1,823	1,823	5,990	250,000	
5 70	12,708	0	5,062	5,062	6,512	250,000	
SUBTOTAL	<u>63,540</u>	0					
6 71	12,708	0	7,853	7,853	6,514	250,000	
7 72	12,708 #	0	10,127	10,127	5,927	250,000	
8 73	12,708 #	0	11,692	11,692	4,476	250,000	
9 74	12,708 #	0	12,479	12,479	1,988	250,000	
10 75	12,708 #	0	12,409	12,409	0	250,000	
SUBTOTAL	<u>127,080</u>	0					
11 76	12,708 #	0	9,646	9,646	0	250,000	
12 77	12,708 #	0	5,728	5,728	0	250,000	
13 78	12,708 #	0	393	393	0	250,000	
SUBTOTAL	<u>165,204</u>	0					

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

	GUIDELINE PREMIUM TEST	NON-GUARANTEED ALTERNATE ILLUSTRATED
	PREMIUM ALLOCATION	RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	3.00%
S&P 500(R) INDEX ACCOUNT	100%	3.00%
GLOBAL PLUS INDEX ACCOUNT	0%	3.00%
S&P 500(R) PLUS INDEX ACCOUNT	0%	3.00%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT NON-GUARANTEED ALTERNATE RATES SHOWN ABOVE		
			CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT
1 66	12,708 #	0	0	6,057	250,000 A
2 67	12,708	0	1,064	12,642	250,000
3 68	12,708	0	9,506	19,636	250,000
4 69	12,708	0	18,145	26,828	250,000
5 70	12,708	0	27,299	34,535	250,000
SUBTOTAL	63,540	0			
6 71	12,708	0	38,215	44,004	250,000
7 72	12,708 #	0	49,565	53,906	250,000
8 73	12,708 #	0	61,738	64,632	250,000
9 74	12,708 #	0	74,246	75,693	250,000
10 75	12,708 #	0	87,504	87,504	250,000
SUBTOTAL	127,080	0			
11 76	12,708 #	0	100,151	100,151	250,000
12 77	12,708 #	0	113,065	113,065	250,000
13 78	12,708 #	0	126,287	126,287	250,000
14 79	12,708 #	0	139,854	139,854	250,000
15 80	12,708 #	0	153,825	153,825	250,000
SUBTOTAL	190,620	0			
16 81	12,708 #	0	168,278	168,278	250,000
17 82	12,708 #	0	183,299	183,299	250,000
18 83	12,708 #	0	199,054	199,054	250,000
19 84	12,708 #	0	215,753	215,753	250,000
20 85	12,708 #	0	233,670	233,670	250,000
SUBTOTAL	254,160	0			

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.

Please also see the projected values at Guaranteed Rates and the description of Guaranteed Elements in the Guide To The Illustration.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ALTERNATE ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	3.00%
S&P 500(R) INDEX ACCOUNT	100%	3.00%
GLOBAL PLUS INDEX ACCOUNT	0%	3.00%
S&P 500(R) PLUS INDEX ACCOUNT	0%	3.00%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT NON-GUARANTEED ALTERNATE RATES SHOWN ABOVE		
			CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT
21 86	12,708 #	0	252,568	252,568	265,197
22 87	12,708 #	0	271,841	271,841	285,433
23 88	12,708 #	0	291,463	291,463	306,037
24 89	12,708 #	0	311,404	311,404	326,975
25 90	12,708 #	0	331,627	331,627	348,209
SUBTOTAL	317,700	0			
26 91	12,708 #	0	352,131	352,131	366,216
27 92	12,708 #	0	373,344	373,344	384,545
28 93	12,708 #	0	395,426	395,426	403,335
29 94	12,708 #	0	418,561	418,561	422,747
30 95	12,708 #	0	442,999	442,999	443,000
SUBTOTAL	381,240	0			
31 96	12,708 #	0	469,048	469,048	469,048
32 97	12,708 #	0	495,860	495,860	495,860
33 98	12,708 #	0	523,482	523,482	523,482
34 99	12,708 #	0	551,939	551,939	551,939
35 100	12,708 #	0	581,256	581,256	587,069
SUBTOTAL	444,780	0			
36 101	11,916 #	0	608,617	608,617	614,704
37 102	0	0	624,521	624,521	630,766
38 103	0	0	640,654	640,654	647,061
39 104	0	0	656,991	656,991	663,561
40 105	0	0	673,559	673,559	680,295
SUBTOTAL	456,696	0			

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.

Please also see the projected values at Guaranteed Rates and the description of Guaranteed Elements in the Guide To The Illustration.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ALTERNATE ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	3.00%
S&P 500(R) INDEX ACCOUNT	100%	3.00%
GLOBAL PLUS INDEX ACCOUNT	0%	3.00%
S&P 500(R) PLUS INDEX ACCOUNT	0%	3.00%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT NON-GUARANTEED ALTERNATE RATES SHOWN ABOVE		
			CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT
41 106	0	0	690,364	690,364	697,268
42 107	0	0	707,419	707,419	714,494
43 108	0	0	724,713	724,713	731,960
44 109	0	0	742,230	742,230	749,652
45 110	0	0	760,036	760,036	767,637
SUBTOTAL	456,696	0			
46 111	0	0	778,157	778,157	785,939
47 112	0	0	796,654	796,654	804,621
48 113	0	0	815,535	815,535	823,690
49 114	0	0	834,866	834,866	843,215
50 115	0	0	854,683	854,683	863,231
SUBTOTAL	456,696	0			
51 116	0	0	874,948	874,948	883,698
52 117	0	0	895,696	895,696	904,654
53 118	0	0	916,939	916,939	926,109
54 119	0	0	938,716	938,716	948,104
55 120	0	0	960,985	960,985	970,595
SUBTOTAL	456,696	0			
56 121	0	0	983,785	983,785	993,623
SUBTOTAL	456,696	0			

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.

Please also see the projected values at Guaranteed Rates and the description of Guaranteed Elements in the Guide To The Illustration.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	6.26%
S&P 500(R) INDEX ACCOUNT	100%	6.26%
GLOBAL PLUS INDEX ACCOUNT	0%	6.26%
S&P 500(R) PLUS INDEX ACCOUNT	0%	6.26%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT NON-GUARANTEED RATES SHOWN ABOVE		
			CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT
1 66	12,708 #	0	0	6,083	250,000
2 67	12,708	0	1,365	12,943	250,000
3 68	12,708	0	10,264	20,394	250,000
4 69	12,708	0	19,628	28,311	250,000
5 70	12,708	0	29,799	37,035	250,000
SUBTOTAL	63,540	0			
6 71	12,708	0	42,070	47,859	250,000
7 72	12,708 #	0	55,199	59,540	250,000
8 73	12,708 #	0	69,623	72,517	250,000
9 74	12,708 #	0	84,928	86,375	250,000
10 75	12,708 #	0	101,563	101,563	250,000
SUBTOTAL	127,080	0			
11 76	12,708 #	0	118,278	118,278	250,000
12 77	12,708 #	0	136,054	136,054	250,000
13 78	12,708 #	0	155,076	155,076	250,000
14 79	12,708 #	0	175,496	175,496	250,000
15 80	12,708 #	0	197,550	197,550	250,000
SUBTOTAL	190,620	0			
16 81	12,708 #	0	221,515	221,515	250,000
17 82	12,708 #	0	247,670	247,670	260,054
18 83	12,708 #	0	275,371	275,371	289,140
19 84	12,708 #	0	304,669	304,669	319,903
20 85	12,708 #	0	335,652	335,652	352,435
SUBTOTAL	254,160	0			

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.

