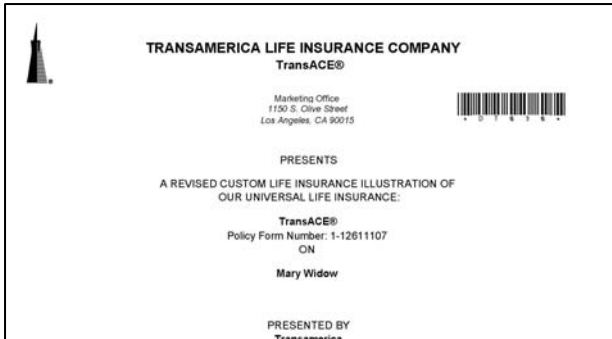


Sample Internal Rate of Return Report



Insured(s) Gender/Age: FEMALE / 70
 Insured(s) Specs: STANDARD, NON-SMOKER
 Insured(s) State: CA
 Product Name: TransACE®
 Death Benefit: \$855,000

End of Policy Yr	Age	NON GUAR. INTR. RATE	PREMIUM OUTLAY	ANNUALIZED NET CASH OUTLAY	----SURRENDER VALUE----		----DEATH BENEFIT----	
					NET CASH VALUE	INTERNAL RATE OF RETURN	NET DEATH VALUE	INTERNAL RATE OF RETURN
1	71	4.25	26,072	26,072	0	-100.00%	855,000	3,179.38%
2	72	4.25	26,072	26,072	0	-100.00%	855,000	424.84%
3	73	4.25	26,072	26,072	4,275	-85.88%	855,000	180.67%
4	74	4.25	26,072	26,072	22,202	-52.73%	855,000	105.51%
5	75	4.25	26,072	26,072	40,004	-36.99%	855,000	70.98%
SUBTOTALS			130,360	130,360				
6	76	4.25	26,072	26,072	54,365	-29.65%	855,000	51.67%
7	77	4.25	26,072	26,072	68,873	-24.59%	855,000	39.52%
8	78	4.25	26,072	26,072	83,902	-20.80%	855,000	31.26%
9	79	4.25	26,072	26,072	99,655	-17.83%	855,000	25.32%
10	80	4.25	26,072	26,072	116,169	-15.43%	855,000	20.89%
SUBTOTALS			260,720	260,720				
11	81	4.25	26,072	26,072	133,380	-13.47%	855,000	17.47%
12	82	4.25	26,072	26,072	151,325	-11.84%	855,000	14.76%
13	83	4.25	26,072	26,072	170,036	-10.47%	855,000	12.57%
14	84	4.25	26,072	26,072	189,588	-9.29%	855,000	10.78%
15	85	4.25	26,072	26,072	207,545	-8.43%	855,000	9.28%
SUBTOTALS			391,080	391,080				
16	86	4.25	26,072	26,072	223,896	-7.81%	855,000	8.01%
17	87	4.25	26,072	26,072	237,887	-7.40%	855,000	6.94%
18	88	4.25	26,072	26,072	249,261	-7.16%	855,000	6.01%
19	89	4.25	26,072	26,072	257,410	-7.08%	855,000	5.21%
20	90	4.25	26,072	26,072	261,989	-7.14%	855,000	4.50%
SUBTOTALS			521,440	521,440				

Year	Net Death Benefit	Internal Rate of Return
10	\$855,000	20.89%

15	\$855,000	9.28%
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20	\$855,000	4.50%
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TRANSAMERICA LIFE INSURANCE COMPANY
TransACE®

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



PRESENTS

A CUSTOM LIFE INSURANCE ILLUSTRATION OF
OUR UNIVERSAL LIFE INSURANCE:

TransACE®

Policy Form Number: 1-12606107

ON

Mary Widow

THE FOLLOWING DISCLOSURE IS IN REFERENCE TO CALIFORNIA INSURANCE CODE, SECTION 10127.11,
REGARDING THE VALUES SHOWN IN COLUMNS LABELED AS NON-GUARANTEED.

