



ManhattanLife

Standing By You. Since 1850.™



VivaLife - Professional

Insure Brighter Tomorrows

This is a Term Life Insurance Policy.

Underwritten by
Family Life Insurance Company.

Six Plans to Choose From

You are young, you are in good health and you are in the prime of your life. Your future is bright and you are successful. Those are all reasons why you need Viva Life. Protect your future insurability while you are young, when premiums are inexpensive.

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.

- | | | |
|------------------------------------|------------------------------------|------------------------------------|
| <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$100,000 |
| <input type="checkbox"/> \$150,000 | <input type="checkbox"/> \$200,000 | <input type="checkbox"/> \$250,000 |

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

OPTIONAL BENEFITS

- Accidental Death Benefit**
Doubles the death benefit if the insured or additional insured's death is a result of accidental bodily injury.

Non-Tobacco Monthly Bank Draft

Term Life

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

Term Life with ADB

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$10.44	\$15.48	\$24.57	\$34.16	\$43.74	\$53.33
26	\$10.49	\$15.57	\$24.75	\$34.43	\$44.10	\$53.78
27	\$10.55	\$15.71	\$25.02	\$34.83	\$44.64	\$54.45
28	\$10.67	\$15.93	\$25.38	\$35.37	\$45.36	\$55.35
29	\$10.78	\$16.16	\$25.83	\$36.05	\$46.26	\$56.48
30	\$10.91	\$16.43	\$26.28	\$36.72	\$47.16	\$57.60
31	\$11.12	\$16.83	\$27.00	\$37.80	\$48.60	\$59.40
32	\$11.34	\$17.28	\$27.81	\$39.02	\$50.22	\$61.43
33	\$11.63	\$17.87	\$28.89	\$40.64	\$52.38	\$64.13
34	\$11.97	\$18.54	\$30.15	\$42.53	\$54.90	\$67.28
35	\$12.38	\$19.35	\$31.59	\$44.69	\$57.78	\$70.88
36	\$12.74	\$20.07	\$32.85	\$46.58	\$60.30	\$74.03
37	\$13.16	\$20.93	\$34.47	\$49.01	\$63.54	\$78.08
38	\$13.66	\$21.92	\$36.27	\$51.71	\$67.14	\$82.58
39	\$14.20	\$23.00	\$38.25	\$54.68	\$71.10	\$87.53
40	\$14.87	\$24.35	\$40.59	\$58.19	\$75.78	\$93.38
41	\$15.57	\$25.74	\$43.20	\$62.10	\$81.00	\$99.90
42	\$16.34	\$27.27	\$45.99	\$66.29	\$86.58	\$106.88
43	\$17.17	\$28.94	\$49.05	\$70.88	\$92.70	\$114.53
44	\$18.11	\$30.83	\$52.38	\$75.87	\$99.36	\$122.85
45	\$19.17	\$32.94	\$56.25	\$81.68	\$107.10	\$132.53
46	\$20.21	\$35.01	\$60.03	\$87.35	\$114.66	\$141.98
47	\$21.33	\$37.26	\$64.17	\$93.56	\$122.94	\$152.33
48	\$22.59	\$39.78	\$68.67	\$100.31	\$131.94	\$163.58
49	\$23.96	\$42.53	\$73.71	\$107.87	\$142.02	\$176.18
50	\$25.99	\$46.58	\$81.18	\$119.07	\$156.96	\$194.85
51	\$27.79	\$50.18	\$87.75	\$128.93	\$170.10	\$211.28
52	\$29.88	\$54.36	\$95.40	\$140.40	\$185.40	\$230.40
53	\$32.29	\$59.18	\$104.13	\$153.50	\$202.86	\$252.23
54	\$34.97	\$64.53	\$113.85	\$168.08	\$222.30	\$276.53
55	\$37.96	\$70.52	\$124.74	\$184.41	\$244.08	\$303.75
15 Year Term						
56	\$32.54	\$59.67	\$105.12	\$154.98	\$204.84	\$254.70
57	\$34.79	\$64.17	\$113.22	\$167.13	\$221.04	\$274.95
58	\$37.24	\$69.08	\$122.22	\$180.63	\$239.04	\$297.45
59	\$40.01	\$74.61	\$132.21	\$195.62	\$259.02	\$322.43
60	\$43.11	\$80.82	\$143.55	\$212.63	\$281.70	\$350.78

