

MedLife

LIFE INSURANCE

20 YEAR TERM LIFE INSURANCE WITH RETURN OF PREMIUM BENEFIT

PLAN FEATURES

Eligibility

Individuals who are age 18 through 55 at the time coverage begins, are performing all occupational duties on a full-time basis (30 or more hours per week), and have at least 30 days continuous service except for minor interruptions of not more than a total of five days. New Individuals become eligible following 30 days of continuous employment or following a longer waiting period.

Eligible Dependents

An Individual's lawful spouse age 18 up to 55 at the time coverage begins who is not an eligible Individual.

Underwriting

Coverage is underwritten based on the medical questions on the application and build chart. Coverage is issued on an accept/reject basis.

Life Insurance Benefit

Plan A - \$25,000 Plan B - \$35,000 Plan C - \$50,000

This benefit provides level term life insurance for 20 years.

If the full death benefit is paid, the entire policy will terminate with no further benefits.

Return of Premium Benefit*

The Return of Premium benefit is equal to the cumulative annual premiums paid on the policy multiplied by the appropriate percentage contained in the Schedule of Cash Values in the policy. No Return of Premium benefit will be paid in the event the insured dies while the policy is in effect.

** Not available in all states.*

BENEFIT FEATURES

Plan A	Plan B	Plan C
Life - \$25,000 Return of Premium	Life - \$35,000 Return of Premium	Life - \$50,000 Return of Premium
Critical Illness Benefit		
Plan A - \$12,500	Plan B - \$17,500	Plan C - \$25,000

Notice of Your Rights to Examine Policy for 20 Days

You may cancel this policy by delivering or mailing it with a written notice or telegram to Family Life Insurance Company, 10700 Northwest Freeway, Houston, Texas 77092 or to the agent from whom you purchased it before midnight of the twentieth day after the date you receive the policy. Notice given by mail or return of the policy or contract by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this policy within ten days after it receives notice of cancellation and the returned policy -- and notification that the initial payment has cleared our bank. The policy will be void from the beginning.

Policy and Rider Form Numbers

FGAP02, FGROP20, CIABR02, CIABR02-LA (including state variations)



CRITICAL PROTECTION PLUS

Critical Illness Benefit

This Benefit provides for an accelerated payment of life insurance proceeds. Death benefits will be reduced if an accelerated benefit is paid.

Issue Amount

- Plan A - 12,500
- Plan B - 17,500
- Plan C - 25,000

Issue Ages

- 18 - 55

Rate Classes

- Tobacco
- Non-tobacco

Underwriting

- Unisex

Waiting Period

Number of days that must pass after this Benefit is issued before the critical illness first occurs.*

- Life threatening cancer 90 days
- Non-invasive cancer 90 days
- Other critical illness 30 days

Benefits

A benefit will be payable for the first occurrence of one of the following conditions. That benefit will be 50% of the Life Benefit amount.

- Life threatening cancer;
- Heart attack;
- Major organ transplant;
- Paralysis;
- Renal failure; or
- Stroke

A reduced benefit will be payable for coronary by-pass surgery, heart valve surgery, or aortic surgery. This benefit will be one-fourth of the amount payable for the six conditions listed above. This benefit is payable only once.

A reduced benefit will be payable for angioplasty surgery or cancer in situ. This benefit will be one-tenth of the amount payable for the six conditions listed above. This benefit is payable only once.

When a partial benefit is paid, the face amount of the base Policy will be reduced by the amount of the benefit paid. Partial payments will also reduce any future benefits under this Rider. The premium will be reduced to reflect the reduction. The reduction will not be pro-rata because the policy premium includes a policy fee which does not vary with the face amount and which will not be reduced.

If the full death benefit is paid, the policy will terminate with no further benefits. If a reduced benefit has been paid, the death benefit will be reduced by the amount paid.

Eligibility for Benefit

Payment of any benefit is subject to the following conditions:

- The policy is in force;
- You have furnished due proof of the occurrence of a covered condition;
- The policy has not been assigned; and
- The waiting period must elapse before the critical illness first occurs.

