

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

Accidental Death Benefit
Included for Selected Ages

Accelerated Death Benefit Due
to Chronic Illness Included
For Employee Only

Marketed by



Application for Life Insurance

Express Issue | Monthly Pay

FOR USE ONLY IN

Texas

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:

- Pay the higher premium(s) required to continue coverage; or,
- 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 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.

Optional Benefits According to the guidelines established for your employer, your application will include the following benefit for an additional cost depending upon your issue age.

Accidental Death Benefit This benefit to age 65 (Issue Ages 17-59) doubles the coverage when death occurs by accidental bodily injury within 180 days of an accident. Maximum in-force limits and exclusions apply. (Form ICCo7-ULCL-ADB-07).

Accelerated Death Benefit Rider For Chronic Illness For Employee Only This benefit provides an accelerated death benefit if an insured becomes chronically ill as defined in the rider. (Form ICC15-ULABR-CI-15). See details on next page.

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.

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.)

Chronic Illness - included with an additional premium, for employee only

For an additional premium of 10% of the base policy premium, this policy may include an Accelerated Death Benefit Due to Chronic Illness Rider. If the Insured has a chronic 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. Chronic Illness means the Insured permanently: (a) is unable to perform, without substantial assistance from another individual, at least two Activities of Daily Living due to a loss of functional capacity and will need services for the rest of his or her life; or (b) requires substantial supervision to protect the Insured from threats to health and safety due to severe cognitive impairment and will need services for the rest of his or her life. Activities of Daily Living include: bathing, continence, dressing, eating, toileting, and transferring. Severe cognitive impairment means deterioration or loss of intellectual capacity that: (1) places the Insured in jeopardy of harming himself or herself or others, and therefore, the Insured requires substantial supervision by another person; 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.

This benefit will be calculated and paid as a lump sum only. This lump sum is intended to serve as a per diem accelerated death benefit as described under Section 101(g) of the Internal Revenue Code. You may be able to exclude certain portions of this accelerated death benefit (specifically, the greater of: (a) the lump sum equivalent of the per diem amount; or (b) the actual cost incurred for Services provided in the year the Accelerated Death Benefit is paid) from your taxable income. Your benefit for Chronic Illness will be calculated in accordance with the rider and you may, in some circumstances, be paid more than the excludable per diem amount.

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

Note: The benefit will be paid for either Terminal Illness or Chronic Illness. In no instance will benefits be paid under both riders.

OPTIONAL BENEFITS MONTHLY COST:

Accidental Death Benefit \$0.08 per \$1,000 of Face Amount
Accelerated Death Benefit Rider For Chronic Illness 10% of Base Plan Table Premium

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	0.1975	0.1975	0.2067	0.2067	0.2167	0.2167	0.2167	0.2167	0.2167	0.2159	0.2150	0.2225	0.2184	0.2117	0.2017
Lowest Load	0.0292	0.0234	0.1892	0.1950	0.1642	0.1717	0.1792	0.1884	0.1992	0.0009	0.0250	0.0142	0.0609	0.1192	0.0009
Zero After Year	6	6	5	5	5	5	5	5	5	6	6	6	6	6	7

Issue Age →	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Highest Load	0.1917	0.1792	0.1742	0.1734	0.1734	0.1750	0.1917	0.1959	0.2050	0.2067	0.2084	0.2175	0.2267	0.2267	0.2359
Lowest Load	0.0534	0.0959	0.1250	0.1392	0.1525	0.1617	0.1109	0.1100	0.0600	0.0600	0.0584	0.0084	0.1984	0.2134	0.2067
Zero After Year	7	7	7	7	7	7	7	7	7	7	7	7	6	6	6

Issue Age →	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Highest Load	0.2417	0.2384	0.2500	0.2600	0.2675	0.2850	0.2909	0.3000	0.3209	0.3534	0.3825	0.4209	0.4767	0.5359	0.5950
Lowest Load	0.2034	0.0467	0.0167	0.2184	0.2084	0.1475	0.1317	0.1075	0.0392	0.2684	0.1859	0.0684	0.3667	0.2350	0.1042
Zero After Year	6	7	7	6	6	6	6	6	6	5	5	5	4	4	4