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE.
INTEREST RATES, DIVIDENDS OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED,
EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

CONSISTENT WITH TRANSAMERICA'S SALES PRACTICES, THE ATTACHED ILLUSTRATION INCLUDES COLUMNS
THAT REFLECT THE GUARANTEED MINIMUM VALUES FOR THE SCENARIO REPRESENTED.



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

& PREMIUM QUALIFICATION CREDIT &

PROPOSED INSURED: Mary Widow
 FEMALE AGE: 70 STANDARD NON-SMOKER

TOTAL FACE AMOUNT: \$855,000
 1ST YEAR PREMIUM OUTLAY: \$26,072
 PREMIUM MODE: ANNUALLY

CASH VALUE ACCUMULATION TEST

END OF POLICY	NON GUAR. INTR. RATE	PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT GUARANTEED INTEREST RATE (4.00%)			NON-GUARANTEED PROJECTED VALUES AT ILLUSTRATED INTEREST RATES AND MONTHLY DEDUCTIONS			
				CASH VALUE	ACCUM VALUE	DEATH BENEFIT	CASH VALUE	ACCUM VALUE	DEATH BENEFIT	
1	71	4.25	26,072	0	0	11,233	855,000	0	11,275	855,000
2	72	4.25	26,072 &	0	0	22,414	855,000	0	22,529	855,000
3	73	4.25	26,072 &	0	4,057	34,067	855,000	4,275	34,285	855,000
4	74	4.25	26,072 &	0	21,846	46,213	855,000	22,202	46,569	855,000
5	75	4.25	26,072 &	0	39,473	58,881	855,000	40,004	59,412	855,000
SUBTOTAL			130,360	0						
6	76	4.25	26,072 &	0	35,116	53,584	855,000	54,365	72,833	855,000
7	77	4.25	26,072	0	27,809	45,250	855,000	68,873	86,314	855,000
8	78	4.25	26,072	0	17,459	33,960	855,000	83,902	100,403	855,000
9	79	4.25	26,072	0	3,702	19,177	855,000	99,655	115,130	855,000
10	80	4.25	26,072	0	0	320	855,000 A	116,169	130,532	855,000
SUBTOTAL			260,720	0						
11	81	4.25	26,072	0	0	0	855,000 A	133,380	146,632	855,000
12	82	4.25	26,072	0	0	0	855,000 A	151,325	163,465	855,000
13	83	4.25	26,072	0	0	0	855,000 A	170,036	181,065	855,000
14	84	4.25	26,072	0	0	0	855,000 A	189,588	199,334	855,000
15	85	4.25	26,072	0	0	0	855,000 A	207,545	216,009	855,000
SUBTOTAL			391,080	0						
16	86	4.25	26,072	0	0	0	855,000 A	223,896	230,992	855,000
17	87	4.25	26,072	0	0	0	855,000 A	237,887	243,529	855,000
18	88	4.25	26,072	0	0	0	855,000 A	249,261	253,193	855,000
19	89	4.25	26,072	0	0	0	855,000 A	257,410	259,547	855,000
20	90	4.25	26,072	0	0	0	855,000 A	261,989	261,989	855,000
SUBTOTAL			521,440	0						

Kind Code: 2422 C6

Your Required Annual Premium commitment for the base policy and all riders is \$26,072 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 CASH VALUE ACCUMULATION TEST.



