

TEXASLIFE INSURANCE COMPANY **CASE OVERVIEW**

Overview for SOUTH TEXAS ISD April 16, 2021

EMPLOYEE AND SPOUSE EXPRESS ISSUE

Lifetime Maximum Amounts for Issue Ages Shown ⁽¹⁾⁽²⁾			
Proposed Insured	Ages	Minimum	Express ⁽²⁾ 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 ⁽⁵⁾	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 ⁽⁵⁾	N/A	N/A
Child Policy	15 days - 26 ⁽⁴⁾	25,000	50,000
Grandchild(ren)	15 days - 18 ⁽⁴⁾	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: May 1, 2021 End of Enrollment Date: May 28, 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-B4AKC5ND9KM

TEXASLIFE INSURANCE COMPANY

SOLICITATION MEMO

April 16, 2021

To: Nicholas Sullenger
From: Ashley Niswanger — hmkarm@texaslife.com Phone: 1-800-283-9233 Fax: 254-745-6355
Re: Franchise Number: 0000107227
SOUTH TEXAS ISD
Number of Eligible Employees — 658

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.

IF Previous In-Force Insurance Was Issued	Effect of In-Force Coverage on Lifetime Maximum Coverage And if the Current Application is Express Issue
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 (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	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED
	Includes Added Cost for									PERIOD
	Accidental Death Benefit (Ages 17-59)									Age to Which
	and Accelerated Death Benefit for Chronic Illness (All Ages)									Coverage is
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	Guaranteed at Table Premium
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		11.40	20.55	29.70	38.85	57.15	75.45	93.75	112.05	73
21-22		11.68	21.10	30.53	39.95	58.80	77.65	96.50	115.35	73
23-25		11.95	21.65	31.35	41.05	60.45	79.85	99.25	118.65	71
26		12.23	22.20	32.18	42.15	62.10	82.05	102.00	121.95	72
27		12.50	22.75	33.00	43.25	63.75	84.25	104.75	125.25	72
28		12.50	22.75	33.00	43.25	63.75	84.25	104.75	125.25	71
29		12.78	23.30	33.83	44.35	65.40	86.45	107.50	128.55	71
30-31		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	70
32		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	70
33		14.15	26.05	37.95	49.85	73.65	97.45	121.25	145.05	71
34		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	72
35		15.53	28.80	42.08	55.35	81.90	108.45	135.00	161.55	73
36		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	73
37		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	73
38		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	74
39		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	75
40	9.21	19.65	37.05	54.45	71.85	106.65	141.45	176.25	211.05	76
41	9.76	21.03	39.80	58.58	77.35	114.90	152.45	190.00	227.55	77
42	10.53	22.95	43.65	64.35	85.05	126.45	167.85	209.25	250.65	78
43	11.30	24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	80
44	12.07	26.80	51.35	75.90	100.45	149.55	198.65	247.75	296.85	81
45	12.95	29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	82
46	13.83	31.20	60.15	89.10	118.05	175.95	233.85	291.75	349.65	83
47	14.60	33.13	64.00	94.88	125.75	187.50	249.25	311.00	372.75	83
48	15.48	35.33	68.40	101.48	134.55	200.70	266.85	333.00	399.15	84
49	16.47	37.80	73.35	108.90	144.45	215.55	286.65	357.75	428.85	85
50	17.68	40.83	79.40	117.98	156.55					86
51	19.11	44.40	86.55	128.70	170.85					87
52	20.87	48.80	95.35	141.90	188.45					88
53	22.63	53.20	104.15	155.10	206.05					90
54	23.84	56.23	110.20	164.18	218.15					90
55	24.94	58.98	115.70	172.43	229.15					91
56	26.04	61.73	121.20	180.68	240.15					91
57	27.25	64.75	127.25	189.75	252.25					91
58	28.57	68.05	133.85	199.65	265.45					91
59	29.78	71.08	139.90	208.73	277.55					91
60	30.63	73.20	144.15	215.10	286.05					91
61	32.28	77.33	152.40	227.48	302.55					91
62	34.04	81.73	161.20	240.68	320.15					92
63	35.91	86.40	170.55	254.70	338.85					92
64	37.89	91.35	180.45	269.55	358.65					92
65	39.98	96.58	190.90	285.23	379.55					92
66	42.29									92
67	44.82									92
68	47.57									92
69	50.43									93
70	53.29									93

