



Whole Life



Make Whole Life Part of your Lifelong Financial Plan

A Whole 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 of 50% of the benefit selected, up to \$150,000.
- Accumulates cash value over time.

Why do I need life coverage?

70% of Americans are interested in buying life insurance that doesn't require a medical exam.

The average funeral costs between \$7,000 and \$10,000.

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Benefits and Features:

Individual policy with actual cash value that stays with the policy for as long as you have it, enabling you to take out funds as loans or buy paid-up coverage.

Benefit Amounts: Member \$5,000 to \$300,000, Spouse \$5,000 to \$50,000 and children/Grandchildren \$5,000 to \$25,000

Issue Age: Member: 18 - 70; Spouse: 18 - 70; Children/Grandchildren: two weeks - 26 years

Take Advantage of Guarantee Issue up to \$25,000 for new Members or if you currently don't have a whole life insurance plan with ManhattanLife.

- Benefit is paid directly to the beneficiary.
- Cash Value: With guaranteed values, not an interest sensitive policy. the cash values are all guaranteed in the table of cash values inside every whole life policy.
- Terminal Illness Acceleration Benefit: For the primary insured, provides an acceleration up to 50% of the original death benefit upon diagnosis of terminal illness. 12-month waiting period.
- Accidental death and Dismemberment: An additional payment of the life insurance up to \$100,000 when loss results from serious accident or death.
- Total Disability Waiver of Premium for member policies issued ages 18-55.

Benefits and riders may vary by state and may not be available in all states.

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.

Policy: M-00455

Underwritten by ManhattanLife Assurance Company of America