

# TEXASLIFE INSURANCE COMPANY **CASE OVERVIEW**

## Overview for LAPORTE ISD May 25, 2021

### EMPLOYEE AND SPOUSE EXPRESS ISSUE

| Lifetime Maximum Amounts for Issue Ages Shown <sup>(1)(2)</sup> |                             |          |                                |
|---|-----------------------------|----------|--------------------------------|
| Proposed Insured  | Ages                        | Minimum  | Express <sup>(2)</sup> Maximum |
| Employee  | 17 to 34                    | \$25,000 | \$300,000                      |
|   | 35 to 39                    | 15,000   | 300,000                        |
|   | 40 to 49                    | 10,000   | 300,000                        |
|   | 50 to 65                    | 10,000   | 100,000                        |
|   | 66 to 70 <sup>(5)</sup>     | 10,000   | 10,000                         |
| Spouse  | 17 to 34                    | 25,000   | 50,000                         |
|   | 35 to 39                    | 15,000   | 50,000                         |
|   | 40 to 49                    | 10,000   | 50,000                         |
|   | 50 to 60                    | 10,000   | 25,000                         |
|   | 61 to 70 <sup>(5)</sup>     | N/A      | N/A                            |
| Child Policy  | 15 days - 26 <sup>(4)</sup> | 25,000   | 50,000                         |
| Grandchild(ren)   | 15 days - 18 <sup>(4)</sup> | 25,000   | 50,000                         |

1. One policy and one risk classification available per insured at each enrollment.
2. At the insured's current issue age, Maximum shown is the cumulative maximum available, inclusive of all in-force plus currently applied for face amounts.
3. Minimum Employee participation for Express Issue is the greater of five lives or 10% of eligible Employees.
4. The Dependent's signature is required for 19 and older in some states. Coverage is not available on children in Washington or on grandchildren in Washington or Maryland. In Maryland, child must reside with the applicant to be eligible for coverage.
5. In the state of Washington, no coverage available for employees & spouses over age of 65.

### RIDERS

| Proposed Insured | Accidental Death (Ages 17-59) | Disability Waiver Prem (Ages 17-59) | Chronic Illness (All Ages) |
|------------------|-------------------------------|-------------------------------------|----------------------------|
| Employee         | Yes                           | No                                  | Yes                        |
| Spouse           | Yes                           | No                                  | N/A                        |
| Child(ren)       | Yes — Ages 17 & Up            | No                                  | N/A                        |
| Grandchild(ren)  | Yes — Ages 17 & Up            | No                                  | N/A                        |

### IMPLEMENTATION AND ENROLLMENT TARGET DATES

Enrollment Start Date: July 12, 2021      End of Enrollment Date: August 23, 2021  
 First Deduction Date: September 1, 2021      Policy Issue Date: October 1, 2021  
 Payroll Frequency:  Weekly     Bi-weekly     Semi-monthly     Monthly     Other

Form: 18Mo65 PureLifePlus2018-B4AKD5NDgKS Ro6/21

# TEXASLIFE INSURANCE COMPANY SOLICITATION MEMO

May 25, 2021

To: Mark Johnston  
From: Cindy Barr — hmkcab@texaslife.com Phone: 1-800-283-9233 Fax: 254-745-6355  
Re: Franchise Number: 0000100093  
LAPORTE ISD  
Number of Eligible Employees — 2324

---

We have approved the above case for Express Issue voluntary payroll deduction enrollment (using our PureLife-plus Policy form). Minimum Employee participation for Express Issue is the greater of five lives or 10% of eligible Employees.

## ELIGIBLE EMPLOYEES

Any employee eligibility is coordinated with the eligibility period required by the employer's benefit package available to employees. Eligible employees ages 17 - 70 may apply.

## GENERAL REQUIREMENTS

See the Table on the Case Overview page for minimum and maximum face amounts.

### EXPRESS ISSUE

Any proposed insured who cannot respond to the Express Issue questions "Yes", "No", "No", when applying for Express Issue limits is not eligible to apply. It is not necessary that the employee also apply for coverage on his or her own life in order to apply for insurance on the spouse and dependents.

### PREVIOUSLY RATED OR DECLINED

To qualify for Express, the proposed insured (including spouse or child) must not have had an application with Texas Life previously rated or declined.

### SPOUSE'S SIGNATURE

When applying for coverage on the spouse, the spouse's signature is required on the application in the states of Florida, Massachusetts, Michigan, Minnesota, Pennsylvania and South Carolina. In California, Nevada, and Mississippi, a notification will be mailed to the spouse that an application for a policy on his or her life has been received. In California only, this only applies to those face amounts that exceed \$50,000. Coverage is only available to those who are married or in a legally recognized civil union or domestic partnership.

**OPTIONAL COVERAGE ON CHILDREN AND GRANDCHILDREN — EXPRESS \***

A flat \$25,000 of coverage (individual life policies) is available on children ages 15 Days - 26 and/or grandchildren ages 15 Days - 18. The Dependent's signature is required for 19 and older in the states of Florida, Illinois, Louisiana, Michigan, Minnesota, Mississippi and Pennsylvania.

**STEP-CHILDREN**

Applications on step-children require the signature of the natural parent or legally appointed guardian (include a copy of guardianship papers), unless the child resides with the employee.

\* Coverage is not available on children in Washington or on grandchildren in Washington or Maryland. In Maryland, child must reside with the applicant to be eligible for coverage.

**ACCIDENTAL DEATH BENEFITS AND ACCELERATED DEATH BENEFIT RIDER FOR CHRONIC ILLNESS INCLUDED****ACCIDENTAL DEATH BENEFITS INCLUDED**

Accidental Death Benefit is included on all employees, spouse, children and grandchildren, issue ages 17-59. The Accidental Death Benefit to age 65 is equal to the base plan face amount issued (subject to a maximum ADB in-force limit of \$350,000). All standard issue insureds who qualify by reason of age will be issued this benefit.

**ACCELERATED DEATH BENEFIT RIDER FOR CHRONIC ILLNESS INCLUDED**

Chronic Illness is an included benefit available for employees only, issue ages 17-70. This benefit provides an accelerated death benefit during the lifetime of the insured, if the insured is certified chronically ill and conditions of the Accelerated Death Benefit Rider for Chronic Illness have been met.

**EFFECT OF IN-FORCE COVERAGE ON UNDERWRITING REQUIREMENTS**

In-force coverage can effect the current application for insurance. Generally, this will occur during re-enrollment. Use the table below to determine the impact of existing policies on lifetime maximum limits and underwriting requirements for the current application.

| <b>IF<br/>Previous<br/>In-Force Insurance<br/>Was Issued</b> | <b>Effect of In-Force Coverage on<br/>Lifetime Maximum Coverage<br/>And if the Current Application is<br/>Express Issue</b> |
|--|---|
| Simplified Worksite  | Ignore  |
| MBL & LeveLife   | Ignore  |
| Express Worksite   | Count   |

**EFFECT OF PRIOR APPLICATION ON EXPRESS ISSUE ELIGIBILITY**

A prior application can effect whether or not the proposed insured is currently eligible for Express Issue. Generally, this will occur during re-enrollment. Use the table below to determine if the applicant is eligible to apply on an Express Issue basis.

| Previous Application Was   |   | Currently Eligible for Express |
|--|---|--------------------------------|
| Worksite Application<br>(Include MBL and LeveLife)                           | Rated or Declined   | No                             |
|  | Eligible for Express, but did not apply   | Yes                            |
|  | Eligible for Express Issue at first enrollment & policy issued standard and is currently in-force | Yes*                           |
|  | Eligible for Simplified, but did not apply  | Yes                            |
|  | Previously Incomplete, Not Taken, Withdrawn, Postponed, or Lapsed                                 | Yes*                           |
| * Previous app may be used to determine the accuracy of current app answers. |   |                                |

#### REPLACEMENTS

If our policy will replace an existing policy, we need a signed Replacement Form appropriate to the state in which the solicitation occurs. The application will be delayed if all of the replacement forms are not completed.

#### REQUIRED FORMS TO COMPLETE THE CASE

Certain forms are required to complete this case and other forms are optional. Applications cannot be processed without the required forms. Below is a list of these forms and the reasons we need them.

- Voluntary Payroll Deduction Employer Agreement — This is written verification that the employer agrees to deduct and remit premiums to us. This form is required prior to processing any applications.
- Signature Card — When applying for coverage on the spouse, the spouse's signature is required on the application in the states of Florida, Massachusetts, Michigan, Minnesota, Pennsylvania and South Carolina. The Dependent's signature is required for 19 and older in the states of Florida, Illinois, Louisiana, Michigan, Minnesota, Mississippi and Pennsylvania.