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	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									PERIOD
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	Age to Which Coverage is Guaranteed at Table Premium
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	70
21-22		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	70
23-25		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	69
26		17.73	33.20	48.68	64.15	95.10	126.05	157.00	187.95	69
27		18.00	33.75	49.50	65.25	96.75	128.25	159.75	191.25	68
28		18.28	34.30	50.33	66.35	98.40	130.45	162.50	194.55	68
29		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	68
30-31		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	69
32		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	69
33		21.58	40.90	60.23	79.55	118.20	156.85	195.50	234.15	69
34		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	68
35		23.23	44.20	65.18	86.15	128.10	170.05	212.00	253.95	69
36		24.05	45.85	67.65	89.45	133.05	176.65	220.25	263.85	69
37		25.43	48.60	71.78	94.95	141.30	187.65	234.00	280.35	70
38		26.25	50.25	74.25	98.25	146.25	194.25	242.25	290.25	70
39		27.90	53.55	79.20	104.85	156.15	207.45	258.75	310.05	70
40	13.50	30.38	58.50	86.63	114.75	171.00	227.25	283.50	339.75	72
41	14.27	32.30	62.35	92.40	122.45	182.55	242.65	302.75	362.85	73
42	15.26	34.78	67.30	99.83	132.35	197.40	262.45	327.50	392.55	74
43	16.80	38.63	75.00	111.38	147.75	220.50	293.25	366.00	438.75	76
44	17.68	40.83	79.40	117.98	156.55	233.70	310.85	388.00	465.15	77
45	18.89	43.85	85.45	127.05	168.65	251.85	335.05	418.25	501.45	78
46	19.99	46.60	90.95	135.30	179.65	268.35	357.05	445.75	534.45	79
47	21.09	49.35	96.45	143.55	190.65	284.85	379.05	473.25	567.45	79
48	22.19	52.10	101.95	151.80	201.65	301.35	401.05	500.75	600.45	80
49	23.95	56.50	110.75	165.00	219.25	327.75	436.25	544.75	653.25	82
50	25.16	59.53	116.80	174.08	231.35					82
51	27.03	64.20	126.15	188.10	250.05					83
52	29.34	69.98	137.70	205.43	273.15					85
53	31.21	74.65	147.05	219.45	291.85					87
54	32.75	78.50	154.75	231.00	307.25					87
55	34.29	82.35	162.45	242.55	322.65					87
56	36.05	86.75	171.25	255.75	340.25					87
57	37.70	90.88	179.50	268.13	356.75					87
58	39.68	95.83	189.40	282.98	376.55					87
59	41.33	99.95	197.65	295.35	393.05					87
60	42.51	102.90	203.55	304.20	404.85					87
61	45.37	110.05	217.85	325.65	433.45					88
62	48.01	116.65	231.05	345.45	459.85					88
63	50.54	122.98	243.70	364.43	485.15					88
64	53.07	129.30	256.35	383.40	510.45					89
65	55.71	135.90	269.55	403.20	536.85					89
66	58.57									89
67	61.65									89
68	64.84									89
69	68.25									89
70	71.88									90

