

LIFE INSURANCE HIGHLIGHTS

For the employee

*Flexible Premium Life Insurance to Age 121
Policy Form PRFNG-NI-10*

Voluntary permanent life insurance can be an ideal complement to the group term and optional term your employer might provide. Designed to be in force when you die, this voluntary 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, on the other hand, typically are not portable if you change jobs and, even if you can keep them after you retire, usually costs more and declines in death benefit.

The policy, PURELIFE-plus, is underwritten by Texas Life Insurance Company, and it has these outstanding features:

- **High Death Benefit.** With one of the highest death benefits available at the worksite,¹ PURELIFE-plus gives your loved ones peace of mind, knowing there will be significant life insurance in force should you die prematurely.
- **Minimal Cash Value.** Designed to provide high death benefit, PURELIFE-plus does not compete with the cash accumulation in your employer-sponsored retirement plans.
- **Long Guarantees.**² Enjoy the assurance of a policy that has a guaranteed death benefit to age 121 and level premium that guarantees coverage for a significant period of time (after the guaranteed period, premiums may go down, stay the same, or go up).
- **Refund of Premium.** Unique in the marketplace, PURELIFE-plus offers you a refund of 10 years' premium, should you surrender the policy if the premium you pay when you buy the policy ever increases. *(Conditions apply.)*
- **Accelerated Death Benefit Rider.** Should you be diagnosed as terminally ill with the expectation of death within 12 months (24 months in Illinois), you will have the option to receive 92% (84% in Illinois) of the death benefit, minus a \$150 (\$100 in Florida) administrative fee. This valuable living benefit gives you peace of mind knowing that, should you need it, you can take the large majority of your death benefit while still alive. *(Conditions apply.) (Form ICCo7-ULABR-07 or ULABR-07)*

You may apply for this permanent, portable coverage, not only for yourself, but also for your spouse, minor children and grandchildren.³

Like most life insurance policies, Texas Life policies contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a Texas Life representative for costs and complete details.

¹ Voluntary and Universal Whole Life Products, Eastbridge Consulting Group, October 2012

² Guarantees are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

³ Policies not available for children and grandchildren in Washington.

See the PURELIFE-plus brochure for details.

