

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

For more information contact:
 Family Life Insurance Company
 10777 Northwest Freeway
 Houston, Texas 77092
 1-800-877-7705
 cs@manhattanlife.com
 Office Hours:
 8:00 am a 5:00 pm CST

Policy Form Numbers: FWL13

This is a Whole Life Insurance Policy.

Your Family Life Associate is:



Monthly Bank Draft (LifeTime Pay)*

Female

Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
0	\$8.92	\$12.44	\$14.20	\$15.96	\$19.48	\$23.00
1	\$8.99	\$12.58	\$14.38	\$16.17	\$19.77	\$23.36
2	\$9.07	\$12.75	\$14.59	\$16.42	\$20.10	\$23.77
3	\$9.17	\$12.93	\$14.82	\$16.70	\$20.47	\$24.24
4	\$9.28	\$13.16	\$15.10	\$17.04	\$20.93	\$24.81
5	\$9.40	\$13.39	\$15.39	\$17.39	\$21.38	\$25.38
6	\$9.52	\$13.64	\$15.70	\$17.76	\$21.88	\$26.00
7	\$9.64	\$13.89	\$16.01	\$18.13	\$22.37	\$26.62
8	\$9.77	\$14.14	\$16.32	\$18.50	\$22.87	\$27.24
9	\$9.91	\$14.43	\$16.68	\$18.94	\$23.45	\$27.96
10	\$10.06	\$14.72	\$17.04	\$19.37	\$24.03	\$28.69
11	\$10.21	\$15.03	\$17.43	\$19.84	\$24.65	\$29.46
12	\$10.38	\$15.36	\$17.85	\$20.34	\$25.31	\$30.29
13	\$10.54	\$15.69	\$18.26	\$20.83	\$25.98	\$31.12
14	\$10.72	\$16.04	\$18.70	\$21.36	\$26.68	\$32.00
15	\$10.91	\$16.41	\$19.17	\$21.92	\$27.42	\$32.93
16	\$11.09	\$16.79	\$19.63	\$22.48	\$28.17	\$33.86
17	\$11.29	\$17.18	\$20.12	\$23.07	\$28.96	\$34.85

*See rate guide for all monthly rates.

Several Plans to Choose From



Have you thought about giving your child or grandchild a gift that provides protection for a LifeTime . . . that grows in value over a LifeTime . . . that lasts a LifeTime. **Viva LifeTime** could be the perfect gift!

Viva LifeTime is a whole life policy that provides permanent life insurance protection, with level premiums and guaranteed cash values. You can even make a policy loan from the cash value in the policy.

Features of **Viva LifeTime**:

- Simplified issue whole life.
- No medical exam required.
- Premiums are guaranteed never to increase.
- Guaranteed cash values that accumulate on a tax deferred basis
- Cash value available as a policy loan.
- Clients with ITIN accepted.

Viva LifeTime is available as a juvenile plan for ages 0-17. You can also choose from a variety of payment options.

If you want to give your child a gift that offers protection and a guaranteed increase in cash value year by year, **Viva LifeTime** may just be the perfect gift.

Viva LifeTime is available as a juvenile plan for the following face amounts:

- \$10,000 \$20,000 \$25,000
- \$30,000 \$40,000 \$50,000

Take advantage of a variety of payment options:

- LifeTime Pay
- Paid up at age 65
- 20 Pay



Monthly Bank Draft (LifeTime Pay)*

Male

Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
0	\$9.42	\$13.43	\$15.44	\$17.45	\$21.46	\$25.48
1	\$9.47	\$13.54	\$15.57	\$17.60	\$21.67	\$25.74
2	\$9.57	\$13.74	\$15.83	\$17.91	\$22.08	\$26.26
3	\$9.68	\$13.97	\$16.11	\$18.25	\$22.54	\$26.82
4	\$9.81	\$14.22	\$16.42	\$18.63	\$23.04	\$27.45
5	\$9.95	\$14.51	\$16.79	\$19.06	\$23.62	\$28.17
6	\$10.10	\$14.80	\$17.15	\$19.50	\$24.20	\$28.89
7	\$10.25	\$15.11	\$17.54	\$19.96	\$24.82	\$29.67
8	\$10.41	\$15.42	\$17.92	\$20.43	\$25.44	\$30.45
9	\$10.58	\$15.75	\$18.34	\$20.93	\$26.10	\$31.28
10	\$10.75	\$16.10	\$18.78	\$21.45	\$26.80	\$32.15
11	\$10.94	\$16.47	\$19.24	\$22.01	\$27.55	\$33.09
12	\$11.14	\$16.89	\$19.76	\$22.63	\$28.38	\$34.12
13	\$11.35	\$17.30	\$20.28	\$23.25	\$29.21	\$35.16
14	\$11.58	\$17.76	\$20.85	\$23.94	\$30.12	\$36.29
15	\$11.82	\$18.23	\$21.44	\$24.65	\$31.07	\$37.49
16	\$12.06	\$18.71	\$22.04	\$25.37	\$32.02	\$38.68
17	\$12.28	\$19.17	\$22.61	\$26.05	\$32.93	\$39.81

*See rate guide for all monthly rates.

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