#### AGENT LICENSING/APPOINTMENT AND RISK RESIDENT STATES

Don't overlook the importance of agent licensing. Contact us immediately if any enroller is not currently appointed with Texas Life, or is not currently appointed with Texas Life in a state where an application on an employee may be taken. For help contact Case Implementation Department at 1-800-283-9233 ext 6850.

The following states are known as "risk resident states," and require the agent to be appointed in the state if the applicant lives there, regardless of where the application is taken. Be sure you are properly licensed and appointed if any applicants in this enrollment reside in any of these states.

|             |                |               |
|-------------|----------------|---------------|
| Alaska      | Florida        | Georgia       |
| Iowa        | Louisiana      | Michigan      |
| Mississippi | North Carolina | New Hampshire |
| Oklahoma    | South Dakota   | West Virginia |

**MARKETING SUPPLIES**

Please contact us if you need supplies, such as sales brochures and payroll deduction authorization forms. Any solicitation or advertising material not provided by the Home Office must be approved in writing by our Compliance Department prior to use.

**PureLife-plus – Standard Risk Table Premiums – Non-Tobacco – Express Issue**

| Issue Age Issue | Semi-Monthly Premiums for Life Insurance Face Amounts Shown |          |          |          |           |           |           |           |           | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------------|---|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|---|
|                 | \$10,000  | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 |   |
| 15D-1           |   |          |          |          |           |           |           |           |           | 81  |
| 2-4             |   |          |          |          |           |           |           |           |           | 80  |
| 5-8             |   |          |          |          |           |           |           |           |           | 79  |
| 9-10            |   |          |          |          |           |           |           |           |           | 79  |
| 11-16           |   |          |          |          |           |           |           |           |           | 77  |
| 17-20           |   | 6.53     | 11.93    | 17.33    | 22.73     | 33.53     | 44.33     | 55.13     | 65.93     | 75  |
| 21-22           |   | 6.67     | 12.20    | 17.74    | 23.28     | 34.35     | 45.43     | 56.50     | 67.58     | 74  |
| 23              |   | 6.80     | 12.48    | 18.15    | 23.83     | 35.18     | 46.53     | 57.88     | 69.23     | 75  |
| 24-25           |   | 6.94     | 12.75    | 18.57    | 24.38     | 36.00     | 47.63     | 59.25     | 70.88     | 74  |
| 26              |   | 7.22     | 13.30    | 19.39    | 25.48     | 37.65     | 49.83     | 62.00     | 74.18     | 75  |
| 27-28           |   | 7.35     | 13.58    | 19.80    | 26.03     | 38.48     | 50.93     | 63.38     | 75.83     | 74  |
| 29              |   | 7.49     | 13.85    | 20.22    | 26.58     | 39.30     | 52.03     | 64.75     | 77.48     | 74  |
| 30-31           |   | 7.63     | 14.13    | 20.63    | 27.13     | 40.13     | 53.13     | 66.13     | 79.13     | 73  |
| 32              |   | 8.04     | 14.95    | 21.87    | 28.78     | 42.60     | 56.43     | 70.25     | 84.08     | 74  |
| 33              |   | 8.32     | 15.50    | 22.69    | 29.88     | 44.25     | 58.63     | 73.00     | 87.38     | 74  |
| 34              |   | 8.73     | 16.33    | 23.93    | 31.53     | 46.73     | 61.93     | 77.13     | 92.33     | 75  |
| 35              |   | 9.28     | 17.43    | 25.58    | 33.73     | 50.03     | 66.33     | 82.63     | 98.93     | 76  |
| 36              |   | 9.55     | 17.98    | 26.40    | 34.83     | 51.68     | 68.53     | 85.38     | 102.23    | 76  |
| 37              |   | 9.97     | 18.80    | 27.64    | 36.48     | 54.15     | 71.83     | 89.50     | 107.18    | 77  |
| 38              |   | 10.38    | 19.63    | 28.88    | 38.13     | 56.63     | 75.13     | 93.63     | 112.13    | 77  |
| 39              |   | 11.07    | 21.00    | 30.94    | 40.88     | 60.75     | 80.63     | 100.50    | 120.38    | 78  |
| 40              | 5.38  | 11.75    | 22.38    | 33.00    | 43.63     | 64.88     | 86.13     | 107.38    | 128.63    | 79  |
| 41              | 5.76  | 12.72    | 24.30    | 35.89    | 47.48     | 70.65     | 93.83     | 117.00    | 140.18    | 80  |
| 42              | 6.20  | 13.82    | 26.50    | 39.19    | 51.88     | 77.25     | 102.63    | 128.00    | 153.38    | 81  |
| 43              | 6.59  | 14.78    | 28.43    | 42.08    | 55.73     | 83.03     | 110.33    | 137.63    | 164.93    | 82  |
| 44              | 6.97  | 15.74    | 30.35    | 44.97    | 59.58     | 88.80     | 118.03    | 147.25    | 176.48    | 83  |
| 45              | 7.36  | 16.70    | 32.28    | 47.85    | 63.43     | 94.58     | 125.73    | 156.88    | 188.03    | 83  |
| 46              | 7.80  | 17.80    | 34.48    | 51.15    | 67.83     | 101.18    | 134.53    | 167.88    | 201.23    | 84  |
| 47              | 8.18  | 18.77    | 36.40    | 54.04    | 71.68     | 106.95    | 142.23    | 177.50    | 212.78    | 84  |
| 48              | 8.57  | 19.73    | 38.33    | 56.93    | 75.53     | 112.73    | 149.93    | 187.13    | 224.33    | 85  |
| 49              | 9.06  | 20.97    | 40.80    | 60.64    | 80.48     | 120.15    | 159.83    | 199.50    | 239.18    | 85  |
| 50              | 9.61  | 22.34    | 43.55    | 64.77    | 85.98     |           |           |           |           | 86  |
| 51              | 10.27   | 23.99    | 46.85    | 69.72    | 92.58     |           |           |           |           | 87  |
| 52              | 10.99   | 25.78    | 50.43    | 75.08    | 99.73     |           |           |           |           | 88  |
| 53              | 11.54   | 27.15    | 53.18    | 79.20    | 105.23    |           |           |           |           | 88  |
| 54              | 12.09   | 28.53    | 55.93    | 83.33    | 110.73    |           |           |           |           | 88  |
| 55              | 12.69   | 30.04    | 58.95    | 87.87    | 116.78    |           |           |           |           | 89  |
| 56              | 13.24   | 31.42    | 61.70    | 91.99    | 122.28    |           |           |           |           | 89  |
| 57              | 13.90   | 33.07    | 65.00    | 96.94    | 128.88    |           |           |           |           | 89  |
| 58              | 14.51   | 34.58    | 68.03    | 101.48   | 134.93    |           |           |           |           | 89  |
| 59              | 15.17   | 36.23    | 71.33    | 106.43   | 141.53    |           |           |           |           | 89  |
| 60              | 15.59   | 37.29    | 73.45    | 109.62   | 145.78    |           |           |           |           | 90  |
| 61              | 16.31   | 39.08    | 77.03    | 114.98   | 152.93    |           |           |           |           | 90  |
| 62              | 17.19   | 41.28    | 81.43    | 121.58   | 161.73    |           |           |           |           | 90  |
| 63              | 18.07   | 43.48    | 85.83    | 128.18   | 170.53    |           |           |           |           | 90  |
| 64              | 19.00   | 45.82    | 90.50    | 135.19   | 179.88    |           |           |           |           | 90  |
| 65              | 20.05   | 48.43    | 95.73    | 143.03   | 190.33    |           |           |           |           | 90  |
| 66              | 21.20   |          |          |          |           |           |           |           |           | 90  |
| 67              | 22.47   |          |          |          |           |           |           |           |           | 91  |
| 68              | 23.84   |          |          |          |           |           |           |           |           | 91  |
| 69              | 25.22   |          |          |          |           |           |           |           |           | 91  |
| 70              | 26.65   |          |          |          |           |           |           |           |           | 91  |

