

AFSCME Whole Life 99

SUMMARY OF BENEFITS



ManhattanLife™

Standing By You. Since 1850.

Here's a simple, voluntary whole life policy you can get at a reasonable cost during your working years, when coverage is needed the most. It's also a benefit that'll stay in place when retirement rolls around, too. You'll have a policy with guaranteed coverage and actual cash value. Coverage stays level and cash values stay with the policy for as long as you have it, enabling you to take out funds as loans or buy paidup coverage.

Product Base	Individual
Coverage Type	Life insurance with premiums payable to age 99.
BENEFITS & FEATURES	
Benefit Type	Defined benefit
Benefit Amounts	<p>Defined benefit amounts are available at various levels.</p> <ul style="list-style-type: none">• Member: \$5,000 to \$300,000• Spouse: \$5,000 to \$50,000 <p>Stand-alone coverage for children also can be added (Whole Life 65)</p> <ul style="list-style-type: none">• \$5,000 - \$25,000
Facility Care Acceleration Benefit <i>Not available in MA, NY, PA.</i>	<p>Provides an acceleration of one percent of the face amount, up to \$2,000/month up to a maximum of 36 months for Licensed Adult Day Care and/or up to two percent of the face amount, up to \$4,000/month up to a maximum of 18 months for inpatient resident care. Benefits cannot exceed the lesser of 36 percent of the face amount, \$72,000, or the face amount of the policy less the cash value. <i>Please refer to the Disclosure.manchattanlife.com website for State Variations of this benefit. Similar versions of this benefit are available in AL, AR, CT, GA, HI, IL, KY, LA, MD, ME, MI, MN, MT, NC, OH, OR, SD, TX, UT, VA, and VT. IMPORTANT: These state-specific variations override the definition listed if the insured if applying for coverage in one of these states. Please contact your ManhattanLife sales representative for complete details in a specific state. The benefit name may also be different.</i></p>
Terminal Illness Benefit <i>Not available in PA, NY.</i>	<p>For the primary insured provides an acceleration of up to 50 percent of the original death benefit (50% in CT), base and term rider, amount including any ABL amounts, upon diagnosis of a terminal illness.</p>
Terminal Illness Accelerated Death Benefit Rider (CT)	<p>Provides for payment of Terminal Illness Accelerated Benefit in a single lump sum payment. The lifetime maximum benefit amount is equal to the least of : 25% of the face amount, \$72,000 or the face amount less any policy cash value.</p> <p>The single lump sum payment will reduce the death benefit. After payment is made, the death benefit, payable at the death of the insured, will equal: the death benefit calculated as provided in your policy less the interest charged on the single lump sum payment.</p> <p>No policy shall terminate in a policy year as the sole result of a change in the interest rate during that policy year. Once payment is made, this rider will provide no other benefits.</p>
Eligibility	<ul style="list-style-type: none">• Member issue ages 18-70• Member actively at work full-time, benefit eligible members working at least 20 hours per week• Spouse issue ages 18-70• Child issue ages 14 days-25 years
Termination age	Guaranteed renewable for life.

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 completed list for the Workplace Voluntary Benefit products at www.manchattanlife.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.

Policy: M-00455

Insured by ManhattanLife Assurance Company of America. FL, NJ, and NY - Underwritten by Manhattan Life Insurance Company

Whole Life not available MA

www.manchattanlife.com

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