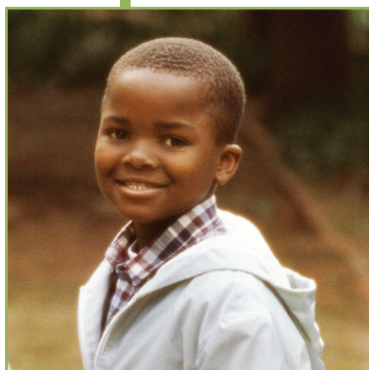


LIFE INSURANCE HIGHLIGHTS

For the employee

*Flexible Premium Life Insurance to Age 121
Policy Form PRFNG-NI-07 or ICC-07-PRFNG-NI-07*



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 is not portable if you change jobs and, even if you can keep it after you retire, usually costs more and declines in death benefit.

The policy, PURELIFE, 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 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 does not compete with the cash accumulation in your employer-sponsored retirement plans.
- **Long Guarantees.** 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 offers you a refund of five 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 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.)*

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

¹ Voluntary and Universal Whole Life Products, Eastbridge Consulting Group, October 2008

See the PURELIFE brochure for details.

TEXASLIFE INSURANCE COMPANY

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

INFORMATION ABOUT PURELIFE

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).

GUARANTEED PERIOD Continuous, timely, and uninterrupted payment of the Table Premium guarantees coverage for the Guaranteed Period stated in the policy. 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.

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 60 times the minimum monthly premium due at issue (five 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. Conditions apply.

CHILD TERM LIFE INSURANCE RIDER In lieu of an individual policy on each child, if you are age 59 or less you may apply for a Child Term Life Insurance Rider for \$10,000. It insures children and step-children who are ages 15 days through age 18 at the time of the application. Children born or adopted thereafter are covered 15 days after birth. Coverage continues to age 25. Coverage is paid-up to the insured child's age 25 if the primary insured dies. Coverage terminates at the primary insured's age 65. (Form ULCL-CIR-07)¹

POLICY MECHANICS AND OTHER IMPORTANT DETAILS Premiums are flexible, but We recommend payment of the Table Premium during the Guaranteed Period, and that you take no partial surrenders or policy loans. Paying a lesser premium produces an actual cash value which is less than Benchmark Cash Value, causing the policy to lapse. Cash value is currently credited the guaranteed interest rate of 3.00% per annum. We may credit higher than guaranteed interest rates. 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. We deduct Loads from each premium, including 4.00% of premium, \$1.50 per month and monthly administrative loads. These amounts are included in the premium quoted to you. Two year suicide and contestable clauses apply (one year suicide clause in North Dakota). The policy loan rate is 7.40% in advance. Surrenders and loans may be deferred for up to six months.

ACCELERATED DEATH BENEFIT For no added premium, the policy includes an Accelerated Death Benefit Due to Terminal Illness Rider (Form ULABR-07).¹ ("Terminal Condition" in PA.) If the insured becomes terminally ill (or has a terminal condition in PA or a qualifying event in a state with ICC in the policy form number) you may elect to claim an accelerated benefit while the insured is still alive in lieu of the insurance proceeds payable at death. In most states the single sum benefit is 92% of the insurance proceeds. There is also an administrative fee of \$150 (\$100 in FL). This is not a

long-term care benefit. Terminal Illness (or Condition) 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. We can, at our expense, request the opinion of a physician We choose. A 90-day exclusion period applies unless the terminal illness results from accidental bodily injury (30 days in CT, IL, LA, MD, UT; 0 days in OR, PA, SC) Other conditions and limitations apply. Pay premiums faithfully. The rider terminates if the policy ever lapses for non-payment of premium, even if the policy is later reinstated. (States with ICC in the policy form number allow for reinstatement after relapse.²) The right to accelerate benefits under this rider does not extend to any Child Term Life Insurance Rider. However, if the accelerated benefit is paid, the Child Rider becomes paid-up term insurance to each insured child's age 25. Payment of the Accelerated Death Benefit terminates the policy and all optional benefits/riders without further value.

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. The benefit under this rider is intended to qualify for favorable income tax treatment under the Internal Revenue Code of 1986. If the benefit qualifies for such favorable tax treatment, it will be excludable from your income and not subject to federal income taxation. Receipt of the benefit may affect your, your spouse's or your family's eligibility for Medicaid, Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. Tax and public benefit laws relating to acceleration of life insurance benefits are complex. You should consult a qualified tax or legal advisor or social services agency to determine how receipt of such payment will affect you and your family. Neither Texas Life nor its agents are authorized to give tax or legal advice.

OPTIONAL BENEFITS If offered, the following benefits may be in your policy for an additional cost included in the premium quoted to you.

WAIVER OF PREMIUM BENEFIT This benefit to age 60 (Issue Ages 17–59) guarantees life insurance coverage during the insured's total disability. Self-inflicted or war-related disability is excluded. Notice and proof provisions apply. (Form ULCL-WP-07)¹

ACCIDENTAL DEATH BENEFIT This benefit to Age 65 (Issue Ages 17–59) doubles the coverage for death by accidental bodily injury. Exclusions apply. (Form ULPP-ADB-07)¹

INTERIM INSURANCE Interim insurance will be in force on the application date if these conditions are met: (1) the insurance is purchased through automatic deduction; (2) the 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.