

Whole Life



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 go to a new company. It's an excellent complement to a term life plan.

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?

The plan provides

- Premiums due until age 99
- Benefit amount of \$5,000 - \$300,000

Whole Life plans also offer these features

- Accelerated living benefit for terminal illnesses
- Accidental Death & Dismemberment coverage for employee

Plan features

- Employee Coverage: Up to \$300,000
- Spouse Coverage to \$50,000
- Child(ren) coverage to \$25,000
- Facility Care Accelerated Benefit
- Waiver of premium: Premiums are waived if the primary insured is totally disabled for more than 180 days.

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

Look for more information during open enrollment.

Whole Life 99

SUMMARY OF BENEFITS



ManhattanLife™

Standing By You. Since 1850.

Here's a simple, voluntary whole life policy employees can get at a reasonable cost during their working years, when coverage is needed the most. It's also a benefit that'll stay in place when retirement rolls around, too. They'll have a policy with guaranteed coverage and actual cash value. Coverage stays level and cash values stay with the policy for as long as they have it, enabling them to take out funds as loans or buy paid-up coverage.

Product Base	Individual
Coverage Type	Life insurance with premiums payable to age 99. Benefits are composed of a base policy with multiple optional riders.

BENEFITS & FEATURES

Benefit Type	Defined benefit
Benefit Amounts	<p>Defined benefit amounts are available at various levels. Employees can choose:</p> <ul style="list-style-type: none">• Employee: \$5,000 to \$300,000• Spouse: \$5,000 to \$50,000 <p>Stand-alone coverage for children also can be added:</p> <ul style="list-style-type: none">• \$5,000 - \$25,000
Facility Care Acceleration Benefit <i>Not approved in CA, KS, PA, NY, WA</i>	<p>Provides an acceleration of one percent of the face amount, up to \$2,000/month up to a maximum of 36 months for Licensed Adult Day Care and/or up to two percent of the face amount, up to \$4,000/month up to a maximum of 18 months for inpatient resident care. Benefits cannot exceed the lesser of 36 percent of the face amount, \$72,000, or the face amount of the policy less the cash value. <i>Please refer to the Disclosure.manhattanlife.com website for State Variations of this benefit. Similar versions of this benefit are available in AL, AR, CT, GA, HI, IL, KY, LA, MD, ME, MI, MN, MT, NC, OH, OR, SD, TX, UT, VA, and VT. IMPORTANT: These state-specific variations override the definition listed if the insured is applying for coverage in one of these states. Please contact your ManhattanLife sales representative for complete details in a specific state. The benefit name may also be different.</i></p>
Terminal Illness Benefit <i>Not available in MI, PA, NY, WA</i>	<p>For the primary insured provides an acceleration of up to 50 percent of the original death benefit (50% in CT), base and term rider, amount including any ABI amounts, upon diagnosis of a terminal illness. <i>12 month Waiting Period. 60 day WP in AR, 30 day WP in OK, KS, IL, MD, NC, UT, and 0 day WP in OH, TX and VA.</i></p>
Accidental Death, Dismemberment and Loss of Sight (AD&D)	<p>Offers an additional payment of the life insurance benefit, to a maximum of \$100,000, when a loss results from a serious accident or death. Available for employee policies. Additional benefit of up to lesser of either 10 percent or \$25,000 if seat belt was in use in automobile accident. Coverage for paralysis, coma, occupational assault, and more. 50% of death benefit for accidental loss of both hands, both feet, sight of both eyes, one hand and one foot, one hand and sight of one eye, or one foot and sight of one eye. Issue ages 18-60 (employee) <i>FL - No coverage for coma, paralysis. IL/MO - No coverage for Seat Belt, coma, Occupational assault, or paralysis. MD - no coverage for coma, occupational assault, paralysis. Available for sale through age 50. EE only. NY does not cover Coma, Occupational Assault, or any Dismemberment; only covers Accidental Deaths.</i></p>

Waiver of Premium

Not available in PA and UT

The waiver is available only on employee policies ages 18 to 55. The covered person must be totally disabled for at least 180 consecutive days, and the disability must occur before age 60. Premiums are refunded after date of disability once qualified.

Not available on spouse and child stand-alone policy

Eligibility

- Employee issue ages 18-70
- Employee actively at work full-time, benefit eligible employees working at least 20 hours per week

Termination age

- Spouse issue ages 18-70
- Child issue ages 14 days-25 years

Guaranteed renewable for life.

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

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 www.manhattanlife.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-00455

Insured by ManhattanLife Assurance Company of America.

FL, NJ, and NY - Underwritten by Manhattan Life Insurance Company

Whole Life not available MA



www.manhattanlife.com

WL99-SB 0320

PrestigeTM
SERIES