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 Monthly Premiums Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		\$18.00	\$20.00	\$24.00	\$28.00	\$30.00	\$32.00	\$35.00	\$40.00	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		43,033	48,498	59,427	70,356	75,820	81,289	89,480	103,143	73
21-22		41,778	47,083	57,687	68,313	73,608	78,913	86,870	100,133	73
23-25		40,589	45,748	56,057	66,366	71,521	76,676	84,411	97,304	71
26		39,474	44,487	54,512	64,537	69,549	74,563	82,081	94,612	72
27		38,417	43,293	53,050	62,813	67,684	72,561	79,879	92,074	72
28		38,417	43,293	53,050	62,813	67,684	72,561	79,879	92,074	71
29		37,411	42,162	51,663	61,164	65,920	70,666	77,791	89,668	71
30-31		36,453	41,088	50,348	59,607	64,234	68,866	75,811	87,385	70
32		34,691	39,097	47,908	56,719	61,124	65,529	72,137	83,150	70
33		33,089	37,292	45,694	54,097	58,299	62,500	68,803	79,307	71
34		31,627	35,645	43,675	51,707	55,723	59,739	65,764	75,804	72
35		29,662	33,428	40,961	48,494	52,260	56,027	61,677	71,093	73
36		28,482	32,098	39,331	46,565	50,181	53,803	59,220	68,265	73
37		27,392	30,870	37,827	44,783	48,261	51,740	56,957	65,656	73
38		25,907	29,195	35,774	42,352	45,642	48,931	53,864	62,089	74
39		24,157	27,221	33,359	39,494	42,563	45,629	50,231	57,899	75
40	9.21	22,630	25,503	31,250	36,998	39,871	42,745	47,055	54,239	76
41	9.76	20,973	23,636	28,959	34,288	36,951	39,614	43,609	50,267	77
42	10.53	19,023	21,437	26,269	31,100	33,515	35,934	39,554	45,592	78
43	11.30	17,404	19,614	24,034	28,454	30,663	32,873	36,188	41,713	80
44	12.07	16,039	18,076	22,149	26,222	28,259	30,299	33,351	38,442	81
45	12.95	14,720	16,589	20,327	24,062	25,938	27,806	30,608	35,281	82
46	13.83	13,602	15,329	18,783	22,237	23,964	25,688	28,282	32,600	83
47	14.60	12,754	14,373	17,612	20,851	22,470	24,090	26,520	30,566	83
48	15.48	11,905	13,417	16,438	19,464	20,976	22,487	24,755	28,536	84
49	16.47	11,076	12,483	15,296	18,109	19,515	20,923	23,031	26,548	85
50	17.68	10,206	11,504	14,096	16,687	17,985	19,282	21,225	24,466	86
51	19.11		10,528	12,901	15,273	16,460	17,646	19,425	22,391	87
52	20.87		11,683	13,830	14,905	15,978	17,589	20,275	22,275	88
53	22.63			10,673	12,635	13,617	14,598	16,070	18,524	90
54	23.84			10,075	11,929	12,854	13,781	15,170	17,485	90
55	24.94				11,349	12,231	13,112	14,435	16,638	91
56	26.04				10,824	11,665	12,506	13,767	15,868	91
57	27.25				10,300	11,100	11,900	13,100	15,100	91
58	28.57					10,544	11,304	12,441	14,342	91
59	29.78					10,080	10,807	11,897	13,713	91
60	30.63						10,483	11,540	13,302	91
61	32.28							10,906	12,571	91
62	34.04							10,302	11,875	92
63	35.91								11,216	92
64	37.89								10,593	92
65	39.98								10,006	92
66	42.29									92
67	44.82									92
68	47.57									92
69	50.43									93
70	53.29									93

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PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue

Issue Age (ALB)	Prem For \$10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED
		Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)								PERIOD
		\$28.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	Age to Which Coverage is Guaranteed at Table Premium
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		46,565	50,181	59,220	68,265	77,313	86,348	95,389	104,431	70
21-22		44,783	48,261	56,957	65,656	74,344	83,044	91,740	100,435	70
23-25		42,352	45,642	53,864	62,089	70,313	78,537	86,761	94,984	69
26		41,600	44,826	52,909	60,986	69,064	77,141	85,214	93,296	69
27		40,874	44,050	51,985	59,921	67,858	75,794	83,729	91,670	68
28		40,172	43,292	51,088	58,893	66,693	74,493	82,294	90,094	68
29		39,494	42,563	50,231	57,899	65,567	73,237	80,905	88,567	68
30-31		34,798	37,501	44,257	51,014	57,771	64,528	71,284	78,042	69
32		33,793	36,418	42,980	49,541	56,103	62,665	69,226	75,788	69
33		33,312	35,900	42,368	48,833	55,310	61,773	68,241	74,706	69
34		32,845	35,396	41,774	48,151	54,529	60,906	67,284	73,665	68
35		30,688	33,076	39,037	44,995	50,949	56,913	62,873	68,832	69
36		29,530	31,824	37,562	43,292	49,026	54,760	60,493	66,228	69
37		27,778	29,936	35,330	40,720	46,117	51,511	56,904	62,298	70
38		26,818	28,907	34,115	39,318	44,532	49,740	54,943	60,157	70
39		25,098	27,047	31,921	36,797	41,669	46,541	51,414	56,287	70
40	13.50	22,890	24,669	29,110	33,556	38,001	42,445	46,890	51,331	72
41	14.27	21,423	23,087	27,247	31,407	35,563	39,726	43,886	48,045	73
42	15.26	19,793	21,328	25,176	29,017	32,860	36,703	40,546	44,389	74
43	16.80	17,698	19,073	22,509	25,946	29,382	32,818	36,255	39,691	76
44	17.68	16,687	17,985	21,225	24,466	27,706	30,943	34,187	37,428	77
45	18.89	15,475	16,678	19,685	22,687	25,690	28,696	31,701	34,704	78
46	19.99	14,516	15,643	18,462	21,280	24,099	26,917	29,736	32,556	79
47	21.09	13,668	14,728	17,384	20,038	22,692	25,344	27,999	30,653	79
48	22.19	12,914	13,917	16,425	18,934	21,439	23,945	26,455	28,962	80
49	23.95	11,867	12,789	15,092	17,397	19,701	22,005	24,309	26,613	82
50	25.16	11,240	12,113	14,297	16,478	18,660	20,843	23,025	25,206	82
51	27.03	10,392	11,199	13,217	15,235	17,252	19,270	21,288	23,306	83
52	29.34		10,244	12,089	13,936	15,781	17,627	19,473	21,317	85
53	31.21			11,309	13,036	14,762	16,489	18,215	19,941	87
54	32.75			10,738	12,378	14,017	15,656	17,296	18,936	87
55	34.29			10,222	11,783	13,343	14,904	16,463	18,025	87
56	36.05				11,169	12,649	14,128	15,607	17,084	87
57	37.70				10,650	12,060	13,470	14,880	16,291	87
58	39.68				10,085	11,422	12,758	14,093	15,429	87
59	41.33					10,938	12,219	13,498	14,778	87
60	42.51					10,618	11,861	13,102	14,345	87
61	45.37						11,074	12,233	13,393	88
62	48.01						10,435	11,527	12,621	88
63	50.54							10,923	11,959	88
64	53.07							10,379	11,364	89
65	55.71								10,803	89
66	58.57									89
67	61.65									89
68	64.84									89
69	68.25									89
70	71.88									90