Please also see the projected values at Guaranteed Rates and the description of Guaranteed Elements in the Guide To The Illustration.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	6.26%
S&P 500(R) INDEX ACCOUNT	100%	6.26%
GLOBAL PLUS INDEX ACCOUNT	0%	6.26%
S&P 500(R) PLUS INDEX ACCOUNT	0%	6.26%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT NON-GUARANTEED RATES SHOWN ABOVE		
			CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT
21 86	12,708 #	0	368,317	368,317	386,733
22 87	12,708 #	0	402,729	402,729	422,866
23 88	12,708 #	0	438,933	438,933	460,880
24 89	12,708 #	0	476,965	476,965	500,814
25 90	12,708 #	0	516,857	516,857	542,700
SUBTOTAL	317,700	0			
26 91	12,708 #	0	558,742	558,742	581,092
27 92	12,708 #	0	603,340	603,340	621,441
28 93	12,708 #	0	651,060	651,060	664,082
29 94	12,708 #	0	702,373	702,373	709,398
30 95	12,708 #	0	757,900	757,900	757,900
SUBTOTAL	381,240	0			
31 96	12,708 #	0	818,432	818,432	818,432
32 97	12,708 #	0	882,690	882,690	882,691
33 98	12,708 #	0	950,996	950,996	950,996
34 99	12,708 #	0	1,023,604	1,023,604	1,023,604
35 100	12,708 #	0	1,100,785	1,100,785	1,111,793
SUBTOTAL	444,780	0			
36 101	11,916 #	0	1,178,080	1,178,080	1,189,861
37 102	0	0	1,247,510	1,247,510	1,259,986
38 103	0	0	1,320,655	1,320,655	1,333,862
39 104	0	0	1,397,642	1,397,642	1,411,619
40 105	0	0	1,478,766	1,478,766	1,493,554
SUBTOTAL	456,696	0			

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.

Please also see the projected values at Guaranteed Rates and the description of Guaranteed Elements in the Guide To The Illustration.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL

GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	6.26%
S&P 500(R) INDEX ACCOUNT	100%	6.26%
GLOBAL PLUS INDEX ACCOUNT	0%	6.26%
S&P 500(R) PLUS INDEX ACCOUNT	0%	6.26%

RIDERS - SEE SCHEDULE OF RIDERS AND BENEFITS

END OF POLICY YR AGE	PLANNED PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT NON-GUARANTEED RATES SHOWN ABOVE		
			CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT
41 106	0	0	1,564,145	1,564,145	1,579,787
42 107	0	0	1,654,064	1,654,064	1,670,605
43 108	0	0	1,748,715	1,748,715	1,766,203
44 109	0	0	1,848,295	1,848,295	1,866,778
45 110	0	0	1,953,270	1,953,270	1,972,803
SUBTOTAL	456,696	0			
46 111	0	0	2,063,846	2,063,846	2,084,485
47 112	0	0	2,180,533	2,180,533	2,202,339
48 113	0	0	2,303,658	2,303,658	2,326,695
49 114	0	0	2,433,746	2,433,746	2,458,084
50 115	0	0	2,571,344	2,571,344	2,597,058
SUBTOTAL	456,696	0			
51 116	0	0	2,716,560	2,716,560	2,743,727
52 117	0	0	2,869,985	2,869,985	2,898,685
53 118	0	0	3,032,080	3,032,080	3,062,401
54 119	0	0	3,203,534	3,203,534	3,235,570
55 120	0	0	3,384,481	3,384,481	3,418,326
SUBTOTAL	456,696	0			
56 121	0	0	3,575,655	3,575,655	3,611,412
SUBTOTAL	456,696	0			

Plan Code: EI171G

Your annualized Minimum Monthly No Lapse Premium for the base policy and all riders is \$6,340 for each year, for 5 years.

THIS ILLUSTRATION ASSUMES THAT THE DEFINITIONAL REQUIREMENTS FOR A LIFE INSURANCE CONTRACT UNDER U.S. IRC SECTION 7702 HAVE BEEN SATISFIED BY COMPLYING WITH THE GUIDELINE PREMIUM TEST.

Please also see the projected values at Guaranteed Rates and the description of Guaranteed Elements in the Guide To The Illustration.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

LIFE INSURANCE COST INFORMATION

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Year 10	50.83	50.83	47.07	20.07
Year 20	##	49.45	##	11.83

The Projected annual cost indexes that are based upon assumed interest and current cost of insurance rates are not guaranteed.

The cost indexes are only useful for comparing two or more similar policies.

NO COST INDEX IS SHOWN BECAUSE THE PLANNED PREMIUM PAYING PERIOD IS LESS THAN THE PERIOD OF YEARS SHOWN OR THERE IS NO SURRENDER VALUE IN THE POLICY AT THE END OF THE YEAR SHOWN.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

LIFE INSURANCE ILLUSTRATION NUMERICAL SUMMARY

			PROJECTED VALUES AT GUARANTEED ASSUMPTIONS			NON-GUARANTEED PROJECTED MIDPOINT VALUES			NON-GUARANTEED PROJECTED VALUES		
POLICY YR	AGE	CUMULATIVE PREMIUM OUTLAY	CASH SURRENDER VALUE	DEATH BENEFIT	CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT	CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT	
5	70	63,540	5,062	250,000	13,951	21,187	250,000	29,799	37,035	250,000	
10	75	127,080	12,409	250,000	46,122	46,122	250,000	101,563	101,563	250,000	
15	80	190,620	0	0	64,920	64,920	250,000	197,550	197,550	250,000	
20	85	254,160	0	0	55,527	55,527	250,000	335,652	335,652	352,435	
Year coverage would lapse if prior to age 100			Lapse = 14			Lapse = 23					

Disclosure Acknowledgement

All projected values and benefits above reflect allocation of 0% to the Basic Interest Account, 100% to the S&P 500® Index Account, 0% to the S&P 500® Plus Index Account, 0% to the Global Index Account and 0% to the Global Plus Index Account.

The Guaranteed Values and Benefits are based on guaranteed minimum interest rates of 2.00% for the Basic Interest Account and 0% for the Index Accounts, and use a one year crediting method. Charges and cost of insurance rates are the guaranteed charges.

The Non-Guaranteed Midpoint Values and Benefits are based on an illustrated interest rate of 2.50% for the Basic Interest Account, an annual Index change of 3.13% for the S&P 500® Index Account, 3.13% for the S&P 500® Plus Index Account, 3.13% for the Global Index Account and 3.13% for the Global Plus Index Account, and use a one year crediting method. Charges and cost of insurance rates are the average of the guaranteed charges and non-guaranteed charges.

The Non-Guaranteed Values and Benefits are based on an illustrated interest rate of 3.00% for the Basic Interest Account, an annual Index change of 6.26% for the S&P 500® Index Account, 6.26% for the S&P 500® Plus Index Account, 6.26% for the Global Index Account and 6.26% for the Global Plus Index Account, and use a one year crediting method. Charges and cost of insurance rates are the non-guaranteed rates.

For more information on Index Change and the Illustrated Index Change, see the Guide to the Illustration on the preceding pages.

The non-guaranteed values and benefits assume non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The non-guaranteed elements are subject to change by the company. Any changes to the non-guaranteed elements by the company will depend on future costs and other factors. Such factors include, but are not limited to, mortality, interest, option costs, persistency, expenses, reinsurance costs and state and federal taxes.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower.

