



Term Life

InTandem

Term life can form the basis for a solid financial future

You'll value the peace of mind that voluntary term life provides, and your loved ones will value a benefit that can help guarantee a secure future if the unthinkable should happen. You'll also appreciate the opportunity to enroll at work at competitive group rates with just a few simple questions.

Term life provides protection for a defined period of 10 years, during which premiums stay the same, and pays a death benefit to beneficiaries if the covered employee dies. Term life coverage can supplement any other life plan you may have.

Benefit and Features

- The **advantage of lower rates** through an employer group plan with premium paid through payroll deductions. A defined benefit with a 10-year duration. Guaranteed renewable without evidence.
- A **family term benefit** for Spouse and each insured child. Employee must have coverage for spouse and child to have coverage. A single rate covers all eligible children. Insurance for a dependent cannot exceed the Employee's coverage amount.

Benefit Amounts:

- Employee: \$5,000 to \$300,000
- Spouse: \$5,000 to \$50,000
- Children: \$5,000 to \$25,000

Guarantee Issue Amounts:

- Employee: \$100,000
- Spouse: \$10,000
- Children: \$10,000

Issue Age:

- Employee: 18 - 70
- Spouse: 18 - 70
- Child(ren): 14 days to age 25

Why do I need term life coverage?

If someone depends financially on you, you need life insurance, whether you're married, single, a single parent, a small-business owner, or retired. With life insurance, you can spare your grieving loved ones the additional stress of economic difficulties, preserving their quality of life even after your death.

The average person with life insurance owns less (3.6 times income) than they believe they should own (5.7 times income).

- LIMRA International

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 Disclosure.ManhattanLife.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-8013

Underwritten by ManhattanLife Assurance and Annuity Company