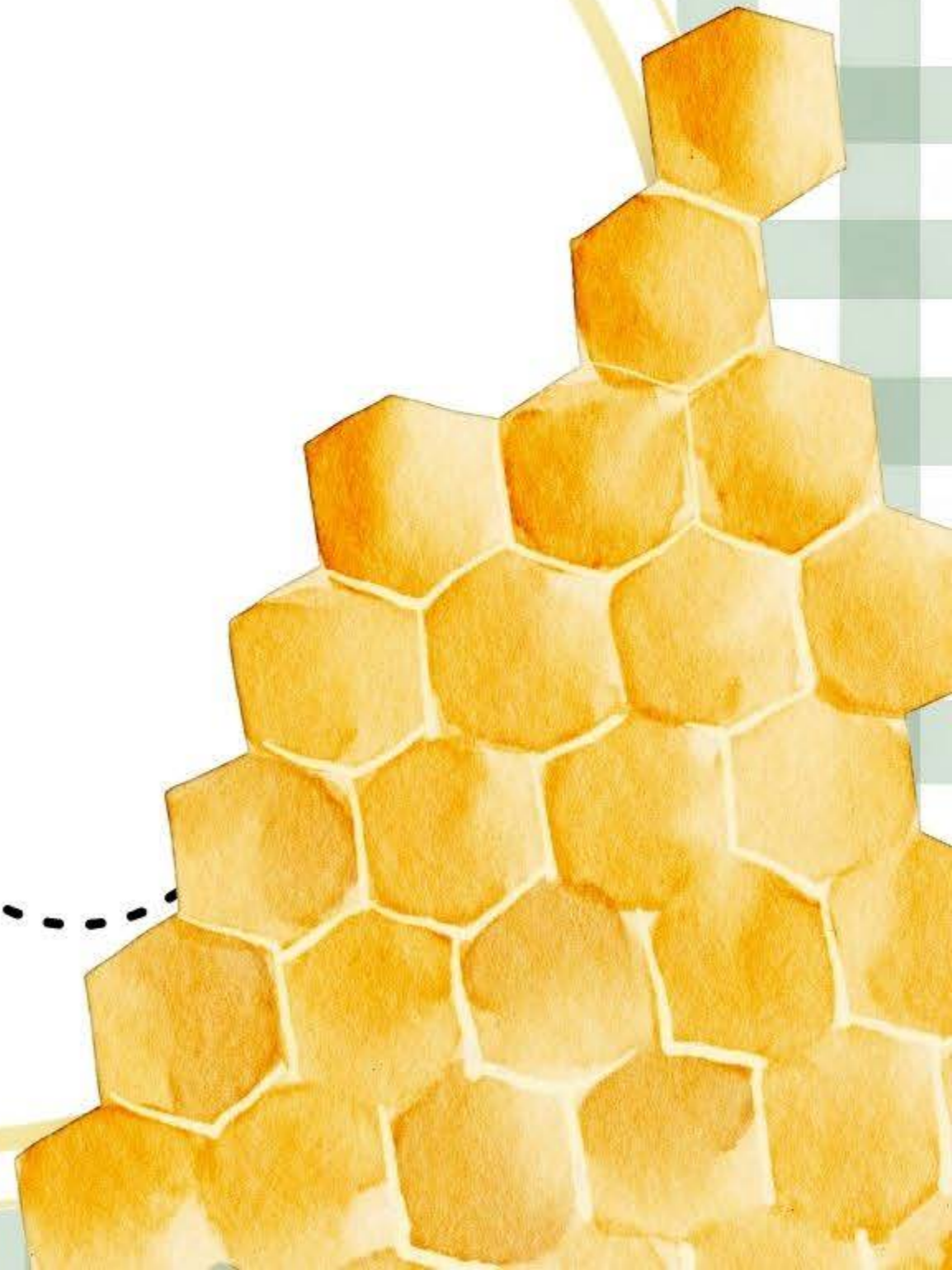


TEXASLIFE

INSURANCE COMPANY



Kacie Resendez
Texas Life



ABOUT US



Founded in 1901:
Oldest Life
Insurance
Company in Texas!

"A+ Superior"
Financial Strength
Rating by A.M.
Best¹.

Dedicated to
workplace
benefits & focus on
educational
market.