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	Monthly Premiums for Life Insurance Face Amounts Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59)									GUARANTEED PERIOD 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				8.00					13.75	83
2-3				8.25					14.25	83
4-10				8.50					14.75	79
11-16				8.75					15.25	75
17-20				10.75	12.45	14.15	15.85	17.55	19.25	73
21-22				11.00	12.75	14.50	16.25	18.00	19.75	73
23-25				11.25	13.05	14.85	16.65	18.45	20.25	71
26				11.50	13.35	15.20	17.05	18.90	20.75	72
27				11.75	13.65	15.55	17.45	19.35	21.25	72
28				11.75	13.65	15.55	17.45	19.35	21.25	71
29				12.00	13.95	15.90	17.85	19.80	21.75	71
30-31				12.25	14.25	16.25	18.25	20.25	22.25	70
32				12.75	14.85	16.95	19.05	21.15	23.25	70
33				13.25	15.45	17.65	19.85	22.05	24.25	71
34				13.75	16.05	18.35	20.65	22.95	25.25	72
35		9.60	12.05	14.50	16.95	19.40	21.85	24.30	26.75	73
36		9.90	12.45	15.00	17.55	20.10	22.65	25.20	27.75	73
37		10.20	12.85	15.50	18.15	20.80	23.45	26.10	28.75	73
38		10.65	13.45	16.25	19.05	21.85	24.65	27.45	30.25	74
39		11.25	14.25	17.25	20.25	23.25	26.25	29.25	32.25	75
40	8.65	11.85	15.05	18.25	21.45	24.65	27.85	31.05	34.25	76
41	9.15	12.60	16.05	19.50	22.95	26.40	29.85	33.30	36.75	77
42	9.85	13.65	17.45	21.25	25.05	28.85	32.65	36.45	40.25	78
43	10.55	14.70	18.85	23.00	27.15	31.30	35.45	39.60	43.75	80
44	11.25	15.75	20.25	24.75	29.25	33.75	38.25	42.75	47.25	81
45	12.05	16.95	21.85	26.75	31.65	36.55	41.45	46.35	51.25	82
46	12.85	18.15	23.45	28.75	34.05	39.35	44.65	49.95	55.25	83
47	13.55	19.20	24.85	30.50	36.15	41.80	47.45	53.10	58.75	83
48	14.35	20.40	26.45	32.50	38.55	44.60	50.65	56.70	62.75	84
49	15.25	21.75	28.25	34.75	41.25	47.75	54.25	60.75	67.25	85
50	16.35	23.40	30.45	37.50						86
51	17.65	25.35	33.05	40.75						87
52	19.25	27.75	36.25	44.75						88
53	20.85	30.15	39.45	48.75						90
54	21.95	31.80	41.65	51.50						90
55	22.95	33.30	43.65	54.00						91
56	23.95	34.80	45.65	56.50						91
57	25.05	36.45	47.85	59.25						91
58	26.25	38.25	50.25	62.25						91
59	27.35	39.90	52.45	65.00						91
60	28.05	40.95	53.85	66.75						91
61										91
62										92
63										92
64										92
65										92
66										92
67										92
68										92
69										93
70										93

