



ManhattanLife™

Standing By You. Since 1850.

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 50% of base 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:

Member	Spouse	Child(ren)
\$5,000 to \$300,000	\$5,000 to \$50,000	\$5,000 to \$25,000

- Benefit is paid directly to the beneficiary.
- Coverage can be renewed for additional 10 year term periods - no evidence of insurability needed.
- Member must elect coverage on self to cover family.
- Guarantee Issue up to \$50,000 for Member, to \$15,000 for spouse and to \$10,000 for child(ren).
- One rate covers all eligible children.

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-8013

Underwritten by ManhattanLife Insurance & Annuity Company

Definitions

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.

PORTABILITY: Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled, and no longer Actively at work for the Association. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the Association's Master Policy. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates the ported Certificate terminates.

CONVERSION: The policy can be converted without evidence of insurability as long as the certificate is in full force and the insured is younger than 65 and has been insured under the policy for at least 5 years. Policy will be converted to the Whole Life conversion plan. Spouse coverage can be converted before the 65th birthday. Child coverage can be converted before the 26th birthday (limits on conversion benefit up to three times their benefit amount up to \$25,000).

PRE-EXISTING CONDITION LIMITATION: If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Applies to Terminal Illness and Waiver of Premium benefits. Refer to the certificate of coverage for specific pre-existing limitations.

Optional Benefit Definition(s):

FAMILY TERM: Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Member must have coverage for spouse and child to have this benefit. Insurance for a dependent cannot exceed the Member's coverage amount. 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

<p>Eligibility</p>	<ul style="list-style-type: none"> • Full-time, benefit eligible Members, actively at work and working at least 20 hours per week • Member issue ages 18 - 70 for 10 year term • Spouse issue ages 18-60; ineligible if Member is denied • Child issue ages 14-25; ineligible if Member is denied
<p>Termination Age</p>	<ul style="list-style-type: none"> • Member: Coverage terminates at age 80, unless actively at work, then on last day of active employment. • Spouse: Coverage terminates at age 70, or when Member terminates, whichever is earlier. • Child: Coverage terminates at age 26, or when Member terminates, whichever is earlier.

This is not a complete disclosure of plan qualifications and limitations. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS. Underwritten by ManhattanLife Insurance and Annuity Company, and ManhattanLife Insurance Company for FL, NJ, & NY. Applications will not be accepted under this offer until written acceptance of this offer, the Association Agreement and minimum Participation Requirements are received in ManhattanLife's New Business Department.