

LIFE INSURANCE HIGHLIGHTS

PURE**LIFE**-PLUS

For the employee



It's Affordable You own it



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



YOU CAN COVER YOUR SPOUSE, CHILDREN AND GRANDCHILDREN, TOO1



YOU CAN GET A LIVING BENEFIT IF YOU BECOME TERMINALLY ILL²



YOU PAY FOR IT THROUGH CONVENIENT PAYROLL DEDUCTIONS: NO CHECKS TO WRITE OR LINKS TO CLICK



YOU CAN GET CASH TO COVER LIVING EXPENSES IF YOU BECOME CHRONICALLY ILL, IF SELECTED³



YOU CAN QUALIFY BY ANSWERING JUST 3 QUESTIONS - NO EXAM 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?

American Fidelity
General Agency
a different opinion



TEXASLIFE INSURANCE

The agent/agency offering this proposal is not affiliated with Texas Life other than to market its products.

Claims payments are the responsibility of Texas Life Insurance Company.

ADDITIONAL POLICY BENEFITS



need it, and a death

benefit if you don't.

Accelerated Death Benefit Due to Chronic Illness Rider

Optional for employees at an additional cost, this valuable living benefit can help offset the unplanned expense of care should the insured be faced with a disabling chronic illness or serious cognitive impairment.

Here's how it works:

- If you're no longer able to perform any two of the six activities
 of daily living (eating, bathing, dressing, toileting, transferring,
 maintaining continence) or if you suffer serious cognitive
 impairment, you can receive a living benefit.⁴
 - Example: You own a \$100,000 Texas Life insurance policy with the Chronic Illness rider. A medical professional certifies that you can no longer perform 2 of the 6 activities or have suffered serious cognitive impairment, you can receive \$92,000 minus a \$150 processing fee.³
- The money is yours to do with as you choose: you do not have to go
 to a nursing home, convalescent center or receive home health care
 to receive the cash.
- The cost to add this valuable living benefit to your life insurance policy is minimal just 10% of the policy's base premium.
- 1 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.
- 2 Conditions apply. See rider for details. Form ICCo7-ULABR-07 or Form Series ULABR-07.
- 3 The Accelerated Death Benefit Rider for Chronic Illness is available for an additional cost for employees only. This rider pays 92% of the insurance proceeds less a \$150 administration fee (\$100 in FL) in lieu of the benefit payable at death. Conditions apply. Any outstanding loans will reduce the cash value and death benefit. Contract Form ICC15-ULABR-CI-15 or Form Series ULABR-CI-15.
- 4 Six Activities of Daily Living include: bathing, continence, dressing, eating, toileting, and transferring. Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that: (1) places the Insured in jeopardy of harming him/herself or others and, therefore, the Insured requires Substantial Supervision by another individual; and (2) is measured by clinical evidence and standardized tests which reliably measure impairment in: (a) short or long-term memory; (b) orientation to people, places or time; and (c) deductive or abstract reasoning.



Accidental Death Benefit Rider

Included in the contract at the option of your employer, the Accidental Death Benefit Rider covers all employees and spouses between the ages of 17-59.6 This rider costs \$0.08 per thousand of the face amount per month and pays the insured's beneficiary double the death benefit if the insured dies within 180 days of an accident from injuries incurred in that accident (90 days in DE, FL, ND, and SD).7 The benefit is payable through the insured's age 65. Maximum in-force limits and exclusions apply. See the complete list of exceptions to coverage on the following page.

According to the Center for Disease Control, accidents are the third leading cause of death in the U.S.⁵

- 5 Heron, Melonie, PhD. "Deaths: Leading Causes for 2017." National Vital Statistics Reports, Volume 68, Number 6, June 24, 2019.
- 6 Available to children and grandchildren at issue age 17-26.
- 7 Rider details vary by state. Conditions apply. See contract for complete coverage description. Form ICC07-ULABR-07 or Form Series ULABR-07

PureLife-plus is a Flexible Premium Adjustable Life Insurance to Age 121. As with most life insurance products, Texas Life contracts and riders contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a Texas Life representative or see the PureLife-plus brochure for costs and complete details. Contract form ICC18-PRFNG-NI-18 or Form Series PRFNG-NI-18. Texas Life is licensed to do business in the District of Columbia and every state but New York.



