

Whole Life

This is a Whole Life Insurance Policy



A WHOLE LIFE PLAN

While you may have a basic Term Life plan during your working years, it may not be enough to provide the level of coverage your family needs in the later years, even to age 99. Whole Life can help. It provides coverage through retirement with premiums and benefits that don't change with age. Whole Life can also build cash value, that you can have access to, for things such as mortgage costs, a child's education expenses, retirement income and more. Plus, Whole Life is lifelong coverage (as long as premiums are paid) that you can take with you, even when you retire or a go to new company. It's an excellent complement to a term life plan.

A ManhattanLife Whole Life Plan pays a benefit when you are no longer here to provide for your loved ones.

ASK YOURSELF

- ✦ If I died tomorrow, how would the loss of my income affect my family?
- ✦ Would I leave my family in debt or financial risk?
- ✦ Could my family afford to stay in our home?
- ✦ Would my family have enough money to manage the costs of daily living and cover my final expenses?

WHOLE LIFE PLANS ALSO OFFER THESE FEATURES

- ✦ Terminal Illness Acceleration Benefit
- ✦ Facility Care Acceleration Benefit
- ✦ Portability

THE PLAN PROVIDES

- ✦ Premiums due until age 99
- ✦ Benefit amount of \$5,000 - \$40,000

GUARANTEE ISSUE COVERAGE

- ✦ Employee Coverage: Up to \$40,000
- ✦ Spouse Coverage: Up to \$10,000
- ✦ Child(ren) Coverage: Up to \$10,000

BENEFITS AND FEATURES

- ✦ Terminal Illness Acceleration Benefit: Included (Not available in MI, NY, PA, and WA)
- ✦ Facility Care Acceleration Benefit: Included (Not available in CA, KS, MA, NY, PA, and WA)
- ✦ Portability: Included

Policy Form Number: M-00455 (including state variations)

This brochure is presented as a matter of general information and is not a contract of insurance. For specific details about Benefits, including Definitions, Limitations and Exclusions, refer to the Policy. This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at Disclosure. ManhattanLife.com. Plans may vary by state and are not available in all states.