

# WOW!

## VOLUNTARY PERMANENT LIFE INSURANCE YOU CAN KEEP

PURELIFE-PLUS

### Highlights



#### **PORTABLE**

Take it with you when you change jobs or retire<sup>1</sup>



#### **EASY TO PAY**

Pay for it through convenient payroll deductions



#### **NO EXAMS**

Qualify by answering just 3 questions<sup>2</sup>



#### **COVER DEPENDENTS**

Cover your spouse, children and grandchildren<sup>3</sup>



#### **TERMINAL ILLNESS BENEFIT**

Get a living benefit if you become terminally ill<sup>4</sup>



#### **CHRONIC ILLNESS BENEFIT**

Cover care expenses if you become chronically ill, if selected<sup>5</sup>

**TEXASLIFE**  
INSURANCE COMPANY

**FFGA**  
Benefit Solutions Simplified



# The Ideal Complement

Our voluntary permanent life insurance product can be an ideal complement to the group term and optional term life insurance your employer might provide. This voluntary permanent universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term life insurance may be portable if you change jobs, but even if you can keep them after you retire, they usually cost more and decline in death benefit.

## No Exams Or Needles!

You can qualify by answering just 3 quick questions.<sup>2</sup>

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?

## Product Features

- **High Death Benefit.** Written on a minimal cash-value Universal Life frame, PURELIFE-PLUS features one of the highest death benefits per payroll-deducted dollar offered at the worksite.<sup>6</sup>
- **Refund of Premium.** Unique in the workplace, PURELIFE-PLUS offers you a refund of 10 years' premium, should you surrender the contract if initial specified premium paid for ever increases. (*Conditions apply.*)
- **Minimal Cash Value.** Designed to provide a high death benefit at a reasonable premium, PURELIFE-PLUS helps provide 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).
- **Long Guarantees.** Enjoy the assurance of a contract that has a guaranteed death benefit to age 121 and level premium for a significant period of time (after the premium guaranteed period, premiums may go down, stay the same, or go up).<sup>7</sup>



# Additional Benefits

## 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>9</sup> This rider costs \$0.08 per \$1,000 of the contract's face amount per month and pays the insured's beneficiary double the death benefit<sup>10</sup> if the insured dies within 180 days of an accident from injuries incurred in that accident.<sup>11</sup> The benefit is payable through the insured's age 65. See the complete list of exceptions to coverage on the back page.

## Accelerated Death Benefit Due to Terminal Illness Rider<sup>4</sup>

Should you be diagnosed as terminally ill with the expectation of death within 12 months, you will have the option to receive 92% of the death benefit, minus a \$150 administrative fee. Included with your contract at no additional cost, this valuable living benefit helps give you peace of mind knowing that, should you need it, you can take the large majority of your death benefit while still alive.

## Accelerated Death Benefit Due To Chronic Illness Rider

This valuable living benefit will be included upon approval in the life contract for employees and their spouses at an additional cost.<sup>5</sup> This rider can help offset the unplanned expense of care should the insured be faced with a qualifying disabling chronic illness or Severe Cognitive Impairment. Here's how it works:

- If, for a period of 90 days, you're no longer able to perform any two of the six Activities of Daily Living or if you suffer Severe Cognitive Impairment, you can receive a living benefit.<sup>12</sup>
  - Example: You own a \$100,000 Texas Life insurance policy with the Chronic Illness rider. A medical professional certifies that you can no longer perform two of the six Activities of Daily Living or have suffered Severe Cognitive Impairment. You can apply for a lump sum of \$92,000 minus a \$150 administrative fee.<sup>13</sup>
- The money is yours to do with as you choose: you do not have to go to a nursing home, convalescent center or receive home health care to receive the cash.
- The cost to add this valuable living benefit to your life insurance policy is minimal – just 10% of the policy's base premium.

See last page for disclosures and footnotes

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*According to the Center for Disease Control, accidents continue to be a leading cause of death in the U.S.<sup>8</sup>*

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# Accidental Death Benefit Rider Exceptions To Coverage

The following exceptions to coverage apply to these states: AK, AL, AR, AZ, CO, CT, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

- 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;
- i) 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.

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The agent/agency offering this coverage is not affiliated with Texas Life other than to market its products. Underwritten and claims paid by Texas Life. Licensed in DC and all states except NY.

Important Note: Texas Life does not offer financial advice. Contact a financial advisor in your state for financial information.

PureLife-plus is a Flexible Premium Adjustable Life Insurance to Age 121. Texas Life contracts and riders contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. See a Texas Life representative or the Purelife-plus brochure for costs and complete details. Form series PRFNG-NI.

- 1 As long as the necessary premiums are paid.
- 2 Issuance of coverage will depend on responses to questions.
- 3 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.
- 4 Accelerated Death Benefit Due to Terminal Illness Rider. Conditions apply. Form series ULABR.
- 5 Chronic Illness Rider available for an additional cost for employees and their spouses. Conditions apply. Requires additional underwriting questions; issuance of coverage will depend on the answers to these questions. Form series ULABR-CI.
- 6 Voluntary Whole and Universal Life Products, Eastbridge Consulting Group, March 2022
- 7 As long as you pay the necessary premium. Guarantees are subject to product terms, limitations, exclusions, and the insurer's claims paying ability and financial strength. Forty-five (45) years average for all ages based on our actuarial review.
- 8 Mortality in the United States, 2022. HCHS Data Brief, No. 492, March 2024.
- 9 Available to children at issue age 17-26, and grandchildren ages 17-18.
- 10 The accidental death benefit is paid in addition to and for the same amount as the contract's death benefit.
- 11 Rider details vary by state. Conditions apply. See contract for complete coverage description. Form series ULCL-ADB.
- 12 Six Activities of Daily Living include: bathing, continence, dressing, eating, toileting, and transferring. Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that: (1) places the Insured in jeopardy of harming him/herself or others and, therefore, the Insured requires Substantial Supervision by another individual; and (2) is measured by clinical evidence and standardized tests which reliably measure impairment in: (a) short or long-term memory; (b) orientation to people, places or time; and (c) deductive or abstract reasoning.
- 13 The Accelerated Death Benefit Rider for Chronic Illness pays 92% of the insurance proceeds less a \$150 administrative fee in lieu of the benefit payable at death. Payment of this rider terminates the contract and any obligations under other riders, endorsements and supplemental benefits as if the insured had died. Form series ULABR-CI.