Consistently a Top
5 Provider of
Voluntary
Permanent Life in
the Worksite².

1. A+ Superior - Assigned to companies that have, in A.M. Best's opinion, a superior ability to meet their ongoing obligations to contract holders. A rating of A+ is the 2nd highest of 16 ratings. Credit rating effective August 2023
2. U.S. Worksite/Voluntary Sales Report, 3rd Quarter, 2023, LIMRA

WHY DO I NEED LIFE INSURANCE?

The Need for Coverage

- Income Replacement
- Burial and final expenses
- Protection at an early age for low cost
- Protection for all family members
- Uncomfortable to think about needing but necessary for the unexpected

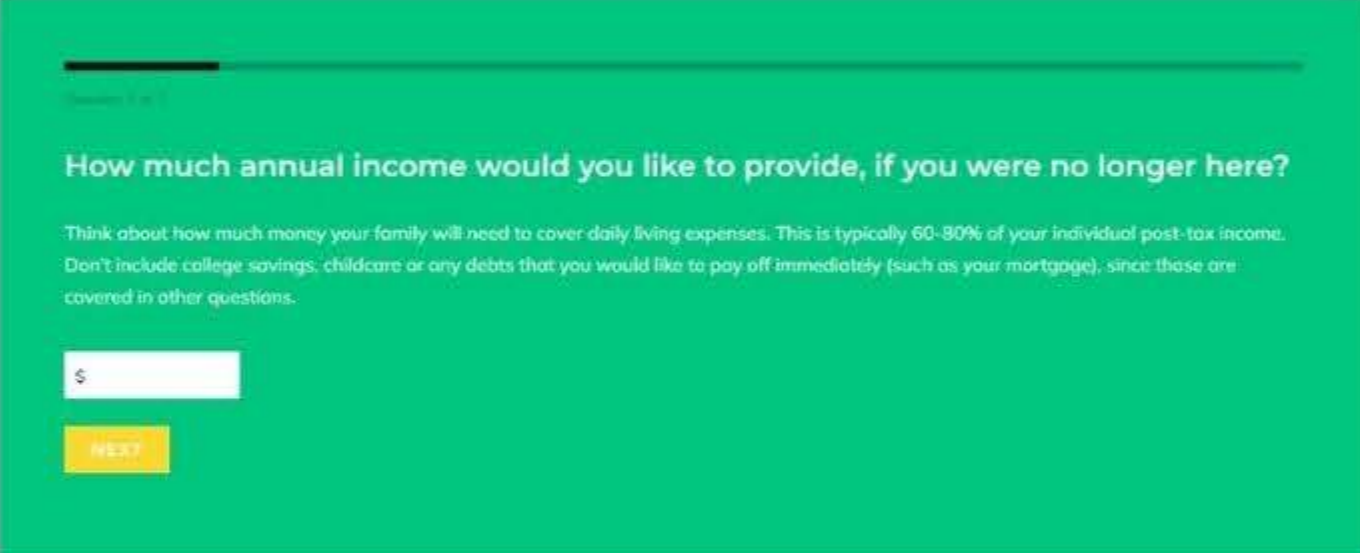
Facts About Life Insurance¹

- Over half of consumers (52%) reported owning a life insurance policy
- Women are less likely than men to own life insurance. Just 49% of women own life insurance compared with 55% of men.
- 38% of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly - 30% would struggle financially within a month.

Life Insurance Needs Calculator

Answer a few simple questions to estimate the amount of life insurance coverage you need to take care of your family.

This is an estimate only. For a complete assessment, contact a qualified insurance professional.



How much annual income would you like to provide, if you were no longer here?

Think about how much money your family will need to cover daily living expenses. This is typically 60-80% of your individual post-tax income. Don't include college savings, childcare or any debts that you would like to pay off immediately (such as your mortgage), since those are covered in other questions.

\$

NEXT

LifeHappens.org

WHY PERMANENT LIFE?

