

Underwritten By

TEXASLIFE INSURANCE COMPANY

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

PURELIFE-PLUS

Flexible Premium Life Insurance to Age 121

Portable, Permanent Individual Life Insurance for the Employee and Family

Policy Form: PRFNG-NI-10

Product Highlights

Permanent Life Insurance to Age 121

Minimal Cash Value Premiums Dedicated Primarily to Purchase Life Insurance

Level Premium Guarantees Coverage for a Significant Period of Time

Unique Limited Right to Partial Refund of Premium if Future Premium Required to Continue Coverage Increases

No Surrender Charges Apply

Accelerated Death Benefit Due to Terminal Illness Included

Convenient Premium Payments Through Payroll Deduction

Portable When You Leave Employment

For the eligible employees of
NATALIA ISD

Application for Life Insurance

Express Issue | Monthly Pay

FOR USE ONLY IN

Alaska, Colorado, Hawaii, Iowa, Kentucky, Nebraska, Texas and Utah

Portable, Permanent, Individual Life Insurance for Employees and Their Families

As an employee, you can apply for valuable life insurance protection on you and your family under eligibility guidelines established for your employer. Your employer has conveniently agreed to permit you to pay premiums through payroll deduction. This is a summary only. Policy provisions prevail. This brochure is not a contract or an offer to contract.

Minimal Cash Values Buy this policy for its life insurance protection, not its cash value. The primary benefit is life insurance. Payment of the Table Premium produces a small cash value (Benchmark Cash Value).

Permanent Life Insurance Coverage Unlike group term life insurance, PureLife-plus is a personally owned, permanent individual life insurance policy to age 121 that can never be canceled or reduced as long as you pay the necessary premiums, even if your health changes.

Guaranteed Period Continuous, timely, and uninterrupted payment of the Table Premium guarantees coverage for the Guaranteed Period shown. Texas Life (We) cannot legally predict the premium required to continue coverage after the Guaranteed Period. It may be lower, the same, or higher than the Table Premium. However, if the premium to continue coverage is ever higher, We guarantee a limited right to a partial refund of premium (described below).

Guaranteed Limited Right to Partial Refund of Premium If a premium higher than the Table Premium is ever required to continue coverage after the Guaranteed Period, you have the choice to:

- a. Pay the higher premium(s) required to continue coverage; or,
- b. Surrender the policy and receive a partial refund of premium equal to 120 times the minimum monthly premium due at issue (ten years worth of Table Premium). You are eligible for this refund if the actual cash value equals or exceeds the Benchmark Cash Value and you have taken no prior partial surrenders.

Portable Once issued, continued employment is not a condition to continue coverage. Coverage is guaranteed as long as required premiums are paid, even after you retire or terminate employment. When employment ends, you can pay equivalent monthly premiums directly or by bank draft (for monthly direct payments we add a monthly fee not to exceed \$2.00). Other modes are available.

Accelerated Death Benefit Due to Terminal Illness Rider This policy includes, at no additional premium, an Accelerated Death Benefit Due to Terminal Illness Rider (Form ICCo7-ULABR-07). See details on next page.

Individual and Family Coverage is Easy to Apply For Subject to age and amount restrictions, you may apply for an individual policy on your life or your spouse's life (see chart next page for spouse's minimum/maximum amounts). An individual policy for \$ 25,000 is also available on each of your children ages 15 days — 26, and even on each of your grandchildren ages 15 days — 18. (You may cover children ages 18 and younger under the Child Term Life Insurance Rider in lieu of individual policies.) Proof of insurability is required. Most policies are issued based upon the answers to three work and health related application questions.

TEXAS LIFE is the oldest legal reserve life insurance company domiciled in Texas, established in 1901.

Interim Insurance: Interim insurance will be in force on the application date if these conditions are met: (1) the insurance is purchased through payroll deduction; (2) the Salary Deduction Authorization is signed; and, (3) the proposed insured is insurable at standard rates under Our rules and usual practice. Interim insurance remains in effect until the earlier of: (a) the Policy Date; (b) the date We decline the application; (c) the date We notify the applicant that s/he is ineligible for interim insurance; or, (d) the 180th day after the application date. In Kansas, clauses (3) and (d) do not apply, and clauses (b) and (c) apply only when We refund all premiums.

Policy Mechanics and Other Important Details Premiums are flexible. However, we highly recommend payment of the Table Premium during the Guaranteed Period, and no partial surrenders or policy loans. Table Premium produces a small cash value (Benchmark Cash Value). Paying a lesser premium results in an actual cash value which is less than Benchmark Cash Value, causing the policy to lapse. Premiums less a premium load create cash value to pay monthly administrative loads and cost of insurance. Cash value is currently credited the guaranteed interest rate of 4.00% per annum. We may, at any time, credit higher than the guaranteed interest rate. Likewise, We may charge cost of insurance rates which are less than the policy's maximum rates, but only when actual cash value equals or exceeds Benchmark Cash Value. No surrender charges apply. Loads include 4.00% of premium, \$ 1.50 per month and monthly administrative loads. Two year suicide and contestable clauses apply (one year suicide clause in Colorado). The policy loan rate is 7.40% in advance. Surrenders and loans may be deferred for up to six months.

