



TEXAS REPUBLIC LIFE INSURANCE COMPANY

ANNUITY SPECIFICATION SHEET

Effective February 8, 2018
 Subject to change without notice
 Today's 1st Choice Single Premium Differed Bonus Annuity

Product Name	Today's 1st Choice					
Annuity Type	Single Premium					
Premium Bonus	5% of Deposit					
Initial Interest Rate	2.60%					
1st Year Net Effective Yield with Bonus	7.73%					
Net Effective Yield with Bonus*	3.61%					
Guaranteed Interest Rate with Bonus	3.12%					
Guaranteed Interest Rate	2.00%					
Non-Qualified / Qualified**	Non-Qualified / Qualified**					
Minimum Deposit	\$10,000					
Maximum Deposit	\$250,000					
Additional Deposits	Not Allowed					
Free Annual Withdrawal***	10% of Account Value					
Issue Ages	0-85					
Contract Fees	No Fees					
Surrender Charges						
Year	1	2	3	4	5	6
Percentage Change (%)	9.0	8.5	7.5	6.5	5.5	0
Premium Bonus Recapture						
Year	1	2	3	4	5	
Capture %	100	80	60	40	20	

Applications: TRLIC-SPDAPP-1 (03-2018)

Required Disclosure Form: Today's 1st Choice Annuity Disclosure TRLIC-T1CH-DISC (02-2018) must be provided to the Applicant by Agent. The disclosure is a separate form and is not attached to the application/brochure.

Annuity Date: The Annuity date is the date at which payments from the annuity value will begin. The normal annuity date is age 70 for annuitants under age 60 at time of issue. For annuitant's over age 60 at time of issue the annuity date is the contract's 10th anniversary.

Exchanges/Transfers: Non-Qualified: TRLIC NQA-TR (05-2017) / Qualified: TRLIC QA-TR (05-2017). If rate goes up while waiting for premium deposit transfers, the client gets the new higher rate. If the rate goes down while waiting for premium deposit transfers, we will hold the higher rate open for up to 60 days from the date of the application. If Client is submitting the exchanged/transferred funds themselves within IRS guidelines: TRLIC-R2501 (10-2016).

*Net Effective Yield based on initial interest rate remaining constant throughout accumulation period.

**For Qualified Annuities, we accept Traditional IRAs, ROTHs and SEPs. We currently do not accept SIMPLEs or a TSA 403(b).

***The Owner, at the beginning of the second year, may withdraw an amount equal to 10% of the Fund Value on the prior Anniversary without a) assessment of a Withdrawal Charge or b) any applicable Non-Vested Premium Bonus. The free withdrawal is limited to one withdrawal per policy year and does not affect the annual interest rate.

Product Available in Texas Only. Issued By: Texas Republic Life Insurance Company 13215 Bee Cave Pkwy, Ste A120 Austin, Texas 78738. Corporate Office: 1.512.330.0099.

INTEREST RENEWAL RATES WILL REMAIN COMPETITIVE WITH MARKET RATES.

INITIAL INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE BUT NOT LESS THAN THE MINIMUM GUARANTEE OF 2.00%.



TEXAS REPUBLIC LIFE INSURANCE COMPANY

AGENT STOCK INCENTIVE PLAN / OPTIONAL ARUBA INCENTIVE TRIP or EARN BOTH!

Effective January 1st – December 31st, 2018. Subject to change without notice. For Agent Use Only.

As an appointed Agent, you will have the unique opportunity to not just earn a commission but to earn stock in the company. Through our Agent Stock Incentive Plan your production will earn you a stake in the company and you will join in the financial opportunity that comes from being a stockholder.

YOUR PATH TO BECOMING A STOCKHOLDER...

[Click to Get Appointed Today!](#)



STEP 1: Earn Stock by Placing Your 1st Policy

To show that Texas Republic Life is dedicated to your success. We want to truly make you a partner in our success. Texas Republic Life offers you the ability to become a shareholder in the company through your own success. Texas Republic Life will send you 10 shares of stock in our company for simply writing your first piece of business. This is only the beginning and our way of showing that we are serious in truly partnering for your success as much as our own.

STEP 2: Accelerate Your Equity by Hitting Production Levels

After writing your first piece of business, your production will qualify for additional shares as you hit production levels. The more you write, the more stock you will earn! You can begin to qualify by writing as little as \$10,000 in life insurance premium or \$500,000 in Annuity production. As an Annuity Producer once you reach Level 2, your increased production will earn you additional shares at each level throughout the year.

Level	Production Amount		Earned Shares + Cash*	Optional Incentive Trip
	Life Insurance Only	Annuities Only		
1	\$10,000	NA	100 + \$50	
2	\$20,000	\$500,000	200 + \$100	
3	\$30,000	\$750,000	300 + \$150	
4	\$40,000	\$1,000,000	500 + \$250	
5	\$50,000	\$1,250,000	700 + \$350	
6	\$60,000	\$1,500,000	900 + \$450	
7	\$80,000	\$2,000,000	1200 + \$600	
8	\$100,000	\$2,500,000	1600 + \$800	OR Aruba Qualify + Guest 400 + \$200 plus Aruba 800 + \$400 plus Aruba
9	\$150,000	\$3,000,000	2000 + \$1000	
10	\$200,000	\$3,500,000	2400 + \$1200	

* Receipt of cash is to compensate for estimated 1099 tax liability on earned shares. Aruba trip guests must be 18 years or older

Our goal, is to make you a shareholder in our company and a partner in our collective success. Once you reach Level 8, you qualify for the Aruba trip and at that point have the option to go on the trip or earn the stock. Even better...once you achieve Level 9, you can earn both the stock and the trip. It's up to you!

[Click to Get Appointed Today!](#)

Imagine having the ability to not only offer a truly great product to the customer, earn a great commission, but help the value of your stock and amount of your stock grow through your production!