Important Things to Know:

- Group Term Life Insurance will require you to port or convert.
- The price of insurance goes up as you get older, so don't wait until after your Group Term expires to purchase permanent coverage!
- Permanent life insurance is portable and goes with you even when you leave district, change districts, retire, or any other reason
- Provides peace of mind for families



PRODUCT HIGHLIGHTS

Riders

- Accelerated Death Benefit Due to Terminal Illness Rider included (limitations and conditions apply)
- Accidental Death Benefit is available for issue ages 17-59 and payable to age 65
- Chronic Illness Rider available on employee and spouse upon underwriting eligibility

Product Specifics

- Minimal cash value; premiums are dedicated primarily to the purchase of the coverage
- Portable when you retire or leave employment
- Express Issue underwriting with only 3 work and health related questions



LIFE INSURANCE YOU CAN KEEP!

PURELIFE-PLUS

Life insurance can be an ideal way to provide money for your family when they need it most. PURELIFE-PLUS is permanent life insurance which features long guarantees¹ and one of the highest death benefits per payroll-deducted dollar offered at the worksite.² PURELIFE-PLUS is an ideal complement to any group term and optional life insurance your employer might provide, and it has the following features:

-  YOU OWN IT
-  YOU CAN TAKE IT WITH YOU WHEN YOU CHANGE JOBS OR RETIRE³
-  YOU PAY FOR IT THROUGH CONVENIENT PAYROLL DEDUCTIONS
-  YOU CAN COVER YOUR SPOUSE, CHILDREN AND GRANDCHILDREN, TOO⁴
-  YOU CAN GET A LIVING BENEFIT IF YOU BECOME TERMINALLY ILL⁵
-  THE COST IS REASONABLE

3 QUICK QUESTIONS
You can qualify by answering just 3 questions.⁶

DURING THE LAST SIX MONTHS, HAS THE PROPOSED INSURED:

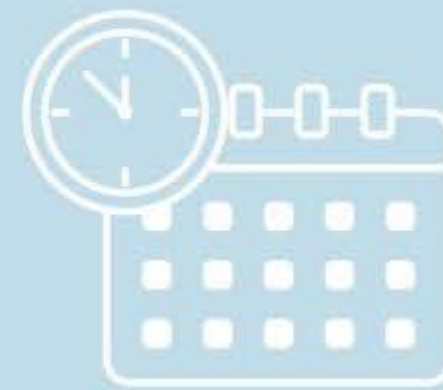
1. Been actively at work on a full time basis, performing usual duties?
2. Been absent from work due to illness or medical treatment for a period of more than 5 consecutive working days?
3. Been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation, dialysis treatment, or treatment for alcohol or drug abuse?

TEXASLIFE INSURANCE COMPANY
2100 West Loop | 800.444.4444 | 714.224.4444 | www.texaslife.com

1. Guarantees are subject to product terms, limitations, exclusions and the insurer's claims paying ability and financial strength. Current average premium guarantee is 40 years.
2. Voluntary Universal and Whole Life Products, Lifetime Consulting Group, Inc. (2019)
3. Coverage not available on children or grandchildren to 18 or 19 in NY; children must reside with the applicant to be eligible for coverage.
4. As long as the necessary premiums are paid.
5. Conditions apply Accelerated Death Benefit Due to Terminal Illness Rider form E-L-2 (UABR-0) or Form UABR-02
6. Issuance of coverage will depend on answers to these questions.
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PURELIFE-PLUS

THE PERFECT MIDDLE GROUND
BETWEEN TERM AND WHOLE LIFE.



• UNIVERSAL LIFE FRAMEWORK

Our product has very low cash value (Different v.s. Whole Life), and acts like Term Insurance to age 121.

• FAMILY COVERAGE

Coverage is available to employees, spouses, children, and grandchildren.

• AFFORDABLE PREMIUM

Texas Life Offers one of the highest face amount per dollar available at the worksite.

• EASY TO APPLY FOR

Only three questions looking back six months.

• INTERIM INSURANCE

Coverage is immediately active after you enroll in the policy.

• UNIQUE REFUND OF PREMIUM

Unique Limited Right to Partial Refund of Premium in future if premium is required to increase to continue (conditions apply).

WHO IS ELIGIBLE TO PARTICIPATE?

	<u>ISSUE AGES</u>	<u>MAXIMUM EXPRESS ISSUE</u>
Employee	17-49 50-65 66-70	\$300,000 \$100,000 \$10,000
Spouse	17-49 50-60	\$50,000 \$25,000
Child* Grandchild	15 days - 26 years 15 days - 18 years	\$50,000 \$50,000

Your spouse, children and grandchildren are eligible for coverage even if you do not participate!