



# Level Term Life



## Make Term Life Part of your Lifelong Financial Plan

### A Term 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 up to a maximum of 50% of the policy.
- Provides guaranteed level premiums for 10-year terms.

### 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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What does term life coverage do? It provides you with a resource for protection over a defined period, during which the premiums remain the same. Coverage amounts are:

### Benefit Amounts

Benefit amounts are available at various levels:

- up to \$75,000 for employees

Dependent coverage also can be added:

- Spouse: up to \$10,000
- Child: up to \$10,000 for each eligible child (all children covered under single rate)

- Benefit is paid directly to the beneficiary.
- Coverage can be renewed for additional term periods up to age 80 - no evidence of insurability needed.

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](http://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-8013

Underwritten by Manhattan Life Insurance Company.