Designed Especially for:
UFCW Local 99

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.
- Provides guaranteed level premiums for a 10 year term

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.

– Source: Copyright © 2015-2019 Simplelifeinsure.com

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 Amount
Member: $2,000 Guarantee Issue

BENEFITS & FEATURES

Terminal Illness Benefit	Accelerates payment of the life insurance death benefit in the event of the member'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.
Conversion	The policy can be converted without evidence of insurability as long as the certificate is in full force, 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.

Benefits and riders may vary by state and may not be available in all states.

IMPORTANT NOTICE: 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 Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to https://www.manhattanlife.com/disclosure#group. Please review this information before applying for coverage. 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 and Annuity Company

UFCWL99-TL_0626

www.manhattanlife.com