Issue Age →	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Highest Load	0.6617	0.7275	0.7834	0.8467	0.9184	1.0067	1.1084	1.2342	1.3567	1.4350	1.5042	1.5750	1.6542	1.7417	1.8142
Lowest Load	0.6300	0.5509	0.4942	0.4267	0.3450	0.2417	0.1125	1.1984	1.1592	1.1684	1.1934	1.2217	1.2484	1.2742	1.3225
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	1.9175	2.0117	2.1084	2.2075	2.3109	2.4184	2.5400	2.6734	2.8159	2.9534	3.0742
Lowest Load	1.3500	1.3950	1.4484	1.5092	1.5767	1.6525	1.7284	1.8067	1.8934	1.8875	1.7592
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	0.3267	0.3242	0.3225	0.3209	0.3367	0.3342	0.3575	0.3575	0.3584	0.3675	0.3767	0.3850	0.3925	0.4600	0.4542
Lowest Load	0.3092	0.0067	0.0342	0.0625	0.0200	0.0517	0.3392	0.0017	0.0259	0.0150	0.0067	0.0059	0.0134	0.2392	0.2917
Zero After Year	4	5	5	5	5	5	4	5	5	5	5	5	5	4	4

Issue Age →	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
Highest Load	0.4659	0.4659	0.4650	0.5000	0.5159	0.5484	0.5600	0.5950	0.6567	0.7009	0.7625	0.8725	0.9317	1.0159	1.0875
Lowest Load	0.2959	0.3359	0.3800	0.3242	0.3267	0.2875	0.3125	0.2609	0.1325	0.0550	0.6934	0.5359	0.4892	0.3984	0.3342
Zero After Year	4	4	4	4	4	4	4	4	4	4	3	3	3	3	3

Issue Age →	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
Highest Load	1.1575	1.2250	1.3442	1.4142	1.5342	1.6867	1.8000	1.8800	1.9542	2.0392	2.1075	2.1942	2.2434	2.3075	2.4300
Lowest Load	0.2800	0.2350	0.0942	0.0559	1.4884	1.4517	1.4617	1.5125	1.5775	1.6409	1.7309	1.8117	1.9417	2.0675	2.1467
Zero After Year	3	3	3	3	2	2	2	2	2	2	2	2	2	2	2

Issue Age →	62	63	64	65	66	67	68	69	70
Highest Load	2.5217	2.5917	2.6484	2.7000	2.7609	2.8300	2.8967	2.9625	3.0192
Lowest Load	2.2692	2.2692	2.2084	2.1534	2.0884	2.0150	1.9434	1.8725	1.8117
Zero After Year	2	2	2	2	2	2	2	2	2

