Underwritten By

TEXASLIFE INSURANCE COMPANY

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

PURELIFE-PLUS

Flexible Premium Life Insurance to Age 121

Portable, Permanent Individual Life Insurance for the Employee and Family

Policy Form: ICC18-PRFNG-NI-18

Product Highlights

Permanent Life Insurance to Age 121

Minimal Cash Value Premiums Dedicated Primarily to Purchase Life Insurance

Level Premium Guarantees Coverage for a Significant Period of Time

Unique Limited Right to Partial Refund of Premium if Future Premium Required to Continue Coverage Increases

No Surrender Charges Apply

Accelerated Death Benefit Due to Terminal Illness Included

Convenient Premium Payments Through Payroll Deduction

Portable When You Leave Employment

For the eligible employees of

Northwest Mississippi Community College

Application for Life Insurance

Express Issue | Monthly Pay

FOR USE ONLY IN

Mississippi

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 ICC07-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 2.00% 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.

TEXASLIFE INSURANCE COMPANY

A Summary of the Accelerated Death Benefit Rider

Terminal Illness - included at no additional cost

The policy includes an Accelerated Death Benefit Due to Terminal Illness Rider. If the Insured has a terminal illness, in lieu of the insurance proceeds otherwise payable at death, you may elect to claim an accelerated benefit while the Insured is still alive. The single sum benefit is 92% of the insurance proceeds less an administrative fee of the lesser of $150 or 7% of the insurance proceeds. Terminal Illness is an injury or sickness diagnosed and certified by a qualifying physician that, despite the appropriate medical care, is reasonably expected to result in death within 12 months. This benefit is intended to qualify for favorable income tax treatment and may not be subject to federal income tax. (See Important Notices below.)

Important Notices

Tax laws related to the acceleration of life insurance benefits are complex. The information presented in this Summary is general in nature. You should consult a qualified tax or legal advisor to determine the effect of receiving this benefit. Texas Life Insurance Company and its agents do not provide tax or legal advice.

Receipt of any accelerated death benefit under your policy may affect your, your spouse's and your family's eligibility for medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI), and drug assistance programs. You should consult with a qualified tax or legal advisor and the relevant social service agencies to determine how receiving the benefit may affect your, your spouse's, and your family's eligibility for public assistance.

An accelerated death benefit is not long term care insurance. This summary provides a general description of any accelerated death benefit under your policy. Your policy and riders contain certain exclusions, limitations, and exceptions. Please refer to your policy and rider for details. The right to accelerate benefits under any accelerated death benefit does not extend to any Child Term Life Insurance Rider. However, if the accelerated death benefit under any rider is paid, any coverage provided under the Child Term Life Insurance Rider attached to this policy becomes a paid up term insurance policy on each covered child.

This paid up coverage on each child will terminate on each covered child's 25th birthday. Payment under any accelerated death benefit rider terminates the policy and all other optional benefits/riders and reduces all insurance proceeds, cash values and loan values to zero.

Representation of benefit payable - Terminal Illness

The following chart shows the effect of exercising an accelerated benefit on the base policy. This example is using a $50,000 policy with a $2,000 policy loan balance and all premiums are current. This chart is for representation purposes only. Your benefits may be higher or lower, depending on your face amount of coverage, any unpaid policy loan balance, and any overdue premiums.

	Terminal Illness
Death Benefit	$50,000
Policy Loan Balance	- $2,000
Available for Acceleration	= $48,000
Acceleration Percentage	x 92%
Gross Benefit	= $44,160
Administration Fee	- $150
Overdue Premiums	- $0
Accelerated Benefit Payable	= $44,010

Express Issue Amounts of Coverage Available on Spouse

Spouse's Issue Age	Minimum Face Amount	Maximum Face Amount
17-34	$25,000	$50,000
35-39	15,000	50,000
40-49	10,000	50,000
50-60	10,000	25,000
61 & Older	N/A	N/A

Monthly Administrative Loads Per $1,000 of Face Amount for Issue Ages Shown

(Non-Tobacco Class)