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	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED
	Includes Added Cost for Accidental Death Benefit (Ages 17-59)									PERIOD
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age to Which Coverage is Guaranteed at Table Premium
15D-1										83
2-3										83
4-10										79
11-16										75
17-20				15.00	17.55	20.10	22.65	25.20	27.75	70
21-22				15.50	18.15	20.80	23.45	26.10	28.75	70
23-25				16.25	19.05	21.85	24.65	27.45	30.25	69
26				16.50	19.35	22.20	25.05	27.90	30.75	69
27				16.75	19.65	22.55	25.45	28.35	31.25	68
28				17.00	19.95	22.90	25.85	28.80	31.75	68
29				17.25	20.25	23.25	26.25	29.25	32.25	68
30-31				19.25	22.65	26.05	29.45	32.85	36.25	69
32				19.75	23.25	26.75	30.25	33.75	37.25	69
33				20.00	23.55	27.10	30.65	34.20	37.75	69
34				20.25	23.85	27.45	31.05	34.65	38.25	68
35		13.80	17.65	21.50	25.35	29.20	33.05	36.90	40.75	69
36		14.25	18.25	22.25	26.25	30.25	34.25	38.25	42.25	69
37		15.00	19.25	23.50	27.75	32.00	36.25	40.50	44.75	70
38		15.45	19.85	24.25	28.65	33.05	37.45	41.85	46.25	70
39		16.35	21.05	25.75	30.45	35.15	39.85	44.55	49.25	70
40	12.55	17.70	22.85	28.00	33.15	38.30	43.45	48.60	53.75	72
41	13.25	18.75	24.25	29.75	35.25	40.75	46.25	51.75	57.25	73
42	14.15	20.10	26.05	32.00	37.95	43.90	49.85	55.80	61.75	74
43	15.55	22.20	28.85	35.50	42.15	48.80	55.45	62.10	68.75	76
44	16.35	23.40	30.45	37.50	44.55	51.60	58.65	65.70	72.75	77
45	17.45	25.05	32.65	40.25	47.85	55.45	63.05	70.65	78.25	78
46	18.45	26.55	34.65	42.75	50.85	58.95	67.05	75.15	83.25	79
47	19.45	28.05	36.65	45.25	53.85	62.45	71.05	79.65	88.25	79
48	20.45	29.55	38.65	47.75	56.85	65.95	75.05	84.15	93.25	80
49	22.05	31.95	41.85	51.75	61.65	71.55	81.45	91.35	101.25	82
50	23.15	33.60	44.05	54.50						82
51	24.85	36.15	47.45	58.75						83
52	26.95	39.30	51.65	64.00						85
53	28.65	41.85	55.05	68.25						87
54	30.05	43.95	57.85	71.75						87
55	31.45	46.05	60.65	75.25						87
56	33.05	48.45	63.85	79.25						87
57	34.55	50.70	66.85	83.00						87
58	36.35	53.40	70.45	87.50						87
59	37.85	55.65	73.45	91.25						87
60	38.85	57.15	75.45	93.75						87
61										88
62										88
63										88
64										89
65										89
66										89
67										89
68										89
69										89
70										90