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
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		11.40	20.55	29.70	38.85	57.15	75.45	93.75	112.05	73
21-22		11.68	21.10	30.53	39.95	58.80	77.65	96.50	115.35	73
23-25		11.95	21.65	31.35	41.05	60.45	79.85	99.25	118.65	71
26		12.23	22.20	32.18	42.15	62.10	82.05	102.00	121.95	72
27		12.50	22.75	33.00	43.25	63.75	84.25	104.75	125.25	72
28		12.50	22.75	33.00	43.25	63.75	84.25	104.75	125.25	71
29		12.78	23.30	33.83	44.35	65.40	86.45	107.50	128.55	71
30-31		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	70
32		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	70
33		14.15	26.05	37.95	49.85	73.65	97.45	121.25	145.05	71
34		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	72
35		15.53	28.80	42.08	55.35	81.90	108.45	135.00	161.55	73
36		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	73
37		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	73
38		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	74
39		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	75
40	9.21	19.65	37.05	54.45	71.85	106.65	141.45	176.25	211.05	76
41	9.76	21.03	39.80	58.58	77.35	114.90	152.45	190.00	227.55	77
42	10.53	22.95	43.65	64.35	85.05	126.45	167.85	209.25	250.65	78
43	11.30	24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	80
44	12.07	26.80	51.35	75.90	100.45	149.55	198.65	247.75	296.85	81
45	12.95	29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	82
46	13.83	31.20	60.15	89.10	118.05	175.95	233.85	291.75	349.65	83
47	14.60	33.13	64.00	94.88	125.75	187.50	249.25	311.00	372.75	83
48	15.48	35.33	68.40	101.48	134.55	200.70	266.85	333.00	399.15	84
49	16.47	37.80	73.35	108.90	144.45	215.55	286.65	357.75	428.85	85
50	17.68	40.83	79.40	117.98	156.55					86
51	19.11	44.40	86.55	128.70	170.85					87
52	20.87	48.80	95.35	141.90	188.45					88
53	22.63	53.20	104.15	155.10	206.05					90
54	23.84	56.23	110.20	164.18	218.15					90
55	24.94	58.98	115.70	172.43	229.15					91
56	26.04	61.73	121.20	180.68	240.15					91
57	27.25	64.75	127.25	189.75	252.25					91
58	28.57	68.05	133.85	199.65	265.45					91
59	29.78	71.08	139.90	208.73	277.55					91
60	30.63	73.20	144.15	215.10	286.05					91
61	32.28	77.33	152.40	227.48	302.55					91
62	34.04	81.73	161.20	240.68	320.15					92
63	35.91	86.40	170.55	254.70	338.85					92
64	37.89	91.35	180.45	269.55	358.65					92
65	39.98	96.58	190.90	285.23	379.55					92
66	42.29									92
67	44.82									92
68	47.57									92
69	50.43									93
70	53.29									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
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	70
21-22		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	70
23-25		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	69
26		17.73	33.20	48.68	64.15	95.10	126.05	157.00	187.95	69
27		18.00	33.75	49.50	65.25	96.75	128.25	159.75	191.25	68
28		18.28	34.30	50.33	66.35	98.40	130.45	162.50	194.55	68
29		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	68
30-31		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	69
32		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	69
33		21.58	40.90	60.23	79.55	118.20	156.85	195.50	234.15	69
34		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	68
35		23.23	44.20	65.18	86.15	128.10	170.05	212.00	253.95	69
36		24.05	45.85	67.65	89.45	133.05	176.65	220.25	263.85	69
37		25.43	48.60	71.78	94.95	141.30	187.65	234.00	280.35	70
38		26.25	50.25	74.25	98.25	146.25	194.25	242.25	290.25	70
39		27.90	53.55	79.20	104.85	156.15	207.45	258.75	310.05	70
40	13.50	30.38	58.50	86.63	114.75	171.00	227.25	283.50	339.75	72
41	14.27	32.30	62.35	92.40	122.45	182.55	242.65	302.75	362.85	73
42	15.26	34.78	67.30	99.83	132.35	197.40	262.45	327.50	392.55	74
43	16.80	38.63	75.00	111.38	147.75	220.50	293.25	366.00	438.75	76
44	17.68	40.83	79.40	117.98	156.55	233.70	310.85	388.00	465.15	77
45	18.89	43.85	85.45	127.05	168.65	251.85	335.05	418.25	501.45	78
46	19.99	46.60	90.95	135.30	179.65	268.35	357.05	445.75	534.45	79
47	21.09	49.35	96.45	143.55	190.65	284.85	379.05	473.25	567.45	79
48	22.19	52.10	101.95	151.80	201.65	301.35	401.05	500.75	600.45	80
49	23.95	56.50	110.75	165.00	219.25	327.75	436.25	544.75	653.25	82
50	25.16	59.53	116.80	174.08	231.35					82
51	27.03	64.20	126.15	188.10	250.05					83
52	29.34	69.98	137.70	205.43	273.15					85
53	31.21	74.65	147.05	219.45	291.85					87
54	32.75	78.50	154.75	231.00	307.25					87
55	34.29	82.35	162.45	242.55	322.65					87
56	36.05	86.75	171.25	255.75	340.25					87
57	37.70	90.88	179.50	268.13	356.75					87
58	39.68	95.83	189.40	282.98	376.55					87
59	41.33	99.95	197.65	295.35	393.05					87
60	42.51	102.90	203.55	304.20	404.85					87
61	45.37	110.05	217.85	325.65	433.45					88
62	48.01	116.65	231.05	345.45	459.85					88
63	50.54	122.98	243.70	364.43	485.15					88
64	53.07	129.30	256.35	383.40	510.45					89
65	55.71	135.90	269.55	403.20	536.85					89
66	58.57									89
67	61.65									89
68	64.84									89
69	68.25									89
70	71.88									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".