Issue Age ⟶	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Highest Load	0.2417	0.2425	0.2517	0.2517	0.2525	0.2617	0.2617	0.2617	0.2617	0.2700	0.2692	0.2767	0.2725	0.2659	0.2559
Lowest Load	0.1117	0.1075	0.0750	0.0825	0.0900	0.0625	0.0717	0.0825	0.0950	0.0734	0.0934	0.0825	0.1184	0.1659	0.2225
Zero After Year	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Issue Age ⟶	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Highest Load	0.2459	0.2334	0.2284	0.2267	0.2275	0.2275	0.2375	0.2450	0.2584	0.2684	0.2700	0.2884	0.2984	0.2984	0.3075
Lowest Load	0.0434	0.0884	0.1200	0.1375	0.1534	0.1675	0.1392	0.1442	0.1017	0.0600	0.0625	0.2717	0.2542	0.2767	0.2675
Zero After Year	6	6	6	6	6	6	6	6	6	6	6	5	5	5	5

Issue Age ⟶	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Highest Load	0.3134	0.3100	0.3309	0.3409	0.3575	0.3842	0.3900	0.4084	0.4292	0.4700	0.5084	0.5650	0.6300	0.6892	0.7475
Lowest Load	0.2675	0.0175	0.2650	0.2575	0.2225	0.1492	0.1492	0.1025	0.0575	0.4134	0.3359	0.2075	0.0542	0.6325	0.5659
Zero After Year	5	6	5	5	5	5	5	5	5	4	4	4	4	3	3

Issue Age ⟶	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Highest Load	0.8059	0.8717	0.9275	0.9817	1.0534	1.1334	1.2250	1.3242	1.3934	1.4625	1.5400	1.6109	1.6992	1.7775	1.8592
Lowest Load	0.5009	0.4242	0.3692	0.3225	0.2434	0.1584	0.0517	1.2900	1.3067	1.3275	1.3459	1.3767	1.3959	1.4334	1.4750
Zero After Year	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2

Issue Age ⟶	60	61	62	63	64	65	66	67	68	69	70
Highest Load	1.9625	2.0392	2.1359	2.2250	2.3200	2.4275	2.5492	2.6817	2.8242	2.9534	3.0742
Lowest Load	1.5034	1.5684	1.6225	1.6950	1.7725	1.8500	1.9267	2.0075	2.0142	1.8775	1.7492
Zero After Year	2	2	2	2	2	2	2	2	2	2	2

Monthly Administrative Loads Per $1,000 of Face Amount for Issue Ages Shown

(Tobacco Class)

Issue Age ⟶	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Highest Load	0.4084	0.4059	0.4042	0.4025	0.4175	0.4242	0.4475	0.4650	0.4659	0.4850	0.4934	0.5017	0.5092	0.5950	0.5892
Lowest Load	0.1700	0.1967	0.2242	0.2525	0.2300	0.2359	0.1884	0.1642	0.1917	0.1642	0.1692	0.1759	0.1892	0.5725	0.0217
Zero After Year	4	4	4	4	4	4	4	4	4	4	4	4	4	3	4

Issue Age ⟶	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
Highest Load	0.6092	0.6100	0.6092	0.6625	0.6775	0.7284	0.7400	0.7925	0.8725	0.9342	1.0142	1.1242	1.1750	1.2500	1.3034
Lowest Load	0.0025	0.0417	0.0884	0.6484	0.6600	0.6217	0.6575	0.6092	0.5092	0.4475	0.3492	0.1934	0.1659	0.0942	0.0692
Zero After Year	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3

Issue Age ⟶	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
Highest Load	1.3734	1.4325	1.5242	1.5942	1.6609	1.7675	1.8542	1.9250	1.9992	2.0842	2.1617	2.2392	2.3067	2.3700	2.4659
Lowest Load	0.0159	1.4175	1.4642	1.4984	1.5425	1.5534	1.5909	1.6517	1.7184	1.7825	1.8634	1.9542	2.0659	2.1934	2.2992
Zero After Year	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2

Issue Age ⟶	62	63	64	65	66	67	68	69	70
Highest Load	2.5392	2.6009	2.6484	2.7000	2.7609	2.8300	2.8967	2.9625	3.0192
Lowest Load	2.3167	2.2509	2.2000	2.1442	2.0800	2.0059	1.9350	1.8642	1.8034
Zero After Year	2	2	2	2	2	2	2	2	2

