

# **LIFE INSURANCE HIGHLIGHTS**Additional Policy Benefits

PURE**LIFE**-PLUS

### **Accidental Death Benefit Rider**

Included in the contract at the option of your employer, the Accidental Death Benefit Rider covers all employees and spouses between the ages of 17-59.<sup>2</sup> This rider costs \$0.08 per thousand of the face amount per month and pays the insured's beneficiary double the death benefit if the insured dies within 180 days of an accident from injuries incurred in that accident (90 days in CA, DE, FL, ND, and SD).<sup>3</sup> The benefit is payable through the insured's age 65. Maximum in-force limits and exclusions apply. See the complete list of exceptions to coverage on the following page.

According to the Center for Disease Control, accidents are the third leading cause of death in the U.S.<sup>1</sup>

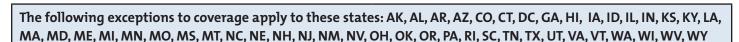
## TEXASLIFE INSURANCE COMPANY Since 1901 | 900 WASHINGTON | POST OFFICE BOX 830 | WACO, TEXAS 76703-0830

- 1 Heron, Melonie, PhD. "Deaths: Leading Causes for 2017." National Vital Statistics Reports, Volume 68, Number 6, June 24, 2019.
- 2 Available to children and grandchildren at issue age 17-26.
- 3 Rider details vary by state. Conditions apply. See contract for complete coverage description. Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

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.

### **IMPORTANT INFORMATION**

## Accidental Death Benefit Rider Exceptions To Coverage



- a) war or any act attributable to war, whether or not the Insured is in military service;
- b) participating or engaging in a riot;
- c) suicide or any attempt to commit suicide, while sane or insane:
- d) bodily or mental infirmity or illness or disease of any kind;
- e) participation in an illegal occupation or activity;
- f) any cause, if death occurred while the Insured is incarcerated;
- g) an accident caused or contributed to by intoxication as defined by the jurisdiction in which death occurred;

- h) taking of any poison, drug, or sedative, unless such drug or sedative was taken as prescribed for occurred;
- asphyxiation from inhalation of gas, except the accidental inhalation of gas in the course of Insured's employment;
- j) operating or riding in, or descending from any kind of aircraft if the Insured is a pilot, officer, or member of the crew of the aircraft, or is giving or receiving any kind of training or instruction, or has any duties aboard the aircraft or duties requiring descent therefrom.

#### In SD, this provision does not cover death which results from any of the following causes:

- a) war or any act attributable to war, whether or not the insured is in military service;
- b) suicide or any attempt to commit suicide, while sane;
- c) bodily illnesses or disease of any kind;
- d) committing a felony

e) operating in, or descending from any kind of aircraft if the Insured is a pilot, officer, or member of the crew of the aircraft, or is giving or receiving any kid of training or instruction, or has any duties aboard the aircraft or duties requiring descent therefrom.

#### In CA, DE, FL, ND, this provision does not cover death which results from any of the following causes:

- a) an accidental bodily injury occurring, outside the United States, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, Panama Canal Zone, the Republic of Panama, and Canada, while in the military service for any country at war;
- b) war or any act attributable to war, whether or not the Insured is in military service;
- c) participating or engaging in a riot;
- d) suicide or any attempt to commit suicide, while sane or insane:
- e) bodily or mental infirmity or illness or disease of any kind

- f) committing or attempting to commit a felony;
- g) taking of any poison, drug, or sedative, unless such drug or sedative was taken as prescribed for the Insured by a physician;
- asphyxiation from inhalation of gas, except the accidental inhalation of gas in the course of the Insured's employment;
- i) operating or riding in, or descending from any kind of aircraft if the Insured is a pilot, officer, or member of the crew of the aircraft, or is giving or receiving any kind of training or instruction, or has any duties aboard the aircraft or duties requiring descent therefrom.