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
		Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)								
		\$18.00	\$20.00	\$24.00	\$28.00	\$30.00	\$32.00	\$35.00	\$40.00	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		43,033	48,498	59,427	70,356	75,820	81,289	89,480	103,143	73
21-22		41,778	47,083	57,687	68,313	73,608	78,913	86,870	100,133	73
23-25		40,589	45,748	56,057	66,366	71,521	76,676	84,411	97,304	71
26		39,474	44,487	54,512	64,537	69,549	74,563	82,081	94,612	72
27		38,417	43,293	53,050	62,813	67,684	72,561	79,879	92,074	72
28		38,417	43,293	53,050	62,813	67,684	72,561	79,879	92,074	71
29		37,411	42,162	51,663	61,164	65,920	70,666	77,791	89,668	71
30-31		36,453	41,088	50,348	59,607	64,234	68,866	75,811	87,385	70
32		34,691	39,097	47,908	56,719	61,124	65,529	72,137	83,150	70
33		33,089	37,292	45,694	54,097	58,299	62,500	68,803	79,307	71
34		31,627	35,645	43,675	51,707	55,723	59,739	65,764	75,804	72
35		29,662	33,428	40,961	48,494	52,260	56,027	61,677	71,093	73
36		28,482	32,098	39,331	46,565	50,181	53,803	59,220	68,265	73
37		27,392	30,870	37,827	44,783	48,261	51,740	56,957	65,656	73
38		25,907	29,195	35,774	42,352	45,642	48,931	53,864	62,089	74
39		24,157	27,221	33,359	39,494	42,563	45,629	50,231	57,899	75
40	9.21	22,630	25,503	31,250	36,998	39,871	42,745	47,055	54,239	76
41	9.76	20,973	23,636	28,959	34,288	36,951	39,614	43,609	50,267	77
42	10.53	19,023	21,437	26,269	31,100	33,515	35,934	39,554	45,592	78
43	11.30	17,404	19,614	24,034	28,454	30,663	32,873	36,188	41,713	80
44	12.07	16,039	18,076	22,149	26,222	28,259	30,299	33,351	38,442	81
45	12.95	14,720	16,589	20,327	24,062	25,938	27,806	30,608	35,281	82
46	13.83	13,602	15,329	18,783	22,237	23,964	25,688	28,282	32,600	83
47	14.60	12,754	14,373	17,612	20,851	22,470	24,090	26,520	30,566	83
48	15.48	11,905	13,417	16,438	19,464	20,976	22,487	24,755	28,536	84
49	16.47	11,076	12,483	15,296	18,109	19,515	20,923	23,031	26,548	85
50	17.68	10,206	11,504	14,096	16,687	17,985	19,282	21,225	24,466	86
51	19.11		10,528	12,901	15,273	16,460	17,646	19,425	22,391	87
52	20.87		11,683	13,830	14,905	15,978	17,589	20,275	20,275	88
53	22.63		10,673	12,635	13,617	14,598	16,070	18,524	18,524	90
54	23.84		10,075	11,929	12,854	13,781	15,170	17,485	17,485	90
55	24.94			11,349	12,231	13,112	14,435	16,638	16,638	91
56	26.04			10,824	11,665	12,506	13,767	15,868	15,868	91
57	27.25			10,300	11,100	11,900	13,100	15,100	15,100	91
58	28.57				10,544	11,304	12,441	14,342	14,342	91
59	29.78				10,080	10,807	11,897	13,713	13,713	91
60	30.63					10,483	11,540	13,302	13,302	91
61	32.28						10,906	12,571	12,571	91
62	34.04						10,302	11,875	11,875	92
63	35.91							11,216	11,216	92
64	37.89							10,593	10,593	92
65	39.98							10,006	10,006	92
66	42.29									92
67	44.82									92
68	47.57									92
69	50.43									93
70	53.29									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)	Prem For \$10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium		
