Designed Especially for:
UFCW Local 1102

ManhattanLife
Standing By You. Since 1850.

Whole Life

Make Whole Life Part of Your Lifelong Financial Plan

A Whole Life Insurance Plan:

- Provides coverage through retirement with premiums and benefits that don't change with age
- Accumulates cash value that can be utilized for expenses of your choice
- Lifelong coverage and is fully portable

Why Do I Need Life Coverage?

The intent to purchase life insurance is at an all-time high with 36% of Americans saying they intend to purchase life coverage in the next 12 months.

– Source: LIMRA; Insurance Industry; 3/5/2020; https://www.limra.com/en/newsroom/industry-trends/2020/technology-tops-external-challenges-driving-change-in-the-life-insurance-industry/

Benefits of Your Whole Life Plan:

- Complements your employer paid basic term life insurance.
- Coverage available for spouse and children, regardless if member participates.
- Whole Life includes a cash value component that accumulates on your policy that increases over time. Funds may be accessed for withdrawals or loans.
- Waiver of Premium included for member policies ages 18 to 55.*
- Includes Accidental Death, Dismemberment and Loss of Sight (AD&D) Benefit for Members only, which 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.**
- Includes Facility Care Acceleration Benefit***, which allows you to accelerate your life insurance benefit when admitted to a nursing home or assisted living facility.
- Also includes an Accelerated Living Benefit for Terminal Illness****, which allows access to 50% of your life insurance benefit in advance if diagnosed with a terminal illness with a life expectancy of 12 months or less.

**Waiver of Premium is not available in MA, PA and UT*

*** Accidental Death, Dismemberment and Loss of Sight (AD&D) is not available in MA and UT.*

****Facility Care Acceleration Benefit is not available in CA, KS, MA, NY, PA and WA.*

*****Terminal Illness Acceleration Benefit is not available in MI, NY, PA and WA.*

Your Offer:

Guarantee Issue Amounts
Member: up to $100,000 of lifetime protection
Spouse: up to $25,000 of lifetime protection
Child(ren): up to $10,000 of lifetime protection

*Member may elect Level Term Life or Whole life not both products.

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

Underwritten by ManhattanLife Insurance and Annuity Company