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 Issue | Semi-Monthly Premiums for Life Insurance Face Amounts Shown |          |          |          |           |           |           |           |           | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------------|---|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|---|
|                 | \$10,000  | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 |   |
| 15D-1           |   |          |          |          |           |           |           |           |           | 81  |
| 2-4             |   |          |          |          |           |           |           |           |           | 80  |
| 5-8             |   |          |          |          |           |           |           |           |           | 79  |
| 9-10            |   |          |          |          |           |           |           |           |           | 79  |
| 11-16           |   |          |          |          |           |           |           |           |           | 77  |
| 17-20           |   | 9.28     | 17.43    | 25.58    | 33.73     | 50.03     | 66.33     | 82.63     | 98.93     | 71  |
| 21-22           |   | 9.69     | 18.25    | 26.82    | 35.38     | 52.50     | 69.63     | 86.75     | 103.88    | 71  |
| 23              |   | 10.10    | 19.08    | 28.05    | 37.03     | 54.98     | 72.93     | 90.88     | 108.83    | 72  |
| 24-25           |   | 10.38    | 19.63    | 28.88    | 38.13     | 56.63     | 75.13     | 93.63     | 112.13    | 71  |
| 26              |   | 10.65    | 20.18    | 29.70    | 39.23     | 58.28     | 77.33     | 96.38     | 115.43    | 72  |
| 27-28           |   | 10.93    | 20.73    | 30.53    | 40.33     | 59.93     | 79.53     | 99.13     | 118.73    | 71  |
| 29              |   | 11.07    | 21.00    | 30.94    | 40.88     | 60.75     | 80.63     | 100.50    | 120.38    | 71  |
| 30-31           |   | 12.44    | 23.75    | 35.07    | 46.38     | 69.00     | 91.63     | 114.25    | 136.88    | 72  |
| 32              |   | 12.85    | 24.58    | 36.30    | 48.03     | 71.48     | 94.93     | 118.38    | 141.83    | 72  |
| 33              |   | 12.99    | 24.85    | 36.72    | 48.58     | 72.30     | 96.03     | 119.75    | 143.48    | 72  |
| 34              |   | 13.13    | 25.13    | 37.13    | 49.13     | 73.13     | 97.13     | 121.13    | 145.13    | 71  |
| 35              |   | 14.09    | 27.05    | 40.02    | 52.98     | 78.90     | 104.83    | 130.75    | 156.68    | 72  |
| 36              |   | 14.50    | 27.88    | 41.25    | 54.63     | 81.38     | 108.13    | 134.88    | 161.63    | 72  |
| 37              |   | 15.47    | 29.80    | 44.14    | 58.48     | 87.15     | 115.83    | 144.50    | 173.18    | 73  |
| 38              |   | 15.88    | 30.63    | 45.38    | 60.13     | 89.63     | 119.13    | 148.63    | 178.13    | 73  |
| 39              |   | 16.98    | 32.83    | 48.68    | 64.53     | 96.23     | 127.93    | 159.63    | 191.33    | 74  |
| 40              | 8.07  | 18.49    | 35.85    | 53.22    | 70.58     | 105.30    | 140.03    | 174.75    | 209.48    | 76  |
| 41              | 8.57  | 19.73    | 38.33    | 56.93    | 75.53     | 112.73    | 149.93    | 187.13    | 224.33    | 77  |
| 42              | 9.17  | 21.24    | 41.35    | 61.47    | 81.58     | 121.80    | 162.03    | 202.25    | 242.48    | 78  |
| 43              | 9.94  | 23.17    | 45.20    | 67.24    | 89.28     | 133.35    | 177.43    | 221.50    | 265.58    | 80  |
| 44              | 10.33   | 24.13    | 47.13    | 70.13    | 93.13     | 139.13    | 185.13    | 231.13    | 277.13    | 80  |
| 45              | 10.88   | 25.50    | 49.88    | 74.25    | 98.63     | 147.38    | 196.13    | 244.88    | 293.63    | 81  |
| 46              | 11.32   | 26.60    | 52.08    | 77.55    | 103.03    | 153.98    | 204.93    | 255.88    | 306.83    | 81  |
| 47              | 11.87   | 27.98    | 54.83    | 81.68    | 108.53    | 162.23    | 215.93    | 269.63    | 323.33    | 82  |
| 48              | 12.36   | 29.22    | 57.30    | 85.39    | 113.48    | 169.65    | 225.83    | 282.00    | 338.18    | 82  |
| 49              | 13.08   | 31.00    | 60.88    | 90.75    | 120.63    | 180.38    | 240.13    | 299.88    | 359.63    | 83  |
| 50              | 13.68   | 32.52    | 63.90    | 95.29    | 126.68    |           |           |           |           | 83  |
| 51              | 14.29   | 34.03    | 66.93    | 99.83    | 132.73    |           |           |           |           | 83  |
| 52              | 15.17   | 36.23    | 71.33    | 106.43   | 141.53    |           |           |           |           | 84  |
| 53              | 15.94   | 38.15    | 75.18    | 112.20   | 149.23    |           |           |           |           | 85  |
| 54              | 16.65   | 39.94    | 78.75    | 117.57   | 156.38    |           |           |           |           | 85  |
| 55              | 17.42   | 41.87    | 82.60    | 123.34   | 164.08    |           |           |           |           | 85  |
| 56              | 18.30   | 44.07    | 87.00    | 129.94   | 172.88    |           |           |           |           | 85  |
| 57              | 19.18   | 46.27    | 91.40    | 136.54   | 181.68    |           |           |           |           | 86  |
| 58              | 20.12   | 48.60    | 96.08    | 143.55   | 191.03    |           |           |           |           | 86  |
| 59              | 21.05   | 50.94    | 100.75   | 150.57   | 200.38    |           |           |           |           | 86  |
| 60              | 21.64   | 52.42    | 103.70   | 154.99   | 206.28    |           |           |           |           | 86  |
| 61              | 22.91   | 55.58    | 110.03   | 164.48   | 218.93    |           |           |           |           | 86  |
| 62              | 24.12   | 58.60    | 116.08   | 173.55   | 231.03    |           |           |           |           | 87  |
| 63              | 25.33   | 61.63    | 122.13   | 182.63   | 243.13    |           |           |           |           | 87  |
| 64              | 26.54   | 64.65    | 128.18   | 191.70   | 255.23    |           |           |           |           | 87  |
| 65              | 27.86   | 67.95    | 134.78   | 201.60   | 268.43    |           |           |           |           | 87  |
| 66              | 29.29   |          |          |          |           |           |           |           |           | 88  |
| 67              | 30.83   |          |          |          |           |           |           |           |           | 88  |
| 68              | 32.42   |          |          |          |           |           |           |           |           | 88  |
| 69              | 34.13   |          |          |          |           |           |           |           |           | 88  |
| 70              | 35.94   |          |          |          |           |           |           |           |           | 89  |