		Includes Added Cost for										
		Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)										
		\$26.00	\$28.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00			
15D-1										83		
2-3										83		
4-10										79		
11-16										75		
17-20		42,941	46,565	50,181	59,220	68,265	77,313	86,348	95,389	70		
21-22		41,305	44,783	48,261	56,957	65,656	74,344	83,044	91,740	70		
23-25		39,063	42,352	45,642	53,864	62,089	70,313	78,537	86,761	69		
26		38,369	41,600	44,826	52,909	60,986	69,064	77,141	85,214	69		
27		37,699	40,874	44,050	51,985	59,921	67,858	75,794	83,729	68		
28		37,052	40,172	43,292	51,088	58,893	66,693	74,493	82,294	68		
29		36,433	39,494	42,563	50,231	57,899	65,567	73,237	80,905	68		
30-31		32,091	34,798	37,501	44,257	51,014	57,771	64,528	71,284	69		
32		31,170	33,793	36,418	42,980	49,541	56,103	62,665	69,226	69		
33		30,722	33,312	35,900	42,368	48,833	55,310	61,773	68,241	69		
34		30,294	32,845	35,396	41,774	48,151	54,529	60,906	67,284	68		
35		28,312	30,688	33,076	39,037	44,995	50,949	56,913	62,873	69		
36		27,237	29,530	31,824	37,562	43,292	49,026	54,760	60,493	69		
37		25,621	27,778	29,936	35,330	40,720	46,117	51,511	56,904	70		
38		24,740	26,818	28,907	34,115	39,318	44,532	49,740	54,943	70		
39		23,149	25,098	27,047	31,921	36,797	41,669	46,541	51,414	70		
40	13.50	21,110	22,890	24,669	29,110	33,556	38,001	42,445	46,890	72		
41	14.27	19,759	21,423	23,087	27,247	31,407	35,563	39,726	43,886	73		
42	15.26	18,256	19,793	21,328	25,176	29,017	32,860	36,703	40,546	74		
43	16.80	16,323	17,698	19,073	22,509	25,946	29,382	32,818	36,255	76		
44	17.68	15,393	16,687	17,985	21,225	24,466	27,706	30,943	34,187	77		
45	18.89	14,273	15,475	16,678	19,685	22,687	25,690	28,696	31,701	78		
46	19.99	13,388	14,516	15,643	18,462	21,280	24,099	26,917	29,736	79		
47	21.09	12,606	13,668	14,728	17,384	20,038	22,692	25,344	27,999	79		
48	22.19	11,911	12,914	13,917	16,425	18,934	21,439	23,945	26,455	80		
49	23.95	10,944	11,867	12,789	15,092	17,397	19,701	22,005	24,309	82		
50	25.16	10,367	11,240	12,113	14,297	16,478	18,660	20,843	23,025	82		
51	27.03		10,392	11,199	13,217	15,235	17,252	19,270	21,288	83		
52	29.34			10,244	12,089	13,936	15,781	17,627	19,473	85		
53	31.21				11,309	13,036	14,762	16,489	18,215	87		
54	32.75				10,738	12,378	14,017	15,656	17,296	87		
55	34.29				10,222	11,783	13,343	14,904	16,463	87		
56	36.05					11,169	12,649	14,128	15,607	87		
57	37.70					10,650	12,060	13,470	14,880	87		
58	39.68					10,085	11,422	12,758	14,093	87		
59	41.33						10,938	12,219	13,498	87		
60	42.51						10,618	11,861	13,102	87		
61	45.37							11,074	12,233	88		
62	48.01							10,435	11,527	88		
63	50.54								10,923	88		
64	53.07								10,379	89		
65	55.71									89		
66	58.57									89		
67	61.65									89		
68	64.84									89		
69	68.25									89		
70	71.88									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".