The Sales Representative has explained that this is a hypothetical illustration containing non-guaranteed elements and it is not intended to predict actual performance of the policy.

 Proposed Owner Signature Date _____

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements are subject to change. I have made no statements that are inconsistent with the illustration.

 Authorized Sales Representative Signature Date _____

INDEX UNIVERSAL LIFE INSURANCE IS NOT A SECURITY and index universal life insurance policies are not an investment in the stock market or in the indexes. Index Account interest is based, in part, on index performance.

Past performance of an index is not an indication of future index performance. There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL
 GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	6.26%
S&P 500(R) INDEX ACCOUNT	100%	6.26%
GLOBAL PLUS INDEX ACCOUNT	0%	6.26%
S&P 500(R) PLUS INDEX ACCOUNT	0%	6.26%

Life Insurance Supplemental Illustration
Internal Rate of Return Illustration
 Projected Values Based on Non-Guaranteed Annual Rates and Current Monthly Charges

This supplemental illustration shows the internal rate of return (IRR) to produce the life insurance Cash Surrender Value and Net Death Benefit. IRR is a calculation that is often used to measure and compare the profitability of investments. For life insurance, the IRR is the annual interest rate at which the cumulative premiums paid would have to earn from the date they are paid to produce the Net Death Benefit or the Net Cash Surrender Value in any particular policy year.

YR	END OF POLICY AGE	PREMIUM PAID	ANNUALIZED NET CASH OUTLAY	CASH		DEATH BENEFIT	
				-----SURRENDER VALUE----- NET SURR VALUE	INTERNAL RATE OF RETURN	NET DEATH BENEFIT	INTERNAL RATE OF RETURN
1	66	12,708	12,708	0	-100.00%	250,000	1,867.26%
2	67	12,708	12,708	1,365	-90.22%	250,000	296.35%
3	68	12,708	12,708	10,264	-52.50%	250,000	129.61%
4	69	12,708	12,708	19,628	-34.60%	250,000	75.35%
5	70	12,708	12,708	29,799	-24.25%	250,000	49.78%
	SUBTOTALS	63,540	63,540				
6	71	12,708	12,708	42,070	-16.79%	250,000	35.29%
7	72	12,708	12,708	55,199	-11.96%	250,000	26.11%
8	73	12,708	12,708	69,623	-8.49%	250,000	19.86%
9	74	12,708	12,708	84,928	-6.02%	250,000	15.37%
10	75	12,708	12,708	101,563	-4.12%	250,000	12.02%
	SUBTOTALS	127,080	127,080				
11	76	12,708	12,708	118,278	-2.81%	250,000	9.44%
12	77	12,708	12,708	136,054	-1.77%	250,000	7.40%
13	78	12,708	12,708	155,076	-0.91%	250,000	5.77%
14	79	12,708	12,708	175,496	-0.18%	250,000	4.43%
15	80	12,708	12,708	197,550	0.45%	250,000	3.32%
	SUBTOTALS	190,620	190,620				
16	81	12,708	12,708	221,515	1.00%	250,000	2.39%
17	82	12,708	12,708	247,670	1.50%	260,054	2.03%
18	83	12,708	12,708	275,371	1.92%	289,140	2.42%
19	84	12,708	12,708	304,669	2.27%	319,903	2.74%
20	85	12,708	12,708	335,652	2.58%	352,435	3.02%
	SUBTOTALS	254,160	254,160				

THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

This supplemental illustration is for comparison purposes only. A life insurance policy, being intended primarily to protect against the financial consequences of death, should not be purchased on the basis of its internal rates of return.

Policy form number: IUL08 CT REV



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL
 GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	6.26%
S&P 500(R) INDEX ACCOUNT	100%	6.26%
GLOBAL PLUS INDEX ACCOUNT	0%	6.26%
S&P 500(R) PLUS INDEX ACCOUNT	0%	6.26%

Life Insurance Supplemental Illustration
Internal Rate of Return Illustration

Projected Values Based on Non-Guaranteed Annual Rates and Current Monthly Charges

This supplemental illustration shows the internal rate of return (IRR) to produce the life insurance Cash Surrender Value and Net Death Benefit. IRR is a calculation that is often used to measure and compare the profitability of investments. For life insurance, the IRR is the annual interest rate at which the cumulative premiums paid would have to earn from the date they are paid to produce the Net Death Benefit or the Net Cash Surrender Value in any particular policy year.

END OF POLICY YR	AGE	CASH				DEATH BENEFIT	
		PREMIUM PAID	ANNUALIZED NET CASH OUTLAY	NET SURR VALUE	INTERNAL RATE OF RETURN	NET DEATH BENEFIT	INTERNAL RATE OF RETURN
21	86	12,708	12,708	368,317	2.84%	386,733	3.25%
22	87	12,708	12,708	402,729	3.06%	422,866	3.46%
23	88	12,708	12,708	438,933	3.25%	460,880	3.63%
24	89	12,708	12,708	476,965	3.42%	500,814	3.78%
25	90	12,708	12,708	516,857	3.56%	542,700	3.90%
	SUBTOTALS	317,700	317,700				
26	91	12,708	12,708	558,742	3.69%	581,092	3.95%
27	92	12,708	12,708	603,340	3.80%	621,441	3.99%
28	93	12,708	12,708	651,060	3.91%	664,082	4.03%
29	94	12,708	12,708	702,373	4.02%	709,398	4.08%
30	95	12,708	12,708	757,900	4.13%	757,900	4.13%
	SUBTOTALS	381,240	381,240				
31	96	12,708	12,708	818,432	4.23%	818,432	4.23%
32	97	12,708	12,708	882,690	4.33%	882,691	4.33%
33	98	12,708	12,708	950,996	4.42%	950,996	4.42%
34	99	12,708	12,708	1,023,604	4.50%	1,023,604	4.50%
35	100	12,708	12,708	1,100,785	4.58%	1,111,793	4.63%
	SUBTOTALS	444,780	444,780				
36	101	11,916	11,916	1,178,080	4.63%	1,189,861	4.68%
37	102	0	0	1,247,510	4.69%	1,259,986	4.73%
38	103	0	0	1,320,655	4.73%	1,333,862	4.77%
39	104	0	0	1,397,642	4.78%	1,411,619	4.81%
40	105	0	0	1,478,766	4.81%	1,493,554	4.85%
	SUBTOTALS	456,696	456,696				

THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

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Policy form number: IUL08 CT REV



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INITIAL DEATH BENEFIT OPTION: LEVEL
GUIDELINE PREMIUM TEST

	PREMIUM ALLOCATION	NON-GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	3.00%
GLOBAL INDEX ACCOUNT	0%	6.26%
S&P 500(R) INDEX ACCOUNT	100%	6.26%
GLOBAL PLUS INDEX ACCOUNT	0%	6.26%
S&P 500(R) PLUS INDEX ACCOUNT	0%	6.26%

Life Insurance Supplemental Illustration
Internal Rate of Return Illustration

Projected Values Based on Non-Guaranteed Annual Rates and Current Monthly Charges

This supplemental illustration shows the internal rate of return (IRR) to produce the life insurance Cash Surrender Value and Net Death Benefit. IRR is a calculation that is often used to measure and compare the profitability of investments. For life insurance, the IRR is the annual interest rate at which the cumulative premiums paid would have to earn from the date they are paid to produce the Net Death Benefit or the Net Cash Surrender Value in any particular policy year.