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 Semi-Monthly Premiums Shown  |         |         |         |         |         |         |         | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------------|------------------------|--|---------|---------|---------|---------|---------|---------|---------|---|
|                 |                        | Includes Added Cost for<br>Accidental Death Benefit (Ages 17-59)<br>and Accelerated Death Benefit for Chronic Illness (All Ages) |         |         |         |         |         |         |         |   |
|                 |                        | \$10.00  | \$12.00 | \$14.00 | \$16.00 | \$18.00 | \$20.00 | \$22.00 | \$24.00 |   |
| 15D-1           |                        |  |         |         |         |         |         |         |         | 81  |
| 2-4             |                        |  |         |         |         |         |         |         |         | 80  |
| 5-8             |                        |  |         |         |         |         |         |         |         | 79  |
| 9-10            |                        |  |         |         |         |         |         |         |         | 79  |
| 11-16           |                        |  |         |         |         |         |         |         |         | 77  |
| 17-20           |                        | 41,088   | 50,348  | 59,607  | 68,866  | 78,124  | 87,374  | 96,640  | 105,890 | 75  |
| 21-22           |                        | 40,068   | 49,098  | 58,124  | 67,142  | 76,186  | 85,215  | 94,244  | 103,274 | 74  |
| 23              |                        | 39,097   | 47,897  | 56,719  | 65,529  | 74,338  | 83,136  | 91,955  | 100,771 | 75  |
| 24-25           |                        | 38,159   | 46,775  | 55,374  | 63,979  | 72,581  | 81,183  | 89,785  | 98,385  | 74  |
| 26              |                        | 36,445   | 44,662  | 52,874  | 61,089  | 69,302  | 77,516  | 85,729  | 93,932  | 75  |
| 27-28           |                        | 35,643   | 43,671  | 51,707  | 59,739  | 67,772  | 75,804  | 83,828  | 91,868  | 74  |
| 29              |                        | 34,873   | 42,730  | 50,590  | 58,448  | 66,307  | 74,166  | 82,024  | 89,874  | 74  |
| 30-31           |                        | 34,124   | 41,827  | 49,520  | 57,212  | 64,890  | 72,597  | 80,289  | 87,981  | 73  |
| 32              |                        | 32,098   | 39,331  | 46,565  | 53,798  | 61,031  | 68,265  | 75,498  | 82,731  | 74  |
| 33              |                        | 30,870   | 37,827  | 44,783  | 51,740  | 58,696  | 65,653  | 72,609  | 79,566  | 74  |
| 34              |                        | 29,195   | 35,774  | 42,352  | 48,927  | 55,510  | 62,089  | 68,656  | 75,247  | 75  |
| 35              |                        | 27,221   | 33,359  | 39,494  | 45,624  | 51,764  | 57,894  | 64,034  | 70,163  | 76  |
| 36              |                        | 26,336   | 32,271  | 38,205  | 44,138  | 50,075  | 56,009  | 61,944  | 67,874  | 76  |
| 37              |                        | 25,107   | 30,764  | 36,412  | 42,078  | 47,737  | 53,394  | 59,053  | 64,710  | 77  |
| 38              |                        | 23,987   | 29,391  | 34,798  | 40,203  | 45,608  | 51,014  | 56,416  | 61,824  | 77  |
| 39              |                        | 22,328   | 27,359  | 32,384  | 37,422  | 42,453  | 47,484  | 52,516  | 57,548  | 78  |
| 40              | 5.38                   | 20,878   | 25,589  | 30,295  | 35,001  | 39,706  | 44,407  | 49,118  | 53,821  | 79  |
| 41              | 5.76                   | 19,148   | 23,461  | 27,778  | 32,093  | 36,408  | 40,720  | 45,038  | 49,353  | 80  |
| 42              | 6.20                   | 17,488   | 21,429  | 25,370  | 29,311  | 33,252  | 37,193  | 41,124  | 45,074  | 81  |
| 43              | 6.59                   | 16,255   | 19,918  | 23,581  | 27,244  | 30,907  | 34,570  | 38,233  | 41,896  | 82  |
| 44              | 6.97                   | 15,184   | 18,606  | 22,028  | 25,449  | 28,871  | 32,293  | 35,712  | 39,136  | 83  |
| 45              | 7.36                   | 14,246   | 17,456  | 20,665  | 23,874  | 27,087  | 30,297  | 33,508  | 36,718  | 83  |
| 46              | 7.80                   | 13,306   | 16,305  | 19,303  | 22,302  | 25,300  | 28,299  | 31,297  | 34,296  | 84  |
| 47              | 8.18                   | 12,580   | 15,413  | 18,250  | 21,085  | 23,920  | 26,755  | 29,589  | 32,424  | 84  |
| 48              | 8.57                   | 11,925   | 14,617  | 17,306  | 19,994  | 22,682  | 25,370  | 28,058  | 30,746  | 85  |
| 49              | 9.06                   | 11,185   | 13,704  | 16,226  | 18,747  | 21,267  | 23,788  | 26,308  | 28,828  | 85  |
| 50              | 9.61                   | 10,459   | 12,817  | 15,173  | 17,531  | 19,887  | 22,246  | 24,602  | 26,960  | 86  |
| 51              | 10.27                  |  | 11,889  | 14,078  | 16,266  | 18,453  | 20,638  | 22,827  | 25,014  | 87  |
| 52              | 10.99                  |  | 11,030  | 13,058  | 15,087  | 17,115  | 19,142  | 21,171  | 23,200  | 88  |
| 53              | 11.54                  |  | 10,447  | 12,368  | 14,290  | 16,211  | 18,129  | 20,053  | 21,975  | 88  |
| 54              | 12.09                  |  |         | 11,747  | 13,570  | 15,393  | 17,221  | 19,047  | 20,872  | 88  |
| 55              | 12.69                  |  |         | 11,130  | 12,863  | 14,592  | 16,321  | 18,051  | 19,780  | 89  |
| 56              | 13.24                  |  |         | 10,626  | 12,279  | 13,927  | 15,579  | 17,231  | 18,880  | 89  |
| 57              | 13.90                  |  |         | 10,077  | 11,642  | 13,210  | 14,775  | 16,339  | 17,904  | 89  |
| 58              | 14.51                  |  |         |         | 11,118  | 12,612  | 14,107  | 15,602  | 17,097  | 89  |
| 59              | 15.17                  |  |         |         | 10,594  | 12,020  | 13,444  | 14,868  | 16,293  | 89  |
| 60              | 15.59                  |  |         |         | 10,284  | 11,667  | 13,049  | 14,431  | 15,815  | 90  |
| 61              | 16.31                  |  |         |         |         | 11,117  | 12,435  | 13,751  | 15,070  | 90  |
| 62              | 17.19                  |  |         |         |         | 10,508  | 11,753  | 12,998  | 14,244  | 90  |
| 63              | 18.07                  |  |         |         |         |         | 11,143  | 12,323  | 13,504  | 90  |
| 64              | 19.00                  |  |         |         |         |         | 10,560  | 11,678  | 12,798  | 90  |
| 65              | 20.05                  |  |         |         |         |         |         | 11,033  | 12,091  | 90  |
| 66              | 21.20                  |  |         |         |         |         |         |         |         | 90  |
| 67              | 22.47                  |  |         |         |         |         |         |         |         | 91  |
| 68              | 23.84                  |  |         |         |         |         |         |         |         | 91  |
| 69              | 25.22                  |  |         |         |         |         |         |         |         | 91  |
| 70              | 26.65                  |  |         |         |         |         |         |         |         | 91  |