"First Occurrence" Date

- For heart attack or stroke, the date of diagnosis;
- For life-threatening cancer, the date of diagnosis;
- For major organ transplant, the date of the transplant surgery;
- For renal failure, the earlier of the date regular dialysis begins, or the date renal transplantation takes place;
- For major heart surgery or angioplasty, the date surgery takes place.

*The information given here is based on the generic policy form and may vary by state.

CRITICAL PROTECTION PLUS

Critical Illness Benefit

This Benefit provides for an accelerated payment of life insurance proceeds.

Death benefits will be reduced if an accelerated benefit is paid.

Exclusions and Limitations*

We do not cover any critical illness resulting from:

- War, declared or undeclared or any act of war, riot or insurrection;
- An intentionally self-inflicted injury or an attempted suicide;
- The covered insured committing or attempting to commit a felony or being engaged in an illegal occupation;
- The covered insured being under the influence of alcohol or drugs, excluding those drugs that were prescribed by a physician and taken in the dosage and manner prescribed;
- Cosmetic surgery, other than from a cosmetic surgery for the reconstruction or repair of damage from an injury or illness;
- The covered insured operating, riding in or descending from any aircraft. This does not apply while the covered insured is a passenger on a licensed, commercial, non-military aircraft regularly offered over an established passenger route;
- The covered insured participating in hazardous activities such as parachuting, hang gliding sports, bungee jumping, rock climbing, or any motorized race or speed contest; or
- A critical illness that occurs during the waiting period.

Premiums

We have a right to change the premium rates for all insureds in the same class in the covered insured's state for this Rider. This change can take place on any premium due date on or after the first policy anniversary. We will provide at least 60 days prior written notice of any change in premium rates.

If critical illness first occurs for a covered insured during the waiting period, all premiums paid for the critical illness portion will be returned. The rider will terminate for the covered insured.

Reinstatement

If coverage is reinstated, we will only cover a critical illness that first occurs after the date of reinstatement. A new waiting period will apply.

Termination

Coverage for a Covered Insured under this Rider will terminate on the earlier of:

- Any premium due date upon written request by the Owner;
- The date that Critical Illness Rider term for the Covered Insured expires;
- The date a Critical Illness Benefit has been paid for the covered insured;
- The date a Critical Illness has first occurred during the waiting period;
- The date of the Covered Insured's death; and
- The date a premium for the covered insured under this rider is not paid within the grace period.

*The information given here is based on the generic policy form and may vary by state.



MONTHLY BANK DRAFT RATES

Nonsmoker *with Critical Illness*

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18-19	\$10.55	\$12.61	\$15.71
20-25	\$15.04	\$18.89	\$24.69
26	\$15.24	\$19.18	\$25.09
27	\$15.58	\$19.66	\$25.77
28	\$16.05	\$20.31	\$26.71
29	\$16.64	\$21.14	\$27.88
30	\$17.34	\$22.11	\$29.27
31	\$18.26	\$23.40	\$31.11
32	\$19.27	\$24.82	\$33.15
33	\$20.52	\$26.57	\$35.64
34	21.95	28.57	38.50
35	23.58	30.85	41.76
36	25.16	33.06	44.91
37	26.87	35.47	48.36
38	28.82	38.17	52.22
39	30.86	41.05	56.32
40	33.29	44.44	61.18
41	35.88	48.07	66.36
42	38.76	52.10	72.11
43	41.93	56.54	78.46
44	45.50	61.53	85.59
45	49.49	67.12	93.58
46	53.88	73.27	102.35
47	58.62	79.92	111.85
48	63.83	87.20	122.27
49	69.46	95.08	133.52
50	75.65	103.75	145.90
51	82.49	113.32	159.58
52	90.04	123.89	174.66
53	98.40	135.60	191.41
54	107.46	148.28	209.52
55	117.31	162.06	229.21