TEXASLIFE INSURANCE COMPANY

MONTHLY PREMIUMS

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			9.25							81
2-4			9.50							80
5-8			9.75							79
9-10			10.00							79
11-16			10.25							77
17-20			10.25	15.05	18.25	26.25	34.25	42.25	50.25	75
21-22			10.50	15.45	18.75	27.00	35.25	43.50	51.75	74
23			10.75	15.85	19.25	27.75	36.25	44.75	53.25	75
24-25			11.00	16.25	19.75	28.50	37.25	46.00	54.75	74
26			11.50	17.05	20.75	30.00	39.25	48.50	57.75	75
27-28			11.75	17.45	21.25	30.75	40.25	49.75	59.25	74
29			12.00	17.85	21.75	31.50	41.25	51.00	60.75	74
30-31			12.25	18.25	22.25	32.25	42.25	52.25	62.25	73
32			13.00	19.45	23.75	34.50	45.25	56.00	66.75	74
33			13.50	20.25	24.75	36.00	47.25	58.50	69.75	74
34			14.25	21.45	26.25	38.25	50.25	62.25	74.25	75
35		10.05	15.25	23.05	28.25	41.25	54.25	67.25	80.25	76
36		10.35	15.75	23.85	29.25	42.75	56.25	69.75	83.25	76
37		10.80	16.50	25.05	30.75	45.00	59.25	73.50	87.75	77
38		11.25	17.25	26.25	32.25	47.25	62.25	77.25	92.25	77
39		12.00	18.50	28.25	34.75	51.00	67.25	83.50	99.75	78
40	9.25	12.75	19.75	30.25	37.25	54.75	72.25	89.75	107.25	79
41	9.95	13.80	21.50	33.05	40.75	60.00	79.25	98.50	117.75	80
42	10.75	15.00	23.50	36.25	44.75	66.00	87.25	108.50	129.75	81
43	11.45	16.05	25.25	39.05	48.25	71.25	94.25	117.25	140.25	82
44	12.15	17.10	27.00	41.85	51.75	76.50	101.25	126.00	150.75	83
45	12.85	18.15	28.75	44.65	55.25	81.75	108.25	134.75	161.25	83
46	13.65	19.35	30.75	47.85	59.25	87.75	116.25	144.75	173.25	84
47	14.35	20.40	32.50	50.65	62.75	93.00	123.25	153.50	183.75	84
48	15.05	21.45	34.25	53.45	66.25	98.25	130.25	162.25	194.25	85
49	15.95	22.80	36.50	57.05	70.75	105.00	139.25	173.50	207.75	85
50	16.95	24.30	39.00	61.05	75.75	112.50				86
51	18.15	26.10	42.00	65.85	81.75	121.50				87
52	19.45	28.05	45.25	71.05	88.25	131.25				88
53	20.45	29.55	47.75	75.05	93.25	138.75				88
54	21.45	31.05	50.25	79.05	98.25	146.25				88
55	22.55	32.70	53.00	83.45	103.75	154.50				89
56	23.55	34.20	55.50	87.45	108.75	162.00				89
57	24.75	36.00	58.50	92.25	114.75	171.00				89
58	25.85	37.65	61.25	96.65	120.25	179.25				89
59	27.05	39.45	64.25	101.45	126.25	188.25				89
60	28.55	41.70	68.00	107.45	133.75	199.50				90
61	29.85	43.65	71.25	112.65	140.25	209.25				90
62	31.45	46.05	75.25	119.05	148.25	221.25				90
63	33.05	48.45	79.25	125.45	156.25	233.25				90
64	34.75	51.00	83.50	132.25	164.75	246.00				90
65	36.65	53.85	88.25	139.85	174.25	260.25				90
66	38.75									90
67	41.05									91
68	43.55									91
69	46.05									91
70	48.65									91

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".

