

Tobacco Monthly Bank Draft

Primary Insured

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$11.16	\$16.92	\$26.37	\$36.86	\$47.34	\$57.83
26	\$11.16	\$16.92	\$26.64	\$37.26	\$47.88	\$58.50
27	\$11.23	\$17.06	\$27.09	\$37.94	\$48.78	\$59.63
28	\$11.32	\$17.24	\$27.81	\$39.02	\$50.22	\$61.43
29	\$11.50	\$17.60	\$28.80	\$40.50	\$52.20	\$63.90
30	\$11.75	\$18.09	\$30.06	\$42.39	\$54.72	\$67.05
31	\$12.04	\$18.68	\$31.59	\$44.69	\$57.78	\$70.88
32	\$12.40	\$19.40	\$33.39	\$47.39	\$61.38	\$75.38
33	\$12.85	\$20.30	\$35.73	\$50.90	\$66.06	\$81.23
34	\$13.37	\$21.33	\$38.43	\$54.95	\$71.46	\$87.98
35	\$14.00	\$22.59	\$41.58	\$59.67	\$77.76	\$95.85
36	\$14.78	\$24.17	\$44.37	\$63.86	\$83.34	\$102.83
37	\$15.75	\$26.10	\$47.79	\$68.99	\$90.18	\$111.38
38	\$16.85	\$28.31	\$51.66	\$74.79	\$97.92	\$121.05
39	\$18.14	\$30.87	\$56.07	\$81.41	\$106.74	\$132.08
40	\$19.62	\$33.84	\$61.20	\$89.10	\$117.00	\$144.90
41	\$21.26	\$37.13	\$66.69	\$97.34	\$127.98	\$158.63
42	\$23.06	\$40.73	\$72.63	\$106.25	\$139.86	\$173.48
43	\$24.86	\$44.33	\$78.39	\$114.89	\$151.38	\$187.88
44	\$27.23	\$49.05	\$86.04	\$126.36	\$166.68	\$207.00
45	\$29.61	\$53.82	\$93.42	\$137.43	\$181.44	\$225.45
46	\$31.59	\$57.78	\$100.62	\$148.23	\$195.84	\$243.45
47	\$33.73	\$62.06	\$108.36	\$159.84	\$211.32	\$262.80
48	\$36.02	\$66.65	\$116.73	\$172.40	\$228.06	\$283.73
49	\$38.52	\$71.64	\$125.82	\$186.03	\$246.24	\$306.45
50	\$41.24	\$77.09	\$135.72	\$200.88	\$266.04	\$331.20
51	\$44.33	\$83.25	\$146.88	\$217.62	\$288.36	\$359.10
52	\$47.79	\$90.18	\$159.57	\$236.66	\$313.74	\$390.83
53	\$51.71	\$98.01	\$173.79	\$257.99	\$342.18	\$426.38
54	\$55.91	\$106.43	\$189.09	\$280.94	\$372.78	\$464.63
55	\$60.35	\$115.29	\$205.20	\$305.10	\$405.00	\$504.90
15 Year Term						
56	\$56.75	\$108.09	\$192.06	\$285.39	\$378.72	\$472.05
57	\$61.07	\$116.73	\$207.81	\$309.02	\$410.22	\$511.43
58	\$65.59	\$125.78	\$224.19	\$333.59	\$442.98	\$552.38
59	\$70.27	\$135.14	\$241.29	\$359.24	\$477.18	\$595.13
60	\$75.85	\$146.30	\$261.54	\$389.61	\$517.68	\$645.75