END OF POLICY YR	AGE	PREMIUM PAID	ANNUALIZED NET CASH OUTLAY	CASH		DEATH BENEFIT	
				-----SURRENDER VALUE----- NET SURR VALUE	INTERNAL RATE OF RETURN	NET DEATH BENEFIT	INTERNAL RATE OF RETURN
41	106	0	0	1,564,145	4.84%	1,579,787	4.88%
42	107	0	0	1,654,064	4.88%	1,670,605	4.91%
43	108	0	0	1,748,715	4.90%	1,766,203	4.94%
44	109	0	0	1,848,295	4.93%	1,866,778	4.96%
45	110	0	0	1,953,270	4.95%	1,972,803	4.98%
	SUBTOTALS	456,696	456,696				
46	111	0	0	2,063,846	4.97%	2,084,485	5.00%
47	112	0	0	2,180,533	4.99%	2,202,339	5.02%
48	113	0	0	2,303,658	5.01%	2,326,695	5.04%
49	114	0	0	2,433,746	5.03%	2,458,084	5.06%
50	115	0	0	2,571,344	5.05%	2,597,058	5.07%
	SUBTOTALS	456,696	456,696				
51	116	0	0	2,716,560	5.06%	2,743,727	5.09%
52	117	0	0	2,869,985	5.08%	2,898,685	5.10%
53	118	0	0	3,032,080	5.09%	3,062,401	5.11%
54	119	0	0	3,203,534	5.10%	3,235,570	5.13%
55	120	0	0	3,384,481	5.11%	3,418,326	5.14%
	SUBTOTALS	456,696	456,696				
56	121	0	0	3,575,655	5.13%	3,611,412	5.15%
	SUBTOTALS	456,696	456,696				

THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

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Policy form number: IUL08 CT REV



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

INPUT SUMMARY

PROPOSED INSURED

Name:	Client	Underwriting Class:	STANDARD NON-SMOKER
Sex:	MALE	Substandard:	NO
Date of Birth:	Date of birth not entered	Flat Extra Amount:	NO
Age:	65	Flat Extra Years:	
		Perm Flat Extra Amount:	

DEATH BENEFIT

Initial Face Amount:	\$250,000
Total Income Protection Payments:	\$0

PREMIUMS

Years to Pay Premiums:	56	Premium Mode:	MONTHLY PAC
Annualized Periodic Premium:	\$12,708	Total Internal 1035 Amount:	\$ 0
Lump Sum:	\$0	Total External 1035 Amount:	\$ 0
Lump Sum Month Received:		1035 Month Received:	
Guarantee to Age:	78	Total Cost Basis:	\$ 0

DISTRIBUTIONS

Income Solve:	NO	Loans:	YES
Withdrawals:	NO	Repayments:	NO

RIDERS

Long Term Care Rider:	\$517.50
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ENDORSEMENTS

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TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

Offered by Transamerica Life Insurance Company (“the Company”)
Statement of Understanding and Acknowledgment

Applicant’s Name: _____

I am applying for an Index Universal Life Insurance Policy to be issued by the Company. In connection with my application I understand that:

The Policy

This policy is intended for people whose primary purpose in buying life insurance is for the death benefit.

Since the interest credited to the Index Account(s) is calculated in part by reference to outside indexes, there is the potential for greater volatility in the amount of Excess Index Interest credited than of interest credited to the Basic Interest Account. This policy works best for those individuals who can tolerate fluctuations in interest crediting and is not recommended for policyowners who do not intend to allocate a significant portion of their net premiums to the Index Account(s). This policy is not an investment in the stock markets or the indexes and does not participate in any stock or investments.

Premiums

I must pay premiums on a regular basis to keep the policy in force. The policy may lapse if I do not have sufficient Cash Surrender Value (the greater of the Policy Value or Cumulative Guaranteed Value less the Surrender Charge and less any Loan Balance) in the policy to pay the next Monthly Deduction and Index Account Monthly Charge and have not paid enough premiums to meet the Minimum No Lapse Premium requirement. In that event, I would be required to pay additional premiums to keep the policy in force.

Account Options

The policy I am applying for allows me to allocate my net premium payments to more than one Account Option. The Account Options are the Basic Interest Account and the Index Accounts. Interest will be credited differently to the different Account Options.

Transfers

Only one transfer is allowed per month from the same Account Option. Transfers from an Index Account Segment will be processed at the end of the Segment Period. For purposes of dollar cost averaging, transfers to an Index Account are processed on the monthly policy date following receipt of the request. Transfers from the Basic Interest Account will be processed on the monthly policy date following receipt of the request.

Loans and Withdrawals

Loans and withdrawals may be taken from the Basic Interest Account and the Index Account(s). Loans and withdrawals are subject to certain fees and charges and to the conditions and limitations specified in the policy. Withdrawals are subject to a Partial Surrender Charge if they occur during a surrender charge period. Interest will be credited differently to loans taken from different Account Options.





TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

Surrenders

If the policy is surrendered, the Cash Surrender Value of the policy will be equal to the greater of the Policy Value or Cumulative Guaranteed Value less any applicable surrender charges and any Loan Balance. Surrender charges apply for the initial face amount for a period between ten and fifteen policy years from the issue date and additional surrender charges apply from the date of any Face Amount increase for a period which depends on the insured's age on the date of the increase. The surrender charge will vary based on the Face Amount and duration of the Policy and the issue age, gender and class of risk of the insured on the policy date and at the time of any increase in the Face Amount.

Changes in Face Amount

You may request an increase or decrease in the Face Amount of the policy. Increases approved by the company will have their own surrender charge rates and periods and per unit and cost of insurance charges. We will deduct a partial surrender charge for decreases in the Face Amount occurring during a surrender charge period.

Interest

Net premiums allocated to the Basic Interest Account will earn interest at the Current Interest Rate declared by the Company. This rate is guaranteed never to be less than 2% per year. Net Premiums received after a Monthly Policy Date that are to be allocated to the Basic Interest Account will earn interest at the Current Interest Rate until the next Monthly Policy Date, when they will be placed into the next Basic Interest Account Segment.

The guaranteed minimum annual interest rate on the Index Accounts is 0.00%. Additional interest ("Excess Index Interest") may be credited at the end of each one-year Segment Period. Net Premiums received after a Monthly Policy Date that are to be allocated to an Index Account will be placed into an Index Account Segment on the next Monthly Policy Date.

The guaranteed minimum interest rates for the Basic Interest Account and Index Accounts are shown above. Non-guaranteed rates and other elements appearing on illustrations or other related materials are hypothetical and actual results may be less favorable than those shown on such documents. I understand I may select the assumed rates and elements used in illustrations or other related materials.

Excess Index Interest

Excess Index Interest on the Index Accounts is determined using a formula based on changes in the Index(es), excluding dividend income, and cannot exceed the Cap established by the Company. The Company may determine a different Cap for each Segment and can increase or decrease the Cap at its discretion at the Segment Anniversary. Current Caps will be shown in Policy Statements and may be obtained from the Company's Administrative Office.

Excess Index Interest, if any, is credited to a segment at the end of each one year Segment Period. A Policy Statement reflecting Policy Values and the interest credited for a policy year will be provided annually.

Monthly Deductions, Index Account Monthly Charges, and certain policyowner transactions, such as transfers, loans and withdrawals, occurring during a Segment Period will reduce the value used in determining Excess Index Interest. This will result in the reduction of any Excess Index Interest that might otherwise have been credited at the end of the Segment Period. Upon surrender of the policy, no Excess Index Interest will be credited for partial years on any Index Account Segment.