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 Semi-Monthly Premiums Shown  |         |         |         |         |         |         |         | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------------|------------------------|--|---------|---------|---------|---------|---------|---------|---------|---|
|                 |                        | Includes Added Cost for<br>Accidental Death Benefit (Ages 17-59)<br>and Accelerated Death Benefit for Chronic Illness (All Ages) |         |         |         |         |         |         |         |   |
|                 |                        | \$12.00  | \$14.00 | \$16.00 | \$18.00 | \$20.00 | \$22.00 | \$25.00 | \$28.00 |   |
| 15D-1           |                        |  |         |         |         |         |         |         |         | 81  |
| 2-4             |                        |  |         |         |         |         |         |         |         | 80  |
| 5-8             |                        |  |         |         |         |         |         |         |         | 79  |
| 9-10            |                        |  |         |         |         |         |         |         |         | 79  |
| 11-16           |                        |  |         |         |         |         |         |         |         | 77  |
| 17-20           |                        | 33,359   | 39,494  | 45,624  | 51,764  | 57,894  | 64,034  | 73,237  | 82,432  | 71  |
| 21-22           |                        | 31,752   | 37,590  | 43,427  | 49,271  | 55,110  | 60,949  | 69,709  | 78,463  | 71  |
| 23              |                        | 30,293   | 35,864  | 41,435  | 47,006  | 52,577  | 58,146  | 66,505  | 74,861  | 72  |
| 24-25           |                        | 29,391   | 34,798  | 40,203  | 45,608  | 51,014  | 56,416  | 64,528  | 72,624  | 71  |
| 26              |                        | 28,544   | 33,793  | 39,042  | 44,292  | 49,541  | 54,791  | 62,661  | 70,539  | 72  |
| 27-28           |                        | 27,742   | 32,845  | 37,945  | 43,049  | 48,148  | 53,253  | 60,898  | 68,559  | 71  |
| 29              |                        | 27,359   | 32,384  | 37,422  | 42,453  | 47,484  | 52,516  | 60,063  | 67,611  | 71  |
| 30-31           |                        |  | 28,454  | 32,873  | 37,293  | 41,713  | 46,126  | 52,763  | 59,393  | 72  |
| 32              |                        |  | 27,453  | 31,717  | 35,980  | 40,246  | 44,510  | 50,903  | 57,303  | 72  |
| 33              |                        |  | 27,132  | 31,348  | 35,563  | 39,779  | 43,993  | 50,316  | 56,639  | 72  |
| 34              |                        |  | 26,818  | 30,990  | 35,156  | 39,318  | 43,490  | 49,740  | 55,990  | 71  |
| 35              |                        | 20,974   | 24,832  | 28,683  | 32,546  | 36,396  | 40,261  | 46,047  | 51,833  | 72  |
| 36              |                        | 20,327   | 24,062  | 27,804  | 31,543  | 35,281  | 39,019  | 44,624  | 50,234  | 72  |
| 37              |                        | 18,963   | 22,448  | 25,932  | 29,425  | 32,912  | 36,396  | 41,624  | 46,860  | 73  |
| 38              |                        | 18,433   | 21,823  | 25,212  | 28,602  | 31,992  | 35,374  | 40,464  | 45,551  | 73  |
| 39              |                        | 17,152   | 20,308  | 23,463  | 26,617  | 29,772  | 32,921  | 37,652  | 42,384  | 74  |
| 40              | 8.07                   | 15,659   | 18,539  | 21,415  | 24,299  | 27,178  | 30,058  | 34,374  | 38,697  | 76  |
| 41              | 8.57                   | 14,617   | 17,306  | 19,994  | 22,682  | 25,370  | 28,058  | 32,089  | 36,123  | 77  |
| 42              | 9.17                   | 13,518   | 16,004  | 18,490  | 20,974  | 23,462  | 25,946  | 29,676  | 33,406  | 78  |
| 43              | 9.94                   | 12,336   | 14,606  | 16,874  | 19,140  | 21,408  | 23,682  | 27,085  | 30,488  | 80  |
| 44              | 10.33                  | 11,821   | 13,995  | 16,165  | 18,343  | 20,517  | 22,690  | 25,952  | 29,212  | 80  |
| 45              | 10.88                  | 11,149   | 13,205  | 15,257  | 17,308  | 19,359  | 21,408  | 24,488  | 27,562  | 81  |
| 46              | 11.32                  | 10,671   | 12,632  | 14,598  | 16,561  | 18,524  | 20,485  | 23,429  | 26,374  | 81  |
| 47              | 11.87                  | 10,124   | 11,988  | 13,851  | 15,713  | 17,575  | 19,437  | 22,230  | 25,024  | 82  |
| 48              | 12.36                  |  | 11,459  | 13,240  | 15,021  | 16,801  | 18,581  | 21,251  | 23,921  | 82  |
| 49              | 13.08                  |  | 10,775  | 12,448  | 14,121  | 15,795  | 17,469  | 19,978  | 22,490  | 83  |
| 50              | 13.68                  |  | 10,255  | 11,848  | 13,441  | 15,034  | 16,626  | 19,017  | 21,404  | 83  |
| 51              | 14.29                  |  |         | 11,304  | 12,823  | 14,342  | 15,863  | 18,140  | 20,420  | 83  |
| 52              | 15.17                  |  |         | 10,594  | 12,020  | 13,444  | 14,868  | 17,005  | 19,139  | 84  |
| 53              | 15.94                  |  |         | 10,044  | 11,393  | 12,745  | 14,096  | 16,121  | 18,146  | 85  |
| 54              | 16.65                  |  |         |         | 10,870  | 12,158  | 13,445  | 15,376  | 17,311  | 85  |
| 55              | 17.42                  |  |         |         | 10,356  | 11,583  | 12,811  | 14,652  | 16,493  | 85  |
| 56              | 18.30                  |  |         |         |         | 10,990  | 12,152  | 13,899  | 15,647  | 85  |
| 57              | 19.18                  |  |         |         |         | 10,453  | 11,562  | 13,224  | 14,883  | 86  |
| 58              | 20.12                  |  |         |         |         |         | 10,992  | 12,572  | 14,152  | 86  |
| 59              | 21.05                  |  |         |         |         |         | 10,477  | 11,983  | 13,488  | 86  |
| 60              | 21.64                  |  |         |         |         |         | 10,175  | 11,638  | 13,100  | 86  |
| 61              | 22.91                  |  |         |         |         |         |         | 10,962  | 12,339  | 86  |
| 62              | 24.12                  |  |         |         |         |         |         | 10,385  | 11,690  | 87  |
| 63              | 25.33                  |  |         |         |         |         |         |         | 11,105  | 87  |
| 64              | 26.54                  |  |         |         |         |         |         |         | 10,576  | 87  |
| 65              | 27.86                  |  |         |         |         |         |         |         | 10,054  | 87  |
| 66              | 29.29                  |  |         |         |         |         |         |         |         | 88  |
| 67              | 30.83                  |  |         |         |         |         |         |         |         | 88  |
| 68              | 32.42                  |  |         |         |         |         |         |         |         | 88  |
| 69              | 34.13                  |  |         |         |         |         |         |         |         | 88  |
| 70              | 35.94                  |  |         |         |         |         |         |         |         | 89  |

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 | Semi-Monthly Premiums for Life Insurance Face Amounts Shown   |          |          |          |          |          |          |          |          | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------|---|----------|----------|----------|----------|----------|----------|----------|----------|---|
|           | Includes Added Cost for Accidental Death Benefit (Ages 17-59) |          |          |          |          |          |          |          |          |   |
| Issue     | \$10,000  | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |   |
| 15D-1     |   |          |          | 4.63     |          |          |          |          | 8.13     | 81  |
| 2-4       |   |          |          | 4.75     |          |          |          |          | 8.38     | 80  |
| 5-8       |   |          |          | 4.88     |          |          |          |          | 8.63     | 79  |
| 9-10      |   |          |          | 5.00     |          |          |          |          | 8.88     | 79  |
| 11-16     |   |          |          | 5.13     |          |          |          |          | 9.13     | 77  |
| 17-20     |   |          |          | 6.13     | 7.13     | 8.13     | 9.13     | 10.13    | 11.13    | 75  |
| 21-22     |   |          |          | 6.25     | 7.28     | 8.30     | 9.33     | 10.35    | 11.38    | 74  |
| 23        |   |          |          | 6.38     | 7.43     | 8.48     | 9.53     | 10.58    | 11.63    | 75  |
| 24-25     |   |          |          | 6.50     | 7.58     | 8.65     | 9.73     | 10.80    | 11.88    | 74  |
| 26        |   |          |          | 6.75     | 7.88     | 9.00     | 10.13    | 11.25    | 12.38    | 75  |
| 27-28     |   |          |          | 6.88     | 8.03     | 9.18     | 10.33    | 11.48    | 12.63    | 74  |
| 29        |   |          |          | 7.00     | 8.18     | 9.35     | 10.53    | 11.70    | 12.88    | 74  |
| 30-31     |   |          |          | 7.13     | 8.33     | 9.53     | 10.73    | 11.93    | 13.13    | 73  |
| 32        |   |          |          | 7.50     | 8.78     | 10.05    | 11.33    | 12.60    | 13.88    | 74  |
| 33        |   |          |          | 7.75     | 9.08     | 10.40    | 11.73    | 13.05    | 14.38    | 74  |
| 34        |   |          |          | 8.13     | 9.53     | 10.93    | 12.33    | 13.73    | 15.13    | 75  |
| 35        |   | 5.63     | 7.13     | 8.63     | 10.13    | 11.63    | 13.13    | 14.63    | 16.13    | 76  |
| 36        |   | 5.78     | 7.33     | 8.88     | 10.43    | 11.98    | 13.53    | 15.08    | 16.63    | 76  |
| 37        |   | 6.00     | 7.63     | 9.25     | 10.88    | 12.50    | 14.13    | 15.75    | 17.38    | 77  |
| 38        |   | 6.23     | 7.93     | 9.63     | 11.33    | 13.03    | 14.73    | 16.43    | 18.13    | 77  |
| 39        |   | 6.60     | 8.43     | 10.25    | 12.08    | 13.90    | 15.73    | 17.55    | 19.38    | 78  |
| 40        | 5.03  | 6.98     | 8.93     | 10.88    | 12.83    | 14.78    | 16.73    | 18.68    | 20.63    | 79  |
| 41        | 5.38  | 7.50     | 9.63     | 11.75    | 13.88    | 16.00    | 18.13    | 20.25    | 22.38    | 80  |
| 42        | 5.78  | 8.10     | 10.43    | 12.75    | 15.08    | 17.40    | 19.73    | 22.05    | 24.38    | 81  |
| 43        | 6.13  | 8.63     | 11.13    | 13.63    | 16.13    | 18.63    | 21.13    | 23.63    | 26.13    | 82  |
| 44        | 6.48  | 9.15     | 11.83    | 14.50    | 17.18    | 19.85    | 22.53    | 25.20    | 27.88    | 83  |
| 45        | 6.83  | 9.68     | 12.53    | 15.38    | 18.23    | 21.08    | 23.93    | 26.78    | 29.63    | 83  |
| 46        | 7.23  | 10.28    | 13.33    | 16.38    | 19.43    | 22.48    | 25.53    | 28.58    | 31.63    | 84  |
| 47        | 7.58  | 10.80    | 14.03    | 17.25    | 20.48    | 23.70    | 26.93    | 30.15    | 33.38    | 84  |
| 48        | 7.93  | 11.33    | 14.73    | 18.13    | 21.53    | 24.93    | 28.33    | 31.73    | 35.13    | 85  |
| 49        | 8.38  | 12.00    | 15.63    | 19.25    | 22.88    | 26.50    | 30.13    | 33.75    | 37.38    | 85  |
| 50        | 8.88  | 12.75    | 16.63    | 20.50    |          |          |          |          |          | 86  |
| 51        | 9.48  | 13.65    | 17.83    | 22.00    |          |          |          |          |          | 87  |
| 52        | 10.13   | 14.63    | 19.13    | 23.63    |          |          |          |          |          | 88  |
| 53        | 10.63   | 15.38    | 20.13    | 24.88    |          |          |          |          |          | 88  |
| 54        | 11.13   | 16.13    | 21.13    | 26.13    |          |          |          |          |          | 88  |
| 55        | 11.68   | 16.95    | 22.23    | 27.50    |          |          |          |          |          | 89  |
| 56        | 12.18   | 17.70    | 23.23    | 28.75    |          |          |          |          |          | 89  |
| 57        | 12.78   | 18.60    | 24.43    | 30.25    |          |          |          |          |          | 89  |
| 58        | 13.33   | 19.43    | 25.53    | 31.63    |          |          |          |          |          | 89  |
| 59        | 13.93   | 20.33    | 26.73    | 33.13    |          |          |          |          |          | 89  |
| 60        | 14.28   | 20.85    | 27.43    | 34.00    |          |          |          |          |          | 90  |
| 61        |   |          |          |          |          |          |          |          |          | 90  |
| 62        |   |          |          |          |          |          |          |          |          | 90  |
| 63        |   |          |          |          |          |          |          |          |          | 90  |
| 64        |   |          |          |          |          |          |          |          |          | 90  |
| 65        |   |          |          |          |          |          |          |          |          | 90  |
| 66        |   |          |          |          |          |          |          |          |          | 90  |
| 67        |   |          |          |          |          |          |          |          |          | 91  |
| 68        |   |          |          |          |          |          |          |          |          | 91  |
| 69        |   |          |          |          |          |          |          |          |          | 91  |
| 70        |   |          |          |          |          |          |          |          |          | 91  |