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	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
15D-1				8.00					13.75	83
2-3				8.25					14.25	83
4-10				8.50					14.75	79
11-16				8.75					15.25	75
17-20				10.75	12.45	14.15	15.85	17.55	19.25	73
21-22				11.00	12.75	14.50	16.25	18.00	19.75	73
23-25				11.25	13.05	14.85	16.65	18.45	20.25	71
26				11.50	13.35	15.20	17.05	18.90	20.75	72
27				11.75	13.65	15.55	17.45	19.35	21.25	72
28				11.75	13.65	15.55	17.45	19.35	21.25	71
29				12.00	13.95	15.90	17.85	19.80	21.75	71
30-31				12.25	14.25	16.25	18.25	20.25	22.25	70
32				12.75	14.85	16.95	19.05	21.15	23.25	70
33				13.25	15.45	17.65	19.85	22.05	24.25	71
34				13.75	16.05	18.35	20.65	22.95	25.25	72
35		9.60	12.05	14.50	16.95	19.40	21.85	24.30	26.75	73
36		9.90	12.45	15.00	17.55	20.10	22.65	25.20	27.75	73
37		10.20	12.85	15.50	18.15	20.80	23.45	26.10	28.75	73
38		10.65	13.45	16.25	19.05	21.85	24.65	27.45	30.25	74
39		11.25	14.25	17.25	20.25	23.25	26.25	29.25	32.25	75
40	8.65	11.85	15.05	18.25	21.45	24.65	27.85	31.05	34.25	76
41	9.15	12.60	16.05	19.50	22.95	26.40	29.85	33.30	36.75	77
42	9.85	13.65	17.45	21.25	25.05	28.85	32.65	36.45	40.25	78
43	10.55	14.70	18.85	23.00	27.15	31.30	35.45	39.60	43.75	80
44	11.25	15.75	20.25	24.75	29.25	33.75	38.25	42.75	47.25	81
45	12.05	16.95	21.85	26.75	31.65	36.55	41.45	46.35	51.25	82
46	12.85	18.15	23.45	28.75	34.05	39.35	44.65	49.95	55.25	83
47	13.55	19.20	24.85	30.50	36.15	41.80	47.45	53.10	58.75	83
48	14.35	20.40	26.45	32.50	38.55	44.60	50.65	56.70	62.75	84
49	15.25	21.75	28.25	34.75	41.25	47.75	54.25	60.75	67.25	85
50	16.35	23.40	30.45	37.50						86
51	17.65	25.35	33.05	40.75						87
52	19.25	27.75	36.25	44.75						88
53	20.85	30.15	39.45	48.75						90
54	21.95	31.80	41.65	51.50						90
55	22.95	33.30	43.65	54.00						91
56	23.95	34.80	45.65	56.50						91
57	25.05	36.45	47.85	59.25						91
58	26.25	38.25	50.25	62.25						91
59	27.35	39.90	52.45	65.00						91
60	28.05	40.95	53.85	66.75						91
61										91
62										92
63										92
64										92
65										92
66										92
67										92
68										92
69										93
70										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 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	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20				15.00	17.55	20.10	22.65	25.20	27.75	70
21-22				15.50	18.15	20.80	23.45	26.10	28.75	70
23-25				16.25	19.05	21.85	24.65	27.45	30.25	69
26				16.50	19.35	22.20	25.05	27.90	30.75	69
27				16.75	19.65	22.55	25.45	28.35	31.25	68
28				17.00	19.95	22.90	25.85	28.80	31.75	68
29				17.25	20.25	23.25	26.25	29.25	32.25	68
30-31				19.25	22.65	26.05	29.45	32.85	36.25	69
32				19.75	23.25	26.75	30.25	33.75	37.25	69
33				20.00	23.55	27.10	30.65	34.20	37.75	69
34				20.25	23.85	27.45	31.05	34.65	38.25	68
35		13.80	17.65	21.50	25.35	29.20	33.05	36.90	40.75	69
36		14.25	18.25	22.25	26.25	30.25	34.25	38.25	42.25	69
37		15.00	19.25	23.50	27.75	32.00	36.25	40.50	44.75	70
38		15.45	19.85	24.25	28.65	33.05	37.45	41.85	46.25	70
39		16.35	21.05	25.75	30.45	35.15	39.85	44.55	49.25	70
40	12.55	17.70	22.85	28.00	33.15	38.30	43.45	48.60	53.75	72
41	13.25	18.75	24.25	29.75	35.25	40.75	46.25	51.75	57.25	73
42	14.15	20.10	26.05	32.00	37.95	43.90	49.85	55.80	61.75	74
43	15.55	22.20	28.85	35.50	42.15	48.80	55.45	62.10	68.75	76
44	16.35	23.40	30.45	37.50	44.55	51.60	58.65	65.70	72.75	77
45	17.45	25.05	32.65	40.25	47.85	55.45	63.05	70.65	78.25	78
46	18.45	26.55	34.65	42.75	50.85	58.95	67.05	75.15	83.25	79
47	19.45	28.05	36.65	45.25	53.85	62.45	71.05	79.65	88.25	79
48	20.45	29.55	38.65	47.75	56.85	65.95	75.05	84.15	93.25	80
49	22.05	31.95	41.85	51.75	61.65	71.55	81.45	91.35	101.25	82
50	23.15	33.60	44.05	54.50						82
51	24.85	36.15	47.45	58.75						83
52	26.95	39.30	51.65	64.00						85
53	28.65	41.85	55.05	68.25						87
54	30.05	43.95	57.85	71.75						87
55	31.45	46.05	60.65	75.25						87
56	33.05	48.45	63.85	79.25						87
57	34.55	50.70	66.85	83.00						87
58	36.35	53.40	70.45	87.50						87
59	37.85	55.65	73.45	91.25						87
60	38.85	57.15	75.45	93.75						87
61										88
62										88
63										88
64										89
65										89
66										89
67										89
68										89
69										89
70										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".

