



TEXAS REPUBLIC LIFE
INSURANCE COMPANY



SECURITY MADE EASY

TRUEFLEX

Flexible Premium Life Insurance

"At Texas Republic Life we realize you have choices. I personally want to thank you for choosing Texas Republic Life Insurance Company."

- Timothy Miller
President Texas Republic Life

TEXAS REPUBLIC TRUEFLEX UNIVERSAL LIFE

Texas Republic Life Insurance was founded by a group of industry leaders with one goal in mind, Texans helping Texans. With over 200 years of industry experience consulting together the TrueFlex Universal Life product was developed for the Texas work space.

BENEFITS OF TRUEFLEX

The market today demands efficiency and accuracy. Texas Republic Life accomplishes both with the TrueFlex product. Using state of the art technology, TrueFlex enrollments are both easy and accurate.

When you take a best of class product, add cutting edge technology, years of experience in the worksite space, and a personal Texas touch, you have the ingredients needed for success.



HIGHLIGHTS FOR THE EMPLOYEE

- Permanent Life Insurance coverage to age 121.
- Available for the whole family; employee, spouse, children and grandchildren.
- Easy qualification with Express Issue Underwriting (only three questions and **NO MEDICAL EXAM!!!**)
- Convenient to enroll in. Offered through your employer as part of your benefits package.
- Funded through the convenience of payroll deduction.
- Portable and easy, TrueFlex transitions from payroll deduction to a bank draft or direct bill when you retire or change jobs.
- Guaranteed premium rate for a significant number of years (average of 30 years across all ages).
- Provides Accelerated Death Benefit, that can be used as a living benefit.
- Flexible options! Including Child Term Rider, Accidental Death Rider, Waiver of Premium Rider, and Accelerated Death Benefit.
- Individual issue policies allows the employee to purchase a policy on family members even if the employee does not participate in the life insurance program.
- Perfect complement to Group Term and Voluntary Term. In your working years you want max protection (Term and Permanent Life). House payment, car payments, kids, college, that is a lot of responsibility. When you retire your exposure to risk can be greatly diminished.

PERMANENT PROTECTION

TrueFlex is permanent life insurance protection. Texas Republic Life can never cancel or reduce coverage if the required premiums are paid, even if your health status changes. Coverage extends to age 121. At age 121 the policy matures, and the cash surrender value shall be paid to the owner of the policy and the coverage terminated.

LOWER PREMIUMS

TrueFlex is designed to have a minimal cash value. It is to be purchased for life insurance protection. Payment of table premium produces a small cash value, used to keep the policy enforce and premiums level. Making loans can affect the performance of the policy.

PORTABLE POLICY

TrueFlex is portable. Continuance of employment is not a condition of continued coverage. When your employment status changes due to retirement or termination you may port your TrueFlex policy. When you retire or terminate employment, you may port your TrueFlex policy by making your premium payment by bank draft or direct bill. Texas Republic Life reserves the right to charge a monthly fee for a direct bill not to exceed \$2.00.

LONG GUARANTEED PERIODS

TrueFlex has long guaranteed periods (an average of over 30 years across all age groups). Texas Republic Life cannot legally predict the premium required to keep the policy in force after the guaranteed period. The premium could go down, stay the same, or go up after the guaranteed period.

INDIVIDUAL POLICIES

TrueFlex individual policies are available for the employee, spouse, children and grandchildren. Please see the underwriting offer for Minimum and Maximum offers for family coverage. TrueFlex policies are individual so the employee does not have to participate to purchase coverage on other family members. Most policies are issued based on three work and health related questions on the application.

UNIVERSAL LIFE CONTRACT

TrueFlex is a Universal Life Contract. The premium has a flexible mechanism but if the table premiums are not paid the policy could laps before the guaranteed period. The Trueflex life product has a 4% guaranteed credited interest rate and charges an 8% loan interest rate.

CHILD TERM RIDER

TrueFlex has a Child Term Rider available if the employee does not wish to cover the children with individual policies. \$5.00 a month will purchase \$10,000 on all the dependent children of the employee and spouse. Children are eligible from 15 days to 18 years of age, with the option to convert the rider to a permanent policy at age 26. Please see form TRLIC-CTR for more details.

ACCIDENTAL DEATH RIDER

The TrueFlex Accidental Death Rider is used to protect policy owners against an untimely death caused by an accident. The Accidental Death Rider doubles the face amount when the insured is killed in an accident before the insured's 70th birthday. The accident must be the cause of death and the death occurring within 180 days of the accident. Please see form TRLIC-ADB

WAIVER OF PREMIUM RIDER

The TrueFlex Waiver of Premium Rider is used to protect the policy owner against premium exposure while disabled before age 65. After being declared disabled by a physician for more than 3 consecutive months, the premium will be waived for the duration of the physician's diagnosis of the insured as disabled. Please see form TRLIC-WP

ACCELERATED DEATH BENEFIT

Every TrueFlex policy has an Accelerated Death Benefit (please see Form TRLIC-ABR). You may accelerate 50% of the face amount of your policy if diagnosed by a physician as being terminally ill. Terminally ill being defined as the insured having less than 12 months to live. This benefit may help you with some needed finances in the final stages of life. There is a one-time expense charge of \$100.00. The benefit will be paid out in a lump sum. The benefit may have tax consequences so please consult your tax advisor. The Accelerated Death Benefit may also affect your eligibility for medical assistance, please consult your advisor before you make application for the Accelerated Death Benefit.

IMPORTANT DETAILS

Premiums are flexible. The recommended premium payment is the Table Premium during the Guaranteed Period. Paying a lesser premium than the Table Premium can result in negative cash values, and as a result lapse the policy.

This is a summary only. Policy provisions prevail. This information is not a contract or an offer to contract.

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

Providing Security and Vision for Tomorrow's Future

In Texas By Texans For Texans

Our goal at Texas Republic Life Insurance Company is to provide financial services and products to the citizens of the great state of Texas.

Texas Republic Life Insurance Company was founded by the state's top business, professional, and agricultural leaders. Our Principles are guided by the conservative values that this state was founded upon. We are committed to providing innovative financial products that meet the needs of today and fulfill the promise of tomorrow.

Strength Security Vision Commitment



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