NON-TOBACCO

TEXASLIFE INSURANCE COMPANY

MONTHLY PREMIUMS

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										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20			15.25	23.05	28.25	41.25	54.25	67.25	80.25	71
21-22			16.00	24.25	29.75	43.50	57.25	71.00	84.75	71
23			16.75	25.45	31.25	45.75	60.25	74.75	89.25	72
24-25			17.25	26.25	32.25	47.25	62.25	77.25	92.25	71
26			17.75	27.05	33.25	48.75	64.25	79.75	95.25	72
27-28			18.25	27.85	34.25	50.25	66.25	82.25	98.25	71
29			18.50	28.25	34.75	51.00	67.25	83.50	99.75	71
30-31			21.00	32.25	39.75	58.50	77.25	96.00	114.75	72
32			21.75	33.45	41.25	60.75	80.25	99.75	119.25	72
33			22.00	33.85	41.75	61.50	81.25	101.00	120.75	72
34			22.25	34.25	42.25	62.25	82.25	102.25	122.25	71
35		15.30	24.00	37.05	45.75	67.50	89.25	111.00	132.75	72
36		15.75	24.75	38.25	47.25	69.75	92.25	114.75	137.25	72
37		16.80	26.50	41.05	50.75	75.00	99.25	123.50	147.75	73
38		17.25	27.25	42.25	52.25	77.25	102.25	127.25	152.25	73
39		18.45	29.25	45.45	56.25	83.25	110.25	137.25	164.25	74
40	14.15	20.10	32.00	49.85	61.75	91.50	121.25	151.00	180.75	76
41	15.05	21.45	34.25	53.45	66.25	98.25	130.25	162.25	194.25	77
42	16.15	23.10	37.00	57.85	71.75	106.50	141.25	176.00	210.75	78
43	17.55	25.20	40.50	63.45	78.75	117.00	155.25	193.50	231.75	80
44	18.25	26.25	42.25	66.25	82.25	122.25	162.25	202.25	242.25	80
45	19.25	27.75	44.75	70.25	87.25	129.75	172.25	214.75	257.25	81
46	20.05	28.95	46.75	73.45	91.25	135.75	180.25	224.75	269.25	81
47	21.05	30.45	49.25	77.45	96.25	143.25	190.25	237.25	284.25	82
48	21.95	31.80	51.50	81.05	100.75	150.00	199.25	248.50	297.75	82
49	23.25	33.75	54.75	86.25	107.25	159.75	212.25	264.75	317.25	83
50	24.35	35.40	57.50	90.65	112.75	168.00				83
51	25.45	37.05	60.25	95.05	118.25	176.25				83
52	27.05	39.45	64.25	101.45	126.25	188.25				84
53	28.45	41.55	67.75	107.05	133.25	198.75				85
54	29.75	43.50	71.00	112.25	139.75	208.50				85
55	31.15	45.60	74.50	117.85	146.75	219.00				85
56	32.75	48.00	78.50	124.25	154.75	231.00				85
57	34.35	50.40	82.50	130.65	162.75	243.00				86
58	36.05	52.95	86.75	137.45	171.25	255.75				86
59	37.75	55.50	91.00	144.25	179.75	268.50				86
60	39.55	58.20	95.50	151.45	188.75	282.00				86
61	41.85	61.65	101.25	160.65	200.25	299.25				86
62	44.05	64.95	106.75	169.45	211.25	315.75				87
63	46.25	68.25	112.25	178.25	222.25	332.25				87
64	48.45	71.55	117.75	187.05	233.25	348.75				87
65	50.85	75.15	123.75	196.65	245.25	366.75				87
66	53.45									88
67	56.25									88
68	59.15									88
69	62.25									88
70	65.55									89

