



ManhattanLife

Standing By You. Since 1850.™



Viva - Life Time

Insure Brighter Tomorrow

This is a Whole Life Insurance Policy.

Underwritten by
Family Life Insurance Company.

Several Plans to Choose From

Viva LifeTime is a simplified issue whole life policy that provides permanent life insurance protection. With level premiums and guaranteed cash values, *Viva LifeTime* offers you life insurance protection that will last a *LifeTime*.

FEATURES OF VIVA LIFE

- Simplified Issue Whole Life Insurance
- 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 can be purchased as a juvenile plan for ages 0-17 and as an adult plan for ages 18-65. You can also choose from a variety of payment options to fit your financial situation.

Viva LifeTime provides permanent life insurance protection with guaranteed premiums, guaranteed cash values and LifeTime coverage, as long as you pay your premium when due.

VIVA LIFETIME

is available for adults for the following face amounts:

- \$20,000
- \$25,000
- \$30,000
- \$40,000
- \$50,000
- \$75,000
- \$100,000

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

Take advantage of a variety of payment options:

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

Monthly Bank Draft (Non-Tobacco LifeTime Pay)*

Adult Male

Age	\$20,000	\$25,000	\$30,000	\$40,000
18	\$19.60	\$23.15	\$26.70	\$33.80
19	\$20.01	\$23.67	\$27.32	\$34.63
20	\$20.45	\$24.21	\$27.97	\$35.50
21	\$20.93	\$24.81	\$28.69	\$36.45
22	\$21.42	\$25.43	\$29.43	\$37.44
23	\$21.98	\$26.13	\$30.27	\$38.56
24	\$22.56	\$26.85	\$31.14	\$39.72
25	\$23.22	\$27.68	\$32.13	\$41.05
26	\$23.93	\$28.56	\$33.19	\$42.45
27	\$24.67	\$29.49	\$34.31	\$43.94
28	\$25.46	\$30.47	\$35.49	\$45.52
29	\$26.29	\$31.51	\$36.73	\$47.17
30	\$27.03	\$32.44	\$37.85	\$48.66
31	\$27.90	\$33.53	\$39.15	\$50.40
32	\$28.79	\$34.64	\$40.49	\$52.18
33	\$29.76	\$35.85	\$41.95	\$54.13
34	\$30.78	\$37.12	\$43.47	\$56.16
35	\$31.83	\$38.44	\$45.05	\$58.27
36	\$32.93	\$39.81	\$46.70	\$60.46
37	\$34.07	\$41.24	\$48.40	\$62.74
38	\$35.29	\$42.76	\$50.24	\$65.18
39	\$36.57	\$44.37	\$52.16	\$67.75
40	\$37.90	\$46.02	\$54.15	\$70.40
41	\$39.33	\$47.81	\$56.29	\$73.25
42	\$40.78	\$49.62	\$58.46	\$76.15
43	\$42.27	\$51.48	\$60.70	\$79.13
44	\$43.84	\$53.45	\$63.06	\$82.28
45	\$45.52	\$55.55	\$65.57	\$85.63
46	\$47.28	\$57.75	\$68.21	\$89.15
47	\$49.14	\$60.07	\$71.01	\$92.88
48	\$51.08	\$62.51	\$73.93	\$96.77
49	\$53.09	\$65.02	\$76.94	\$100.79
50	\$55.22	\$67.68	\$80.14	\$105.05
51	\$57.44	\$70.45	\$83.46	\$109.48
52	\$59.78	\$73.37	\$86.97	\$114.16
53	\$62.26	\$76.48	\$90.69	\$119.13
54	\$64.85	\$79.71	\$94.58	\$124.30
55	\$67.56	\$83.10	\$98.64	\$129.72
56	\$70.48	\$86.75	\$103.02	\$135.56
57	\$73.59	\$90.63	\$107.68	\$141.77
58	\$76.77	\$94.62	\$112.46	\$148.15
59	\$80.09	\$98.76	\$117.43	\$154.77
60	\$83.34	\$102.82	\$122.30	\$161.27
61	\$86.77	\$107.11	\$127.46	\$168.14
62	\$90.46	\$111.72	\$132.98	\$175.51
63	\$94.47	\$116.74	\$139.01	\$183.54
64	\$98.80	\$122.15	\$145.50	\$192.20
65	\$103.58	\$128.13	\$152.67	\$201.76

