

Level Term Life



Make Term Life Part of your Lifelong Financial Plan

A Term Life Insurance Plan:

- Pays a death benefit to your beneficiary
- Pays an accelerated living benefit to you if you are diagnosed with a terminal illness.
- Provides guaranteed level premiums for a 10 year term.

Did you know?

The intent to purchase life insurance is at an all-time high with 36% of Americans saying they intend to purchase life coverage in the next 12 months.

LIMRA; Insurance Industry; 3/5/2020; <https://www.limra.com/en/newsroom/industry-trends/2020/technology-tops-external-challenges-driving-change-in-the-life-insurance-industry/>

What does term life coverage do?

Provides you with protection for a defined period of time, during which premiums remain the same, and pays a death benefit to beneficiaries in the event of a death.

Guarantee Issue Amounts Available

Employee	Up to \$40,000	
Spouse*	Up to \$10,000	Coverage available through age 60
Child(ren)*	Up to \$10,000	Coverage available through age 25

* Employee must have coverage for spouse and child to have the benefit.

Terminal Illness Benefit

Accelerates payment of the life insurance death benefit in the event of the member's future terminal illness diagnosis (within 12 months or less to live) or loss from specified critical illnesses.

The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage" and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. For a complete list of exclusions, please visit Disclosure.Manhattanlife.com. The benefits provided depend on the plan selected.

Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.