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 Issue | Semi-Monthly Premiums for Life Insurance Face Amounts Shown<br>Includes Added Cost for<br>Accidental Death Benefit (Ages 17-59) |          |          |          |          |          |          |          |          | GUARANTEED PERIOD<br>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           |   |          |          |          |          |          |          |          |          | 81  |
| 2-4             |   |          |          |          |          |          |          |          |          | 80  |
| 5-8             |   |          |          |          |          |          |          |          |          | 79  |
| 9-10            |   |          |          |          |          |          |          |          |          | 79  |
| 11-16           |   |          |          |          |          |          |          |          |          | 77  |
| 17-20           |   |          |          | 8.63     | 10.13    | 11.63    | 13.13    | 14.63    | 16.13    | 71  |
| 21-22           |   |          |          | 9.00     | 10.58    | 12.15    | 13.73    | 15.30    | 16.88    | 71  |
| 23              |   |          |          | 9.38     | 11.03    | 12.68    | 14.33    | 15.98    | 17.63    | 72  |
| 24-25           |   |          |          | 9.63     | 11.33    | 13.03    | 14.73    | 16.43    | 18.13    | 71  |
| 26              |   |          |          | 9.88     | 11.63    | 13.38    | 15.13    | 16.88    | 18.63    | 72  |
| 27-28           |   |          |          | 10.13    | 11.93    | 13.73    | 15.53    | 17.33    | 19.13    | 71  |
| 29              |   |          |          | 10.25    | 12.08    | 13.90    | 15.73    | 17.55    | 19.38    | 71  |
| 30-31           |   |          |          | 11.50    | 13.58    | 15.65    | 17.73    | 19.80    | 21.88    | 72  |
| 32              |   |          |          | 11.88    | 14.03    | 16.18    | 18.33    | 20.48    | 22.63    | 72  |
| 33              |   |          |          | 12.00    | 14.18    | 16.35    | 18.53    | 20.70    | 22.88    | 72  |
| 34              |   |          |          | 12.13    | 14.33    | 16.53    | 18.73    | 20.93    | 23.13    | 71  |
| 35              |   | 8.25     | 10.63    | 13.00    | 15.38    | 17.75    | 20.13    | 22.50    | 24.88    | 72  |
| 36              |   | 8.48     | 10.93    | 13.38    | 15.83    | 18.28    | 20.73    | 23.18    | 25.63    | 72  |
| 37              |   | 9.00     | 11.63    | 14.25    | 16.88    | 19.50    | 22.13    | 24.75    | 27.38    | 73  |
| 38              |   | 9.23     | 11.93    | 14.63    | 17.33    | 20.03    | 22.73    | 25.43    | 28.13    | 73  |
| 39              |   | 9.83     | 12.73    | 15.63    | 18.53    | 21.43    | 24.33    | 27.23    | 30.13    | 74  |
| 40              | 7.48  | 10.65    | 13.83    | 17.00    | 20.18    | 23.35    | 26.53    | 29.70    | 32.88    | 76  |
| 41              | 7.93  | 11.33    | 14.73    | 18.13    | 21.53    | 24.93    | 28.33    | 31.73    | 35.13    | 77  |
| 42              | 8.48  | 12.15    | 15.83    | 19.50    | 23.18    | 26.85    | 30.53    | 34.20    | 37.88    | 78  |
| 43              | 9.18  | 13.20    | 17.23    | 21.25    | 25.28    | 29.30    | 33.33    | 37.35    | 41.38    | 80  |
| 44              | 9.53  | 13.73    | 17.93    | 22.13    | 26.33    | 30.53    | 34.73    | 38.93    | 43.13    | 80  |
| 45              | 10.03   | 14.48    | 18.93    | 23.38    | 27.83    | 32.28    | 36.73    | 41.18    | 45.63    | 81  |
| 46              | 10.43   | 15.08    | 19.73    | 24.38    | 29.03    | 33.68    | 38.33    | 42.98    | 47.63    | 81  |
| 47              | 10.93   | 15.83    | 20.73    | 25.63    | 30.53    | 35.43    | 40.33    | 45.23    | 50.13    | 82  |
| 48              | 11.38   | 16.50    | 21.63    | 26.75    | 31.88    | 37.00    | 42.13    | 47.25    | 52.38    | 82  |
| 49              | 12.03   | 17.48    | 22.93    | 28.38    | 33.83    | 39.28    | 44.73    | 50.18    | 55.63    | 83  |
| 50              | 12.58   | 18.30    | 24.03    | 29.75    |          |          |          |          |          | 83  |
| 51              | 13.13   | 19.13    | 25.13    | 31.13    |          |          |          |          |          | 83  |
| 52              | 13.93   | 20.33    | 26.73    | 33.13    |          |          |          |          |          | 84  |
| 53              | 14.63   | 21.38    | 28.13    | 34.88    |          |          |          |          |          | 85  |
| 54              | 15.28   | 22.35    | 29.43    | 36.50    |          |          |          |          |          | 85  |
| 55              | 15.98   | 23.40    | 30.83    | 38.25    |          |          |          |          |          | 85  |
| 56              | 16.78   | 24.60    | 32.43    | 40.25    |          |          |          |          |          | 85  |
| 57              | 17.58   | 25.80    | 34.03    | 42.25    |          |          |          |          |          | 86  |
| 58              | 18.43   | 27.08    | 35.73    | 44.38    |          |          |          |          |          | 86  |
| 59              | 19.28   | 28.35    | 37.43    | 46.50    |          |          |          |          |          | 86  |
| 60              | 19.78   | 29.10    | 38.43    | 47.75    |          |          |          |          |          | 86  |
| 61              |   |          |          |          |          |          |          |          |          | 86  |
| 62              |   |          |          |          |          |          |          |          |          | 87  |
| 63              |   |          |          |          |          |          |          |          |          | 87  |
| 64              |   |          |          |          |          |          |          |          |          | 87  |
| 65              |   |          |          |          |          |          |          |          |          | 87  |
| 66              |   |          |          |          |          |          |          |          |          | 88  |
| 67              |   |          |          |          |          |          |          |          |          | 88  |
| 68              |   |          |          |          |          |          |          |          |          | 88  |
| 69              |   |          |          |          |          |          |          |          |          | 88  |
| 70              |   |          |          |          |          |          |          |          |          | 89  |

