

# LIFE INSURANCE HIGHLIGHTS

## For the employee

**PURELIFE-PLUS**

Voluntary permanent life insurance can be an ideal complement to the group term and optional term life insurance your employer might provide. This voluntary universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term, on the other hand, typically are not portable if you change jobs and, even if you can keep them after you retire, usually cost more and decline in death benefit.

The policy, PURELIFE-plus, is underwritten by Texas Life Insurance Company, and it has the following features:

- **High Death Benefit.** With one of the highest death benefits available at the worksite,<sup>1</sup> PURELIFE-plus gives your loved ones peace of mind, knowing there will be significant life insurance in force should you die prematurely.
- **Refund of Premium.** Unique in the marketplace, PURELIFE-plus offers you a refund of 10 years' premium, should you surrender the policy if the premium you pay when you buy the policy ever increases. *(Conditions apply.)*
- **Accelerated Death Benefit Due to Terminal Illness Rider.** Should you be diagnosed as terminally ill with the expectation of death within 12 months, you will have the option to receive 92% of the death benefit, minus a \$150 (\$100 in Florida) administrative fee. This valuable living benefit gives you peace of mind knowing that, should you need it, you can take the large majority of your death benefit while still alive. *(Conditions apply.) (Form ICC07-ULABR-07 or Form Series ULABR-07)*
- **Accelerated Death Benefit for Chronic Illness Rider.** Included for employees at a small extra cost, this rider will be triggered by the loss of two activities of daily living<sup>2</sup> or permanent cognitive impairment. It pays the insured 92% of the death benefit minus a small administrative fee, should the insured decide to exercise it. This valuable living benefit can help offset the cost of either in-home care or care in a resident facility. *(Conditions apply.) (Form ICC15-ULABR-CI-15 or Form Series ULABR-CI-15)*



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# Additional Features

- **Minimal Cash Value.** Designed to provide a high death benefit at a reasonable premium, PURELIFE-plus provides peace of mind for you and your beneficiaries while freeing investment dollars to be directed toward such tax-favored retirement plans as 403(b), 457 and 401(k).
- **Long Guarantees.**<sup>3</sup> Enjoy the assurance of a policy that has a guaranteed death benefit to age 121 and level premium that guarantees coverage for a significant period of time (after the guaranteed period, premiums may go down, stay the same, or go up).

You may apply for this permanent, portable coverage, not only for yourself, but also for your spouse/domestic partner, children and grandchildren.<sup>4</sup>



## 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?**

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Flexible Premium Life Insurance to age 121. Policy Form PRFNG-NI-10. 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. PureLife-plus is not available in NJ or PA.

<sup>1</sup> Voluntary Whole and Universal Life Products, Eastbridge Consulting Group, December 2015  
<sup>2</sup> 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: (1) short or long-term memory; (2) orientation to people, places or time; and (3) deductive or abstract reasoning.  
<sup>3</sup> Guarantees are subject to product terms, exclusions.  
<sup>4</sup> Coverage not available on children and grandchildren in Washington.