Additional Insured

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$5.76	\$11.52	\$20.97	\$31.46	\$41.94	\$52.43
26	\$5.76	\$11.52	\$21.24	\$31.86	\$42.48	\$53.10
27	\$5.83	\$11.66	\$21.69	\$32.54	\$43.38	\$54.23
28	\$5.92	\$11.84	\$22.41	\$33.62	\$44.82	\$56.03
29	\$6.10	\$12.20	\$23.40	\$35.10	\$46.80	\$58.50
30	\$6.35	\$12.69	\$24.66	\$36.99	\$49.32	\$61.65
31	\$6.64	\$13.28	\$26.19	\$39.29	\$52.38	\$65.48
32	\$7.00	\$14.00	\$27.99	\$41.99	\$55.98	\$69.98
33	\$7.45	\$14.90	\$30.33	\$45.50	\$60.66	\$75.83
34	\$7.97	\$15.93	\$33.03	\$49.55	\$66.06	\$82.58
35	\$8.60	\$17.19	\$36.18	\$54.27	\$72.36	\$90.45
36	\$9.38	\$18.77	\$38.97	\$58.46	\$77.94	\$97.43
37	\$10.35	\$20.70	\$42.39	\$63.59	\$84.78	\$105.98
38	\$11.45	\$22.91	\$46.26	\$69.39	\$92.52	\$115.65
39	\$12.74	\$25.47	\$50.67	\$76.01	\$101.34	\$126.68
40	\$14.22	\$28.44	\$55.80	\$83.70	\$111.60	\$139.50
41	\$15.86	\$31.73	\$61.29	\$91.94	\$122.58	\$153.23
42	\$17.66	\$35.33	\$67.23	\$100.85	\$134.46	\$168.08
43	\$19.46	\$38.93	\$72.99	\$109.49	\$145.98	\$182.48
44	\$21.83	\$43.65	\$80.64	\$120.96	\$161.28	\$201.60
45	\$24.21	\$48.42	\$88.02	\$132.03	\$176.04	\$220.05
46	\$26.19	\$52.38	\$95.22	\$142.83	\$190.44	\$238.05
47	\$28.33	\$56.66	\$102.96	\$154.44	\$205.92	\$257.40
48	\$30.62	\$61.25	\$111.33	\$167.00	\$222.66	\$278.33
49	\$33.12	\$66.24	\$120.42	\$180.63	\$240.84	\$301.05
50	\$35.84	\$71.69	\$130.32	\$195.48	\$260.64	\$325.80
51	\$38.93	\$77.85	\$141.48	\$212.22	\$282.96	\$353.70
52	\$42.39	\$84.78	\$154.17	\$231.26	\$308.34	\$385.43
53	\$46.31	\$92.61	\$168.39	\$252.59	\$336.78	\$420.98
54	\$50.51	\$101.03	\$183.69	\$275.54	\$367.38	\$459.23
55	\$54.95	\$109.89	\$199.80	\$299.70	\$399.60	\$499.50
15 Year Term						
56	\$51.35	\$102.69	\$186.66	\$279.99	\$373.32	\$466.65
57	\$55.67	\$111.33	\$202.41	\$303.62	\$404.82	\$506.03
58	\$60.19	\$120.38	\$218.79	\$328.19	\$437.58	\$546.98
59	\$64.87	\$129.74	\$235.89	\$353.84	\$471.78	\$589.73
60	\$70.45	\$140.90	\$256.14	\$384.21	\$512.28	\$640.35



ManhattanLife[™]

Standing By You. Since 1850.



ManhattanLife[™]

Standing By You. Since 1850.

SUICIDE EXCLUSION

Suicide of the Insured, whether sane or insane, within two years* of the Date of Issue or the date of any reinstatement is not covered. In such event, we will refund all premiums paid on the policy.

**Varies by state.*

Family Life Insurance Company is a member of Manhattan Insurance Group located in Houston, Texas. Family Life offers Viva Life to help provide a secure financial future to family members in the event of a premature death of a parent, spouse or family member.

Manhattan Insurance Group is recognized in the industry for our commitment in providing quality products, personal customer service, and financial soundness.

POLICY FORM NUMBERS:
FGAP02, FGAP29-OK (Including state variations)

RIDER FORM NUMBERS:
FGAIR01, FGAIR29OK, FGADR01, FGADR12LA, FGADR29OK, FGSAD01, FGSAD12LA, FGSAD29OK, FGCIB01, FGCIB29OK (Including state variations)

Underwritten by:
Family Life Insurance Company
10777 Northwest Freeway, Houston, TX 77092
Toll Free Telephone: 800-669-9030



VivaLife - Family

Where Family comes First

This is a Term Life Insurance Policy.

Underwritten by
Family Life Insurance Company.

Six Plans to Choose From

You work hard to provide for your family and it is only right that you should be concerned about what would happen to your family if you were no longer able to provide for them. At Family Life we believe that "Family Comes First" and that is why we offer Viva Life to protect you and your family.

