

CBEDBC has a new offering!

Introducing Texas Republic Life, a Texas based company, providing Universal Life Insurance built for Texas Educators.

COVERAGE BENEFITS:

- You can qualify for 100K Guaranteed Issue⁽¹⁾ and up to \$150,000 of protection by answering 2 additional questions, **NO MEDICAL EXAM!!**
- Your spouse is eligible for 50K and your children for 25K.
- Every policy comes with **Living Benefits**.
- Every policy is **Portable**.
- Every employee and spouse policy comes with **Accidental Death Coverage** which doubles your benefit if you are killed in an accident.
- Every policy covers you to age 121 with no reduction of benefits.

⁽¹⁾ Guaranteed Issue for employees provided they are actively at work and answer a work status question.



Don't miss out this open enrollment period.



EMPLOYEE

FINANCIAL PROTECTION FOR TODAY AND TOMORROW, STARTS AT WORK.

You decide how much coverage is appropriate for you and who you would like to cover. Employee, spouse, children and grandchildren are eligible. For less than a cup of coffee, a premium of \$3.16 a week, a 35-year-old employee can purchase \$30,000 of life insurance coverage, through Texas Republic Life's, TrueFlex Universal life product. (See form: TRLIC-TF-NT52LO)



EMPLOYEES CAN EASILY QUALIFY

TrueFlex is guaranteed issue up to \$100,000 in coverage and for more coverage only answer 3 questions (at right) covering the last six months: **NO MEDICAL EXAM!**

TRUEFLEX IS EASY TO ENROLL IN

TrueFlex is easy to enroll in, right at your place of employment. No one coming to your home.

TRUEFLEX IS EASY TO FUND

TrueFlex is easy to fund by payroll deduction.

TRUEFLEX IS EASY TO PORT

TrueFlex policies are easy to port, you keep the same premium, your payment simply changes from a payroll deduction to a bank draft. No requalifying, no conversions and no decreasing face amounts.

TRUEFLEX IS EASY TO KEEP AND MAINTAIN

TrueFlex is easy to keep. (See form: TRLIC-WFULI) you have permanent life insurance coverage to age 121 as long as you pay the required premiums. Texas Republic Life has a service desk to address any questions you may have, or policy services that you may need.

GUARANTEED ISSUE UP TO \$100,000

QUALIFICATION QUESTIONS FROM \$100,001 - \$150,000

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 five 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 therapy, dialysis treatment, or treatment for alcohol or drug abuse?

MONTHLY PREMIUM RATE LIFE WITH ADB - NON-TOBACCO

Age	Face Amount		
	\$25,000	\$50,000	\$75,000
25	\$10.75	\$19.25	\$27.75
35	\$13.79	\$25.33	\$36.89
45	\$25.17	\$48.08	\$71.00

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