

**Pays a benefit when you are no longer here  
to provide for your loved ones**

**Municipal Benefits  
Whole Life**



**If you are not  
there to provide  
for your loved  
ones, a  
ManhattanLife  
Whole Life plan  
can help.**

### **Here's how it works**

- Premiums will never increase and the amount of life insurance will never decrease. Coverage is guaranteed and builds cash value.
- Coverage is portable with no increase in premium.
- For EMPLOYEES and COUNTY COMMISSIONERS - up to \$100,000 guarantee issue available from age 18 to 60; \$50,000 guarantee issue from age 60 to 70.
- For spouse/domestic partner - up to \$25,000 contingent guarantee issue.
- For children/grandchildren - up to \$10,000 contingent guarantee issue.
- Stand alone spouse/domestic partner and child policies are also available on a contingent guarantee issue basis. The Child policy is a whole life plan to age 65.
- Employees that purchase at least \$5,000 during the initial enrollment will be allowed to increase up to 2X their current life insurance amount during the next five annual enrollments on a guaranteed issue basis. Subject to maximum GI amounts.
- Guaranteed death benefit, and guaranteed renewal for life
- Terminal Illness Benefit: lump sum equal to 50% of face amount if a terminal illness is diagnosed.

### **Whole Life plans also offer these features:**

- Accelerated living benefit for terminal illnesses
- Facility care accelerated care benefit
- Waiver of premium
- family coverage

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 complete list of the Workplace Voluntary Benefit products at [disclosure.ManhattanLife.com](http://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.