

LIFE INSURANCE YOU CAN KEEP!

PURELIFE-PLUS

Life insurance can be an ideal way to provide money for your family when they need it most. PURELIFE-PLUS offers permanent insurance with a high death benefit and long guarantees¹ that can provide financial peace of mind for you and your loved ones. PURELIFE-PLUS is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features:



YOU OWN IT



YOU CAN TAKE IT
WITH YOU WHEN YOU
CHANGE JOBS OR RETIRE



YOU PAY FOR IT
THROUGH CONVENIENT
PAYROLL DEDUCTIONS



YOU CAN COVER YOUR
SPOUSE, CHILDREN AND
GRANDCHILDREN, TOO²



YOU CAN GET A LIVING
BENEFIT IF YOU BECOME
TERMINALLY ILL³



IT'S AFFORDABLE

3 QUICK QUESTIONS

You can qualify by answering just
3 questions – no exams or needles.

DURING THE LAST SIX MONTHS, HAS THE PROPOSED INSURED:

- 1 Been actively at work on a full time basis, performing usual duties?
- 2 Been absent from work due to illness or medical treatment for a period of more than 5 consecutive working days?
- 3 Been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation, dialysis treatment, or treatment for alcohol or drug abuse?

1. After the guarantee period, premiums may go down, stay the same or go up.
2. Coverage not available on children in WA or on grandchildren in WA or MD.
In MD, children must reside with the applicant to be eligible for coverage.
3. Conditions apply.

Flexible Premium Adjustable Life Insurance to age 121. Policy Form ICC18-PRFNG-NI-18 or Form Series PRFNG-NI-18. Some limitations apply. See the PureLife-plus brochure for details. Texas Life is licensed to do business in the District of Columbia and every state but New York.

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TEXASLIFE INSURANCE
COMPANY

Since 1901 | 900 WASHINGTON | POST OFFICE BOX 830 | WACO, TEXAS 76703-0830

Portable, Permanent, Individual Life Insurance for Employees and Their Families

As an employee, you can apply for valuable life insurance protection on you and your family under eligibility guidelines established for your employer. Your employer has conveniently agreed to permit you to pay premiums through payroll deduction. This is a summary only. Policy provisions prevail. This brochure is not a contract or an offer to contract.

Minimal Cash Values Buy this policy for its life insurance protection, not its cash value. The primary benefit is life insurance. Payment of the Table Premium produces a small cash value (Benchmark Cash Value).

Permanent Life Insurance Coverage Unlike group term life insurance, PureLife-plus is a personally owned, permanent individual life insurance policy to age 121 that can never be canceled or reduced as long as you pay the necessary premiums, even if your health changes.

Guaranteed Period Continuous, timely, and uninterrupted payment of the Table Premium guarantees coverage for the Guaranteed Period shown. Texas Life (We) cannot legally predict the premium required to continue coverage after the Guaranteed Period. It may be lower, the same, or higher than the Table Premium. However, if the premium to continue coverage is ever higher, We guarantee a limited right to a partial refund of premium (described below).

Guaranteed Limited Right to Partial Refund of Premium If a premium higher than the Table Premium is ever required to continue coverage after the Guaranteed Period, you have the choice to:

- a. Pay the higher premium(s) required to continue coverage; or,
- b. Surrender the policy and receive a partial refund of premium equal to 120 times the minimum monthly premium due at issue (ten years worth of Table Premium). You are eligible for this refund if the actual cash value equals or exceeds the Benchmark Cash Value and you have taken no prior partial surrenders.

Portable Once issued, continued employment is not a condition to continue coverage. Coverage is guaranteed as long as required premiums are paid, even after you retire or terminate employment. When employment ends, you can pay equivalent monthly premiums directly or by bank draft (for monthly direct payments we add a monthly fee not to exceed \$2.00). Other modes are available.

Accelerated Death Benefit Due to Terminal Illness Rider This policy includes, at no additional premium, an Accelerated Death Benefit Due to Terminal Illness Rider (Form ICCo7-ULABR-07). See details on next page.

Individual and Family Coverage is Easy to Apply For Subject to age and amount restrictions, you may apply for an individual policy on your life or your spouse's life (see chart next page for spouse's minimum/maximum amounts). An individual policy for \$25,000 is also available on each of your children ages 15 days — 26, and even on each of your grandchildren ages 15 days — 18. Proof of insurability is required. Most policies are issued based upon the answers to three work and health related application questions.

