

# TEXASLIFE INSURANCE COMPANY

A MetLife® Company

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

Flexible Premium Life Insurance to Age 100  
Policy Form PRFNG-NI-99

## PL110-plus

### Meeting the Unique Needs of School District Employees

Group life insurance generally provides affordable life benefits while you are employed. However, as a general rule:

- Many of these plans offer no dependent coverage
- Group term may not provide the benefit amount to meet your personal goals
- Group life plans lack portability – you can't take them with you if you leave the district
- Group life plans provide either no benefit or a reduced amount at retirement
- Few employees can afford the high cost of conversion at retirement

Group Life insurance is an excellent choice during active employment, but PERMANENT LIFE is there when you are working and after you retire or change jobs.

**First Financial** is pleased to offer Texas Life's PL110-plus with **EXPRESS ISSUE** as a supplement to your group life plan. This product provides you, your spouse and children a lifetime of insurance coverage as long as you pay the necessary premiums. Additionally, with EXPRESS ISSUE you can apply for coverage up to a maximum amount by answering three questions regarding the health and work history of each proposed insured for the past six months. Higher face amounts and coverage for your grandchildren are available with additional underwriting requirements. Please see your First Financial Representative for details.



# PL110-plus

## Product Features

- Permanent Life Insurance to Age 100
- Option to Extend Coverage to Age 110 with no Additional Premiums Due after Age 100
- Minimal Cash Value: Premiums Dedicated Primarily to the Purchase of 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 (*Conditions Apply*). No Surrender Charges
- Accelerated Death Benefit Due to Terminal Illness Rider Included (*Conditions and Limitations Apply*)
- Accidental Death Benefit (ADB) Available to Age 65 (Issue Ages 17-59) (*Exclusions Apply*)
- Premiums Payable through Convenience of Payroll Deduction
- Portable When You Leave Employment at the Same Rate
- Additional Benefits may be available, depending on each specific case, for an Additional Cost
- Coverage Available for Employee, Spouse and Child under Express Underwriting up to Stated Amount. Higher Amounts and Coverage on Grandchildren Require Additional Underwriting

## SAMPLE RATES

### MONTHLY PREMIUMS WITH ADB FOR STANDARD RISKS

AGE LAST BIRTHDAY	\$25,000	\$50,000	\$75,000	GUARANTEED PERIOD Age to which coverage is Guaranteed at the Table Premium
8	\$ 6.50	–	–	53
16	\$ 7.75	–	–	57
30	\$11.50	\$21.50	\$31.50	52
35	\$13.75	\$26.00	\$38.25	54
40	\$17.50	\$33.50	\$49.50	57

The monthly cost of the Accidental Death Benefit Rider is \$0.08 per \$1,000 of Face Amount.

PL110-plus is an individual permanent life insurance product to Age 100 that can never be canceled as long as you pay the necessary premiums. Level Table Premium guarantees coverage for a significant period of time. After the Guaranteed Period, premiums can be lower, the same or higher than the Table Premium. Limited right to partial refund of premium if a higher premium is required to continue coverage after the Guaranteed Period. (*Conditions apply*.) For details of coverage see the PL110-plus Brochure. Evidence of insurability is required. Suicide and contestable provisions apply.