



ManhattanLife™

Standing By You. Since 1850.



Prestige Series Whole Life

Helping Provide Financial Protection for Life.

Underwritten by ManhattanLife Insurance and Annuity Company.
FL, NJ, and NY - Underwritten by Manhattan Life Insurance Company
Prestige is a suite of products brought to you by ManhattanLife.



Prestige Whole Life Insurance

Helping Provide Financial Protection for Life.

Benefits that stay with you for life.

Here's how it works - While you may have a basic Term Life plan during your working years, it may not be enough to provide the level of coverage a 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 an insured has full access to, for help with 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.

MANHATTANLIFE WHOLE LIFE INSURANCE PROVIDE EMPLOYEES AND FAMILIES WITH PERMANENT PROTECTION.

Employees should ask the following questions:

- » 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?

Flexible Benefits:

- » Employee: \$2,500 to \$300,000 (min \$5,000 for WA)
- » Spouse: \$2,500 to \$50,000 (min \$5,000 for WA)
- » Child: \$2,500 to \$25,000 for each eligible child (min \$5,000 for WA)
- » Stand-alone coverage for spouse and child:
- » Spouse: \$2,500 to \$50,000
- » Child*: \$2,500 to \$25,000 for each eligible child
- » Coverage available to age 65 or to age 99

** Child policy is only available to age 65.*

Facility Care Acceleration Benefit* *(Not approved in CA, MA, KS, NY, PA, WA).*

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. Facility Care Accelerated Benefit not approved in all states.

Terminal Illness Benefit *(Not approved in MI, NY, PA, WA)*

Provides an acceleration of 50 percent of the original death benefit (25% in CT), base and term rider, amount including any ABI amounts, upon diagnosis of a terminal illness. 12-month waiting period. 60 day WP in AR: 30 day WP in OK, KS, IL, MD, NC, UT; 0 day WP in MA, OH, TX, VA.

**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.*

One third of Americans say they would feel the financial impact of losing a primary wage earner within 30 days of the wage earner's death.

Half of Americans say they would feel the impact of a lost primary wage earner within six months.

LIMRA 12014 - "Fact of Life"



Optional Benefits/Riders

Choose to make some or all of these optional benefits/riders available to employees to further enhance their coverage:

- » **Loss of Work** *(Not available in LA, MA, MN, MO, MT, NY, TN, VA, WA)* - Waives premiums for an authorized strike, layoff, lockout, or job eliminations. Available on employee policy only. Issue ages 18-55
 - Elimination period is 30 days for benefit qualification
 - Maximum benefit period is 6 months per occurrence; lifetime benefit maximum of 12 months
 - Coverage ends at anniversary of policy after age 65. Not Available in LA, MN, MO, TN, WA.
- » **Waiver of Premium** *(Not available in MA, PA or 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 or child stand-alone policy.
- » **Accidental Death, Dismemberment and Loss of Sight (AD&D)** *(Not available in FL, MA and UT)* - 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. 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. Available for employee or stand-alone spouse policies. Additional benefit of the lesser of 10% or \$25,000 if seat belt was in use in automobile accident. Coverage for paralysis, coma, occupational assault, and more. 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. NY does not cover Coma, Occupational Assault, or any Dismemberment; only covers Accidental Deaths.



Underwritten by:
ManhattanLife Insurance and Annuity Company
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Houston, Texas 77092

Optional Benefits/Riders

- » **Automatic Benefit Increase (ABI)** *(Not available in NY, PA, VA, and WA)* - On each of the employee's first five coverage anniversary dates, he or she can elect coverage increases equivalent to a premium of \$1 or \$2 per week. Additional coverage added to base policy benefit using as a Term to Age 65 Rider on a Guarantee Issue basis. Not available on spouse or child stand-alone policy. Employee coverage only. Maximum rider benefit cannot exceed five times base benefit at time of application. No conversion benefit. Available for sale through age 50. EE only.
- » **Employee Level Term to Age 65** *(Not available in NY)* - EE only rider. Not available on child stand-alone policy. Provides additional term life coverage for issue ages 18-55 to a maximum of five times the base benefit at time of application. The total benefit of base, term rider, ABI rider and any additional ManhattanLife insurance products may not exceed \$297,500. This rider may not be converted.
- » **Family Term Rider** - Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 in \$2,500 increments (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount.
 - Family Term rider terminates when base plan is terminated.
 - Family Term rider is convertible.
 - Family Term coverage decreases if spouse and child stand-alone policies were sold. Combined coverage may not exceed \$50,000 for spouse and \$25,000 on the child.

ACT NOW TO OFFER YOUR EMPLOYEES WHOLE LIFE COVERAGE.

- **Simplified Enrollment:** A brief enrollment form or online enrollment can be completed in the workplace.
- **Affordable Premiums:** Coverage is available at affordable group rates.
- **Ease of Payment:** Simple payroll - deduction premium payments.
- **Portability:** Whole Life is a fully portable product owned by the insured. Stand alone spouse and child policies are also fully portable.

Call your ManhattanLife representative and receive all of the facts about this innovative product!

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 Disclosure.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