TEXAS LIFE is the oldest legal reserve life insurance company domiciled in Texas, established in 1901.

Interim Insurance: Interim insurance will be in force on the application date if these conditions are met: (1) the insurance is purchased through payroll deduction; (2) the Salary Deduction Authorization is signed; and, (3) the proposed insured is insurable at standard rates under Our rules and usual practice. Interim insurance remains in effect until the earlier of: (a) the Policy Date; (b) the date We decline the application; (c) the date We notify the applicant that s/he is ineligible for interim insurance; or, (d) the 180th day after the application date.

Policy Mechanics and Other Important Details Premiums are flexible. However, we highly recommend payment of the Table Premium during the Guaranteed Period, and no partial surrenders or policy loans. Table Premium produces a small cash value (Benchmark Cash Value). Paying a lesser premium results in an actual cash value which is less than Benchmark Cash Value, causing the policy to lapse. Premiums less a premium load create cash value to pay monthly administrative loads and cost of insurance. Cash value is currently credited at the guaranteed interest rate of 3.00% per year. We may, at any time, credit higher than the guaranteed interest rate. Likewise, We may charge cost of insurance rates which are less than the policy's maximum rates, but only when actual cash value equals or exceeds Benchmark Cash Value. No surrender charges apply. Loads include 10.00% of premium, \$2.03 per month and monthly administrative loads. Two year suicide and contestable clauses apply. The policy loan rate is 7.40% in advance. Surrenders and loans may be deferred for up to six months.

PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	
15D-1			8.00							83
2-3			8.25							83
4-10			8.50							79
11-16			8.75							75
17-20			8.75	12.65	15.25	21.75	28.25	34.75	41.25	73
21-22			9.00	13.05	15.75	22.50	29.25	36.00	42.75	73
23-25			9.25	13.45	16.25	23.25	30.25	37.25	44.25	71
26			9.50	13.85	16.75	24.00	31.25	38.50	45.75	72
27			9.75	14.25	17.25	24.75	32.25	39.75	47.25	72
28			9.75	14.25	17.25	24.75	32.25	39.75	47.25	71
29			10.00	14.65	17.75	25.50	33.25	41.00	48.75	71
30-31			10.25	15.05	18.25	26.25	34.25	42.25	50.25	70
32			10.75	15.85	19.25	27.75	36.25	44.75	53.25	70
33			11.25	16.65	20.25	29.25	38.25	47.25	56.25	71
34			11.75	17.45	21.25	30.75	40.25	49.75	59.25	72
35		8.40	12.50	18.65	22.75	33.00	43.25	53.50	63.75	73
36		8.70	13.00	19.45	23.75	34.50	45.25	56.00	66.75	73
37		9.00	13.50	20.25	24.75	36.00	47.25	58.50	69.75	73
38		9.45	14.25	21.45	26.25	38.25	50.25	62.25	74.25	74
39		10.05	15.25	23.05	28.25	41.25	54.25	67.25	80.25	75
40	7.85	10.65	16.25	24.65	30.25	44.25	58.25	72.25	86.25	76
41	8.35	11.40	17.50	26.65	32.75	48.00	63.25	78.50	93.75	77
42	9.05	12.45	19.25	29.45	36.25	53.25	70.25	87.25	104.25	78
43	9.75	13.50	21.00	32.25	39.75	58.50	77.25	96.00	114.75	80
44	10.45	14.55	22.75	35.05	43.25	63.75	84.25	104.75	125.25	81
45	11.25	15.75	24.75	38.25	47.25	69.75	92.25	114.75	137.25	82
46	12.05	16.95	26.75	41.45	51.25	75.75	100.25	124.75	149.25	83
47	12.75	18.00	28.50	44.25	54.75	81.00	107.25	133.50	159.75	83
48	13.55	19.20	30.50	47.45	58.75	87.00	115.25	143.50	171.75	84
49	14.45	20.55	32.75	51.05	63.25	93.75	124.25	154.75	185.25	85
50	15.55	22.20	35.50	55.45	68.75	102.00				86
51	16.85	24.15	38.75	60.65	75.25	111.75				87
52	18.45	26.55	42.75	67.05	83.25	123.75				88
53	20.05	28.95	46.75	73.45	91.25	135.75				90
54	21.15	30.60	49.50	77.85	96.75	144.00				90
55	22.15	32.10	52.00	81.85	101.75	151.50				91
56	23.15	33.60	54.50	85.85	106.75	159.00				91
57	24.25	35.25	57.25	90.25	112.25	167.25				91
58	25.45	37.05	60.25	95.05	118.25	176.25				91
59	26.55	38.70	63.00	99.45	123.75	184.50				91
60	28.05	40.95	66.75	105.45	131.25	195.75				91
61	29.55	43.20	70.50	111.45	138.75	207.00				91
62	31.15	45.60	74.50	117.85	146.75	219.00				92
63	32.85	48.15	78.75	124.65	155.25	231.75				92
64	34.65	50.85	83.25	131.85	164.25	245.25				92
65	36.55	53.70	88.00	139.45	173.75	259.50				92
66	38.65									92
67	40.95									92
68	43.45									92
69	46.05									93
70	48.65									93