FEATURES OF VIVA LIFE	
•	Simplified Issue Term Life Insurance
•	You Select the Amount of Protection Needed
•	Accidental Death Benefit "doubles" your protection (optional)
•	Conversion Option to a permanent plan of insurance without evidence of insurability
•	Apply On-Line

Viva Life offers accidental death protection. If you would die at a young age, it could be the result of an accident. Viva Life's accidental death benefit will double your death benefit.

Savings, investments and life insurance create a solid foundation for the family's financial well being, but life insurance pays the full amount of insurance policy if you die pre-maturely.

LIFE INSURANCE BENEFIT

The policy provides level term life insurance for 20 years (15 years for ages 56 - 60) based on the Plan selected.

- \$25,000 \$50,000 \$100,000
- \$150,000 \$200,000 \$250,000

OPTIONAL BENEFITS

- Spouse/Additional Insured**
Provides level term life insurance for your spouse or additional insured.
- Accidental Death Benefit**
Doubles the death benefit if the insured or additional insured's death is a result of accidental bodily injury.

Accidental Death Monthly Premium

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
0-49	\$2.25	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50
50-60	\$2.70	\$5.40	\$10.80	\$16.20	\$21.60	\$27.00

- Children's Term Insurance**
Provides \$10,000 of term life insurance for each child in your family, no matter how many children. Step-children and legally adopted children living in the same household can also be covered.

Children's Term Insurance Monthly Premium

Age	\$10,000
0-17	\$6.48

Family Comes First with Viva Life . . . because your family's future financial security matters.

Non-Tobacco Monthly Bank Draft

Primary Insured

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$8.19	\$10.98	\$15.57	\$20.66	\$25.74	\$30.83
26	\$8.24	\$11.07	\$15.75	\$20.93	\$26.10	\$31.28
27	\$8.30	\$11.21	\$16.02	\$21.33	\$26.64	\$31.95
28	\$8.42	\$11.43	\$16.38	\$21.87	\$27.36	\$32.85
29	\$8.53	\$11.66	\$16.83	\$22.55	\$28.26	\$33.98
30	\$8.66	\$11.93	\$17.28	\$23.22	\$29.16	\$35.10
31	\$8.87	\$12.33	\$18.00	\$24.30	\$30.60	\$36.90
32	\$9.09	\$12.78	\$18.81	\$25.52	\$32.22	\$38.93
33	\$9.38	\$13.37	\$19.89	\$27.14	\$34.38	\$41.63
34	\$9.72	\$14.04	\$21.15	\$29.03	\$36.90	\$44.78
35	\$10.13	\$14.85	\$22.59	\$31.19	\$39.78	\$48.38
36	\$10.49	\$15.57	\$23.85	\$33.08	\$42.30	\$51.53
37	\$10.91	\$16.43	\$25.47	\$35.51	\$45.54	\$55.58
38	\$11.41	\$17.42	\$27.27	\$38.21	\$49.14	\$60.08
39	\$11.95	\$18.50	\$29.25	\$41.18	\$53.10	\$65.03
40	\$12.62	\$19.85	\$31.59	\$44.69	\$57.78	\$70.88
41	\$13.32	\$21.24	\$34.20	\$48.60	\$63.00	\$77.40
42	\$14.09	\$22.77	\$36.99	\$52.79	\$68.58	\$84.38
43	\$14.92	\$24.44	\$40.05	\$57.38	\$74.70	\$92.03
44	\$15.86	\$26.33	\$43.38	\$62.37	\$81.36	\$100.35
45	\$16.92	\$28.44	\$47.25	\$68.18	\$89.10	\$110.03
46	\$17.96	\$30.51	\$51.03	\$73.85	\$96.66	\$119.48
47	\$19.08	\$32.76	\$55.17	\$80.06	\$104.94	\$129.83
48	\$20.34	\$35.28	\$59.67	\$86.81	\$113.94	\$141.08
49	\$21.71	\$38.03	\$64.71	\$94.37	\$124.02	\$153.68
50	\$23.29	\$41.18	\$70.38	\$102.87	\$135.36	\$167.85
51	\$25.09	\$44.78	\$76.95	\$112.73	\$148.50	\$184.28
52	\$27.18	\$48.96	\$84.60	\$124.20	\$163.80	\$203.40
53	\$29.59	\$53.78	\$93.33	\$137.30	\$181.26	\$225.23
54	\$32.27	\$59.13	\$103.05	\$151.88	\$200.70	\$249.53
55	\$35.26	\$65.12	\$113.94	\$168.21	\$222.48	\$276.75
15 Year Term						
56	\$29.84	\$54.27	\$94.32	\$138.78	\$183.24	\$227.70
57	\$32.09	\$58.77	\$102.42	\$150.93	\$199.44	\$247.95
58	\$34.54	\$63.68	\$111.42	\$164.43	\$217.44	\$270.45
59	\$37.31	\$69.21	\$121.41	\$179.42	\$237.42	\$295.43
60	\$40.41	\$75.42	\$132.75	\$196.43	\$260.10	\$323.78