IMPORTANT NOTICES | PLEASE READ THE FOLLOWING NOTICES REGARDING ACCELERATED DEATH BENEFITS

Important Notices Tax laws related to the acceleration of life insurance benefits are complex. The information presented below is a general description. You should consult a qualified tax or legal advisor to determine the effect of receiving this benefit. Texas Life Insurance Company and its agents do not provide tax or legal advice.

Receipt of any accelerated death benefit under your policy may affect your, your spouse's and your family's eligibility for medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI), and drug assistance programs. You should consult a qualified tax or legal advisor and the relevant social service agencies to determine how receiving the benefit may affect your, your spouse's and your family's eligibility for public assistance.

An accelerated death benefit is not a long term care insurance. The following is a general description of any accelerated death benefit under your policy. Your policy and riders contain certain exclusions, limitations, and exceptions. Please refer to your policy and riders for details. The right to accelerate benefits under any accelerated death benefit does not extend to any Child Term Life Insurance Rider. However, if the accelerated death benefit under any rider is paid, any Child Term Life Insurance Rider on the policy becomes paid-up term insurance as if the insured had died. Payment under any accelerated death benefit rider terminates the policy and all other optional benefits/riders and reduces all insurance proceeds, cash values and loan values to zero.

Accelerated Death Benefit Due to Terminal Illness The policy includes an Accelerated Death Benefit Due to Terminal Illness Rider (Form ICC07-ULABR-07). If the insured has a terminal illness, you may elect to claim an accelerated benefit while the insured is still alive in lieu of the insurance proceeds otherwise payable at death. The single sum benefit is 92% of the insurance proceeds less an administrative fee of \$150. Terminal Illness is an injury or sickness diagnosed and certified by a qualifying physician that, despite appropriate medical care, is reasonably expected to result in death within 12 months.

The Accelerated Death Benefit Due to Terminal Illness Rider is intended to qualify for favorable income tax treatment. The benefit will not be subject to federal income tax.



EXPRESS ISSUE AMOUNTS OF COVERAGE AVAILABLE ON SPOUSE

Spouse's Issue Age	Minimum Face Amount	Maximum Face Amount
17-34	\$25,000	\$50,000
35-39	15,000	50,000
40-49	10,000	50,000
50-60	10,000	25,000
61 & Older	N/A	N/A

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

Issue Age Issue	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD
	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	Age to Which Coverage is Guaranteed at Table Premium
15D-10			7.75							75
11-16			8.00							70
17-20			8.00	11.90	14.50	21.00	27.50	34.00	40.50	66
21			8.25	12.30	15.00	21.75	28.50	35.25	42.00	66
22			8.25	12.30	15.00	21.75	28.50	35.25	42.00	65
23-25			8.50	12.70	15.50	22.50	29.50	36.50	43.50	63
26			8.75	13.10	16.00	23.25	30.50	37.75	45.00	63
27			9.00	13.50	16.50	24.00	31.50	39.00	46.50	63
28			9.00	13.50	16.50	24.00	31.50	39.00	46.50	62
29			9.25	13.90	17.00	24.75	32.50	40.25	48.00	62
30-31			9.50	14.30	17.50	25.50	33.50	41.50	49.50	60
32			10.00	15.10	18.50	27.00	35.50	44.00	52.50	61
33			10.50	15.90	19.50	28.50	37.50	46.50	55.50	62
34			11.00	16.70	20.50	30.00	39.50	49.00	58.50	62
35		7.65	11.75	17.90	22.00	32.25	42.50	52.75	63.00	64
36		7.95	12.25	18.70	23.00	33.75	44.50	55.25	66.00	64
37		8.25	12.75	19.50	24.00	35.25	46.50	57.75	69.00	64
38		8.70	13.50	20.70	25.50	37.50	49.50	61.50	73.50	65
39		9.30	14.50	22.30	27.50	40.50	53.50	66.50	79.50	66
40	7.10	9.90	15.50	23.90	29.50	43.50	57.50	71.50	85.50	67
41	7.60	10.65	16.75	25.90	32.00	47.25	62.50	77.75	93.00	68
42	8.30	11.70	18.50	28.70	35.50	52.50	69.50	86.50	103.50	70
43	9.00	12.75	20.25	31.50	39.00	57.75	76.50	95.25	114.00	72
44	9.70	13.80	22.00	34.30	42.50	63.00	83.50	104.00	124.50	73
45	10.50	15.00	24.00	37.50	46.50	69.00	91.50	114.00	136.50	74
46	11.30	16.20	26.00	40.70	50.50	75.00	99.50	124.00	148.50	75
47	12.00	17.25	27.75	43.50	54.00	80.25	106.50	132.75	159.00	76
48	12.80	18.45	29.75	46.70	58.00	86.25	114.50	142.75	171.00	77
49	13.70	19.80	32.00	50.30	62.50	93.00	123.50	154.00	184.50	78
50	14.80	21.45	34.75	54.70	68.00	101.25				79
51	16.10	23.40	38.00	59.90	74.50	111.00				80
52	17.70	25.80	42.00	66.30	82.50	123.00				82
53	19.30	28.20	46.00	72.70	90.50	135.00				83
54	20.90	30.60	50.00	79.10	98.50	147.00				85
55	22.30	32.70	53.50	84.70	105.50	157.50				86
56	23.30	34.20	56.00	88.70	110.50	165.00				85
57	24.00	35.25	57.75	91.50	114.00	170.25				84
58	24.80	36.45	59.75	94.70	118.00	176.25				84
59	25.80	37.95	62.25	98.70	123.00	183.75				84
60	27.30	40.20	66.00	104.70	130.50	195.00				84
61	29.60	43.65	71.75	113.90	142.00	212.25				85
62	32.40	47.85	78.75	125.10	156.00	233.25				87
63	35.50	52.50	86.50	137.50	171.50	256.50				89
64	39.60	58.65	96.75	153.90	192.00	287.25				93
65	42.50	63.00	104.00	165.50	206.50	309.00				94
66	45.30									95
67	47.80									96
68	50.40									96
69	53.20									96
70	56.20									95