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Tobacco

TEXASLIFE INSURANCE COMPANY

MONTHLY PREMIUMS

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

Issue Age (ALB)	Prem For $10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		$16.00	$18.00	$20.00	$24.00	$28.00	$32.00	$35.00	$40.00	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20		42,969	49,219	55,469	67,969	80,469	92,969	102,344	117,969	75
21-22		41,667	47,728	53,788	65,910	78,031	90,152	99,243	114,394	74
23		40,442	46,324	52,206	63,971	75,736	87,500	96,324	111,030	75
24-25		39,286	45,000	50,715	62,143	73,572	85,000	93,572	107,858	74
26		37,163	42,568	47,973	58,784	69,595	80,406	88,514	102,028	75
27-28		36,185	41,448	46,711	57,237	67,764	78,290	86,185	99,343	74
29		35,257	40,385	45,513	55,770	66,026	76,283	83,975	96,795	74
30-31		34,375	39,375	44,375	54,375	64,375	74,375	81,875	94,375	73
32		31,977	36,628	41,280	50,582	59,884	69,187	76,163	87,791	74
33		30,556	35,000	39,445	48,334	57,223	66,112	72,778	83,889	74
34		28,646	32,813	36,980	45,313	53,646	61,980	68,230	78,646	75
35		26,443	30,289	34,135	41,827	49,520	57,212	62,981	72,597	76
36		25,463	29,167	32,871	40,278	47,686	55,093	60,649	69,908	76
37		24,123	27,632	31,141	38,158	45,176	52,193	57,457	66,229	77
38		22,917	26,250	29,584	36,250	42,917	49,584	54,584	62,917	77
39		21,154	24,231	27,308	33,462	39,616	45,770	50,385	58,077	78
40	9.25	19,643	22,500	25,358	31,072	36,786	42,500	46,786	53,929	79
41	9.95	17,858	20,455	23,052	28,247	33,442	38,637	42,533	49,026	80
42	10.75	16,177	18,530	20,883	25,589	30,295	35,000	38,530	44,412	81
43	11.45	14,946	17,120	19,294	23,642	27,990	32,337	35,598	41,033	82
44	12.15	13,889	15,910	17,930	21,970	26,011	30,051	33,081	38,132	83
45	12.85	12,972	14,859	16,746	20,519	24,293	28,067	30,897	35,614	83
46	13.65	12,062	13,816	15,571	19,079	22,588	26,097	28,729	33,115	84
47	14.35	11,364	13,017	14,670	17,976	21,281	24,587	27,067	31,199	84
48	15.05	10,743	12,305	13,868	16,993	20,118	23,243	25,586	29,493	85
49	15.95	10,037	11,497	12,957	15,876	18,796	21,716	23,906	27,555	85
50	16.95		10,715	12,075	14,796	17,518	20,239	22,279	25,681	86
51	18.15			11,164	13,680	16,195	18,711	20,598	23,743	87
52	19.45			10,320	12,646	14,971	17,297	19,041	21,948	88
53	20.45				11,951	14,149	16,347	17,995	20,742	88
54	21.45				11,329	13,412	15,495	17,058	19,662	88
55	22.55				10,715	12,685	14,656	16,134	18,597	89
56	23.55				10,212	12,090	13,968	15,376	17,724	89
57	24.75					11,445	13,223	14,556	16,778	89
58	25.85					10,912	12,606	13,878	15,996	89
59	27.05					10,384	11,996	13,206	15,222	89
60	28.55						11,312	12,453	14,354	90
61	29.85						10,779	11,866	13,678	90
62	31.45						10,189	11,216	12,929	90
63	33.05							10,634	12,257	90
64	34.75							10,077	11,616	90
65	36.65								10,974	90
66	38.75									90
67	41.05									91
68	43.55									91
69	46.05									91
70	48.65									91

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".