Smoker *with Critical Illness*

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18-19	\$16.06	\$20.33	\$26.73
20-25	\$23.98	\$31.42	\$42.57
26	24.08	31.56	42.77
27	24.36	31.94	43.32
28	24.85	32.63	44.31
29	25.73	33.86	46.06
30	27.01	35.64	48.60
31	28.50	37.74	51.59
32	30.33	40.30	55.27
33	32.52	43.38	59.65
34	35.08	46.95	64.76
35	38.01	51.04	70.60
36	41.30	55.66	77.20
37	44.98	60.81	84.56
38	49.01	66.44	92.61
39	53.54	72.79	101.68
40	58.67	79.97	111.94
41	64.44	88.06	123.48
42	70.88	97.07	136.35
43	77.77	106.72	150.14
44	86.26	118.62	167.16
45	95.41	131.42	185.42
46	104.75	144.49	204.10
47	114.92	158.72	224.44
48	125.92	174.12	246.42
49	137.78	190.73	270.16
50	150.57	208.64	295.74
51	164.55	228.21	323.71
52	179.74	249.48	354.09
53	196.29	272.65	387.19
54	213.92	297.33	422.44
55	232.48	323.32	459.56

Nonsmoker *with Life Only*

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18-25	\$10.55	\$12.61	\$15.71
26	\$10.64	\$12.74	\$15.89
27	\$10.78	\$12.93	\$16.16
28	\$10.98	\$13.21	\$16.56
29	\$11.18	\$13.50	\$16.97
30	\$11.43	\$13.84	\$17.46
31	\$11.81	\$14.38	\$18.22
32	\$12.22	\$14.94	\$19.04
33	\$12.76	\$15.70	\$20.11
34	\$13.39	\$16.58	\$21.38
35	\$14.15	\$17.65	\$22.90
36	\$14.81	\$18.57	\$24.21
37	\$15.59	\$19.67	\$25.79
38	\$16.52	\$20.96	\$27.63
39	\$17.51	\$22.35	\$29.61
40	\$18.77	\$24.11	\$32.13
41	\$20.05	\$25.91	\$34.70
42	\$21.47	\$27.89	\$37.53
43	\$23.02	\$30.06	\$40.64
44	\$24.75	\$32.49	\$44.10
45	\$26.71	\$35.23	\$48.02
46	\$28.62	\$37.91	\$51.84
47	\$30.71	\$40.84	\$56.03
48	\$33.03	\$44.08	\$60.66
49	\$35.57	\$47.64	\$65.75
50	\$38.50	\$51.74	\$71.60
51	\$41.83	\$56.40	\$78.26
52	\$45.70	\$61.82	\$85.99
53	\$50.15	\$68.05	\$94.91
54	\$55.10	\$74.98	\$104.80
55	\$60.64	\$82.73	\$115.88

Smoker *with Life Only*

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18-25	\$16.06	\$20.33	\$26.73
26	\$16.06	\$20.33	\$26.73
27	\$16.18	\$20.49	\$26.96
28	\$16.36	\$20.74	\$27.32
29	\$16.67	\$21.18	\$27.95
30	\$17.15	\$21.84	\$28.89
31	\$17.69	\$22.60	\$29.97
32	\$18.34	\$23.51	\$31.28
33	\$19.17	\$24.68	\$32.94
34	\$20.14	\$26.03	\$34.88
35	\$21.31	\$27.67	\$37.21
36	\$22.75	\$29.69	\$40.10
37	\$24.55	\$32.21	\$43.70
38	\$26.60	\$35.07	\$47.79
39	\$28.96	\$38.38	\$52.52
40	\$31.70	\$42.22	\$58.01
41	\$34.74	\$46.48	\$64.08
42	\$38.07	\$51.14	\$70.74
43	\$41.40	\$55.80	\$77.40
44	\$45.79	\$61.94	\$86.18
45	\$50.20	\$68.12	\$94.99
46	\$53.84	\$73.22	\$102.29
47	\$57.80	\$78.76	\$110.21
48	\$62.06	\$84.72	\$118.71
49	\$66.67	\$91.17	\$127.94
50	\$71.71	\$98.23	\$138.01
51	\$77.42	\$106.23	\$149.45
52	\$83.81	\$115.18	\$162.23
53	\$91.06	\$125.32	\$176.72
54	\$98.84	\$136.22	\$192.29
55	\$107.05	\$147.72	\$208.71

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