



ManhattanLife™

Standing By You. Since 1850.



Prestige Series Group Universal Life

Helping Provide a Lifetime of Financial Protection

Underwritten by ManhattanLife Insurance and Annuity Company
Prestige is a suite of products brought to you by ManhattanLife.

Prestige Group Universal Life



Helping Provide a Lifetime of Financial Protection

Here's how it works

Group Universal Life coverage is a voluntary policy you can get at reasonable cost during your working years. It's also a benefit that can stay in place when retirement rolls around. It includes flexible and adjustable premiums through the life of the policy.

Coverage is simple and straightforward, and coverage amounts vary based on your needs. If you need cash while living, you may take out a loan against the policy, take a partial surrender, or access the full non-forfeiture feature by turning in your policy for the accumulated cash value, less any outstanding loans. You can even use the cash value to buy paid-up coverage.

Our Group Universal Life plan has an additional living benefit. You can request an acceleration payment of up to 75% of the applicable death benefit, up to \$100,000, if you're diagnosed with a terminal illness in the future.

Robust Built-in and Optional Benefits

Builds Cash Value

Accelerated Living Benefits

Chronic Illness

Critical Condition

Additional Monthly Income

The Employer selects from one of the following:

- **Level Death Benefit** - Death Benefit does not change as the Insured ages - The beneficiary receives the policy face amount less any payout of accelerated benefits and outstanding loans.
- **Increasing Death Benefit** - The beneficiary receives the death benefit plus the total accumulation value, less any payout of accelerated benefits and outstanding loans.

Flexible Benefits

Base Coverage Amounts	
Employee	\$2,500 to \$300,000
Spouse	\$2,500 to \$50,000
Child	\$5,000 to \$25,000 for each eligible child

Accelerated Death Benefit for Terminal Illness

Accelerates the primary insured's death benefit of 75% of the face amount up to \$100,000 of the face amount, base and term rider amount upon diagnosis of a terminal illness. 12-month waiting period.

IL - will result in death in 24 months; OH an MN - Please see state-specific certificates for OH and MN Settlement Options; MN - name change to Accelerated Benefit Rider; LA - name change to Accelerated Benefit for Terminal Condition Rider.

Employees should ask themselves the following questions:

- 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?



One third of Americans say they would feel the financial impact of losing a primary wage earner within 30 days of the wage earner's death.

Half of Americans say they would feel the impact of a lost primary wage earner within six months.

LIMRA 12014 - "Facts of Life"



Optional Benefits/Riders

This would allow the insured to accelerate a portion of their face amount for proof of a chronic illness. The insured would qualify in one of the following ways:

- The inability, expected to be permanent, to perform, without Substantial Human Assistance, at least two Activities of Daily Living for a period of at least 90 days; **OR**
- Severe Cognitive Impairment that is expected to be permanent and that requires Substantial Supervision to protect the Insured from threats to his or her health and safety.

Accelerated Death Benefit for Chronic Illness

The insured may opt to receive benefits by one of two options:

- **Monthly Accelerated Death Benefit** - You may request a monthly Accelerated Death Benefit equal to 4% of the Death Benefit Amount. Premiums will be waived if this option is selected.
IL - This option is not available.
- **One-Time Lump Sum Accelerated Death Benefit.** You may request a one-time lump sum Accelerated Death Benefit payment equal to 20% of the Death Benefit Amount. This rider will terminate when the benefit is paid.

This benefit has a 30 day waiting period and a 90 day elimination period.

CT, MT, and OH no waiting or elimination periods ; MN - name change to Accelerated Benefit Rider; LA - name change to Accelerated Benefit for Chronic Illness Rider; Not available in CA

Family Coverage

Spouse - available as a stand-alone policy from \$2,500 to \$50,000, up to the Employee benefit amount.

Child - available to add term insurance coverage as a rider from \$5,000 to \$25,000. (Ages 15 days to 25)
Child may be added to Employee or Spouse policy but not both.

Waiver of Monthly Deductions for Total Disability

If the employee becomes totally disabled while the policy is in force, we will waive monthly deductions, premiums will be credited back to account after six months of total disability. The period of Total Disability must begin on or after the Insured's 18th birthday and before his or her 60th birthday.

IL - name change to Waiver of Monthly Deductions for Total and Permanent Disability

Accelerated Death Benefit for Critical Conditions

We will pay the lesser of 50% of the Applicable Death Benefit or \$100,000 for the following critical conditions when an Insured is diagnosed for the first time after the 30 day Waiting Period*:

- Invasive Cancer
- Heart Attack
- Major Organ Transplant Surgery
- Renal Failure
- Stroke

Not available in CT & CA; (Limitations apply).

Accidental Death and Dismemberment

Accidental Death Benefit

We will pay Benefit shown on the Schedule Page to the Beneficiary if the Insured dies as the result and within 365 days of an Accidental Bodily Injury.

**Chart continued on back*



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Underwritten by:

ManhattanLife Insurance and Annuity Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030

Common Carrier Benefit We will pay the Benefit shown on the Schedule Page if the Insured dies while a fare-paying passenger on public transportation, and the Accidental Death Benefit is payable.

Transportation of Remains Benefit We will pay a benefit equal to the lesser of 10% of the Accidental Death Benefit or \$5,000 if the Insured dies more than 200 miles from his or her primary residence and expenses are incurred to transport the Insured's body to a mortuary near his or her primary place of residence.

Dismemberment Benefit We will pay the benefit based on the level of injury. If more than one Dismemberment occurs as a result of the same Accidental Bodily Injury, We will pay the largest benefit. If the Insured suffers another Dismemberment as the result of subsequent Accidental Bodily Injuries, a new Dismemberment benefit will be payable.

Survivor Training Benefit We will pay the benefit to the Survivor for a training program in which the Survivor has enrolled within 365 days of the Insured's death. The training program must be for the purpose of obtaining an independent source of income for the Survivor. We will pay an amount equal to the lesser of:

- 3% of the Accidental Death Benefit; or,
- \$3,500 subject to the Lifetime Benefits Limitation provision of this Rider.

Elder Care Benefit We will pay an Elder Care Benefit to the Survivor, provided that the Elder is receiving Elder Care before the Rider Effective Date. We will pay an amount equal to the lesser of:

- 3% of the Accidental Death Benefit; or,
- \$3,500 subject to the Lifetime Benefits Limitation provision of this Rider.

Child Education Benefit We will pay a Child Educational Benefit to the Survivor if the Insured is survived by a Child who is enrolled, or enrolls within 365 days of the Insured's death, at an accredited secondary school, college, university, or trade school.

Child Care Center Benefit We will pay a Child Care Center Benefit to the Survivor if the Insured is survived by a Child who is receiving childcare, subject to meeting a series of requirements. Please see policy certificate for a complete list.

Accidental Death and Dismemberment (Continued)

Act now to offer your employees Universal Life Coverage.

Contact your sales representative or email us at VBSales@ManhattanLife.com

Portability: Available if the Insured loses eligibility for this insurance for any reason other than nonpayment of premiums on a direct bill basis. The company may charge the Guaranteed Certificate Fee.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Voluntary Benefit products at disclosure.manhattanlife.com. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

Policy Form Numbers: M-PFLXUL (including state variations)

Certificate Form Number: M-CFLXUL 6.21 (including state variations)

Rider Form Numbers: M-RULADCR, M-RULADLB AD&D: M-RULADD, M-RULADTC, M-RULCT, M-RULWMD (including state variations)

Insured by ManhattanLife Insurance and Annuity Company GUL-SB 1022