

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
LUFKIN ISD*

Application for Life Insurance

Express Issue | Monthly Pay

FOR USE ONLY IN

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

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

Important Notice The insurance proceeds, cash values, and loan values will all be reduced to zero and will no longer be payable if Texas Life pays the Accelerated Death Benefit.

determine the effect on you. Neither Texas Life nor its agents are authorized to give tax or legal advice.

Important Tax Notice The Accelerated Death Benefit under this rider is intended to qualify for favorable income tax treatment under the Internal Revenue Code of 1986. If the Accelerated Death Benefit qualifies for such favorable tax treatment, the benefit will be excludable from your income and not subject to federal income taxation. Tax laws relating to acceleration of life insurance benefits are complex. You should consult a qualified tax or legal advisor to

Public Assistance Program Notice Receipt of the Accelerated Death Benefit may affect your, your spouse's or your family's eligibility for medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You should consult a qualified tax or legal advisor and social services agencies concerning how receipt of such payment will affect you, your spouse's and your family's eligibility for public assistance.

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.

OPTIONAL BENEFITS MONTHLY COST:
 Children's Term Life Insurance Rider Add \$ 5.00 for \$10,000

EXPRESS ISSUE AMOUNTS OF COVERAGE AVAILABLE ON SPOUSE

Spouse's Issue Age	Spouse's Minimum Face Amount	Spouse's Maximum Face Amount	
		If Employee Does Not Apply	If Employee Also Applies
17-34	\$25,000	\$25,000	\$50,000
35-39	15,000	25,000	50,000
40-49	10,000	25,000	50,000
50-60	10,000	10,000	25,000
61 & Older	N/A	N/A	N/A

TEXASLIFE INSURANCE COMPANY MONTHLY PREMIUMS

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

Issue Age (ALB)	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										
11-16										
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 Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage"