

## Whole Life



### A Whole Life Plan

While you may have a basic Term Life plan during your working years, it may not be enough to provide the level of coverage your family needs in the later years, even to age 99. Whole Life can help. It provides coverage through retirement with premiums and benefits that don't change with age. Whole Life can also build cash value, that you can have access to, for things such as mortgage costs, a child's education expenses, retirement income and more. Plus, Whole Life is lifelong coverage (as long as premiums are paid) that you can take with you, even when you retire or go to a new company. It's an excellent complement to a term life plan.

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**A ManhattanLife Whole Life Plan pays a benefit when you are no longer here to provide for your loved ones.**

Look for more information during open enrollment.

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### Ask yourself

- If I died tomorrow, how would the loss of my income affect my family?
- Would I leave my family in debt or financial risk?
- Could my family afford to stay in our home?
- Would my family have enough money to manage the costs of daily living and cover my final expenses?

### The plan provides

- Premiums due until age 99
- Benefit amount of \$5,000 - \$300,000

### Whole Life plans also offer these features

- Accelerated living benefit for terminal illnesses
- Accidental Death & Dismemberment coverage for employee

### Plan features

- Employee Coverage: Up to \$300,000
- Spouse Coverage to \$50,000
- Child(ren) coverage to \$25,000
- Waiver of premium: Premiums are waived if the primary insured is totally disabled for more than 180 days (Not available on spouse stand-alone policy).