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

& PREMIUM QUALIFICATION CREDIT &

PROPOSED INSURED: Mary Widow
 FEMALE AGE: 70 STANDARD NON-SMOKER

TOTAL FACE AMOUNT: \$855,000
 1ST YEAR PREMIUM OUTLAY: \$26,072
 PREMIUM MODE: ANNUALLY

CASH VALUE ACCUMULATION TEST

END OF POLICY YR	NON GUAR. INTR. AGE	PREMIUM RATE	ANNUAL WITHDRAWAL	PROJECTED VALUES AT GUARANTEED INTEREST RATE (4.00%)			NON-GUARANTEED PROJECTED VALUES AT ILLUSTRATED INTEREST RATES AND MONTHLY DEDUCTIONS		
				CASH VALUE	ACCUM VALUE	DEATH BENEFIT	CASH VALUE	ACCUM VALUE	DEATH BENEFIT
21	91	4.25	0	0	0	855,000 A	234,513	234,513	855,000
22	92	4.25	0	0	0	855,000 A	199,952	199,952	855,000
23	93	4.25	0	0	0	855,000 A	155,891	155,891	855,000
24	94	4.25	0	0	0	855,000 A	99,725	99,725	855,000
25	95	4.25	0	0	0	855,000 A	27,886	27,886	855,000
SUBTOTAL			521,440	0					
26	96	4.25	0	0	0	855,000 A	0	0	855,000 A
27	97	4.25	0	0	0	855,000 A	0	0	855,000 A
28	98	4.25	0	0	0	855,000 A	0	0	855,000 A
29	99	4.25	0	0	0	855,000 A	0	0	855,000 A
30	100	4.25	0	0	0	855,000 A	0	0	855,000 A
SUBTOTAL			521,440	0					
31	101	4.25	0	0	0	855,000 A	0	0	855,000 A
32	102	4.25	0	0	0	855,000 A	0	0	855,000 A
33	103	4.25	0	0	0	855,000 A	0	0	855,000 A
34	104	4.25	0	0	0	855,000 A	0	0	855,000 A
35	105	4.25	0	0	0	855,000 A	0	0	855,000 A
SUBTOTAL			521,440	0					
36	106	4.25	0	0	0	855,000 A	0	0	855,000 A
37	107	4.25	0	0	0	855,000 A	0	0	855,000 A
38	108	4.25	0	0	0	855,000 A	0	0	855,000 A
39	109	4.25	0	0	0	855,000 A	0	0	855,000 A
40	110	4.25	0	0	0	855,000 A	0	0	855,000 A
SUBTOTAL			521,440	0					

Kind Code: 2422 C6

Your Required Annual Premium commitment for the base policy and all riders is \$26,072 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 CASH VALUE ACCUMULATION TEST.



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

& PREMIUM QUALIFICATION CREDIT &

PROPOSED INSURED: Mary Widow
 FEMALE AGE: 70 STANDARD NON-SMOKER

TOTAL FACE AMOUNT: \$855,000
 1ST YEAR PREMIUM OUTLAY: \$26,072
 PREMIUM MODE: ANNUALLY

CASH VALUE ACCUMULATION TEST

END OF POLICY YR	NON GUAR. INTR. RATE	PREMIUM OUTLAY	ANNUAL WITHDRAWAL	PROJECTED VALUES AT GUARANTEED INTEREST RATE (4.00%)			NON-GUARANTEED PROJECTED VALUES AT ILLUSTRATED INTEREST RATES AND MONTHLY DEDUCTIONS		
				CASH VALUE	ACCUM VALUE	DEATH BENEFIT	CASH VALUE	ACCUM VALUE	DEATH BENEFIT
41 111	4.25	0	0	0	0	855,000 A	0	0	855,000 A
42 112	4.25	0	0	0	0	855,000	0	0	855,000
43 113	4.25	0	0	0	0	855,000	0	0	855,000
44 114	4.25	0	0	0	0	855,000	0	0	855,000
45 115	4.25	0	0	0	0	855,000	0	0	855,000
SUBTOTAL		521,440	0						
46 116	4.25	0	0	0	0	855,000	0	0	855,000
47 117	4.25	0	0	0	0	855,000	0	0	855,000
48 118	4.25	0	0	0	0	855,000	0	0	855,000
49 119	4.25	0	0	0	0	855,000	0	0	855,000
50 120	4.25	0	0	0	0	855,000	0	0	855,000
SUBTOTAL		521,440	0						
51 121	4.25	0	0	0	0	855,000	0	0	855,000
SUBTOTAL		521,440	0						

Kind Code: 2422 C6

Your Required Annual Premium commitment for the base policy and all riders is \$26,072 for each year, for 5 years.

