

Peace of mind for you and your family.

Since 1901
900 WASHINGTON
POST OFFICE BOX 830
WACO, TEXAS 76703
800.283.9233

texaslife.com

PERMANENT LIFE INSURANCE

FOR YOU AND YOUR
FAMILY THAT YOU
CAN KEEP.

PURELIFE-PLUS

PURELIFE-PLUS

What do I need to bring to the enrollment interview?

- **Complete names** of spouse, children and grandchildren for whom you plan to apply for coverage¹
- **Birth date** of each applicant
- **Social Security Number** of each applicant

Texas Life was founded in 1901 and is the oldest life insurance company domiciled in Texas.

We are admitted in 49 states and the District of Columbia.

¹ Coverage not available on children in WA or on grandchildren in WA or MD. In MD, children must reside with the applicant to be eligible for coverage.

² Life Insurance Barometer. page 32 LIMRA International (2018)

³ Guarantees are subject to product terms, limitations, exclusions and the insurer's claims paying ability and financial strength.

⁴ Voluntary Universal and Whole Life Products, Eastbridge Consulting Group, December 2018

PureLife-plus is a Flexible Premium Adjustable Life Insurance to Age 121. As with most life insurance products, Texas Life contracts and riders contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a Texas Life representative or see the PureLife-plus brochure for costs and complete details. Contract form ICC18-PRFNG-NI-18 or Form Series PRFNG-NI-18. Texas Life is licensed to do business in the District of Columbia and every state but New York.

Voluntary permanent life insurance.

It's what we do.

(And we're good at it.)



TEXASLIFE INSURANCE COMPANY

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

The agent/agency offering this coverage is not affiliated with Texas Life other than to market its products. Claims payments are the responsibility of Texas Life Insurance Company.

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What is this voluntary life insurance coverage for employees?

An ideal complement to any group term and optional term life insurance your employer might provide, PURELIFE-PLUS is the life insurance you keep, even when you change jobs or retire. Its high death benefit and long guarantees provide peace of mind for you and your family.

Who is eligible?

As an employee, you are eligible to apply if you have satisfied your employer's eligibility period. You may also apply for insurance on your spouse, children, even your grandchildren.¹ For more information see the PURELIFE-PLUS brochure.

How do I participate?

Your employer has made participation simple by offering premium payment through the convenience of payroll deduction. Buying life insurance is a personal decision, and as such, you will have the opportunity to consult with an insurance professional. Should you decide to apply for coverage, that insurance professional will guide you through the application and have you authorize your employer to deduct premiums from your paycheck. Your employer then will remit the premiums to Texas Life.

Why is voluntary permanent life insurance so important?

- It can be an **ideal complement to group term** and any optional term life insurance your employer might provide. It is designed to be in force when you die.
- Unlike some group and optional term, this contract has a **death benefit guaranteed to age 121**, as long as you pay the necessary premiums, even when you retire or change jobs. Even if group or optional term life insurance is portable, it typically rises in cost and reduces in benefit at retirement.
- You will have periodic opportunities to review your family's insurance needs with the **help of a life insurance professional**.
- This coverage is available to you, your **spouse, your children, even your grandchildren**.¹
- Premiums are payable through the **convenience of payroll deduction**.
- You have the opportunity to **choose the coverage amount and/or premium** you want (within the limits offered under the program.)
- The application process is **quick and simple** – apply for coverage based on your answers to just three work- and health-related questions.
- You may apply for significant amounts of life insurance **without having to take a physical exam** at the time of application.
- This contract offers a significant death benefit at an **affordable premium**.
- Affordable level premium guarantees coverage for a significant period of time. (Thereafter, premiums to continue may be lower, the same, or higher.)²

Why buy PURELIFE-PLUS life insurance?

Permanent, individual life insurance can be an ideal way to provide money for your family when they need it most. A recent LIMRA study indicates that more than half of the consumers say they would have immediate or near immediate trouble paying living expenses if their primary wage earner died. Insufficient coverage has grave consequences for countless families.³ To help ensure that your family has money when you die, consider applying for this permanent and individually owned life insurance contract.

Product Features

PURELIFE-PLUS gives your loved ones peace of mind with the following features:

- **One of the highest death benefits available at the worksite⁴**
- **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)**
- **A unique refund of premium feature, should the premium ever increase (conditions apply)**
- **Accelerated Death Benefit Due to Terminal Illness Rider included at no extra cost (limitations and conditions apply)** *Form ICC07-ULABR-07 or Form Series ULABR-07*
- **Additional benefits may be available, at an additional cost, depending on what your employer selects**
- **No surrender charges apply**