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Cumulative Guaranteed Value

This policy employs an alternate value that, if greater than the Policy Value, will be substituted for the Policy Value in the determination of Cash Surrender Value and the amount of the death benefit. The Cumulative Guaranteed Value can be negative, but a negative amount does not accrue interest charges nor does it reduce the Policy Value or death benefit.

Persistency Credit

A Persistency Credit is a partial return of expenses credited annually to the Policy Value beginning on the 10th Policy Anniversary and continuing each Policy Anniversary through Age 100. The Persistency Credit is based on the total premiums paid, minus the loan balance and withdrawals, and the number of completed Policy Years.

I have received a copy of the Consumer Brochure containing information regarding the policy. I understand that I have a certain period of time after receipt of the policy issued to me to review and return it for a refund of premium as described in the policy.

I have read and understand the above disclosures of certain limitations and restrictions regarding the policy and the Index Account(s).

Date: _____ Applicant Name (print): _____

Signature of Applicant: _____



Index Universal Life Insurance offered by:
Transamerica Life Insurance Company
4333 Edgewood Rd NE
Cedar Rapids, Iowa 52499

OL 3225 1014



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

Life Insurance Supplemental Illustration
HYPOTHETICAL LONG TERM CARE BENEFIT SCENARIO
Rider Form Number: LTCR03 CT

Long Term Care Rider Specified Amount: \$250,000
 Long Term Care Rider Class of Risk: Standard Non-smoker
 HIPAA Per Diem Estimated Growth Rate: 4.00%
 Projected LTC Benefit Starting Age: 85
 Desired Daily LTC Benefit: \$164
 Long Term Care Underwriting Requirements: MIB, PIC, Rx

HIPAA Per Diem Estimated Growth Rate	This rate estimates annual increases to the HIPAA per diem amount. Higher growth rate estimates may illustrate a greater maximum monthly LTC benefit.
Projected LTC Benefit Starting Age	The age at which monthly LTC Rider payments are estimated to begin.
Desired Daily LTC Benefit	The daily LTC Rider benefit can be illustrated at an amount less than the maximum amount. Choosing a lesser amount could extend the period during which benefits may be payable. Benefits are paid monthly.
Premium Outlay During LTC Benefits Period	For illustration purposes, premium payments cease during the LTC benefit period.
Remaining LTC Benefit	The remaining LTC benefit is equal to the Long Term Care Rider Specified Amount reduced by any outstanding policy loan and the sum of previously paid LTC rider benefits.
Level Death Benefit Option Once LTC Benefits Commence	If the policy's death benefit option is not level when benefits begin on this supplemental illustration, we will change the death benefit option to level and adjust the Long Term Care Specified Amount accordingly.
Illustration Disclaimer	This is a supplemental illustration, not a contract. Actual LTC coverage is subject to all of the terms and conditions of the LTC Rider.

Rider Charges LTC rider charges are subject to change. They are based on the policy's amount at risk (as determined for purposes of the Monthly Cost of Insurance) and the table of Long Term Care Rider rates then in effect. The rates will not exceed those shown in the Table of Long Term Care Rider Guaranteed Maximum Monthly Charge Rates per \$1,000. You cannot be singled out for a rate increase. Any change in the monthly charge rate will apply to all persons of the same Long Term Care Specified Amount, age, sex, class of risk and any substandard rating whose riders have been in effect for the same length of time.

Total Guaranteed Monthly Charges: \$1,027.06 / Year 1
 Total Current Monthly Charges: \$509.75 / Year 1

Grace Period	The Grace Period for this Rider is 65 days. During the Grace Period this Rider will stay in effect.
Renewability	This Rider is guaranteed renewable. Subject to the Rider's termination provision, this Rider will remain in force as long as the policy to which it is attached remains in force and the required charges for this Rider are paid.

THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

LTCR03 ILLN 0614 CT

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

Preexisting Conditions	This Rider has no preexisting condition limitations.
Elimination Period	The Rider has an Elimination Period of 90 days. This means that we will not pay benefits under the Rider for any period before the Insured has incurred expenses, on each of 90 separate days during which the Rider is in effect, for Qualified Long Term Care Services that would otherwise be covered under the Rider. These days of care or services need not be continuous. The Elimination Period has to be satisfied only once.
Residual Death Benefit Endorsement	<p>Upon death of the insured while the policy is in force, we will pay the Residual Death Benefit instead of the death benefit that would otherwise be payable if it is more than such death benefit and:</p> <ol style="list-style-type: none">1. The Insured dies during a Calendar Month for which a Monthly Long Term Care Benefit is due under the Long Term Care Rider; or2. The Insured dies after we have paid the Rider Maximum Amount under the Long Term Care Rider. <p>The Residual Death Benefit is equal to the lesser of :</p> <ol style="list-style-type: none">1. 10% of the lowest Face Amount of the Base Policy from its inception, less any outstanding Policy loans; or2. \$10,000.
General Exclusions and Limitations	<p>Qualified Long Term Care Services do not include care, confinement or services:</p> <ol style="list-style-type: none">1. Resulting from alcoholism, or drug addiction or chemical dependency unless as a result of medication used as prescribed by a Physician;2. Resulting from or arising out of attempted suicide or intentionally self-inflicted injury;3. Due to participation in a felony, riot or insurrection;4. For which no charge is normally made in the absence of insurance;5. Received outside the 50 United States and the District of Columbia, or Canada; and6. Performed by a member of your Immediate Family or the Insured's Immediate Family. <p>In addition, Qualified Long Term Care Services do not include care, confinement or services:</p> <ol style="list-style-type: none">1. Provided in a government facility (unless otherwise required by law);2. Paid under Medicare. This includes any amounts that would be covered under Medicare, except that they are subject to a Medicare deductible or coinsurance of some kind. This does not apply when expenses are reimbursable under Medicare solely as a secondary payer;3. Provided under any governmental programs (except Medicaid); or4. Paid under any state or federal worker's compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; <p>unless the costs incurred and paid exceed the amount covered by one of these entities, policies or programs.</p>
Termination of this Rider	<p>This Rider will terminate on the earliest of the following:</p> <ol style="list-style-type: none">1. On the monthly policy date on or next following the date we receive your written request to terminate this Rider;2. Upon termination (including any rescission) of the policy; or3. When the Insured dies.
Federal Tax Consequences	This Rider is intended to be a federally tax-qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax, or accounting advice. Please consult your tax advisor, attorney, and accountant for assistance regarding these matters.
Underwriting Requirements	This Rider is subject to full underwriting separate from the base policy underwriting.