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

	Pure	Lite-piu	s — Stai	naara k	isk labi	e Premii	ums — I	von-Tob	acco —	Express Issue
							Amount			GUARANTEED
		PERIOD								
		Age to Which								
Issue		Coverage is								
Age		Guaranteed at								
(ALB)	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	Table Premium
15D-1										81
2-4										80
5-8 9-10										79 79
11-16										77
17-20		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	75
21-22		13.33	24.40	35.48	46.55	68.70	90.85	113.00	135.15	74
23		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	75
24-25		13.88	25.50	37.13	48.75	72.00	95.25	118.50	141.75	74
26		14.43	26.60	38.78	50.95	75.30	99.65	124.00	148.35	75
27-28		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	74
29		14.98	27.70	40.43	53.15	78.60	104.05	129.50	154.95	74
30-31 32		15.25 16.08	28.25 29.90	41.25 43.73	54.25 57.55	80.25 85.20	106.25 112.85	132.25 140.50	158.25 168.15	73 74
33		16.63	31.00	45.73	59.75	88.50	117.25	146.00	174.75	74
34		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	75
35		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	76
36		19.10	35.95	52.80	69.65	103.35	137.05	170.75	204.45	76
37		19.93	37.60	55.28	72.95	108.30	143.65	179.00	214.35	77
38		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	77
39	10.75	22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	78
40 41	10.75 11.52	23.50 25.43	44.75 48.60	66.00 71.78	87.25 94.95	129.75 141.30	172.25 187.65	214.75 234.00	257.25 280.35	79 80
42	12.40	27.63	53.00	78.38	103.75	154.50	205.25	256.00	306.75	81
43	13.17	29.55	56.85	84.15	111.45	166.05	220.65	275.25	329.85	82
44	13.94	31.48	60.70	89.93	119.15	177.60	236.05	294.50	352.95	83
45	14.71	33.40	64.55	95.70	126.85	189.15	251.45	313.75	376.05	83
46	15.59	35.60	68.95	102.30	135.65	202.35	269.05	335.75	402.45	84
47	16.36	37.53	72.80	108.08	143.35	213.90	284.45	355.00	425.55	84
48	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	85
50	18.12 19.22	41.93 44.68	81.60 87.10	$ \begin{array}{c} 121.28 \\ 129.53 \end{array} $	160.95 171.95	240.30	319.65	399.00	478.35	85 86
51	20.54	47.98	93.70	139.43	185.15					87
52	21.97	51.55	100.85	150.15	199.45					88
53	23.07	54.30	106.35	158.40	210.45					88
54	24.17	57.05	111.85	166.65	221.45					88
55	25.38	60.08	117.90	175.73	233.55					89
56	26.48	62.83	123.40	183.98	244.55					89
57 58	27.80 29.01	66.13 69.15	130.00 136.05	193.88 202.95	257.75 269.85					89 89
58 59	30.33	72.45	136.05 142.65	202.95 212.85	283.05					89 89
60	31.18	74.58	142.03	212.83	291.55					90
61	32.61	78.15	154.05	229.95	305.85					90
62	34.37	82.55	162.85	243.15	323.45					90
63	36.13	86.95	171.65	256.35	341.05					90
64	38.00	91.63	181.00	270.38	359.75					90
65	40.09	96.85	191.45	286.05	380.65					90
66	42.40									90
67 68	44.93 47.68									91 91
69	50.43									91
70	53.29									91
					<u>. </u>					