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 Semi-Monthly Premiums Shown |         |         |         |         |         |         |         | Includes Added Cost for Accidental Death Benefit (Ages 17-59) | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------------|------------------------|---|---------|---------|---------|---------|---------|---------|---------|---|---|
|                 |                        | \$10.00   | \$12.00 | \$14.00 | \$16.00 | \$18.00 | \$20.00 | \$22.00 | \$24.00 |   |   |
| 15D-1           |                        |   |         |         |         |         |         |         |         |   | 81  |
| 2-4             |                        |   |         |         |         |         |         |         |         |   | 80  |
| 5-8             |                        |   |         |         |         |         |         |         |         |   | 79  |
| 9-10            |                        |   |         |         |         |         |         |         |         |   | 79  |
| 11-16           |                        |   |         |         |         |         |         |         |         |   | 77  |
| 17-20           |                        | 44,374  |         |         |         |         |         |         |         |   | 75  |
| 21-22           |                        | 43,293  |         |         |         |         |         |         |         |   | 74  |
| 23              |                        | 42,262  |         |         |         |         |         |         |         |   | 75  |
| 24-25           |                        | 41,280  |         |         |         |         |         |         |         |   | 74  |
| 26              |                        | 39,445  | 48,334  |         |         |         |         |         |         |   | 75  |
| 27-28           |                        | 38,587  | 47,283  |         |         |         |         |         |         |   | 74  |
| 29              |                        | 37,766  | 46,277  |         |         |         |         |         |         |   | 74  |
| 30-31           |                        | 36,980  | 45,312  |         |         |         |         |         |         |   | 73  |
| 32              |                        | 34,804  | 42,639  |         |         |         |         |         |         |   | 74  |
| 33              |                        | 33,491  | 41,038  | 48,585  |         |         |         |         |         |   | 74  |
| 34              |                        | 31,697  | 38,840  | 45,983  |         |         |         |         |         |   | 75  |
| 35              |                        | 29,584  | 36,250  | 42,913  | 49,584  |         |         |         |         |   | 76  |
| 36              |                        | 28,624  | 35,081  | 41,533  | 47,984  |         |         |         |         |   | 76  |
| 37              |                        | 27,308  | 33,462  | 39,616  | 45,770  |         |         |         |         |   | 77  |
| 38              |                        | 26,103  | 31,986  | 37,868  | 43,751  | 49,624  |         |         |         |   | 77  |
| 39              |                        | 24,315  | 29,795  | 35,274  | 40,754  | 46,233  |         |         |         |   | 78  |
| 40              | 5.03                   | 22,757  | 27,878  | 33,013  | 38,135  | 43,270  | 48,392  |         |         |   | 79  |
| 41              | 5.38                   | 20,876  | 25,589  | 30,295  | 35,000  | 39,706  | 44,409  | 49,118  |         |   | 80  |
| 42              | 5.78                   | 19,087  | 23,382  | 27,688  | 31,990  | 36,291  | 40,592  | 44,888  | 49,194  |   | 81  |
| 43              | 6.13                   | 17,750  | 21,750  | 25,750  | 29,750  | 33,750  | 37,750  | 41,750  | 45,750  |   | 82  |
| 44              | 6.48                   | 16,589  | 20,328  | 24,065  | 27,804  | 31,543  | 35,281  | 39,019  | 42,758  |   | 83  |
| 45              | 6.83                   | 15,570  | 19,079  | 22,588  | 26,097  | 29,606  | 33,115  | 36,623  | 40,127  |   | 83  |
| 46              | 7.23                   | 14,550  | 17,828  | 21,107  | 24,381  | 27,662  | 30,942  | 34,222  | 37,500  |   | 84  |
| 47              | 7.58                   | 13,760  | 16,861  | 19,962  | 23,062  | 26,161  | 29,264  | 32,365  | 35,466  |   | 84  |
| 48              | 7.93                   | 13,052  | 15,993  | 18,933  | 21,874  | 24,816  | 27,758  | 30,699  | 33,636  |   | 85  |
| 49              | 8.38                   | 12,242  | 15,001  | 17,759  | 20,518  | 23,276  | 26,035  | 28,794  | 31,552  |   | 85  |
| 50              | 8.88                   | 11,452  | 14,033  | 16,613  | 19,193  | 21,775  | 24,355  |         |         |   | 86  |
| 51              | 9.48                   | 10,625  | 13,024  | 15,418  | 17,814  | 20,210  | 22,605  |         |         |   | 87  |
| 52              | 10.13                  |   | 12,084  | 14,306  | 16,528  | 18,750  | 20,973  | 23,194  |         |   | 88  |
| 53              | 10.63                  |   | 11,447  | 13,553  | 15,656  | 17,764  | 19,869  | 21,974  | 24,079  |   | 88  |
| 54              | 11.13                  |   | 10,874  | 12,874  | 14,874  | 16,874  | 18,874  | 20,874  | 22,874  |   | 88  |
| 55              | 11.68                  |   | 10,309  | 12,204  | 14,100  | 15,996  | 17,889  | 19,787  | 21,682  |   | 89  |
| 56              | 12.18                  |   |         | 11,650  | 13,462  | 15,272  | 17,082  | 18,889  | 20,701  |   | 89  |
| 57              | 12.78                  |   |         | 11,052  | 12,769  | 14,485  | 16,202  | 17,917  | 19,633  |   | 89  |
| 58              | 13.33                  |   |         | 10,554  | 12,192  | 13,832  | 15,472  | 17,111  | 18,750  |   | 89  |
| 59              | 13.93                  |   |         | 10,059  | 11,622  | 13,183  | 14,747  | 16,309  | 17,872  |   | 89  |
| 60              | 14.28                  |   |         |         | 11,312  | 12,833  | 14,354  | 15,875  | 17,396  |   | 90  |
| 61              |                        |   |         |         |         |         |         |         |         |   | 90  |
| 62              |                        |   |         |         |         |         |         |         |         |   | 90  |
| 63              |                        |   |         |         |         |         |         |         |         |   | 90  |
| 64              |                        |   |         |         |         |         |         |         |         |   | 90  |
| 65              |                        |   |         |         |         |         |         |         |         |   | 90  |
| 66              |                        |   |         |         |         |         |         |         |         |   | 90  |
| 67              |                        |   |         |         |         |         |         |         |         |   | 91  |
| 68              |                        |   |         |         |         |         |         |         |         |   | 91  |
| 69              |                        |   |         |         |         |         |         |         |         |   | 91  |
| 70              |                        |   |         |         |         |         |         |         |         |   | 91  |

