

UFCW 1000 Term Life



Term life can form the basis for a solid financial future.

You'll value the peace of mind that voluntary term life provides, and your loved ones will value a benefit that can help guarantee a secure future if the unthinkable should happen. You'll also appreciate the opportunity to enroll at work at competitive group rates with just a few simple questions. Term life provides protection for a defined period of 10 or 20 years, during which premiums stay the same, and pays a death benefit to beneficiaries if the covered employee dies. Term life coverage can supplement any other life plan you may have.

Coverage Type

Level term life insurance renewable to age 80, available in term durations of 10 or 20 years.

Last duration can be less than 10 or 20 years. Product duration to age 80.

BENEFITS & FEATURES

Benefit Amounts

Benefit amounts are available at various levels:

- \$10,000 to \$300,000 for employees

Dependent coverage also can be added:

- Spouse: \$10,000 to \$50,000.
- Child: \$5,000 to \$25,000 for each eligible child.

Benefit Type

Defined benefit

Terminal Illness Benefit

Accelerates payment of the life insurance death benefit in the event of the 's future terminal illness diagnosis (with 12 months or less to live) or loss from specified critical illnesses. For the terminal illness benefit, the maximum advance is 50 percent of the base policy. Subject to Pre-existing Condition Limitations.

Accelerated Benefit for Critical Illness

50% (max \$ amount of \$100k)

Family Term

Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount.

- Family Term coverage may be added after original policy issue date
- Family Term Benefit terminates when base plan is terminated
- Family Term Benefit is convertible
- Spouses are covered to age 60
- Children are covered through age 25. All children are covered with a single premium regardless of the number of children.

PLAN PROVISIONS

Pre-existing Conditions 12/12 Pre-existing condition limitation on Waiver of Premium and Critical Illness riders.

Product Restrictions

- Total amount of life insurance coverage with ManhattanLife Insurance and Annuity Company not to exceed \$300,000.
 - If both parents are eligible employees, their eligible Child(ren) may be insured by either spouse but not both.
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Eligibility

- Employee issue ages
 - 10 year: 18-70
 - 20 year: 18-60
 - Full-time, benefit eligible employees, actively at work and working at least 20 hours per week
 - Spouse issue ages 18-60; ineligible if employee is denied
 - Child issue ages 0-25; ineligible if employee is denied
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Termination Age

Employee: Coverage terminates at age 80
Spouse: Coverage terminates at age 70
Child: Coverage terminates at age 26

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-8013

Inured by ManhattanLife Insurance and Annuity Company.

*FL and NJ Underwritten by Manhattan Life Insurance Company.



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