NON-TOBACCO

TEXASLIFE INSURANCE COMPANY

MONTHLY PREMIUMS

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

Issue Age (ALB)	Prem For $10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		$15.00	$18.00	$20.00	$24.00	$28.00	$32.00	$35.00	$40.00	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20			30,289	34,135	41,827	49,520	57,212	62,981	72,597	71
21-22			28,637	32,273	39,546	46,819	54,091	59,546	68,637	71
23			27,156	30,604	37,500	44,397	51,294	56,466	65,087	72
24-25			26,250	29,584	36,250	42,917	49,584	54,584	62,917	71
26			25,404	28,630	35,081	41,533	47,984	52,823	60,888	72
27-28				27,735	33,985	40,235	46,485	51,172	58,985	71
29				27,308	33,462	39,616	45,770	50,385	58,077	71
30-31					29,000	34,334	39,667	43,667	50,334	72
32					27,885	33,013	38,142	41,988	48,398	72
33					27,532	32,595	37,659	41,456	47,785	72
34					27,188	32,188	37,188	40,938	47,188	71
35			18,104	20,403	25,000	29,598	34,196	37,644	43,391	72
36			17,500	19,723	24,167	28,612	33,056	36,389	41,945	72
37			16,238	18,299	22,423	26,547	30,671	33,763	38,918	73
38			15,750	17,750	21,750	25,750	29,750	32,750	37,750	73
39				16,436	20,139	23,843	27,547	30,325	34,954	74
40	14.15	10,715	13,236	14,916	18,278	21,639	25,000	27,522	31,723	76
41	15.05		12,305	13,868	16,993	20,118	23,243	25,586	29,493	77
42	16.15		11,331	12,770	15,648	18,526	21,403	23,562	27,159	78
43	17.55		10,295	11,602	14,216	16,831	19,445	21,406	24,674	80
44	18.25			11,094	13,594	16,094	18,594	20,469	23,594	80
45	19.25			10,442	12,795	15,148	17,500	19,265	22,206	81
46	20.05				12,220	14,467	16,714	18,399	21,208	81
47	21.05				11,570	13,697	15,825	17,421	20,080	82
48	21.95				11,041	13,072	15,102	16,625	19,163	82
49	23.25				10,358	12,262	14,167	15,596	17,977	83
50	24.35					11,652	13,462	14,820	17,082	83
51	25.45					11,100	12,824	14,117	16,272	83
52	27.05					10,384	11,996	13,206	15,222	84
53	28.45						11,355	12,500	14,409	85
54	29.75						10,819	11,910	13,728	85
55	31.15						10,295	11,333	13,063	85
56	32.75							10,738	12,378	85
57	34.35							10,203	11,761	86
58	36.05								11,169	86
59	37.75								10,634	86
60	39.55								10,121	86
61	41.85									86
62	44.05									87
63	46.25									87
64	48.45									87
65	50.85									87
66	53.45									88
67	56.25									88
68	59.15									88
69	62.25									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".

Tobacco

TEXASLIFE INSURANCE COMPANY

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

INDIVIDUAL LIFE INSURANCE APPLICATION

FOR HOME OFFICE USE ONLY

Plan Name: PureLife-plus

Policy Number:_____

1st Deduction Date:_____ **Employer**:_____

Proposed Insured(s)	Sex	Birth Date	Age[1]	Within the past 12 months has the Proposed Insured age 17 or older used tobacco in any form?	Face Amount[2]	Premium
Employee Name Last First / MI Social Sec No Hire Date	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Spouse is beneficiary unless otherwise stated here)				Relationship:		
Spouse Name Last First / MI Social Sec No Current Occupation	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Employee is beneficiary unless otherwise stated here)				Relationship:		
Children's Names (not required if applying only for Child Term Rider)						
Social Sec No	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Employee is beneficiary unless otherwise stated here)				Relationship:		
Social Sec No	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Employee is beneficiary unless otherwise stated here)				Relationship:		
Social Sec No	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Employee is beneficiary unless otherwise stated here)				Relationship:		
Social Sec No	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Employee is beneficiary unless otherwise stated here)				Relationship:		
Social Sec No	M/F			☐ **Yes** ☐ **No**		
Beneficiary (Employee is beneficiary unless otherwise stated here)				Relationship:		

Select Riders to be added: Add Child Term Rider premium, if applied for: $

Child Term for $10,000 added to policy of: ☐ Employee ☐ Spouse **Total premium**: $

☐ Accidental Death[3] ☐ Waiver Premium[3]

Payroll is per: ☐ Week ☐ Bi-Week ☐ Semi-Month ☐ Month ☐ Skip_____

Home Address

Street/P.O. Box:_____ City:_____ State:_____ Zip:_____

Phone — Day: ( ) Evening: ( ) Personal E-mail Address:

Will proposed coverage replace or change any existing insurance or annuity policy? (If "Yes", identify and complete replacement form.) Company:_____ Policy No:_____ ☐ Yes ☐ No

(1) Age as of Issue Date. (2) or Face Amount purchased by premium shown, if less. (3) For issue ages 17-59.

CONTINUE AND SIGN ON REVERSE SIDE

1. During the last six months, has the proposed insured:	Employee		Spouse		Children	
	Yes	No	Yes	No	Yes	No
a. Been actively at work on a full time basis, performing usual duties? If "No" furnish details below.	☐	☐	☐	☐	N/A	
b. Been absent from work due to illness or medical treatment for a period of more than five consecutive working days? If "Yes" furnish details below.	☐	☐	☐	☐	N/A	
c. 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 therapy, dialysis treatment, or treatment for alcohol or drug abuse? If "Yes" furnish details below.	☐	☐	☐	☐	☐	☐

QUES NO.	PROPOSED INSURED	DETAILS

REPRESENTATIONS: I represent to the best of my knowledge and belief that all statements and answers in this application are complete, true and correctly recorded, and are made as a consideration for the insurance applied for. I understand that Texas Life Insurance Company will rely on my statements and answers as being true and complete in deciding whether to issue insurance on the proposed insured(s). Insurance is effective under the policy only when it is delivered to the owner, if the full first premium is paid in cash and all of the statements in this application remain correct and complete.