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 — Non-Tobacco — **Express Issue** GUARANTEED Monthly Premiums for Life Insurance Face Amounts Shown **PERIOD** Includes Added Cost for Age to Which Accidental Death Benefit (Ages 17-59) Coverage is Issue Age Guaranteed at \$10,000 \$25,000 \$50,000 \$200,000 \$250,000 \$300,000 Table Premium (ALB) \$75,000 \$100,000 \$150,000 15D-1 9.25 16.25 2-49.50 16.75 80 17.25 79 5-8 9.75 17.75 79 9 - 1010.00 77 10.25 11 - 1618.25 62.2517-2012.2522.2532.2542.2582.25102.25122.25 75 43.2563.75 84.25 104.75 125.25 74 21 - 2212.5022.7533.00 44.25 65.2586.25 107.25 23 12.7523.2533.75 128.25 75 24 - 2513.00 23.7534.5045.2566.7588.25109.75 131.2574 13.50 36.00 47.25 69.75 92.25 114.75 137.25 26 24.7575 27-28 13.75 36.75 48.25 71.2594.25 117.25 140.25 74 25.2529 14.00 25.7537.5049.25 72.7596.25 119.75 143.25 74 74.2530 - 3114.2526.2538.25 50.25 98.25122.25 146.2573 32 15.0027.7540.5053.2578.75104.25 129.75155.257481.75 33 15.5028.7542.00 55.25108.25 134.75161.25 7475 34 16.2530.2544.2558.2586.25114.25142.25170.2592.2535 17.25 32.2547.2562.25122.25152.25182.2576 36 17.75 33.2548.75 64.25 95.25126.25157.25 188.25 76 37 34.75 51.00 67.25 99.75 132.25 164.75 197.25 77 18.50 19.25 36.25 53.2570.25104.25 138.25 172.25206.2577 38 111.7539 20.50 38.7557.00 75.25148.25184.75221.2578 79 40 10.05 21.7541.2560.7580.25 119.25 158.25 197.25 236.2541 10.7523.5044.7566.0087.25 129.75172.25214.75257.2580 42 11.5525.5048.7572.00 95.25 141.75188.25234.75281.2581 43 12.25102.2582 27.2552.2577.25152.25 202.25 252.25302.25 109.25 44 12.95 29.00 55.7582.50 162.75216.25269.75 323.25 83 45 13.65 30.75 59.25 87.75 116.25 173.25 230.25 287.25 344.25 83 14.45 124.25 84 46 32.75 63.25 93.75 185.25 246.25 307.25 368.25 99.00 260.25 84 47 15.1566.75131.25195.75324.75389.2534.5048 15.85 36.25 70.25 104.25 138.25 206.25 274.25 342.25 410.25 85 49 16.7538.5074.75111.00 147.25219.75292.25364.75437.2585 50 17.7541.0079.75118.50 157.2586 51 18.95 44.00 85.75 127.50 169.25 87 52 20.25 47.25 92.25137.25 182.25 88 53 21.25 49.75 97.25144.75192.25 88 54 22.25 52.25 102.25 152.25202.25 88 107.75213.2555 23.35 55.00 160.50 89 56 24.35 **5**7.50 112.75168.00 223.2589 57 25.5560.50 118.75177.00 235.25 89 58 26.65 63.25124.25 185.25 246.2589 59 27.8566.25130.25194.25 258.25 89 60 28.55 68.00133.75 199.50 265.25 90 61 29.85 71.25140.25 209.25 278.25 90 62 148.25 221.25 90 31.4575.25294.25 63 33.05 79.25 156.25233.25 310.25 90 327.2590 64 34.75164.75 246.00 83.5090 65 36.6588.25174.25260.25346.2590 66 38.75**Spouse Coverage** 67 41.05 91 68 91 43.55**Available** 69 46.05 91 70 48.65 91

