

TransElite HFA - Universal Life Insurance

Form: CPGUL3PA

Death Benefit Option: A

With Riders: TI, WML, LBR

Issue State: Pennsylvania



Monthly Premium

	Issue Ages	\$25,000 Face Amount	\$50,000 Face Amount	\$75,000 Face Amount
Non-Tobacco	16-20	N/A†	N/A†	23.82
	21-25	N/A†	19.20	28.81
	26-30	N/A†	22.87	34.31
	31-35	N/A†	28.33	42.50
	36-40	17.64	35.28	52.92
	41-45	22.51	45.01	67.52
	46-50	29.66	59.32	88.98
	51-55	39.47	78.94	118.42
	56-60	56.01	112.01	168.02
	61-65	85.87	171.73	257.60
	66-70	125.38	250.77	376.15
	71-75	196.07	392.13	588.20
	76-80	241.43	482.87	724.30
Tobacco	16-20	N/A†	23.10	34.66
	21-25	N/A†	28.02	42.04
	26-30	N/A†	34.34	51.52
	31-35	21.41	42.82	64.23
	36-40	27.38	54.76	82.15
	41-45	35.52	71.03	106.55
	46-50	46.91	93.82	140.73
	51-55	62.80	125.59	188.39
	56-60	87.97	175.94	263.92
	61-65	124.22	248.44	372.66
	66-70	181.08	362.16	543.24
	71-75	271.70	543.40	815.11
	76-80	320.00	640.00	959.99

† Face Amount is insufficient to require the minimum planned premium of \$17.33 Monthly

The Child Term Rider may be added for additional premium of \$2.50 Monthly per \$10,000.

WML not included in Issue Ages 56+.

TI and LBR not included in Issue Ages 76+.

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

- HFA** **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender, or a face amount increase could require additional payments. Coverage may be extended to age 100 and could require additional payments.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI1PA):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WML** **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL1PA):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1PA):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Current and Guaranteed Monthly Deduction Rates per 1000.

For Client - Employee, Male, Age 35, Standard

Total Face Amount \$25,000

Premium \$14

Minimum Annual Premium \$159

Premium Mode Monthly

Pol Yr	Age	Face Amount	Premium Received	Gtd Rate	Curr Rate	Gtd PUC Rate	Curr PUC Rate	Gtd Rider Charges	Curr Rider Charges	Gtd COI Charges	Curr COI Charges	Surr Chrg Factors	Gtd Fund Value	Curr Fund Value
1	36	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	26.90	21.50	11.28	42.00	82.00
2	37	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	28.34	22.62	11.28	85.00	168.00
3	38	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	30.03	23.93	11.28	127.00	257.00
4	39	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	31.72	25.22	11.28	169.00	349.00
5	40	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	33.64	26.69	11.28	210.00	444.00
6	41	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	36.06	28.54	10.15	250.00	543.00
7	42	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	38.96	30.76	9.58	288.00	645.00
8	43	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	42.59	33.54	9.02	323.00	749.00
9	44	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	46.71	36.68	8.46	356.00	855.00
10	45	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	51.57	40.35	7.89	384.00	963.00
11	46	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	56.66	44.19	4.50	408.00	1,073.00
12	47	25,000	170.04	3.00	5.25	0.16	0.16	20.50	11.75	62.00	48.17	3.38	427.00	1,184.00
13	48	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	66.57	51.51	2.25	479.00	1,335.00
14	49	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	70.58	54.38	1.12	529.00	1,491.00
15	50	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	75.56	57.94	0.00	574.00	1,651.00
16	51	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	81.75	62.36	0.00	615.00	1,815.00
17	52	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	89.40	67.81	0.00	650.00	1,983.00
18	53	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	98.51	74.27	0.00	676.00	2,152.00
19	54	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	109.09	81.70	0.00	692.00	2,323.00
20	55	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	122.13	90.82	0.00	695.00	2,493.00
21	56	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	136.68	100.87	0.00	684.00	2,662.00
22	57	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	152.07	111.29	0.00	656.00	2,829.00
23	58	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	167.34	121.38	0.00	613.00	2,994.00
24	59	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	182.79	131.31	0.00	552.00	3,158.00
25	60	25,000	170.04	3.00	5.25	0.04	0.04	20.50	11.75	200.64	142.66	0.00	472.00	3,319.00
26	61	25,000	170.04	3.00	5.25	0.04	0.04	20.25	11.50	222.22	156.26	0.00	367.00	3,474.00
27	62	25,000	170.04	3.00	5.25	0.04	0.04	20.25	11.50	248.40	172.61	0.00	232.00	3,621.00
28	63	25,000	170.04	3.00	5.25	0.04	0.04	20.25	11.50	279.15	191.52	0.00	63.00	3,756.00
29	64	25,000	170.04	3.00	5.25	0.04	0.04	20.25	11.50	104.03	211.81	0.00	0.00	3,877.00
30	65	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	233.17	0.00	0.00	3,983.00
31	66	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	255.33	0.00	0.00	4,072.00
32	67	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	278.17	0.00	0.00	4,141.00
33	68	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	302.45	0.00	0.00	4,190.00
34	69	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	328.44	0.00	0.00	4,214.00
35	70	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	357.75	0.00	0.00	4,209.00
36	71	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	392.45	0.00	0.00	4,168.00
37	72	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	435.20	0.00	0.00	4,082.00

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38	73	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	485.90	0.00	0.00	3,938.00
39	74	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	541.51	0.00	0.00	3,730.00
40	75	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	603.67	0.00	0.00	3,447.00
41	76	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	674.62	0.00	0.00	3,077.00
42	77	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	758.43	0.00	0.00	2,600.00
43	78	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	860.34	0.00	0.00	1,994.00
44	79	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	984.83	0.00	0.00	1,228.00
45	80	25,000	170.04	3.00	5.25	0.04	0.04	0.00	11.50	0.00	1,134.81	0.00	0.00	268.00