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

X _____ X _____

Employee (and policyowner) Signature — Spouse Signature (or Child over 18) if to be insured

Agent only: To the best of my knowledge the insurance applied for ☐ **is** ☐ **is not** to replace existing insurance or annuity.

X _____ _____ _____

Enroller/Agent Signature — Print Enroller/Agent Name — Agt No. — Date — City — State

TEXASLIFE INSURANCE COMPANY

Applicant and Agent Statement on Existing Insurance

Does any Proposed Insured have existing insurance or annuities (*including coverage with Texas Life*)? ☐ Yes ☐ No If "Yes", complete the Existing Insurance Form even if replacement is not contemplated. "Existing Insurance" does not include group term policies paid entirely by the employer or any non-renewable term policy due to expire within 5 years.

X _____ _____

Applicant Signature Date

X _____ _____

Enroller/Agent Signature Print Enroller/Agent Name Agt No.

Employee Accelerated Death Benefit Disclosure Acknowledgement

I hereby acknowledge receipt of sales brochure form 21M013-ICC EXP-A-M-1LO R05/25 and the Privacy Notice; which includes a summary description of the Accelerated Death Benefit Rider and related Important Notices regarding payment of accelerated death benefits.

X _____ _____

Employee Signature Date

Agent Certification

AGENT STATEMENT

I certify that I have: (a) delivered to the Applicant the Sales Brochure Series form 21M013-ICC EXP-A-M-1LO R05/25 and the Privacy Notice; and, (b) presented only guaranteed policy benefits and costs. Below list any other sales material used, if any (include form no).

_____ _____

_____ _____

X _____ _____

Enroller/Agent Signature Date

Since 1901 | 900 Washington Ave | Post Office Box 830 | Waco, Texas 76703-0830 | 800-283-9233 | 254-752-6521 | www.texaslife.com

TEXAS**LIFE** INSURANCE COMPANY **EXISTING INSURANCE FORM**

I do not want this notice read aloud to me. ☐ (Applicants must initial only if they do not want the notice read aloud.)

Note: The law requires we give you the option to have this notice read to you aloud. If an agent is not present, but you would like the notice read aloud, call your agent, or call the Home Office at 1-800-283-9233, extension 6814.

Section I. Existing Insurance or Annuities

Replacement of Life Insurance or Annuities
Important Notice -- Four pages
This document must be signed by the applicant and the producer and a copy left with the applicant

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financial purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy or contract and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

☐ **Yes** ☐ **No**	Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?
☐ **Yes** ☐ **No**	Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contracts?

If you answered "No" to BOTH questions, skip Section II and complete Section III.

FORM: 10M042

Section II. Replacing Existing Insurance or Annuities

If you answered YES to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured, and the contract number if available) and whether each policy will be replaced or used as a source of financing:

	Insurer Name	Policy Number	Insured/Annuitant	Replaced (R) or Financed (F)
1.	_____	_____	_____	☐ R ☐ F
2.	_____	_____	_____	☐ R ☐ F
3.	_____	_____	_____	☐ R ☐ F

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. [If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.] Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision. The existing policy or contract is being replaced because: _____

_____

_____

Section III. Signatures

I certify that the responses herein are, to the best of my knowledge, accurate:

X _____ _____

Applicant Signature and Printed Name Date

Agent Statement. I certify that in this solicitation of insurance I used only company-approved sales materials and, pursuant to Company policy and law, left with the applicant an original or copy of all sales material used in the solicitation.

X _____ _____

Agent Signature and Printed Name Date

Continued Next Page

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS

Are they affordable?

Could they change?

You're older-are premiums higher for the proposed new policy?

How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES

New policies usually take longer to build cash values and to pay dividends.

Acquisition costs for the old policy may have been paid, you will incur costs for the new one.

What surrender charges do the policies have?

What expense and sales charge will you pay on the new policy?