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LTCR03 ILLN 0614 CT

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA



TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

Life Insurance Supplemental Illustration

HYPOTHETICAL LONG TERM CARE BENEFIT SCENARIO

Long Term Care Rider Specified Amount: \$250,000
 Long Term Care Rider Class of Risk: Standard Non-smoker
 HIPAA Per Diem Estimated Growth Rate: 4.00%
 Projected LTC Benefit Starting Age: 85
 Desired Daily LTC Benefit: \$164
 Total LTC Rider Charges in Policy Year 1: \$517.50

**AT THE NON-GUARANTEED INTEREST RATE*
 AND NON-GUARANTEED MONTHLY DEDUCTIONS**

END OF POLICY YR AGE	ANNUAL PREMIUM OUTLAY	ANNUALIZED LTC BENEFIT	ANNUAL WITHDRAWAL	---- LOAN SUMMARY----		----- VALUES NET OF LOAN -----			REMAINING LTC BENEFIT
				CUMULATIVE LOAN	ANNUAL INTEREST	CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT	
1 66	12,708	0	0	0	0	0	6,083	250,000 A	250,000
2 67	12,708	0	0	0	0	1,365	12,943	250,000	250,000
3 68	12,708	0	0	0	0	10,264	20,394	250,000	250,000
4 69	12,708	0	0	0	0	19,628	28,311	250,000	250,000
5 70	12,708	0	0	0	0	29,799	37,035	250,000	250,000
SUBTOTAL	63,540	0	0	0	0				
6 71	12,708	0	0	0	0	42,070	47,859	250,000	250,000
7 72	12,708	0	0	0	0	55,199	59,540	250,000	250,000
8 73	12,708	0	0	0	0	69,623	72,517	250,000	250,000
9 74	12,708	0	0	0	0	84,928	86,375	250,000	250,000
10 75	12,708	0	0	0	0	101,563	101,563	250,000	250,000
SUBTOTAL	127,080	0	0	0	0				
11 76	12,708	0	0	0	0	118,278	118,278	250,000	250,000
12 77	12,708	0	0	0	0	136,054	136,054	250,000	250,000
13 78	12,708	0	0	0	0	155,076	155,076	250,000	250,000
14 79	12,708	0	0	0	0	175,496	175,496	250,000	250,000
15 80	12,708	0	0	0	0	197,550	197,550	250,000	250,000
SUBTOTAL	190,620	0	0	0	0				
16 81	12,708	0	0	0	0	221,515	221,515	250,000	250,000
17 82	12,708	0	0	0	0	247,670	247,670	260,054	250,000
18 83	12,708	0	0	0	0	275,371	275,371	289,140	250,000
19 84	12,708	0	0	0	0	304,669	304,669	319,903	250,000
20 85	12,708	0	0	0	0	335,652	335,652	352,435	250,000
SUBTOTAL	254,160	0	0	0	0				

*For illustration purposes only, once LTC rider benefits begin, all policy value is assumed to be in the Basic Interest Account. For all policy years before the LTC claim begins, this illustration uses hypothetical rates of return for the Index Accounts, as illustrated on the base policy ledger pages. For all policy years beginning with the year in which LTC rider benefits begin, the non-guaranteed current values and benefits are based on an assumed interest rate of 3.00% net for the Basic Interest Account. Charges and cost of insurance rates are the current charges.

Transactions illustrated on the base illustration may not be reflected on this hypothetical Long Term Care benefit analysis. This illustration assumes that the insured continues to be eligible for LTC rider benefits after the projected LTC benefit starting age.

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LTCR03 ILLN 0614 CT

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA

TRANSAMERICA LIFE INSURANCE COMPANY
TransNavigator® IUL with LTC Rider

On Client, Male Age 65, Standard, Non-Smoker
 Total Face Amount = \$250,000, 1st Year Premium Outlay = \$12,708, paid monthly PAC

Life Insurance Supplemental Illustration

HYPOTHETICAL LONG TERM CARE BENEFIT SCENARIO

Long Term Care Rider Specified Amount: \$250,000
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 HIPAA Per Diem Estimated Growth Rate: 4.00%
 Projected LTC Benefit Starting Age: 85
 Desired Daily LTC Benefit: \$164
 Total LTC Rider Charges in Policy Year 1: \$517.50

**AT THE NON-GUARANTEED INTEREST RATE*
 AND NON-GUARANTEED MONTHLY DEDUCTIONS**

END OF POLICY YR AGE	ANNUAL PREMIUM OUTLAY	ANNUALIZED LTC BENEFIT	ANNUAL WITHDRAWAL	---- LOAN SUMMARY----		----- VALUES NET OF LOAN -----			REMAINING LTC BENEFIT
				CUMULATIVE LOAN	ANNUAL INTEREST	CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT	
21 86	0	59,860	0	0	0	302,641	302,641	320,766	190,140
22 87	0	59,860	0	0	0	252,809	252,809	271,436	130,280
23 88	0	59,860	0	0	0	203,043	203,043	222,175	70,420
24 89	0	59,860	0	0	0	153,316	153,316	172,954	10,560
25 90	0	10,560	0	0	0	152,893	152,893	173,039	0
SUBTOTAL	254,160	250,000	0	0	0				
26 91	0	0	0	0	0	163,016	163,016	179,537	0
27 92	0	0	0	0	0	173,573	173,573	186,281	0
28 93	0	0	0	0	0	184,699	184,699	193,393	0
29 94	0	0	0	0	0	196,541	196,541	201,007	0
30 95	0	0	0	0	0	209,305	209,305	209,306	0
SUBTOTAL	254,160	250,000	0	0	0				
31 96	0	0	0	0	0	223,224	223,224	223,224	0
32 97	0	0	0	0	0	237,552	237,552	237,552	0
33 98	0	0	0	0	0	252,302	252,302	252,302	0
34 99	0	0	0	0	0	267,486	267,486	267,487	0
35 100	0	0	0	0	0	283,120	283,120	288,451	0
SUBTOTAL	254,160	250,000	0	0	0				
36 101	0	0	0	0	0	297,512	297,512	302,988	0
37 102	0	0	0	0	0	311,905	311,905	317,525	0
38 103	0	0	0	0	0	326,518	326,518	332,284	0
39 104	0	0	0	0	0	341,330	341,330	347,243	0
40 105	0	0	0	0	0	356,347	356,347	362,411	0
SUBTOTAL	254,160	250,000	0	0	0				

*For illustration purposes only, once LTC rider benefits begin, all policy value is assumed to be in the Basic Interest Account. For all policy years before the LTC claim begins, this illustration uses hypothetical rates of return for the Index Accounts, as illustrated on the base policy ledger pages. For all policy years beginning with the year in which LTC rider benefits begin, the non-guaranteed current values and benefits are based on an assumed interest rate of 3.00% net for the Basic Interest Account. Charges and cost of insurance rates are the current charges.

Transactions illustrated on the base illustration may not be reflected on this hypothetical Long Term Care benefit analysis. This illustration assumes that the insured continues to be eligible for LTC rider benefits after the projected LTC benefit starting age.

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LTCR03 ILLN 0614 CT

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA



TRANSAMERICA LIFE INSURANCE COMPANY
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Life Insurance Supplemental Illustration

HYPOTHETICAL LONG TERM CARE BENEFIT SCENARIO

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**AT THE NON-GUARANTEED INTEREST RATE*
 AND NON-GUARANTEED MONTHLY DEDUCTIONS**