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

	Purelife-plus — Standard Risk Table Premiums — Tobacco —									
		GUARANTEED								
		PERIOD								
		Age to Which								
Issue		Coverage is								
Age		ar	nd Accelera			Chronic Illr	` -	ges)		Guaranteed at
(ALB)	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	Table Premium
15D-1										81
2-4 5-8										80
9-10										79 79
11-16										77
17-20		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	71
21-22		19.38	36.50	53.63	70.75	105.00	139.25	173.50	207.75	71
23		20.20	38.15	56.10	74.05	109.95	145.85	181.75	217.65	72
24-25		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	71
26		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	72
27-28		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	71
29		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	71
30-31		24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	72 79
32 33		25.70 25.98	49.15	72.60	96.05 97.15	142.95	189.85	236.75 239.50	283.65 286.95	72 72
34		26.25	49.70 50.25	73.43 74.25	98.25	144.60 146.25	192.05 194.25	242.25	286.95	71
35		28.18	54.10	80.03	105.95	157.80	209.65	261.50	313.35	72
36		29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	72
37		30.93	59.60	88.28	116.95	174.30	231.65	289.00	346.35	73
38		31.75	61.25	90.75	120.25	179.25	238.25	297.25	356.25	73
39		33.95	65.65	97.35	129.05	192.45	255.85	319.25	382.65	74
40	16.14	36.98	71.70	106.43	141.15	210.60	280.05	349.50	418.95	76
41	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	77
42	18.34	42.48	82.70	122.93	163.15	243.60	324.05	404.50	484.95	78
43	19.88	46.33	90.40	134.48	178.55	266.70	354.85	443.00	531.15	80
44	20.65	48.25	94.25	140.25	186.25	278.25	370.25	462.25	554.25	80
45	21.75 22.63	51.00 53.20	99.75 104.15	148.50 155.10	197.25 206.05	294.75 307.95	392.25 409.85	489.75 511.75	587.25 613.65	81 81
47	23.73	55.20 55.95	104.15	163.35	217.05	324.45	431.85	539.25	646.65	82
48	24.72	58.43	114.60	170.78	226.95	339.30	451.65	564.00	676.35	82
49	26.15	62.00	121.75	181.50	241.25	360.75	480.25	599.75	719.25	83
50	27.36	65.03	127.80	190.58	253.35					83
51	28.57	68.05	133.85	199.65	265.45					83
52	30.33	72.45	142.65		283.05					84
53	31.87	76.30	150.35	224.40	298.45					85
54	33.30	79.88	157.50	235.13	312.75					85
55 56	34.84	83.73	165.20	246.68	328.15					85
56 57	36.60 38.36	88.13 92.53	174.00 182.80	259.88 273.08	345.75 363.35					85 86
58	40.23	97.20	192.15	287.10	382.05					86
58 59	40.23	101.88	201.50	301.13	382.05 400.75					86 86
60	43.28	104.83	207.40	309.98	412.55					86
61	45.81	111.15	220.05	328.95	437.85					86
62	48.23	117.20	232.15	347.10	462.05					87
63	50.65	123.25	244.25	365.25	486.25					87
64	53.07	129.30	256.35	383.40	510.45					87
65	55.71	135.90	269.55	403.20	536.85					87
66	58.57									88
67	61.65									88
68	64.84									88
69	68.25									88
70	71.88									89

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

		GUARANTEED								
		PERIOD								
Т		Age to Which								
Issue		Coverage is								
Age	Ø10.000	#07.000	ØF0.000	AFF 000	Ø100 000	Ø150 000	4000 000	#050 000	\$800.000	Guaranteed at
(ALB) 15D-1	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	Table Premium 81
2-4										80
5-8										79
9-10										79
11-16										77
17-20		17.25	32.25	47.25	62.25	92.25	122.25	152.25	182.25	71
21-22		18.00	33.75	49.50	65.25	96.75	128.25	159.75	191.25	71
23 24-25		18.75 19.25	35.25 36.25	51.75	68.25 70.25	101.25 104.25	134.25 138.25	$167.25 \\ 172.25$	200.25	72 71
26		19.25	37.25	53.25 54.75	72.25	104.25	142.25	177.25	206.25 212.25	72
27-28		20.25	38.25	56.25	74.25	110.25	146.25	182.25	218.25	71
29		20.50	38.75	57.00	75.25	111.75	148.25	184.75	221.25	71
30-31		23.00	43.75	64.50	85.25	126.75	168.25	209.75	251.25	72
32		23.75	45.25	66.75	88.25	131.25	174.25	217.25	260.25	72
33		24.00	45.75	67.50	89.25	132.75	176.25	219.75	263.25	72
34 35		24.25 26.00	46.25 49.75	68.25	90.25 97.25	$134.25 \\ 144.75$	178.25 192.25	$222.25 \\ 239.75$	266.25 287.25	71 72
36		26.75	49.75 51.25	73.50 75.75	100.25	149.25	192.25	239.75 247.25	296.25	72
37		28.50	54.75	81.00	107.25	159.75	212.25	264.75	317.25	73
38		29.25	56.25	83.25	110.25	164.25	218.25	272.25	326.25	73
39		31.25	60.25	89.25	118.25	176.25	234.25	292.25	350.25	74
40	14.95	34.00	65.75	97.50	129.25	192.75	256.25	319.75	383.25	76
41	15.85	36.25	70.25	104.25	138.25	206.25	274.25	342.25	410.25	77
42	16.95 18.35	39.00 42.50	75.75 82.75	112.50 123.00	149.25	222.75	296.25	369.75 404.75	443.25 485.25	78 80
43	19.05	44.25	86.25	123.00 128.25	$163.25 \\ 170.25$	$243.75 \\ 254.25$	324.25 338.25	404.75	485.25 506.25	80
45	20.05	46.75	91,25	135.75	180.25	269.25	358.25	447.25	536.25	81
46	20.85	48.75	95.25	141.75	188.25	281.25	374.25	467.25	560.25	81
47	21.85	51.25	100.25	149.25	198.25	296.25	394.25	492.25	590.25	82
48	22.75	53.50	104.75	156.00	207.25	309.75	412.25	514.75	617.25	82
49	24.05	56.75	111.25	165.75	220.25	329.25	438.25	547.25	656.25	83
50 51	25.15 26.25	59.50 62.25	$116.75 \\ 122.25$	$174.00 \\ 182.25$	231.25 242.25					83 83
52	27.85	66.25	130.25	194.25	258.25					84
53	29.25	69.75	137.25	204.75	272.25					85
54	30.55	73.00	143.75	214.50	285.25					85
55	31.95	76.50	150.75	225.00	299.25					85
56	33.55	80.50	158.75	237.00	315.25					85 86
57 58	35.15 36.85	84.50 88.75	166.75 175.25	249.00 261.75	331.25 348.25					86 86
58 59	30.85 38.55	93.00	183.75	201.75 274.50	348.25					86
60	39.55	95.50	188.75	282.00	375.25					86
61	41.85	101.25	200.25	299.25	398.25					86
62	44.05	106.75	211.25	315.75	420.25					87
63	46.25	112.25	222.25	332.25	442.25					87
64	48.45	117.75	233.25	348.75	464.25					87
65 66	50.85 53.45	123.75	245.25	366.75	488.25					87 88
67	56.25						Snot	use Cove	rage 📙	88
68	59.15							Available		88
69	62.25						∐ '	Avallable	-	88
70	65.55									89

