

ANNUITY SPECIFICATION SHEET

Effective December 3rd, 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	3.24%					
1st Year Net Effective Yield With Bonus	8.40%					
Net Effective Yield With Bonus*	4.25%					
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 INITIAL POLICY CREDITING RATE.

ANFCT-TFC 12/2018

FOR AGENT USE ONLY.