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TRANSAMERICA LIFE INSURANCE COMPANY

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PROPOSED INSURED: Mary Widow
 FEMALE AGE: 70 STANDARD NON-SMOKER

TOTAL FACE AMOUNT: \$855,000
 1ST YEAR PREMIUM OUTLAY: \$26,072
 PREMIUM MODE: ANNUALLY

CASH VALUE ACCUMULATION TEST

Life Insurance Supplemental Illustration Internal Rate of Return Illustration Projected Values Based on Non-Guaranteed Illustrated Interest Rates and Monthly Deductions

End of Policy Yr	Age	NON GUAR. INTR. RATE	PREMIUM OUTLAY	ANNUALIZED NET CASH OUTLAY	----SURRENDER VALUE----		----DEATH BENEFIT----	
					NET CASH VALUE	INTERNAL RATE OF RETURN	NET DEATH VALUE	INTERNAL RATE OF RETURN
1	71	4.25	26,072	26,072	0	-100.00%	855,000	3,179.38%
2	72	4.25	26,072	26,072	0	-100.00%	855,000	424.84%
3	73	4.25	26,072	26,072	4,275	-85.88%	855,000	180.67%
4	74	4.25	26,072	26,072	22,202	-52.73%	855,000	105.51%
5	75	4.25	26,072	26,072	40,004	-36.99%	855,000	70.98%
SUBTOTALS			130,360	130,360				
6	76	4.25	26,072	26,072	54,365	-29.65%	855,000	51.67%
7	77	4.25	26,072	26,072	68,873	-24.59%	855,000	39.52%
8	78	4.25	26,072	26,072	83,902	-20.80%	855,000	31.26%
9	79	4.25	26,072	26,072	99,655	-17.83%	855,000	25.32%
10	80	4.25	26,072	26,072	116,169	-15.43%	855,000	20.89%
SUBTOTALS			260,720	260,720				
11	81	4.25	26,072	26,072	133,380	-13.47%	855,000	17.47%
12	82	4.25	26,072	26,072	151,325	-11.84%	855,000	14.76%
13	83	4.25	26,072	26,072	170,036	-10.47%	855,000	12.57%
14	84	4.25	26,072	26,072	189,588	-9.29%	855,000	10.78%
15	85	4.25	26,072	26,072	207,545	-8.43%	855,000	9.28%
SUBTOTALS			391,080	391,080				
16	86	4.25	26,072	26,072	223,896	-7.81%	855,000	8.01%
17	87	4.25	26,072	26,072	237,887	-7.40%	855,000	6.94%
18	88	4.25	26,072	26,072	249,261	-7.16%	855,000	6.01%
19	89	4.25	26,072	26,072	257,410	-7.08%	855,000	5.21%
20	90	4.25	26,072	26,072	261,989	-7.14%	855,000	4.50%
SUBTOTALS			521,440	521,440				

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.

This Supplemental Illustration illustrates the Internal Rate of Return (IRR) on the Net Cash Values and Net Death Benefits shown. The IRR is the level annual rate of interest that amounts equal to the Annualized Net Cash Outlay figures shown would need to earn outside the policy each year from the inception of the policy to arrive at the Net Cash Value or the Net Death Benefit at the end of the year shown.

