



# Permanent, Portable, Individual Life Insurance

## Express Issue

### Underwriting Questions:

During the last six months, has the proposed insured:

1. Been actively at work on a full time basis, performing usual duties?
2. Been absent from work due to illness or medical treatment for a period of more than five (5) consecutive working days?
3. Been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormone therapy for cancer, radiation therapy, dialysis treatment, or treatment for alcohol or drug abuse?

**That's It – Simple and Easy!**

## Did You Know?

More and more adults are relying solely on employer-sponsored life insurance — and they have the lowest average amount of coverage.<sup>1</sup> Your employer may provide you with Group Life Insurance — but, do you have permanent, portable, individual life insurance you can take with you after your employment ends? Life insurance at retirement can be very costly.

## Consider a PureLife Plus<sup>2</sup> Policy!

Secure your life insurance premium today at a younger issue age with a permanent and portable product.

- Permanent life insurance to age 121.
- Minimal cash value - premiums dedicated primarily to the purchase of life insurance.
- Long premium guarantees.<sup>3</sup>
- Unique limited right to partial refund of premium if future premium required to continue coverage increases.<sup>3</sup> (Conditions apply)
- Portable when you leave employment.
- Coverage available for employee, spouse, child(ren) and grandchild(ren).<sup>4</sup>

***See your American Fidelity Representative today to learn how you can secure a portable policy today!***

### Florida Branch Office

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Policy Form: PRFNG-NI-10

SB-25993-0413

<sup>1</sup> LIMRA, Facts About Life 2011. <sup>2</sup> Life insurance is not available for purchase under the Section 125 plan. <sup>3</sup> After the Guaranteed Period, premiums can be lower, the same or higher than the Table Premium. See the PureLife Plus brochure for details. <sup>4</sup> Coverage not available in WA on children and grandchildren.