Does the new policy provide more insurance coverage?

INSURABILITY

If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.

You may need a medical exam for a new policy.

Claims on most new policies for up to the first two years can be denied based on inaccurate statements.

Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY

How are premiums for both policies being paid?

How will the premiums on your existing policy be affected?

Will a loan be deducted from death benefits?

What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST-SENSITIVE LIFE PRODUCT

Will you pay surrender charges on your old contract?

What are the interest rate guarantees for the new contract?

Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL REPLACEMENTS

What are the tax consequences of buying the new policy?

Is this a tax free exchange? (See your tax advisor.)

Is there a benefit from favorable grandfathered treatment of the old policy under the federal tax code?

Will the existing insurer be willing to modify the old policy?

How does the quality and financial stability of the new company compare to the present company?

TEXASLIFE INSURANCE COMPANY

Since 1901 | 900 Washington Avenue | P. O. Box 830 | Waco, TX 76703-0830

Notice of Privacy Policy

At Texas Life Insurance Company ("Texas Life") we recognize that our relationships with you are based on integrity and trust. As part of that trust relationship, we want you to understand that in order to provide our products and services to you, we must collect, use and share personal information about you. This Privacy Notice describes policies and practices about how we protect, collect and share personal information related to the products and services you receive from us.

1. INFORMATION WE MAY COLLECT

The types of personal information we may collect include:

- Information that you provide to us on applications or forms, during conversations with us or our representatives, or when you visit our website (for example, your name, address, Social Security number, date of birth, income and assets, beneficiaries and medical or health information.
- Information about your transactions with us and our affiliates, including your policy coverages, premiums and payment history.
- Information from third parties such as consumer or other reporting agencies and medical or health care providers or your employer.

2. USING INFORMATION

We collect personal information to process and administer our customers' business and to ensure that we are satisfying their financial and insurance needs. We may need it to verify identities to help deter fraud, money laundering, or other crimes. For example, we may also use your information to:

- Identify and authenticate you.
- To fulfill our legitimate interest in improving our services and products.
- Underwrite and rate your policies and accounts.
- Process your claims.
- Protect against fraud and unauthorized transactions.
- Provide proper billing.
- Respond to your inquiries and requests.
- Confirm your identity and service your policies and accounts.

3. SHARING INFORMATION WITH OTHERS

We may share the personal information we collect, as described above, with:

- Agents, brokers and others who provide our products and services to you;
- Our affiliated companies;
- Nonaffiliated companies in order to perform standard business functions on our behalf including those related to processing transactions you request or authorize, or maintaining your policy or contract;
- Courts and government agencies in response to court orders or legal investigations;
- Other financial institutions with whom we may jointly market products, if permitted in your state
- MIB Group, Holdings Inc. and MIB, LLC, (MIB) a nonprofit association for life insurance companies. You may contact MIB to retrieve or correct your personal information by writing to MIB Group, Holdings Inc. and MIB, LLC at 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, calling MIB at (866) 692-6901, or emailing MIB at infoline@mib.com.

Please note that any personal information consisting of medical or health information is only shared with third parties to perform business, professional or insurance functions on our behalf or as authorized by you.

We will not share your personal information with other companies for marketing purposes. There is no need to opt out.

4. HOW WE PROTECT INFORMATION

We protect your personal information by:

- Using security measures that include physical, electronic and procedural safeguards to protect your personal information from unauthorized access or use in accordance with state and federal requirements.
- Training employees to safeguard personal information and restricting access to personal information to those employees who need it to perform their job functions.
- Contractually requiring business partners with whom we share your personal information to safeguard it and use it exclusively for the purpose for which it was shared.

5. ACCESSING YOUR INFORMATION

You have a right to review, access and seek correction of your information and we will respond to your request in accordance with applicable law. To do so please send a written request or contact one of our customer service representatives by calling our customer service line using the contact information at the bottom of this notice.

QUESTIONS

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us.

Send privacy questions to:

Texas Life Insurance Company Attn: Privacy Officer

P. O. Box 830

Waco, TX 76703-0830

www.texaslife.com

1-800-283-9233

This Policy is provided to you in accordance with the privacy provisions in Title V of the Gramm-Leach-Bliley Act. We may revise this privacy notice. If we make any material changes, we will notify you as required by law.

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