TEXASLIFE INSURANCE COMPANY

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



TEXASLIFE INSURANCE COMPANY EMPLOYEE MONTHLY PREMIUMS

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

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-10										75
11-16										70
17-20		10.65	19.80	28.95	38.10	56.40	74.70	93.00	111.30	66
21		10.93	20.35	29.78	39.20	58.05	76.90	95.75	114.60	66
22		10.93	20.35	29.78	39.20	58.05	76.90	95.75	114.60	65
23-25		11.20	20.90	30.60	40.30	59.70	79.10	98.50	117.90	63
26		11.48	21.45	31.43	41.40	61.35	81.30	101.25	121.20	63
27		11.75	22.00	32.25	42.50	63.00	83.50	104.00	124.50	63
28		11.75	22.00	32.25	42.50	63.00	83.50	104.00	124.50	62
29		12.03	22.55	33.08	43.60	64.65	85.70	106.75	127.80	62
30-31		12.30	23.10	33.90	44.70	66.30	87.90	109.50	131.10	60
32		12.85	24.20	35.55	46.90	69.60	92.30	115.00	137.70	61
33		13.40	25.30	37.20	49.10	72.90	96.70	120.50	144.30	62
34		13.95	26.40	38.85	51.30	76.20	101.10	126.00	150.90	62
35		14.78	28.05	41.33	54.60	81.15	107.70	134.25	160.80	64
36		15.33	29.15	42.98	56.80	84.45	112.10	139.75	167.40	64
37		15.88	30.25	44.63	59.00	87.75	116.50	145.25	174.00	64
38		16.70	31.90	47.10	62.30	92.70	123.10	153.50	183.90	65
39		17.80	34.10	50.40	66.70	99.30	131.90	164.50	197.10	66
40	8.46	18.90	36.30	53.70	71.10	105.90	140.70	175.50	210.30	67
41	9.01	20.28	39.05	57.83	76.60	114.15	151.70	189.25	226.80	68
42	9.78	22.20	42.90	63.60	84.30	125.70	167.10	208.50	249.90	70
43	10.55	24.13	46.75	69.38	92.00	137.25	182.50	227.75	273.00	72
44	11.32	26.05	50.60	75.15	99.70	148.80	197.90	247.00	296.10	73
45	12.20	28.25	55.00	81.75	108.50	162.00	215.50	269.00	322.50	74
46	13.08	30.45	59.40	88.35	117.30	175.20	233.10	291.00	348.90	75
47	13.85	32.38	63.25	94.13	125.00	186.75	248.50	310.25	372.00	76
48	14.73	34.58	67.65	100.73	133.80	199.95	266.10	332.25	398.40	77
49	15.72	37.05	72.60	108.15	143.70	214.80	285.90	357.00	428.10	78
50	16.93	40.08	78.65	117.23	155.80					79
51	18.36	43.65	85.80	127.95	170.10					80
52	20.12	48.05	94.60	141.15	187.70					82
53	21.88	52.45	103.40	154.35	205.30					83
54	23.64	56.85	112.20	167.55	222.90					85
55	25.18	60.70	119.90	179.10	238.30					86
56	26.28	63.45	125.40	187.35	249.30					85
57	27.05	65.38	129.25	193.13	257.00					84
58	27.93	67.58	133.65	199.73	265.80					84
59	29.03	70.33	139.15	207.98	276.80					84
60	29.88	72.45	143.40	214.35	285.30					84
61	32.41	78.78	156.05	233.33	310.60					85
62	35.49	86.48	171.45	256.43	341.40					87
63	38.90	95.00	188.50	282.00	375.50					89
64	43.41	106.28	211.05	315.83	420.60					93
65	46.60	114.25	227.00	339.75	452.50					94
66	49.68									95
67	52.43									96
68	55.29									96
69	58.37									96
70	61.67									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".

TEXASLIFE INSURANCE COMPANY EMPLOYEE MONTHLY PREMIUMS

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

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-10										75
11-16										70
17-20		15.33	29.15	42.98	56.80	84.45	112.10	139.75	167.40	66
21		15.88	30.25	44.63	59.00	87.75	116.50	145.25	174.00	66
22		15.88	30.25	44.63	59.00	87.75	116.50	145.25	174.00	65
23-25		16.70	31.90	47.10	62.30	92.70	123.10	153.50	183.90	63
26		16.98	32.45	47.93	63.40	94.35	125.30	156.25	187.20	63
27		17.25	33.00	48.75	64.50	96.00	127.50	159.00	190.50	63
28		17.53	33.55	49.58	65.60	97.65	129.70	161.75	193.80	62
29		17.80	34.10	50.40	66.70	99.30	131.90	164.50	197.10	62
30-31		20.00	38.50	57.00	75.50	112.50	149.50	186.50	223.50	60
32		20.55	39.60	58.65	77.70	115.80	153.90	192.00	230.10	61
33		20.83	40.15	59.48	78.80	117.45	156.10	194.75	233.40	62
34		21.10	40.70	60.30	79.90	119.10	158.30	197.50	236.70	62
35		22.48	43.45	64.43	85.40	127.35	169.30	211.25	253.20	64
36		23.30	45.10	66.90	88.70	132.30	175.90	219.50	263.10	64
37		24.68	47.85	71.03	94.20	140.55	186.90	233.25	279.60	64
38		25.50	49.50	73.50	97.50	145.50	193.50	241.50	289.50	65
39		27.15	52.80	78.45	104.10	155.40	206.70	258.00	309.30	66
40	12.75	29.63	57.75	85.88	114.00	170.25	226.50	282.75	339.00	67
41	13.52	31.55	61.60	91.65	121.70	181.80	241.90	302.00	362.10	68
42	14.51	34.03	66.55	99.08	131.60	196.65	261.70	326.75	391.80	70
43	16.05	37.88	74.25	110.63	147.00	219.75	292.50	365.25	438.00	72
44	16.93	40.08	78.65	117.23	155.80	232.95	310.10	387.25	464.40	73
45	18.14	43.10	84.70	126.30	167.90	251.10	334.30	417.50	500.70	74
46	19.24	45.85	90.20	134.55	178.90	267.60	356.30	445.00	533.70	75
47	20.34	48.60	95.70	142.80	189.90	284.10	378.30	472.50	566.70	76
48	21.44	51.35	101.20	151.05	200.90	300.60	400.30	500.00	599.70	77
49	23.20	55.75	110.00	164.25	218.50	327.00	435.50	544.00	652.50	78
50	24.41	58.78	116.05	173.33	230.60					79
51	26.28	63.45	125.40	187.35	249.30					80
52	28.59	69.23	136.95	204.68	272.40					82
53	30.46	73.90	146.30	218.70	291.10					83
54	32.77	79.68	157.85	236.03	314.20					85
55	34.42	83.80	166.10	248.40	330.70					86
56	35.85	87.38	173.25	259.13	345.00					85
57	36.95	90.13	178.75	267.38	356.00					84
58	38.93	95.08	188.65	282.23	375.80					84
59	40.58	99.20	196.90	294.60	392.30					84
60	41.76	102.15	202.80	303.45	404.10					84
61	44.62	109.30	217.10	324.90	432.70					85
62	48.25	118.38	235.25	352.13	469.00					87
63	51.99	127.73	253.95	380.18	506.40					89
64	56.06	137.90	274.30	410.70	547.10					93
65	58.81	144.78	288.05	431.33	574.60					94
66	61.89									95
67	64.97									96
68	68.38									96
69	71.90									96
70	75.75									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".