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
		Includes Added Cost for Accidental Death Benefit (Ages 17-59)								
		\$18.00	\$20.00	\$24.00	\$28.00	\$30.00	\$32.00	\$35.00	\$40.00	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		46,324								73
21-22		45,000								73
23-25		43,750	49,306							71
26		42,568	47,973							72
27		41,448	46,711							72
28		41,448	46,711							71
29		40,385	45,513							71
30-31		39,375	44,375							70
32		37,500	42,262							70
33		35,796	40,341	49,432						71
34		34,240	38,587	47,283						72
35		32,143	36,225	44,388						73
36		30,883	34,804	42,648						73
37		29,717	33,491	41,038	48,585					73
38		28,125	31,697	38,840	45,983	49,554				74
39		26,250	29,584	36,250	42,917	46,250	49,584			75
40	8.65	24,610	27,735	33,985	40,235	43,360	46,485			76
41	9.15	22,827	25,725	31,522	37,319	40,218	43,116	47,464		77
42	9.85	20,724	23,356	28,619	33,882	36,514	39,145	43,093	49,672	78
43	10.55	18,976	21,386	26,205	31,025	33,434	35,844	39,458	45,482	80
44	11.25	17,500	19,723	24,167	28,612	30,834	33,056	36,389	41,945	81
45	12.05	16,072	18,113	22,194	26,276	28,316	30,358	33,419	38,521	82
46	12.85	14,859	16,746	20,519	24,293	26,180	28,066	30,897	35,614	83
47	13.55	13,938	15,708	19,248	22,788	24,558	26,328	28,983	33,408	83
48	14.35	13,017	14,670	17,976	21,281	22,934	24,587	27,066	31,199	84
49	15.25	12,116	13,654	16,731	19,808	21,347	22,885	25,192	29,039	85
50	16.35	11,171	12,589	15,426	18,263	19,681	21,100	23,227		86
51	17.65	10,228	11,526	14,124	16,721	18,020	19,318	21,267	24,513	87
52	19.25		10,438	12,795	15,148	16,324	17,500	19,265	22,206	88
53	20.85			11,693	13,845	14,920	15,995	17,608	20,296	90
54	21.95			11,041	13,071	14,087	15,102	16,625	19,163	90
55	22.95			10,508	12,439	13,406	14,372	15,821	18,237	91
56	23.95			10,024	11,867	12,789	13,710	15,093	17,397	91
57	25.05				11,294	12,172	13,049	14,365	16,558	91
58	26.25				10,730	11,563	12,396	13,646	15,730	91
59	27.35				10,259	11,056	11,853	13,048	15,040	91
60	28.05					10,756	11,532	12,694	14,632	91
61										91
62										92
63										92
64										92
65										92
66										92
67										92
68										92
69										93
70										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)	Prem For \$10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		Includes Added Cost for Accidental Death Benefit (Ages 17-59)								
		\$26.00	\$28.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		46,569								70
21-22		44,812	48,585							70
23-25		42,411	45,983	49,554						69
26		41,667	45,176	48,685						69
27		40,949	44,397	47,845						68
28		40,255	43,645	47,034						68
29		39,584	42,917	46,250						68
30-31		34,927	37,868	40,809	48,162					69
32		33,929	36,786	39,643	46,786					69
33		33,451	36,268	39,085	46,127					69
34		32,987	35,764	38,542	45,487					68
35		30,845	33,442	36,039	42,533	49,026				69
36		29,688	32,188	34,688	40,938	47,188				69
37		27,941	30,295	32,648	38,530	44,412				70
38		26,989	29,262	31,535	37,216	42,898	48,580			70
39		25,266	27,394	29,522	34,841	40,160	45,479			70
40	12.55	23,059	25,001	26,942	31,797	36,651	41,505	46,360		72
41	13.25	21,591	23,410	25,228	29,773	34,318	38,864	43,410	47,955	73
42	14.15	19,958	21,639	23,319	27,522	31,723	35,925	40,127	44,328	74
43	15.55	17,858	19,361	20,865	24,625	28,384	32,143	35,903	39,662	76
44	16.35	16,844	18,263	19,681	23,227	26,774	30,319	33,866	37,412	77
45	17.45	15,625	16,940	18,257	21,547	24,836	28,125	31,415	34,704	78
46	18.45	14,661	15,896	17,130	20,217	23,303	26,389	29,476	32,562	79
47	19.45	13,809	14,971	16,134	19,041	21,948	24,855	27,762	30,669	79
48	20.45	13,050	14,149	15,248	17,995	20,742	23,490	26,237	28,984	80
49	22.05	11,995	13,006	14,016	16,541	19,065	21,591	24,117	26,642	82
50	23.15	11,364	12,320	13,278	15,670	18,063	20,455	22,847		82
51	24.85	10,509	11,394	12,279	14,492	16,704	18,916	21,129	23,341	83
52	26.95		10,426	11,235	13,260	15,284	17,308	19,332	21,357	85
53	28.65			10,512	12,406	14,300	16,193	18,087	19,982	87
54	30.05				11,781	13,579	15,378	17,177	18,975	87
55	31.45				11,216	12,929	14,641	16,353	18,065	87
56	33.05				10,634	12,257	13,880	15,504	17,127	87
57	34.55				10,140	11,688	13,236	14,784	16,331	87
58	36.35					11,070	12,537	14,003	15,469	87
59	37.85					10,604	12,009	13,413	14,817	87
60	38.85					10,315	11,681	13,047	14,413	87
61										88
62										88
63										88
64										89
65										89
66										89
67										89
68										89
69										89
70										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".