Tobacco Monthly Bank Draft

Term Life

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

Term Life with ADB

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$13.41	\$21.42	\$35.37	\$50.36	\$65.34	\$80.33
26	\$13.41	\$21.42	\$35.64	\$50.76	\$65.88	\$81.00
27	\$13.48	\$21.56	\$36.09	\$51.44	\$66.78	\$82.13
28	\$13.57	\$21.74	\$36.81	\$52.52	\$68.22	\$83.93
29	\$13.75	\$22.10	\$37.80	\$54.00	\$70.20	\$86.40
30	\$14.00	\$22.59	\$39.06	\$55.89	\$72.72	\$89.55
31	\$14.29	\$23.18	\$40.59	\$58.19	\$75.78	\$93.38
32	\$14.65	\$23.90	\$42.39	\$60.89	\$79.38	\$97.88
33	\$15.10	\$24.80	\$44.73	\$64.40	\$84.06	\$103.73
34	\$15.62	\$25.83	\$47.43	\$68.45	\$89.46	\$110.48
35	\$16.25	\$27.09	\$50.58	\$73.17	\$95.76	\$118.35
36	\$17.03	\$28.67	\$53.37	\$77.36	\$101.34	\$125.33
37	\$18.00	\$30.60	\$56.79	\$82.49	\$108.18	\$133.88
38	\$19.10	\$32.81	\$60.66	\$88.29	\$115.92	\$143.55
39	\$20.39	\$35.37	\$65.07	\$94.91	\$124.74	\$154.58
40	\$21.87	\$38.34	\$70.20	\$102.60	\$135.00	\$167.40
41	\$23.51	\$41.63	\$75.69	\$110.84	\$145.98	\$181.13
42	\$25.31	\$45.23	\$81.63	\$119.75	\$157.86	\$195.98
43	\$27.11	\$48.83	\$87.39	\$128.39	\$169.38	\$210.38
44	\$29.48	\$53.55	\$95.04	\$139.86	\$184.68	\$229.50
45	\$31.86	\$58.32	\$102.42	\$150.93	\$199.44	\$247.95
46	\$33.84	\$62.28	\$109.62	\$161.73	\$213.84	\$265.95
47	\$35.98	\$66.56	\$117.36	\$173.34	\$229.32	\$285.30
48	\$38.27	\$71.15	\$125.73	\$185.90	\$246.06	\$306.23
49	\$40.77	\$76.14	\$134.82	\$199.53	\$264.24	\$328.95
50	\$43.94	\$82.49	\$146.52	\$217.08	\$287.64	\$358.20
51	\$47.03	\$88.65	\$157.68	\$233.82	\$309.96	\$386.10
52	\$50.49	\$95.58	\$170.37	\$252.86	\$335.34	\$417.83
53	\$54.41	\$103.41	\$184.59	\$274.19	\$363.78	\$453.38
54	\$58.61	\$111.83	\$199.89	\$297.14	\$394.38	\$491.63
55	\$63.05	\$120.69	\$216.00	\$321.30	\$426.60	\$531.90
15 Year Term						
56	\$59.45	\$113.49	\$202.86	\$301.59	\$400.32	\$499.05
57	\$63.77	\$122.13	\$218.61	\$325.22	\$431.82	\$538.43
58	\$68.29	\$131.18	\$234.99	\$349.79	\$464.58	\$579.38
59	\$72.97	\$140.54	\$252.09	\$375.44	\$498.78	\$622.13
60	\$78.55	\$151.70	\$272.34	\$405.81	\$539.28	\$672.75



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:

FGADR01, FGADR12LA, FGADR29OK
(Including state variations)

Underwritten by:

Family Life Insurance Company

10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030