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 Monthly Premiums Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59)								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		\$18.00	\$20.00	\$24.00	\$28.00	\$30.00	\$32.00	\$35.00	\$40.00	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20		46,324								73
21-22		45,000								73
23-25		43,750	49,306							71
26		42,568	47,973							72
27		41,448	46,711							72
28		41,448	46,711							71
29		40,385	45,513							71
30-31		39,375	44,375							70
32		37,500	42,262							70
33		35,796	40,341	49,432						71
34		34,240	38,587	47,283						72
35		32,143	36,225	44,388						73
36		30,883	34,804	42,648						73
37		29,717	33,491	41,038	48,585					73
38		28,125	31,697	38,840	45,983	49,554				74
39		26,250	29,584	36,250	42,917	46,250	49,584			75
40	8.65	24,610	27,735	33,985	40,235	43,360	46,485			76
41	9.15	22,827	25,725	31,522	37,319	40,218	43,116	47,464		77
42	9.85	20,724	23,356	28,619	33,882	36,514	39,145	43,093	49,672	78
43	10.55	18,976	21,386	26,205	31,025	33,434	35,844	39,458	45,482	80
44	11.25	17,500	19,723	24,167	28,612	30,834	33,056	36,389	41,945	81
45	12.05	16,072	18,113	22,194	26,276	28,316	30,358	33,419	38,521	82
46	12.85	14,859	16,746	20,519	24,293	26,180	28,066	30,897	35,614	83
47	13.55	13,938	15,708	19,248	22,788	24,558	26,328	28,983	33,408	83
48	14.35	13,017	14,670	17,976	21,281	22,934	24,587	27,066	31,199	84
49	15.25	12,116	13,654	16,731	19,808	21,347	22,885	25,192	29,039	85
50	16.35	11,171	12,589	15,426	18,263	19,681	21,100	23,227		86
51	17.65	10,228	11,526	14,124	16,721	18,020	19,318	21,267	24,513	87
52	19.25		10,438	12,795	15,148	16,324	17,500	19,265	22,206	88
53	20.85			11,693	13,845	14,920	15,995	17,608	20,296	90
54	21.95			11,041	13,071	14,087	15,102	16,625	19,163	90
55	22.95			10,508	12,439	13,406	14,372	15,821	18,237	91
56	23.95			10,024	11,867	12,789	13,710	15,093	17,397	91
57	25.05				11,294	12,172	13,049	14,365	16,558	91
58	26.25				10,730	11,563	12,396	13,646	15,730	91
59	27.35				10,259	11,056	11,853	13,048	15,040	91
60	28.05					10,756	11,532	12,694	14,632	91
61										91
62										92
63										92
64										92
65										92
66										92
67										92
68										92
69										93
70										93

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 Monthly Premiums Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59)								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		\$28.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	
15D-1										83
2-3										83
4-10										79
11-16										75
17-20										70
21-22		48,585								70
23-25		45,983	49,554							69
26		45,176	48,685							69
27		44,397	47,845							68
28		43,645	47,034							68
29		42,917	46,250							68
30-31		37,868	40,809	48,162						69
32		36,786	39,643	46,786						69
33		36,268	39,085	46,127						69
34		35,764	38,542	45,487						68
35		33,442	36,039	42,533	49,026					69
36		32,188	34,688	40,938	47,188					69
37		30,295	32,648	38,530	44,412					70
38		29,262	31,535	37,216	42,898	48,580				70
39		27,394	29,522	34,841	40,160	45,479				70
40	12.55	25,001	26,942	31,797	36,651	41,505	46,360			72
41	13.25	23,410	25,228	29,773	34,318	38,864	43,410	47,955		73
42	14.15	21,639	23,319	27,522	31,723	35,925	40,127	44,328	48,530	74
43	15.55	19,361	20,865	24,625	28,384	32,143	35,903	39,662	43,422	76
44	16.35	18,263	19,681	23,227	26,774	30,319	33,866	37,412	40,958	77
45	17.45	16,940	18,257	21,547	24,836	28,125	31,415	34,704	37,994	78
46	18.45	15,896	17,130	20,217	23,303	26,389	29,476	32,562	35,649	79
47	19.45	14,971	16,134	19,041	21,948	24,855	27,762	30,669	33,576	79
48	20.45	14,149	15,248	17,995	20,742	23,490	26,237	28,984	31,731	80
49	22.05	13,006	14,016	16,541	19,065	21,591	24,117	26,642	29,167	82
50	23.15	12,320	13,278	15,670	18,063	20,455	22,847			82
51	24.85	11,394	12,279	14,492	16,704	18,916	21,129	23,341		83
52	26.95	10,426	11,235	13,260	15,284	17,308	19,332	21,357	23,381	85
53	28.65		10,512	12,406	14,300	16,193	18,087	19,982	21,875	87
54	30.05			11,781	13,579	15,378	17,177	18,975	20,774	87
55	31.45			11,216	12,929	14,641	16,353	18,065	19,778	87
56	33.05			10,634	12,257	13,880	15,504	17,127	18,750	87
57	34.55			10,140	11,688	13,236	14,784	16,331	17,880	87
58	36.35				11,070	12,537	14,003	15,469	16,936	87
59	37.85				10,604	12,009	13,413	14,817	16,222	87
60	38.85				10,315	11,681	13,047	14,413	15,779	87
61										88
62										88
63										88
64										89
65										89
66										89
67										89
68										89
69										89
70										90

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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