

Term Life

SUMMARY OF BENEFITS



ManhattanLife™

Standing By You. Since 1850.

Your employees will appreciate the peace of mind life coverage helps to provide, and their loved ones will appreciate a benefit that can help guarantee a more secure future if the unthinkable should happen. Term life provides protection for a defined period, for employees and their loved ones.

Product Base	Group
Coverage Type	Level term life insurance renewable to age 80, available in term durations of 20 years. Last duration can be less than 20 years. Product duration to age 80.
BENEFITS & FEATURES	
Benefit Amounts	Benefit amounts are available at various levels: <ul style="list-style-type: none">• \$5,000 to \$75,000 for employees Dependent coverage also can be added: <ul style="list-style-type: none">• Spouse: \$10,000.• Child: \$5,000 to \$10,000 for each eligible child.
Benefit Type	Defined benefit
Terminal Illness Benefit	Accelerates payment of the life insurance death benefit in the event of the employee'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 \$150,000 based on the benefit amount selected. <i>Not available in NY.</i>

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 Assurance Company of America not to exceed \$300,000.
- If both parents are eligible employees, their eligible Child(ren) may be insured by either spouse but not both.

Eligibility

- Employee issue ages
 - 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

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 Assurance Company of America.

*FL and NJ Underwritten by Manhattan Life Insurance Company.



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