END OF POLICY YR AGE	ANNUAL PREMIUM OUTLAY	ANNUALIZED LTC BENEFIT	ANNUAL WITHDRAWAL	---- LOAN SUMMARY----		----- VALUES NET OF LOAN -----			REMAINING LTC BENEFIT	
				CUMULATIVE LOAN	ANNUAL INTEREST	CASH SURRENDER VALUE	POLICY VALUE	DEATH BENEFIT		
41 106	0	0	0	0	0	0	371,612	371,612	377,828	0
42 107	0	0	0	0	0	0	387,120	387,120	393,492	0
43 108	0	0	0	0	0	0	402,862	402,862	409,391	0
44 109	0	0	0	0	0	0	418,824	418,824	425,513	0
45 110	0	0	0	0	0	0	435,042	435,042	441,892	0
SUBTOTAL	254,160	250,000	0	0	0	0				
46 111	0	0	0	0	0	0	451,569	451,569	458,585	0
47 112	0	0	0	0	0	0	468,445	468,445	475,630	0
48 113	0	0	0	0	0	0	485,675	485,675	493,033	0
49 114	0	0	0	0	0	0	503,321	503,321	510,855	0
50 115	0	0	0	0	0	0	521,394	521,394	529,108	0
SUBTOTAL	254,160	250,000	0	0	0	0				
51 116	0	0	0	0	0	0	539,903	539,903	547,802	0
52 117	0	0	0	0	0	0	558,859	558,859	566,948	0
53 118	0	0	0	0	0	0	578,272	578,272	586,555	0
54 119	0	0	0	0	0	0	598,155	598,155	606,637	0
55 120	0	0	0	0	0	0	618,518	618,518	627,203	0
SUBTOTAL	254,160	250,000	0	0	0	0				
56 121	0	0	0	0	0	0	639,372	639,372	648,266	0
SUBTOTAL	254,160	250,000	0	0	0	0				

*For illustration purposes only, once LTC rider benefits begin, all policy value is assumed to be in the Basic Interest Account. For all policy years before the LTC claim begins, this illustration uses hypothetical rates of return for the Index Accounts, as illustrated on the base policy ledger pages. For all policy years beginning with the year in which LTC rider benefits begin, the non-guaranteed current values and benefits are based on an assumed interest rate of 3.00% net for the Basic Interest Account. Charges and cost of insurance rates are the current charges.

Transactions illustrated on the base illustration may not be reflected on this hypothetical Long Term Care benefit analysis. This illustration assumes that the insured continues to be eligible for LTC rider benefits after the projected LTC benefit starting age.

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LTCR03 ILLN 0614 CT

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA



Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office:
4333 Edgewood Rd NE
Cedar Rapids, IA 52499
1-800-322-7164
www.transamerica.com

**LONG TERM CARE INSURANCE
OUTLINE OF COVERAGE
Rider Form LTCR03 CT**

Notice to buyer: The captioned Long Term Care rider may not cover all of the costs associated with long-term care incurred during the period of coverage. You are advised to review all rider terms, conditions and limitations carefully.

Caution: The issuance of the Long Term Care rider is based on our issuance of the policy to which the rider is attached; and on your responses to the questions on your application for the policy and the application supplement for the rider. Copies of the application for the policy and the application supplement are attached to the policy. If your answers to any of the questions on the application or application supplement are incorrect or untrue, the company has the right (in addition to any rescission rights described in the policy) to deny benefits or rescind the rider. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us at the address shown above.

1. The Long Term Care rider is attached to an individual life insurance policy.
2. **PURPOSE OF OUTLINE OF COVERAGE.** This outline of coverage provides a very brief description of the important features of the rider. You should compare this outline of coverage to outlines of coverage for other long term care riders or policies available to you. This is not an insurance contract, but only a summary of coverage. Only the underlying life insurance policy and rider contain governing contractual provisions. This means that the life insurance policy and rider set forth in detail the rights and obligations of you, the Insured (if other than yourself) and the insurance company. Therefore, if you purchase this coverage, or any other coverage, it is important that you **READ YOUR POLICY AND RIDER CAREFULLY!**
3. **FEDERAL TAX CONSEQUENCES.** The rider is intended to be a federally tax-qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. If a change to the rider is required in order to conform to changes in the requirements of the Internal Revenue Code, we will send you an amendment describing the change and you will be given a choice of accepting or rejecting the amendment. If you reject such an amendment, you must give us written notice, and your refusal may result in the Rider no longer being tax-qualified or other adverse tax consequences. As with any tax matter, you should consult your tax advisor to evaluate any tax impact of rejecting any such amendment.
4. **TERMS UNDER WHICH THE RIDER MAY BE CONTINUED IN FORCE OR DISCONTINUED.**
 - (a) **Renewability** - THE RIDER IS GUARANTEED RENEWABLE. This means we may not, on our own, cancel or reduce the coverage it provides. Subject to the rider's termination provision, this rider will remain in force for as long as the policy remains in force and the required charges for this rider are paid. rider charges are subject to change, but we will not increase the rates above the maximum rates shown in the Policy Data. (b) **Waiver of Rider Charges** - While benefits under the rider are being paid, the Long Term Care rider charges will be waived. However, charges for the underlying policy and/or any other riders providing additional benefits will continue to be assessed.
5. **TERMS UNDER WHICH THE COMPANY MAY CHANGE RIDER CHARGES.** Rider charges are subject to change. They are based on the policy's amount at risk (as determined for purposes of the Monthly Cost of Insurance) and our table of Long Term Care rider rates then in effect. The table in effect at any time will generally contain rates that increase with the age of the Insured. We may change the table from time to time, but we cannot increase the rates beyond the maximum rates shown in the policy. We can only change the rider rate table if we change it for everyone under this rider form who is in the same risk class. A risk class includes persons with the same benefits,

issue age, and underwriting risk class at issue and whose Long Term Care riders have been in effect for the same length of time. We will give you at least 60 days advance written notice at your last address shown in our records before we change your rider rate table.

6. **TERMS UNDER WHICH THE RIDER MAY BE RETURNED.** You have 30 days from the day you receive the rider to review it and return it to us if you decide not to keep it. You do not have to tell us why you are returning the rider. Within 30 days of when it is received, simply return it to us at our Administrative Office or to the agent/insurance producer through whom it was purchased. We will refund the full amount of any rider charge deducted from the Policy Value, within 30 days after our receipt of the returned rider. The rider will be void as if it had never been issued. If you wish to cancel the rider without canceling the policy, you must return the policy and the rider to us so that we can send you back the policy without the rider.
7. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.** If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from the company. That booklet is called the "Guide to Health Insurance for People with Medicare." Neither Transamerica Life Insurance Company nor its agents/insurance producers represent Medicare, the federal government or any state government.
8. **LONG TERM CARE COVERAGE.** Contracts of this category are designed to provide coverage for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services, provided in a setting other than an acute care unit of a hospital such as: (a) a Long Term Care Facility; (2) an Adult Day Care Center; (3) a Hospice Care Facility; or (4) the home.

The Rider provides coverage in the form of a fixed indemnity benefit for long term care expenses, subject to the Rider limitations and elimination period requirements.

9. **BENEFITS PROVIDED BY THE RIDER.**

Subject to the conditions, limitations and exclusions in the rider, the amount of the benefit payable for any Calendar Month is an amount equal to the lesser of A or B where:

- A is 2% of Long Term Care Specified Amount, at commencement of benefits; and
- B is the per diem amount allowed by the Health Insurance Portability and Accountability Act times the number of days in the Calendar Month.

You may request a monthly benefit amount less than the above maximum. Choosing a lesser amount could extend the period during which benefits may be payable. You may change your election 30 days before the beginning of any calendar year.

If the Insured satisfies the Elimination Period and meets the Eligibility for the Payment of Benefits requirements for only part of a Calendar Month, we will prorate the Long Term Care Benefit payment at the beginning of a period of care or at the end. Prorate means we will divide the monthly Long Term Care Benefit by the actual number of days in the month, then multiply that number times the number of days during the month for which you are eligible to receive benefit payments.

Long Term Care Rider benefits are an acceleration of the policy's death benefit and will reduce any proceeds payable at surrender of the policy or upon the Insured's death.