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.

Agent Certification

AGENT STATEMENT

I certify that I have: (a) delivered to the Applicant the Sales Brochure Series form 18M049-ICC EXP-K-M-3AD 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

TEXASLIFE 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.

- | | |
|--|---|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? |
| <input type="checkbox"/> Yes <input type="checkbox"/> 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.

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 is 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?

Privacy Notice - Two pages

Thank you for your interest in our products and services. We will review what you told us and may get further information if needed.

READ THIS NOTICE CAREFULLY

It describes in broad terms how we learn about you and anyone else who is to be insured under the policy you applied for. It tells how we treat that information. If anyone else is to be insured under the policy you applied for, what we say here also applies to information about him or her. We are required by law to give you this notice.

WHY WE NEED INFORMATION

We need to know about you (and anyone else to be insured) to provide the insurance and other products and services you've asked for. We may also need it to administer your business with us, evaluate claims, process transactions and run our business. And we need information from you and others to help us verify identities in order to prevent money laundering and terrorism.

We need to know your address, age and other basic information. But we may need more information, including finances, employment, health, hobbies or business conducted with us, or with other companies.

HOW WE GET INFORMATION

What we know about you (and anyone else to be insured) we get mostly from you. But we may also have to find out more from others in order to make sure that what we know is correct and complete. This personal information may be collected from persons other than you, and may be disclosed in certain circumstances to third parties without your authorization. Other sources may include adult relatives, employers, consumer reporting agencies, health care providers and others. Some sources may give us reports and may disclose what they know to others. We may ask for medical information about you. The Authorization you signed when you applied for insurance permits these sources to tell us about you. So we may, for instance, at our expense:

- Ask for a medical exam — Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse

This will help us decide eligibility for insurance from us and what we should charge for it. We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, like:

- Work and work history— Mode of living— Finances— Reputation— Dangerous sports activity— Driving record

If we ask an agency for an "investigative" report about you - which means that they will ask others about you - we will ask them to contact you as well. The information may be kept by the consumer reporting agency and given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us, we will tell you if we have asked for a consumer report about you, and give you the name, address and phone number of the consumer reporting agency.

MIB, Inc. ("MIB") is a commonly used source of information. It is a not-for-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from a member of MIB, or claim benefits from a member company, MIB may give that company any information it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may write to MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, call MIB at (866) 692-6901 or contact MIB at www.mib.com.

HOW WE PROTECT WHAT WE KNOW

Because you entrust us with your personal information, we treat what we know about you confidentially. We tell our employees to carefully handle your information. They may get your information only with a good reason. We take steps to secure our computer databases and safeguard the information we have.

HOW WE USE AND DISCLOSE WHAT WE KNOW ABOUT YOU

We may use what we know about you to help us serve you better. We may use it, and disclose it to our affiliates and others, for any purpose allowed by law; for example, to:

- Help us evaluate your request for a product
- Process information for us
- Perform research for us
- Help us run our business
- Help us comply with the law
- Audit our business
- Confirm or correct what we know about you
- Help us prevent fraud and other crimes
- Help us process claims and other transactions

When we disclose information to others to perform business services for us, they must take appropriate steps to protect this information. And they may use the information only for the purposes of performing those business services.

Other reasons we may disclose what we know about you include:

- Doing what a court or government agency requires us to do; for example, complying with a search warrant or subpoena
- Telling another company what we know about you, if we are or may be selling all or any part of our business or merging with another company
- Giving information to the government so that it can decide whether you may get government-paid benefits
- Telling your health care provider about a medical problem that you have but may not be aware of
- Giving your information to a peer review organization if you have health insurance with us
- Giving your information to someone who has a legal interest in your insurance, such as someone who lent you money and holds a lien on your policy

Generally, we will disclose only the information we consider reasonably necessary to disclose and no more. We may use what we know about you in order to offer you our other products and services.

YOU CAN SEE AND CORRECT YOUR INFORMATION

Generally, we will let you review what we know about you if you ask us in writing. (Because of its legal sensitivity, we will not show you anything that we learned in connection with a claim or lawsuit.) Also, if the law allows us to do so, we may decide to disclose what we know about your health only through your health care provider. If you tell us that what we know about you is incorrect, we will review it. If we agree with you, we will correct our records. If we do not agree with you, you may tell us in writing, and we will include your statement when we give your information to anyone outside our company or affiliate.

YOU CAN GET OTHER MATERIAL FROM US

In addition to any other privacy notice we may give you, we must give you a summary of our privacy policy once each year. You may have other rights under the law. If you want to know more about our privacy policy, please contact us at our website, www.texaslife.com, or write to us, c/o Texas Life Privacy Officer, PO Box 830, Waco, Texas 76703.

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