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 Semi-Monthly Premiums Shown   |         |         |         |         |         |         |         | GUARANTEED PERIOD<br>Age to Which Coverage is Guaranteed at Table Premium |
|-----------------|------------------------|---|---------|---------|---------|---------|---------|---------|---------|---|
|                 |                        | Includes Added Cost for Accidental Death Benefit (Ages 17-59) |         |         |         |         |         |         |         |   |
|                 |                        | \$12.00   | \$14.00 | \$16.00 | \$18.00 | \$20.00 | \$22.00 | \$25.00 | \$28.00 |   |
| 15D-1           |                        |   |         |         |         |         |         |         |         | 81  |
| 2-4             |                        |   |         |         |         |         |         |         |         | 80  |
| 5-8             |                        |   |         |         |         |         |         |         |         | 79  |
| 9-10            |                        |   |         |         |         |         |         |         |         | 79  |
| 11-16           |                        |   |         |         |         |         |         |         |         | 77  |
| 17-20           |                        | 36,250  | 42,913  | 49,584  |         |         |         |         |         | 71  |
| 21-22           |                        | 34,524  | 40,874  | 47,223  |         |         |         |         |         | 71  |
| 23              |                        | 32,955  | 39,016  | 45,076  |         |         |         |         |         | 72  |
| 24-25           |                        | 31,986  | 37,868  | 43,751  | 49,624  |         |         |         |         | 71  |
| 26              |                        | 31,072  | 36,786  | 42,501  | 48,215  |         |         |         |         | 72  |
| 27-28           |                        | 30,209  | 35,764  | 41,320  | 46,874  |         |         |         |         | 71  |
| 29              |                        | 29,795  | 35,274  | 40,754  | 46,233  |         |         |         |         | 71  |
| 30-31           |                        | 26,205  | 31,025  | 35,844  | 40,659  | 45,482  |         |         |         | 72  |
| 32              |                        | 25,291  | 29,942  | 34,594  | 39,245  | 43,891  | 48,547  |         |         | 72  |
| 33              |                        | 25,000  | 29,598  | 34,196  | 38,794  | 43,386  | 47,989  |         |         | 72  |
| 34              |                        |   | 29,262  | 33,807  | 38,353  | 42,893  | 47,443  |         |         | 71  |
| 35              |                        | 22,890  | 27,106  | 31,316  | 35,527  | 39,737  | 43,948  |         |         | 72  |
| 36              |                        | 22,194  | 26,276  | 30,358  | 34,438  | 38,521  | 42,603  | 48,725  |         | 72  |
| 37              |                        | 20,715  | 24,524  | 28,334  | 32,139  | 35,953  | 39,762  | 45,477  |         | 73  |
| 38              |                        | 20,134  | 23,843  | 27,547  | 31,250  | 34,954  | 38,654  | 44,213  | 49,769  | 73  |
| 39              |                        | 18,750  | 22,199  | 25,643  | 29,095  | 32,544  | 35,992  | 41,162  | 46,337  | 74  |
| 40              | 7.48                   | 17,124  | 20,276  | 23,424  | 26,575  | 29,725  | 32,874  | 37,599  | 42,323  | 76  |
| 41              | 7.93                   | 15,993  | 18,933  | 21,874  | 24,816  | 27,758  | 30,699  | 35,111  | 39,523  | 77  |
| 42              | 8.48                   | 14,796  | 17,518  | 20,239  | 22,960  | 25,679  | 28,399  | 32,483  | 36,564  | 78  |
| 43              | 9.18                   | 13,510  | 15,994  | 18,479  | 20,963  | 23,447  | 25,931  | 29,656  | 33,382  | 80  |
| 44              | 9.53                   | 12,946  | 15,328  | 17,709  | 20,090  | 22,471  | 24,852  | 28,421  | 31,995  | 80  |
| 45              | 10.03                  | 12,220  | 14,467  | 16,714  | 18,961  | 21,208  | 23,455  | 26,826  | 30,197  | 81  |
| 46              | 10.43                  | 11,693  | 13,845  | 15,995  | 18,143  | 20,296  | 22,446  | 25,671  | 28,896  | 81  |
| 47              | 10.93                  | 11,097  | 13,135  | 15,178  | 17,220  | 19,261  | 21,302  | 24,363  | 27,422  | 82  |
| 48              | 11.38                  | 10,610  | 12,561  | 14,513  | 16,464  | 18,413  | 20,366  | 23,293  | 26,220  | 82  |
| 49              | 12.03                  |   | 11,812  | 13,645  | 15,482  | 17,316  | 19,149  | 21,902  | 24,654  | 83  |
| 50              | 12.58                  |   | 11,245  | 12,992  | 14,738  | 16,485  | 18,232  | 20,852  | 23,472  | 83  |
| 51              | 13.13                  |   | 10,730  | 12,394  | 14,062  | 15,730  | 17,394  | 19,894  | 22,394  | 83  |
| 52              | 13.93                  |   | 10,059  | 11,622  | 13,183  | 14,747  | 16,309  | 18,651  | 20,997  | 84  |
| 53              | 14.63                  |   |         | 11,019  | 12,500  | 13,982  | 15,463  | 17,685  | 19,906  | 85  |
| 54              | 15.28                  |   |         | 10,513  | 11,925  | 13,339  | 14,753  | 16,873  | 18,993  | 85  |
| 55              | 15.98                  |   |         | 10,017  | 11,364  | 12,711  | 14,058  | 16,077  | 18,098  | 85  |
| 56              | 16.78                  |   |         |         | 10,783  | 12,061  | 13,339  | 15,256  | 17,172  | 85  |
| 57              | 17.58                  |   |         |         | 10,259  | 11,475  | 12,690  | 14,514  | 16,338  | 86  |
| 58              | 18.43                  |   |         |         |         | 10,909  | 12,066  | 13,801  | 15,535  | 86  |
| 59              | 19.28                  |   |         |         |         | 10,398  | 11,502  | 13,153  | 14,808  | 86  |
| 60              | 19.78                  |   |         |         |         | 10,121  | 11,194  | 12,802  | 14,411  | 86  |
| 61              |                        |   |         |         |         |         |         |         |         | 86  |
| 62              |                        |   |         |         |         |         |         |         |         | 87  |
| 63              |                        |   |         |         |         |         |         |         |         | 87  |
| 64              |                        |   |         |         |         |         |         |         |         | 87  |
| 65              |                        |   |         |         |         |         |         |         |         | 87  |
| 66              |                        |   |         |         |         |         |         |         |         | 88  |
| 67              |                        |   |         |         |         |         |         |         |         | 88  |
| 68              |                        |   |         |         |         |         |         |         |         | 88  |
| 69              |                        |   |         |         |         |         |         |         |         | 88  |
| 70              |                        |   |         |         |         |         |         |         |         | 89  |

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".

## VOLUNTARY LIFE INSURANCE EMPLOYER AGREEMENT

Texas Life Insurance Company ("Texas Life") and the employer identified below ("Employer"), are discussing the possibility of, or have already agreed for Texas Life to provide certain insurance benefits for the Employer's eligible employees and dependents via a payroll deduction program for payment of premiums for Texas Life's voluntary life insurance contracts selected by each such employee (the "Program"). Employer will deduct from the salary or wages of all participating Employees the premiums for their contracts and remit the amount deducted to Texas Life at its home office in Waco, Texas, on the Common Due Date, as indicated below.

Employer may designate other third parties to assist Employer with the Program, including a broker, a plan administrator, a payroll processor or other service provider. Employer will inform Texas Life of the name and scope of services to be provided by each such third party (each, an "Employer Service Provider"). Employer, and not Texas Life, is responsible for ensuring that each Employer Service Provider has been appropriately selected and obligated to protect Employer information (including sensitive information about Employer's employees and their dependents) from unauthorized access and use. Employer authorizes Texas Life to share with each Employer Service Provider the appropriate information reasonably necessary to assist that Employer Service Provider in its performance of activities relating to the Program for Employer. Employer authorizes Texas Life to receive from each Employer Service Provider and to rely on the information provided by each Employer Service Provider relating to the Program.

Employer will hold Texas Life harmless relating to the actions or other malfeasance of its Employer Service Providers. Employer will give prompt notice to Texas Life's home office or Employer Service Provider for all participating Employee's eligibility, demographic changes, and/or payroll deduction changes.

Eligible employees will be those who have been employed for the minimum time required for the payroll deduction program selected at enrollment date or as defined in the Employer master policy issued by Texas Life, as applicable.

Texas Life will provide You or your Employer Service Provider the first Common Due Date before the end of the enrollment and furnish a detailed statement showing the individuals and total amounts due and any current changes.

To assist Texas Life in complying with customer identification requirements of the USA Patriot Act, the Employer states that: (1) any Employee census information provided to Texas Life was accurate, to the best of the Employer's knowledge, when given, and (2) the Employer has confirmed the identity of each Employee at hiring, or otherwise, by viewing a government-issued photographic identification document.

This agreement may be terminated at any time by the Employer or by Texas Life upon furnishing the agreed upon time frame as defined in the employer master policy or 90 days written notice, whichever is first. If this agreement is terminated, Employer shall remit to Texas Life all full premiums deducted prior to the termination date. In the event deductions for any particular contract are to be discontinued on other than a Common Due Date, the amounts already withheld from pay, if any are to be refunded to the Employee, and Texas Life is to be notified as provided above.

Common Due Date: First day each calendar month

**EMPLOYER**

Printed Employer Name: \_\_\_\_\_

By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Texas Life enters into arrangements with entities (Intermediaries) that may participate in the sale of its products. Texas Life may pay the Intermediary base commission for the sale and renewal of the products and may pay additional compensation such as payments, fees, commissions, awards, overrides, bonuses, contingent commissions, loans, gifts, prizes or other valuable consideration. If you would like further information, ask your Intermediary or Texas Life for details.

Policy No.

Please complete and return quickly to allow processing of the insurance application.

I understand that an application on my life has been submitted to Texas Life Insurance Company and I consent to having a policy issued.

---

Employer Name

---

Employee's Name

---

Dependent's/Spouse's Name

---

Dependent's/Spouse's Social Security Number

Dependent's/Spouse's Date of Birth: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**X**

---

Signature of Dependent/Spouse

---

Date