

# LIFE INSURANCE HIGHLIGHTS

## For the employee

Flexible Premium Life Insurance to Age 121  
Policy Form PRFNG-NI-10

Voluntary permanent life insurance can be an ideal complement to the group term and optional term 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.
- **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>2</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.<sup>3</sup>
- **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)*

You may apply for this permanent, portable coverage, not only for yourself, but also for your spouse, children and grandchildren by answering just 3 questions:<sup>4</sup>

During the last six months, has the proposed insured:

- Been actively at work on a full time basis, performing usual duties?
- Been absent from work due to illness or medical treatment for a period of more than five consecutive working days?
- 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?

Like most life insurance policies, Texas Life policies contain certain exclusions, limitations, exceptions, and terms for keeping them in force. Please contact a Texas Life representative for costs and complete details.

<sup>1</sup> Voluntary Whole and Universal Life Products, Eastbridge Consulting Group, December 2015

<sup>2</sup> Guarantees are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

<sup>3</sup> After the guaranteed period, premiums may go down, stay the same, or go up.

<sup>4</sup> Texas Life complies with all state laws regarding marriages, domestic and civil union partnerships, and legally recognized familial relationships. Accordingly, we will treat each party to a civil union or domestic partnership that is recognized and valid under applicable state law as a spouse. Coverage not available on children and grandchildren in Washington.

See the PURELIFE-plus brochure for details.

## TEXASLIFE INSURANCE COMPANY

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

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, NY or PA.



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

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59)									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-10			7.75							75
11-16			8.00							70
17-20			10.00	15.10	18.50	27.00	35.50	44.00	52.50	66
21			10.25	15.50	19.00	27.75	36.50	45.25	54.00	66
22			10.25	15.50	19.00	27.75	36.50	45.25	54.00	65
23-25			10.50	15.90	19.50	28.50	37.50	46.50	55.50	63
26			10.75	16.30	20.00	29.25	38.50	47.75	57.00	63
27			11.00	16.70	20.50	30.00	39.50	49.00	58.50	63
28			11.00	16.70	20.50	30.00	39.50	49.00	58.50	62
29			11.25	17.10	21.00	30.75	40.50	50.25	60.00	62
30-31			11.50	17.50	21.50	31.50	41.50	51.50	61.50	60
32			12.00	18.30	22.50	33.00	43.50	54.00	64.50	61
33			12.50	19.10	23.50	34.50	45.50	56.50	67.50	62
34			13.00	19.90	24.50	36.00	47.50	59.00	70.50	62
35		8.85	13.75	21.10	26.00	38.25	50.50	62.75	75.00	64
36		9.15	14.25	21.90	27.00	39.75	52.50	65.25	78.00	64
37		9.45	14.75	22.70	28.00	41.25	54.50	67.75	81.00	64
38		9.90	15.50	23.90	29.50	43.50	57.50	71.50	85.50	65
39		10.50	16.50	25.50	31.50	46.50	61.50	76.50	91.50	66
40	7.90	11.10	17.50	27.10	33.50	49.50	65.50	81.50	97.50	67
41	8.40	11.85	18.75	29.10	36.00	53.25	70.50	87.75	105.00	68
42	9.10	12.90	20.50	31.90	39.50	58.50	77.50	96.50	115.50	70
43	9.80	13.95	22.25	34.70	43.00	63.75	84.50	105.25	126.00	72
44	10.50	15.00	24.00	37.50	46.50	69.00	91.50	114.00	136.50	73
45	11.30	16.20	26.00	40.70	50.50	75.00	99.50	124.00	148.50	74
46	12.10	17.40	28.00	43.90	54.50	81.00	107.50	134.00	160.50	75
47	12.80	18.45	29.75	46.70	58.00	86.25	114.50	142.75	171.00	76
48	13.60	19.65	31.75	49.90	62.00	92.25	122.50	152.75	183.00	77
49	14.50	21.00	34.00	53.50	66.50	99.00	131.50	164.00	196.50	78
50	15.60	22.65	36.75	57.90	72.00	107.25				79
51	16.90	24.60	40.00	63.10	78.50	117.00				80
52	18.50	27.00	44.00	69.50	86.50	129.00				82
53	20.10	29.40	48.00	75.90	94.50	141.00				83
54	21.70	31.80	52.00	82.30	102.50	153.00				85
55	23.10	33.90	55.50	87.90	109.50	163.50				86
56	24.10	35.40	58.00	91.90	114.50	171.00				85
57	24.80	36.45	59.75	94.70	118.00	176.25				84
58	25.60	37.65	61.75	97.90	122.00	182.25				84
59	26.60	39.15	64.25	101.90	127.00	189.75				84
60	27.30	40.20	66.00	104.70	130.50	195.00				84
61	29.60	43.65	71.75	113.90	142.00	212.25				85
62	32.40	47.85	78.75	125.10	156.00	233.25				87
63	35.50	52.50	86.50	137.50	171.50	256.50				89
64	39.60	58.65	96.75	153.90	192.00	287.25				93
65	42.50	63.00	104.00	165.50	206.50	309.00				94
66	45.30									95
67	47.80									96
68	50.40									96
69	53.20									96
70	56.20									95