ELIGIBILITY FOR THE PAYMENT OF BENEFITS. Long Term Care benefits may be payable under the rider if the Insured is a Chronically Ill Individual and (1) has satisfied the 90-day Elimination Period; (2) has received Qualified Long Term Care Services covered under the rider and such services are specified in a Plan of Care; and (3) a current Plan of Care and written Proof of Loss have been approved by us.

Elimination Period. The rider has an Elimination Period of 90 days. This means that we will not pay benefits under the rider for any period before the Insured has incurred expenses, on each of 90 separate days during which the rider is in effect, for Qualified Long Term Care Services that would otherwise be covered under the rider. These days of care or services need not be continuous. The Elimination Period has to be satisfied only once while the rider is in effect. You must provide us with Proof of Loss in order to satisfy the Elimination Period.

We will give the Insured credit toward the Elimination Period for days of confinement, care or services covered under the plan, even if they are paid or payable by Medicare.

Care or services received during confinement in a hospital or rehabilitation hospital/facility cannot be used to satisfy the Elimination Period, even if they are paid or payable by Medicare.

Chronically Ill Individual means an individual who has been certified by a Licensed Health Care Practitioner as being unable to perform, without Substantial Assistance from another individual, at least two out of the six Activities of Daily Living (ADLs) for an expected period of at least 90 days due to a loss of functional capacity; or requiring Substantial Supervision to protect the Insured from threats to health and safety due to Severe Cognitive Impairment.

Severe Cognitive Impairment (including the term "Severely Cognitively Impaired") means a severe loss or deterioration in intellectual capacity that is measured by clinical evidence and standardized tests as part of an evaluation that reliably measures impairment in the Insured's:

1. short-term or long-term memory;
2. orientation as to people, places or time;
3. deductive or abstract reasoning; and
4. judgment as it relates to safety awareness.

The evaluation must include utilizing cognitive tests with resulting scores consistent with a diagnosis of Severe Cognitive Impairment.

Activities of Daily Living (ADLs) means the following activities: Bathing, Continence, Dressing, Eating, Toileting and Transferring.

10. **GENERAL EXCLUSIONS AND LIMITATIONS.** Qualified Long Term Care Services do not include care, confinement or services:

1. resulting from alcoholism, or drug addiction or chemical dependency unless as a result of medication used as prescribed by a Physician;
2. resulting from or arising out of attempted suicide or intentionally self-inflicted injury;
3. due to participation in a felony, riot or insurrection;
4. for which no charge is normally made in the absence of insurance;
5. received outside the 50 United States and the District of Columbia, or Canada; and
6. performed by a member of your Immediate Family or the Insured's Immediate Family. A member of your Immediate Family or the Insured's Immediate Family can provide covered care or services if he or she is a regular employee of an organization that is engaged in providing the Qualified Long Term Care Services. The organization he or she works for must receive the payment for the care or service. Your Immediate Family or the Insured's Immediate Family member must receive no compensation other than the normal compensation for employees in his or her job category.

Non-Duplication of Benefits. Qualified Long Term Care Services do not include care, confinement or services:

1. provided in a government facility (unless otherwise required by law);
 2. paid or payable under Medicare. This includes any amounts that would be covered under Medicare, except that they are subject to a Medicare deductible or coinsurance of some kind. This does not apply when expenses are reimbursable under Medicare solely as a secondary payer;
 3. provided under any governmental programs (except Medicaid); or
 4. paid or payable under any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;
- unless the costs incurred and paid exceed the amount covered by one of these entities, policies or programs. A government facility includes a facility administered, covered or reimbursed by the Veteran's Administration.

We will not pay benefits under the Rider if Qualifying Long Term Care Services received by the Insured are not included in the Insured's Plan of Care.

11. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of Long Term Care services will likely increase over time, you should consider whether and how the benefits of the rider should be used. The rider does not include inflation protection coverage. Increases and decreases to the policy's death benefit resulting from the exercise of your rights under that policy, including your right to make policy loans and withdrawals, will cause a change in the maximum Monthly Long Term Care Rider Benefit Amount as well as the policy's death benefit.
12. **ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** The Rider provides coverage for mental and nervous conditions as long as the Insured is certified by a Licensed Health Care Practitioner as being a Chronically Ill Individual as defined in the rider. Covered illnesses include, but are not limited to, Alzheimer's Disease, Parkinson's Disease, senile dementia and related degenerative and dementia-based illnesses.
13. **LONG TERM CARE RIDER CHARGE.** The Guaranteed Monthly Deduction Rates per \$1000 of Long Term Care Specified Amount are as shown in the Policy Data.
14. **ADDITIONAL FEATURES.** Interaction of policy provisions and the rider:

Medical Information. Issuance of the rider requires that we are provided with and evaluate medical information about the Insured. This is generally known as medical underwriting.

Policy Face Amount Changes. While this rider is In Force you may not request an increase in the policy's Face Amount. Transactions that increase or reduce the Face Amount of the policy will also result in a dollar-for-dollar change in the Long Term Care Specified Amount.

Loans and Withdrawals. Loans and withdrawals will not be permitted while benefits are being paid under the rider.

Long Term Care Rider's Effect on Surrender Values under any endorsement providing an enhanced surrender value. If the policy is surrendered during the option periods provided in such an endorsement, any enhanced surrender value will be reduced by the amount of the Long Term Care rider benefits paid.

Terminal Illness Accelerated Death Benefit Endorsement Effect on the Rider. If your policy includes an endorsement providing an accelerated death benefit in the event of a terminal illness ("Terminal Illness ADB Endorsement") the Insured may qualify for benefits under both the Terminal Illness ADB Endorsement and the Long Term Care rider. If the Insured qualifies for benefits under both the Terminal Illness ADB Endorsement and the Long Term Care rider and if a claim is made under both the Terminal Illness ADB Endorsement and the Long Term Care rider, a benefit will be paid under the Terminal Illness ADB Endorsement first. A payment under the Terminal Illness ADB Endorsement will reduce the policy face amount and the Long Term Care Specified Amount will be reduced by the same amount. Once payment under the Terminal Illness ADB Endorsement is made, any payments under the Long Term Care rider will be made based on the newly reduced Long Term Care Specified Amount.

We will not pay benefits under both the Terminal Illness ADB Endorsement and the Long Term Care rider simultaneously. If a claim is made under the Terminal Illness ADB Endorsement while benefits are being paid under the Long Term Care rider, we will stop paying benefits under the Long Term Care rider when we pay benefits under the Terminal Illness ADB Endorsement. The maximum accelerated death benefit used to calculate the amount of the Terminal Illness Accelerated Death Benefit will be reduced by any Long Term Care rider Benefits paid out. Once payment under the Terminal Illness ADB Endorsement is made, and the Insured qualifies for benefits under the Long Term Care rider, any payments under the Long Term Care rider will be made based on the newly reduced Long Term Care Specified Amount.

End of Eligibility. If rider benefit payments cease because the Insured no longer qualifies for benefits under this rider, the following will apply:

1. If the policy's No Lapse Ending Date has not passed, the test to determine whether the No Lapse Guarantee is in effect will not require a Minimum No Lapse Premium for those months while we were paying benefits under this rider.
2. Any negative Policy Value will be reset to zero.
3. Policy transactions that were restricted while we were paying benefits under this rider will become unrestricted.

15. CONTACT THE STATE AGENCY LISTED IN *A SHOPPER'S GUIDE TO LONG-TERM CARE INSURANCE* IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE INSURANCE RIDER.