TEXASLIFE INSURANCE COMPANY SPOUSE/CHILD MONTHLY PREMIUMS

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

Issue Age (ALB)	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-10				7.75						14.00	75
11-16				8.00						14.50	70
17-20				10.00	11.70	13.40	15.10	16.80	18.50	18.50	66
21				10.25	12.00	13.75	15.50	17.25	19.00	19.00	66
22				10.25	12.00	13.75	15.50	17.25	19.00	19.00	65
23-25				10.50	12.30	14.10	15.90	17.70	19.50	19.50	63
26				10.75	12.60	14.45	16.30	18.15	20.00	20.00	63
27				11.00	12.90	14.80	16.70	18.60	20.50	20.50	63
28				11.00	12.90	14.80	16.70	18.60	20.50	20.50	62
29				11.25	13.20	15.15	17.10	19.05	21.00	21.00	62
30-31				11.50	13.50	15.50	17.50	19.50	21.50	21.50	60
32				12.00	14.10	16.20	18.30	20.40	22.50	22.50	61
33				12.50	14.70	16.90	19.10	21.30	23.50	23.50	62
34				13.00	15.30	17.60	19.90	22.20	24.50	24.50	62
35		8.85	11.30	13.75	16.20	18.65	21.10	23.55	26.00	26.00	64
36		9.15	11.70	14.25	16.80	19.35	21.90	24.45	27.00	27.00	64
37		9.45	12.10	14.75	17.40	20.05	22.70	25.35	28.00	28.00	64
38		9.90	12.70	15.50	18.30	21.10	23.90	26.70	29.50	29.50	65
39		10.50	13.50	16.50	19.50	22.50	25.50	28.50	31.50	31.50	66
40	7.90	11.10	14.30	17.50	20.70	23.90	27.10	30.30	33.50	33.50	67
41	8.40	11.85	15.30	18.75	22.20	25.65	29.10	32.55	36.00	36.00	68
42	9.10	12.90	16.70	20.50	24.30	28.10	31.90	35.70	39.50	39.50	70
43	9.80	13.95	18.10	22.25	26.40	30.55	34.70	38.85	43.00	43.00	72
44	10.50	15.00	19.50	24.00	28.50	33.00	37.50	42.00	46.50	46.50	73
45	11.30	16.20	21.10	26.00	30.90	35.80	40.70	45.60	50.50	50.50	74
46	12.10	17.40	22.70	28.00	33.30	38.60	43.90	49.20	54.50	54.50	75
47	12.80	18.45	24.10	29.75	35.40	41.05	46.70	52.35	58.00	58.00	76
48	13.60	19.65	25.70	31.75	37.80	43.85	49.90	55.95	62.00	62.00	77
49	14.50	21.00	27.50	34.00	40.50	47.00	53.50	60.00	66.50	66.50	78
50	15.60	22.65	29.70	36.75							79
51	16.90	24.60	32.30	40.00							80
52	18.50	27.00	35.50	44.00							82
53	20.10	29.40	38.70	48.00							83
54	21.70	31.80	41.90	52.00							85
55	23.10	33.90	44.70	55.50							86
56	24.10	35.40	46.70	58.00							85
57	24.80	36.45	48.10	59.75							84
58	25.60	37.65	49.70	61.75							84
59	26.60	39.15	51.70	64.25							84
60	27.30	40.20	53.10	66.00							84
61											85
62											87
63											89
64											93
65											94
66											95
67											96
68											96
69											96
70											95