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)	<b>Monthly Premiums for Life Insurance Face Amounts Shown</b> Includes Added Cost for Accidental Death Benefit (Ages 17-59)									<b>GUARANTEED PERIOD</b> 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-10										75
11-16										70
17-20			14.25	21.90	27.00	39.75	52.50	65.25	78.00	66
21			14.75	22.70	28.00	41.25	54.50	67.75	81.00	66
22			14.75	22.70	28.00	41.25	54.50	67.75	81.00	65
23-25			15.50	23.90	29.50	43.50	57.50	71.50	85.50	63
26			15.75	24.30	30.00	44.25	58.50	72.75	87.00	63
27			16.00	24.70	30.50	45.00	59.50	74.00	88.50	63
28			16.25	25.10	31.00	45.75	60.50	75.25	90.00	62
29			16.50	25.50	31.50	46.50	61.50	76.50	91.50	62
30-31			18.50	28.70	35.50	52.50	69.50	86.50	103.50	60
32			19.00	29.50	36.50	54.00	71.50	89.00	106.50	61
33			19.25	29.90	37.00	54.75	72.50	90.25	108.00	62
34			19.50	30.30	37.50	55.50	73.50	91.50	109.50	62
35		13.05	20.75	32.30	40.00	59.25	78.50	97.75	117.00	64
36		13.50	21.50	33.50	41.50	61.50	81.50	101.50	121.50	64
37		14.25	22.75	35.50	44.00	65.25	86.50	107.75	129.00	64
38		14.70	23.50	36.70	45.50	67.50	89.50	111.50	133.50	65
39		15.60	25.00	39.10	48.50	72.00	95.50	119.00	142.50	66
40	11.80	16.95	27.25	42.70	53.00	78.75	104.50	130.25	156.00	67
41	12.50	18.00	29.00	45.50	56.50	84.00	111.50	139.00	166.50	68
42	13.40	19.35	31.25	49.10	61.00	90.75	120.50	150.25	180.00	70
43	14.80	21.45	34.75	54.70	68.00	101.25	134.50	167.75	201.00	72
44	15.60	22.65	36.75	57.90	72.00	107.25	142.50	177.75	213.00	73
45	16.70	24.30	39.50	62.30	77.50	115.50	153.50	191.50	229.50	74
46	17.70	25.80	42.00	66.30	82.50	123.00	163.50	204.00	244.50	75
47	18.70	27.30	44.50	70.30	87.50	130.50	173.50	216.50	259.50	76
48	19.70	28.80	47.00	74.30	92.50	138.00	183.50	229.00	274.50	77
49	21.30	31.20	51.00	80.70	100.50	150.00	199.50	249.00	298.50	78
50	22.40	32.85	53.75	85.10	106.00	158.25				79
51	24.10	35.40	58.00	91.90	114.50	171.00				80
52	26.20	38.55	63.25	100.30	125.00	186.75				82
53	27.90	41.10	67.50	107.10	133.50	199.50				83
54	30.00	44.25	72.75	115.50	144.00	215.25				85
55	31.50	46.50	76.50	121.50	151.50	226.50				86
56	32.80	48.45	79.75	126.70	158.00	236.25				85
57	33.80	49.95	82.25	130.70	163.00	243.75				84
58	35.60	52.65	86.75	137.90	172.00	257.25				84
59	37.10	54.90	90.50	143.90	179.50	268.50				84
60	38.10	56.40	93.00	147.90	184.50	276.00				84
61	40.70	60.30	99.50	158.30	197.50	295.50				85
62	44.00	65.25	107.75	171.50	214.00	320.25				87
63	47.40	70.35	116.25	185.10	231.00	345.75				89
64	51.10	75.90	125.50	199.90	249.50	373.50				93
65	53.60	79.65	131.75	209.90	262.00	392.25				94
66	56.40									95
67	59.20									96
68	62.30									96
69	65.50									96
70	69.00									95

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".

To enroll, update or review your coverage plans:

- call 800.421.3142

- chat with us <https://pierceins.com/college-albemarle/>

- email us [info@pierceins.com](mailto:info@pierceins.com)