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20			13.00	19.45	23.75	34.50	45.25	56.00	66.75	70
21-22			13.50	20.25	24.75	36.00	47.25	58.50	69.75	70
23-25			14.25	21.45	26.25	38.25	50.25	62.25	74.25	69
26			14.50	21.85	26.75	39.00	51.25	63.50	75.75	69
27			14.75	22.25	27.25	39.75	52.25	64.75	77.25	68
28			15.00	22.65	27.75	40.50	53.25	66.00	78.75	68
29			15.25	23.05	28.25	41.25	54.25	67.25	80.25	68
30-31			17.25	26.25	32.25	47.25	62.25	77.25	92.25	69
32			17.75	27.05	33.25	48.75	64.25	79.75	95.25	69
33			18.00	27.45	33.75	49.50	65.25	81.00	96.75	69
34			18.25	27.85	34.25	50.25	66.25	82.25	98.25	68
35		12.60	19.50	29.85	36.75	54.00	71.25	88.50	105.75	69
36		13.05	20.25	31.05	38.25	56.25	74.25	92.25	110.25	69
37		13.80	21.50	33.05	40.75	60.00	79.25	98.50	117.75	70
38		14.25	22.25	34.25	42.25	62.25	82.25	102.25	122.25	70
39		15.15	23.75	36.65	45.25	66.75	88.25	109.75	131.25	70
40	11.75	16.50	26.00	40.25	49.75	73.50	97.25	121.00	144.75	72
41	12.45	17.55	27.75	43.05	53.25	78.75	104.25	129.75	155.25	73
42	13.35	18.90	30.00	46.65	57.75	85.50	113.25	141.00	168.75	74
43	14.75	21.00	33.50	52.25	64.75	96.00	127.25	158.50	189.75	76
44	15.55	22.20	35.50	55.45	68.75	102.00	135.25	168.50	201.75	77
45	16.65	23.85	38.25	59.85	74.25	110.25	146.25	182.25	218.25	78
46	17.65	25.35	40.75	63.85	79.25	117.75	156.25	194.75	233.25	79
47	18.65	26.85	43.25	67.85	84.25	125.25	166.25	207.25	248.25	79
48	19.65	28.35	45.75	71.85	89.25	132.75	176.25	219.75	263.25	80
49	21.25	30.75	49.75	78.25	97.25	144.75	192.25	239.75	287.25	82
50	22.35	32.40	52.50	82.65	102.75	153.00				82
51	24.05	34.95	56.75	89.45	111.25	165.75				83
52	26.15	38.10	62.00	97.85	121.75	181.50				85
53	27.85	40.65	66.25	104.65	130.25	194.25				87
54	29.25	42.75	69.75	110.25	137.25	204.75				87
55	30.65	44.85	73.25	115.85	144.25	215.25				87
56	32.25	47.25	77.25	122.25	152.25	227.25				87
57	33.75	49.50	81.00	128.25	159.75	238.50				87
58	35.55	52.20	85.50	135.45	168.75	252.00				87
59	37.05	54.45	89.25	141.45	176.25	263.25				87
60	38.85	57.15	93.75	148.65	185.25	276.75				87
61	41.45	61.05	100.25	159.05	198.25	296.25				88
62	43.85	64.65	106.25	168.65	210.25	314.25				88
63	46.15	68.10	112.00	177.85	221.75	331.50				88
64	48.45	71.55	117.75	187.05	233.25	348.75				89
65	50.85	75.15	123.75	196.65	245.25	366.75				89
66	53.45									89
67	56.25									89
68	59.15									89
69	62.25									89
70	65.55									90

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".