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TEXASLIFE INSURANCE COMPANY SPOUSE/CHILD MONTHLY PREMIUMS

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

Issue Age (ALB)	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-10										75
11-16										70
17-20				14.25	16.80	19.35	21.90	24.45	27.00	66
21				14.75	17.40	20.05	22.70	25.35	28.00	66
22				14.75	17.40	20.05	22.70	25.35	28.00	65
23-25				15.50	18.30	21.10	23.90	26.70	29.50	63
26				15.75	18.60	21.45	24.30	27.15	30.00	63
27				16.00	18.90	21.80	24.70	27.60	30.50	63
28				16.25	19.20	22.15	25.10	28.05	31.00	62
29				16.50	19.50	22.50	25.50	28.50	31.50	62
30-31				18.50	21.90	25.30	28.70	32.10	35.50	60
32				19.00	22.50	26.00	29.50	33.00	36.50	61
33				19.25	22.80	26.35	29.90	33.45	37.00	62
34				19.50	23.10	26.70	30.30	33.90	37.50	62
35		13.05	16.90	20.75	24.60	28.45	32.30	36.15	40.00	64
36		13.50	17.50	21.50	25.50	29.50	33.50	37.50	41.50	64
37		14.25	18.50	22.75	27.00	31.25	35.50	39.75	44.00	64
38		14.70	19.10	23.50	27.90	32.30	36.70	41.10	45.50	65
39		15.60	20.30	25.00	29.70	34.40	39.10	43.80	48.50	66
40	11.80	16.95	22.10	27.25	32.40	37.55	42.70	47.85	53.00	67
41	12.50	18.00	23.50	29.00	34.50	40.00	45.50	51.00	56.50	68
42	13.40	19.35	25.30	31.25	37.20	43.15	49.10	55.05	61.00	70
43	14.80	21.45	28.10	34.75	41.40	48.05	54.70	61.35	68.00	72
44	15.60	22.65	29.70	36.75	43.80	50.85	57.90	64.95	72.00	73
45	16.70	24.30	31.90	39.50	47.10	54.70	62.30	69.90	77.50	74
46	17.70	25.80	33.90	42.00	50.10	58.20	66.30	74.40	82.50	75
47	18.70	27.30	35.90	44.50	53.10	61.70	70.30	78.90	87.50	76
48	19.70	28.80	37.90	47.00	56.10	65.20	74.30	83.40	92.50	77
49	21.30	31.20	41.10	51.00	60.90	70.80	80.70	90.60	100.50	78
50	22.40	32.85	43.30	53.75						79
51	24.10	35.40	46.70	58.00						80
52	26.20	38.55	50.90	63.25						82
53	27.90	41.10	54.30	67.50						83
54	30.00	44.25	58.50	72.75						85
55	31.50	46.50	61.50	76.50						86
56	32.80	48.45	64.10	79.75						85
57	33.80	49.95	66.10	82.25						84
58	35.60	52.65	69.70	86.75						84
59	37.10	54.90	72.70	90.50						84
60	38.10	56.40	74.70	93.00						84
61										85
62										87
63										89
64										93
65										94
66										95
67										96
68										96
69										96
70										95

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