Policy form number: 1-12606107



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

& PREMIUM QUALIFICATION CREDIT &

PROPOSED INSURED: Mary Widow
 FEMALE AGE: 70 STANDARD NON-SMOKER

TOTAL FACE AMOUNT: \$855,000
 1ST YEAR PREMIUM OUTLAY: \$26,072
 PREMIUM MODE: ANNUALLY

CASH VALUE ACCUMULATION TEST

Life Insurance Supplemental Illustration Internal Rate of Return Illustration Projected Values Based on Non-Guaranteed Illustrated Interest Rates and Monthly Deductions

End of Policy Yr	Age	NON GUAR. INTR. RATE	PREMIUM OUTLAY	ANNUALIZED NET CASH OUTLAY	----SURRENDER VALUE----		----DEATH BENEFIT----	
					NET CASH VALUE	INTERNAL RATE OF RETURN	NET DEATH VALUE	INTERNAL RATE OF RETURN
21	91	4.25	0	0	234,513	-7.52%	855,000	4.15%
22	92	4.25	0	0	199,952	-8.27%	855,000	3.84%
23	93	4.25	0	0	155,891	-9.68%	855,000	3.57%
24	94	4.25	0	0	99,725	-12.49%	855,000	3.34%
25	95	4.25	0	0	27,886	-21.58%	855,000	3.14%
SUBTOTALS			521,440	521,440				
26	96	4.25	0	0	0	-100.00%	855,000	2.96%
27	97	4.25	0	0	0	-100.00%	855,000	2.79%
28	98	4.25	0	0	0	-100.00%	855,000	2.65%
29	99	4.25	0	0	0	-100.00%	855,000	2.51%
30	100	4.25	0	0	0	-100.00%	855,000	2.40%
SUBTOTALS			521,440	521,440				
31	101	4.25	0	0	0	-100.00%	855,000	2.29%
32	102	4.25	0	0	0	-100.00%	855,000	2.19%
33	103	4.25	0	0	0	-100.00%	855,000	2.10%
34	104	4.25	0	0	0	-100.00%	855,000	2.01%
35	105	4.25	0	0	0	-100.00%	855,000	1.93%
SUBTOTALS			521,440	521,440				
36	106	4.25	0	0	0	-100.00%	855,000	1.86%
37	107	4.25	0	0	0	-100.00%	855,000	1.79%
38	108	4.25	0	0	0	-100.00%	855,000	1.73%
39	109	4.25	0	0	0	-100.00%	855,000	1.67%
40	110	4.25	0	0	0	-100.00%	855,000	1.62%
SUBTOTALS			521,440	521,440				

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Policy form number: 1-12606107



TRANSAMERICA LIFE INSURANCE COMPANY

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PROPOSED INSURED: Mary Widow
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CASH VALUE ACCUMULATION TEST

Life Insurance Supplemental Illustration Internal Rate of Return Illustration Projected Values Based on Non-Guaranteed Illustrated Interest Rates and Monthly Deductions

End of Policy Yr	Age	NON GUAR. INTR. RATE	PREMIUM OUTLAY	ANNUALIZED NET CASH OUTLAY	----SURRENDER VALUE----		----DEATH BENEFIT----	
					NET CASH VALUE	INTERNAL RATE OF RETURN	NET DEATH VALUE	INTERNAL RATE OF RETURN
41	111	4.25	0	0	0	-100.00%	855,000	1.57%
42	112	4.25	0	0	0	-100.00%	855,000	1.52%
43	113	4.25	0	0	0	-100.00%	855,000	1.48%
44	114	4.25	0	0	0	-100.00%	855,000	1.43%
45	115	4.25	0	0	0	-100.00%	855,000	1.39%
SUBTOTALS			521,440	521,440				
46	116	4.25	0	0	0	-100.00%	855,000	1.36%
47	117	4.25	0	0	0	-100.00%	855,000	1.32%
48	118	4.25	0	0	0	-100.00%	855,000	1.29%
49	119	4.25	0	0	0	-100.00%	855,000	1.25%
50	120	4.25	0	0	0	-100.00%	855,000	1.22%
SUBTOTALS			521,440	521,440				
51	121	4.25	0	0	0	-100.00%	855,000	1.19%
SUBTOTALS			521,440	521,440				

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: 1-12606107