Additional Insured

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$2.79	\$5.58	\$10.17	\$15.26	\$20.34	\$25.43
26	\$2.84	\$5.67	\$10.35	\$15.53	\$20.70	\$25.88
27	\$2.90	\$5.81	\$10.62	\$15.93	\$21.24	\$26.55
28	\$3.02	\$6.03	\$10.98	\$16.47	\$21.96	\$27.45
29	\$3.13	\$6.26	\$11.43	\$17.15	\$22.86	\$28.58
30	\$3.26	\$6.53	\$11.88	\$17.82	\$23.76	\$29.70
31	\$3.47	\$6.93	\$12.60	\$18.90	\$25.20	\$31.50
32	\$3.69	\$7.38	\$13.41	\$20.12	\$26.82	\$33.53
33	\$3.98	\$7.97	\$14.49	\$21.74	\$28.98	\$36.23
34	\$4.32	\$8.64	\$15.75	\$23.63	\$31.50	\$39.38
35	\$4.73	\$9.45	\$17.19	\$25.79	\$34.38	\$42.98
36	\$5.09	\$10.17	\$18.45	\$27.68	\$36.90	\$46.13
37	\$5.51	\$11.03	\$20.07	\$30.11	\$40.14	\$50.18
38	\$6.01	\$12.02	\$21.87	\$32.81	\$43.74	\$54.68
39	\$6.55	\$13.10	\$23.85	\$35.78	\$47.70	\$59.63
40	\$7.22	\$14.45	\$26.19	\$39.29	\$52.38	\$65.48
41	\$7.92	\$15.84	\$28.80	\$43.20	\$57.60	\$72.00
42	\$8.69	\$17.37	\$31.59	\$47.39	\$63.18	\$78.98
43	\$9.52	\$19.04	\$34.65	\$51.98	\$69.30	\$86.63
44	\$10.46	\$20.93	\$37.98	\$56.97	\$75.96	\$94.95
45	\$11.52	\$23.04	\$41.85	\$62.78	\$83.70	\$104.63
46	\$12.56	\$25.11	\$45.63	\$68.45	\$91.26	\$114.08
47	\$13.68	\$27.36	\$49.77	\$74.66	\$99.54	\$124.43
48	\$14.94	\$29.88	\$54.27	\$81.41	\$108.54	\$135.68
49	\$16.31	\$32.63	\$59.31	\$88.97	\$118.62	\$148.28
50	\$17.89	\$35.78	\$64.98	\$97.47	\$129.96	\$162.45
51	\$19.69	\$39.38	\$71.55	\$107.33	\$143.10	\$178.88
52	\$21.78	\$43.56	\$79.20	\$118.80	\$158.40	\$198.00
53	\$24.19	\$48.38	\$87.93	\$131.90	\$175.86	\$219.83
54	\$26.87	\$53.73	\$97.65	\$146.48	\$195.30	\$244.13
55	\$29.86	\$59.72	\$108.54	\$162.81	\$217.08	\$271.35
15 Year Term						
56	\$24.44	\$48.87	\$88.92	\$133.38	\$177.84	\$222.30
57	\$26.69	\$53.37	\$97.02	\$145.53	\$194.04	\$242.55
58	\$29.14	\$58.28	\$106.02	\$159.03	\$212.04	\$265.05
59	\$31.91	\$63.81	\$116.01	\$174.02	\$232.02	\$290.03
60	\$35.01	\$70.02	\$127.35	\$191.03	\$254.70	\$318.38