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 PERIOD
	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	Age to Which Coverage is Guaranteed at Table Premium
15D-10										75
11-16										70
17-20			12.25	18.70	23.00	33.75	44.50	55.25	66.00	66
21			12.75	19.50	24.00	35.25	46.50	57.75	69.00	66
22			12.75	19.50	24.00	35.25	46.50	57.75	69.00	65
23-25			13.50	20.70	25.50	37.50	49.50	61.50	73.50	63
26			13.75	21.10	26.00	38.25	50.50	62.75	75.00	63
27			14.00	21.50	26.50	39.00	51.50	64.00	76.50	63
28			14.25	21.90	27.00	39.75	52.50	65.25	78.00	62
29			14.50	22.30	27.50	40.50	53.50	66.50	79.50	62
30-31			16.50	25.50	31.50	46.50	61.50	76.50	91.50	60
32			17.00	26.30	32.50	48.00	63.50	79.00	94.50	61
33			17.25	26.70	33.00	48.75	64.50	80.25	96.00	62
34			17.50	27.10	33.50	49.50	65.50	81.50	97.50	62
35		11.85	18.75	29.10	36.00	53.25	70.50	87.75	105.00	64
36		12.30	19.50	30.30	37.50	55.50	73.50	91.50	109.50	64
37		13.05	20.75	32.30	40.00	59.25	78.50	97.75	117.00	64
38		13.50	21.50	33.50	41.50	61.50	81.50	101.50	121.50	65
39		14.40	23.00	35.90	44.50	66.00	87.50	109.00	130.50	66
40	11.00	15.75	25.25	39.50	49.00	72.75	96.50	120.25	144.00	67
41	11.70	16.80	27.00	42.30	52.50	78.00	103.50	129.00	154.50	68
42	12.60	18.15	29.25	45.90	57.00	84.75	112.50	140.25	168.00	70
43	14.00	20.25	32.75	51.50	64.00	95.25	126.50	157.75	189.00	72
44	14.80	21.45	34.75	54.70	68.00	101.25	134.50	167.75	201.00	73
45	15.90	23.10	37.50	59.10	73.50	109.50	145.50	181.50	217.50	74
46	16.90	24.60	40.00	63.10	78.50	117.00	155.50	194.00	232.50	75
47	17.90	26.10	42.50	67.10	83.50	124.50	165.50	206.50	247.50	76
48	18.90	27.60	45.00	71.10	88.50	132.00	175.50	219.00	262.50	77
49	20.50	30.00	49.00	77.50	96.50	144.00	191.50	239.00	286.50	78
50	21.60	31.65	51.75	81.90	102.00	152.25				79
51	23.30	34.20	56.00	88.70	110.50	165.00				80
52	25.40	37.35	61.25	97.10	121.00	180.75				82
53	27.10	39.90	65.50	103.90	129.50	193.50				83
54	29.20	43.05	70.75	112.30	140.00	209.25				85
55	30.70	45.30	74.50	118.30	147.50	220.50				86
56	32.00	47.25	77.75	123.50	154.00	230.25				85
57	33.00	48.75	80.25	127.50	159.00	237.75				84
58	34.80	51.45	84.75	134.70	168.00	251.25				84
59	36.30	53.70	88.50	140.70	175.50	262.50				84
60	38.10	56.40	93.00	147.90	184.50	276.00				84
61	40.70	60.30	99.50	158.30	197.50	295.50				85
62	44.00	65.25	107.75	171.50	214.00	320.25				87
63	47.40	70.35	116.25	185.10	231.00	345.75				89
64	51.10	75.90	125.50	199.90	249.50	373.50				93
65	53.60	79.65	131.75	209.90	262.00	392.25				94
66	56.40									95
67	59.20									96
68	62.30									96
69	65.50									96
70	69.00									95

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".