



ManhattanLife

Standing By You. Since 1850.™



Viva - Living Benefits

Insure Brighter Tomorrows

This is a Term Life Insurance Policy.

Underwritten by
Family Life Insurance Company.

Four Plans to Choose From

DID YOU KNOW . . .

that medical expenses are one of the largest causes of bankruptcies in the United States¹ . . . even for people who have major medical insurance. Is your health insurance coverage enough to cover treatment costs?

THAT'S RIGHT . . .

according to the American Cancer Society, as much as 60% of the cost associated with the treatment of cancer is considered “non-medical” and not covered by traditional health insurance. This includes deductibles, co-insurance, experimental treatments, travel to a treatment center, and the list goes on. The out-of-pocket expenses can literally be thousands of dollars.

THE FACTS ARE . . .

the five year survival rate for all cancers is 65.8%.¹ approximately 735,000 people in the U.S. have heart attacks each year.²

Stroke is the leading cause of disability.²

THAT IS WHY . . .

you and your family need Viva Living Benefits. If life threatening cancer, heart attack, major organ transplant, paralysis, renal failure, or stroke strikes, or if pre-mature death occurs, you and your family will be protected.

¹ American Cancer Society, 2013 Facts and Figures

² Heart Disease and Stroke Statistics-At-a-Glance, 2015 update: American Heart Association.

VIVA LIVING BENEFITS

offers a combination of 20 year term life insurance (15 years for ages 56-60) and a first occurrence critical illness benefit covering the following conditions:

- Life threatening cancer
- Heart Attack
- Major Organ Transplant
- Paralysis
- Renal Failure
- Stroke

No Medical Exam Required
Answer only four health related questions
to determine insurability.

Select from the following benefit amounts:

- ☐ \$50,000 term life / \$25,000 critical illness (50%)
- ☐ \$100,000 term life / \$50,000 critical illness (50%)
- ☐ \$150,000 term life / \$37,500 critical illness (25%)
- ☐ \$200,000 term life / \$50,000 critical illness (25%)

Non-Tobacco Monthly Bank Draft

Term Life with Critical Illness

Age	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$15.71	\$25.02	\$27.74	\$35.19
26	\$15.93	\$25.47	\$28.22	\$35.82
27	\$16.25	\$26.10	\$28.89	\$36.72
28	\$16.79	\$27.09	\$29.90	\$38.07
29	\$17.39	\$28.31	\$31.15	\$39.74
30	\$18.14	\$29.70	\$32.54	\$41.58
31	\$19.10	\$31.55	\$34.46	\$44.15
32	\$20.21	\$33.66	\$36.65	\$47.07
33	\$21.53	\$36.23	\$39.39	\$50.72
34	\$23.04	\$39.15	\$42.53	\$54.90
35	\$24.77	\$42.44	\$46.07	\$59.63
36	\$26.46	\$45.63	\$49.41	\$64.08
37	\$28.31	\$49.23	\$53.33	\$69.30
38	\$30.35	\$53.15	\$57.61	\$75.02
39	\$32.56	\$57.38	\$62.27	\$81.23
40	\$35.15	\$62.19	\$67.64	\$88.38
41	\$37.89	\$67.50	\$73.58	\$96.30
42	\$40.97	\$73.40	\$80.09	\$104.99
43	\$44.33	\$79.83	\$87.21	\$114.48
44	\$48.15	\$87.03	\$95.11	\$125.01
45	\$52.43	\$95.22	\$104.15	\$137.07
46	\$57.08	\$104.18	\$113.70	\$149.81
47	\$62.15	\$113.94	\$124.13	\$163.71
48	\$67.70	\$124.52	\$135.44	\$178.79
49	\$73.69	\$136.04	\$147.86	\$195.35
50	\$80.28	\$148.59	\$161.53	\$213.57
51	\$87.57	\$162.54	\$176.92	\$234.09
52	\$95.65	\$177.98	\$194.23	\$257.18
53	\$104.56	\$194.90	\$213.47	\$282.83
54	\$114.26	\$213.30	\$234.56	\$310.95
55	\$124.76	\$233.24	\$257.68	\$341.78
15 Year Term				
56	\$118.82	\$223.43	\$235.61	\$312.35
57	\$128.63	\$242.15	\$255.72	\$339.17
58	\$139.32	\$262.71	\$277.90	\$368.73
59	\$151.09	\$285.17	\$302.23	\$401.18
60	\$164.03	\$309.96	\$329.33	\$437.31

Tobacco Monthly Bank Draft

Term Life with Critical Illness

Age	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$25.27	\$43.07	\$49.38	\$64.04
26	\$25.36	\$43.52	\$49.92	\$64.76
27	\$25.67	\$44.33	\$50.86	\$66.02
28	\$26.17	\$45.68	\$52.41	\$68.09
29	\$27.14	\$47.88	\$54.81	\$71.28
30	\$28.46	\$50.81	\$57.95	\$75.47
31	\$30.06	\$54.36	\$61.76	\$80.55
32	\$32.02	\$58.64	\$66.32	\$86.63
33	\$34.36	\$63.86	\$71.99	\$94.19
34	\$37.06	\$69.89	\$78.54	\$102.92
35	\$40.16	\$76.73	\$86.03	\$112.91
36	\$43.70	\$83.43	\$93.15	\$122.40
37	\$47.61	\$90.81	\$101.25	\$133.20
38	\$51.89	\$98.82	\$110.16	\$145.08
39	\$56.75	\$107.82	\$120.22	\$158.49
40	\$62.24	\$117.99	\$131.69	\$173.79
41	\$68.38	\$129.20	\$144.21	\$190.49
42	\$75.26	\$141.71	\$158.05	\$208.94
43	\$82.62	\$154.98	\$172.33	\$227.97
44	\$91.67	\$171.27	\$190.28	\$251.91
45	\$101.41	\$188.60	\$208.81	\$276.62
46	\$111.38	\$207.81	\$228.62	\$303.03
47	\$122.18	\$228.60	\$250.02	\$331.56
48	\$133.88	\$251.19	\$273.24	\$362.52
49	\$146.48	\$275.49	\$298.28	\$395.91
50	\$160.09	\$301.73	\$325.38	\$432.05
51	\$174.98	\$330.35	\$355.22	\$471.83
52	\$191.16	\$361.53	\$388.13	\$515.70
53	\$208.80	\$395.37	\$424.17	\$563.76
54	\$227.54	\$431.33	\$462.61	\$615.02
55	\$247.30	\$469.22	\$503.11	\$669.02
15 Year Term				
56	\$251.98	\$479.84	\$501.22	\$666.50
57	\$273.56	\$521.46	\$544.25	\$723.87
58	\$296.71	\$566.06	\$589.98	\$784.85
59	\$321.44	\$613.89	\$638.69	\$849.78
60	\$349.34	\$667.62	\$694.17	\$923.76



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This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Viva Living Benefits product 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:

FGAP02, FGAP29-OK (Including state variations)

RIDER FORM NUMBERS:

CIABR-02, CIABR-4LA (Including state variations)

Underwritten by:

Family Life Insurance Company

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