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".

ACCIDENTAL DEATH BENEFIT RIDER EXCEPTIONS TO COVERAGE

The following exceptions to coverage apply to these states: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

- a) war or any act attributable to war, whether or not the Insured is in military service;
- b) participating or engaging in a riot;
- suicide or any attempt to commit suicide, while sane or insane;
- d) bodily or mental infirmity or illness or disease of any kind:
- e) participation in an illegal occupation or activity;
- f) any cause, if death occurred while the Insured is incarcerated:
- g) an accident caused or contributed to by intoxication as defined by the jurisdiction in which death occurred;

- h) taking of any poison, drug, or sedative, unless such drug or sedative was taken as prescribed for occurred;
- asphyxiation from inhalation of gas, except the accidental inhalation of gas in the course of Insured's employment;
- j) operating or riding in, or descending from any kind of aircraft if the Insured is a pilot, officer, or member of the crew of the aircraft, or is giving or receiving any kind of training or instruction, or has any duties aboard the aircraft or duties requiring descent therefrom.

In SD, this provision does not cover death which results from any of the following causes:

- a) war or any act attributable to war, whether or not the insured is in military service;
- b) suicide or any attempt to commit suicide, while sane;
- c) bodily illnesses or disease of any kind;
- d) committing a felony

e) operating in, or descending from any kind of aircraft if the Insured is a pilot, officer, or member of the crew of the aircraft, or is giving or receiving any kid of training or instruction, or has any duties aboard the aircraft or duties requiring descent therefrom.

In DE, FL, ND, this provision does not cover death which results from any of the following causes:

- an accidental bodily injury occurring, outside the
 United States, the District of Columbia, Puerto Rico, the
 Virgin Islands, Guam, Panama Canal Zone, the Republic
 of Panama, and Canada, while in the military service for any country at war;
- b) war or any act attributable to war, whether or not the Insured is in military service;
- c) participating or engaging in a riot;
- d) suicide or any attempt to commit suicide, while sane or insane:
- e) bodily or mental infirmity or illness or disease of any kind

- f) committing or attempting to commit a felony;
- g) taking of any poison, drug, or sedative, unless such drug or sedative was taken as prescribed for the Insured by a physician;
- asphyxiation from inhalation of gas, except the accidental inhalation of gas in the course of the Insured's employment;
- i) operating or riding in, or descending from any kind of aircraft if the Insured is a pilot, officer, or member of the crew of the aircraft, or is giving or receiving any kind of training or instruction, or has any duties aboard the aircraft or duties requiring descent therefrom.