Age	\$50,000	\$75,000	\$100,000
18	\$40.90	\$58.65	\$76.40
19	\$41.94	\$60.20	\$78.47
20	\$43.02	\$61.83	\$80.64
21	\$44.21	\$63.62	\$83.03
22	\$45.45	\$65.48	\$85.51
23	\$46.85	\$67.58	\$88.30
24	\$48.30	\$69.75	\$91.20
25	\$49.96	\$72.24	\$94.51
26	\$51.72	\$74.87	\$98.03
27	\$53.58	\$77.67	\$101.76
28	\$55.55	\$80.62	\$105.69
29	\$57.62	\$83.72	\$109.83
30	\$59.48	\$86.52	\$113.56
31	\$61.65	\$89.78	\$117.90
32	\$63.88	\$93.12	\$122.36
33	\$66.31	\$96.76	\$127.22
34	\$68.85	\$100.57	\$132.29
35	\$71.48	\$104.53	\$137.57
36	\$74.23	\$108.64	\$143.06
37	\$77.07	\$112.91	\$148.75
38	\$80.13	\$117.49	\$154.85
39	\$83.34	\$122.30	\$161.27
40	\$86.65	\$127.27	\$167.90
41	\$90.22	\$132.63	\$175.04
42	\$93.84	\$138.06	\$182.28
43	\$97.57	\$143.65	\$189.73
44	\$101.50	\$149.55	\$197.60
45	\$105.69	\$155.84	\$205.98
46	\$110.09	\$162.44	\$214.78
47	\$114.75	\$169.42	\$224.10
48	\$119.61	\$176.72	\$233.82
49	\$124.63	\$184.25	\$243.86
50	\$129.96	\$192.24	\$254.52
51	\$135.50	\$200.55	\$265.60
52	\$141.35	\$209.32	\$277.29
53	\$147.56	\$218.64	\$289.71
54	\$154.03	\$228.34	\$302.65
55	\$160.81	\$238.51	\$316.21
56	\$168.10	\$249.45	\$330.80
57	\$175.86	\$261.10	\$346.33
58	\$183.83	\$273.05	\$362.27
59	\$192.11	\$285.47	\$378.83
60	\$200.24	\$297.66	\$395.08
61	\$208.83	\$310.54	\$412.26
62	\$218.04	\$324.36	\$430.68
63	\$228.08	\$339.42	\$450.76
64	\$238.90	\$355.64	\$472.39
65	\$250.85	\$373.58	\$496.30

**See rate guide for all monthly rates.*

Monthly Bank Draft (Non-Tobacco LifeTime Pay)*

Adult Female

Age	\$20,000	\$25,000	\$30,000	\$40,000
18	\$17.59	\$20.64	\$23.69	\$29.78
19	\$18.01	\$21.16	\$24.31	\$30.61
20	\$18.44	\$21.70	\$24.96	\$31.48
21	\$18.92	\$22.30	\$25.68	\$32.43
22	\$19.39	\$22.89	\$26.39	\$33.39
23	\$19.91	\$23.54	\$27.17	\$34.42
24	\$20.45	\$24.21	\$27.97	\$35.50
25	\$20.99	\$24.88	\$28.78	\$36.57
26	\$21.59	\$25.63	\$29.68	\$37.77
27	\$22.19	\$26.38	\$30.58	\$38.98
28	\$22.83	\$27.19	\$31.54	\$40.26
29	\$23.49	\$28.01	\$32.54	\$41.58
30	\$24.11	\$28.79	\$33.47	\$42.83
31	\$24.84	\$29.70	\$34.56	\$44.27
32	\$25.60	\$30.65	\$35.70	\$45.81
33	\$26.43	\$31.69	\$36.95	\$47.46
34	\$27.28	\$32.75	\$38.22	\$49.16
35	\$28.17	\$33.86	\$39.56	\$50.94
36	\$29.12	\$35.05	\$40.98	\$52.84
37	\$30.12	\$36.29	\$42.47	\$54.83
38	\$31.15	\$37.59	\$44.03	\$56.90
39	\$32.23	\$38.93	\$45.64	\$59.05
40	\$33.37	\$40.36	\$47.35	\$61.33
41	\$34.57	\$41.86	\$49.15	\$63.73
42	\$35.81	\$43.41	\$51.01	\$66.22
43	\$37.11	\$45.04	\$52.97	\$68.82
44	\$38.48	\$46.75	\$55.02	\$71.56
45	\$39.91	\$48.53	\$57.16	\$74.41
46	\$41.36	\$50.34	\$59.33	\$77.31
47	\$42.87	\$52.23	\$61.60	\$80.33
48	\$44.42	\$54.17	\$63.93	\$83.44
49	\$46.01	\$56.17	\$66.32	\$86.63
50	\$47.67	\$58.24	\$68.80	\$89.94
51	\$49.37	\$60.36	\$71.35	\$93.33
52	\$51.15	\$62.58	\$74.02	\$96.89
53	\$52.99	\$64.89	\$76.78	\$100.58
54	\$54.91	\$67.29	\$79.67	\$104.43
55	\$57.03	\$69.93	\$82.84	\$108.65
56	\$59.22	\$72.68	\$86.13	\$113.04
57	\$61.56	\$75.60	\$89.64	\$117.72
58	\$64.04	\$78.70	\$93.36	\$122.69
59	\$66.67	\$81.99	\$97.31	\$127.94
60	\$69.40	\$85.41	\$101.41	\$133.41
61	\$72.30	\$89.03	\$105.75	\$139.20
62	\$75.37	\$92.86	\$110.35	\$145.33
63	\$78.62	\$96.92	\$115.22	\$151.83
64	\$82.05	\$101.22	\$120.38	\$158.70
65	\$85.61	\$105.67	\$125.72	\$165.83

Age	\$50,000	\$75,000	\$100,000
18	\$35.88	\$51.12	\$66.36
19	\$36.92	\$52.67	\$68.43
20	\$38.00	\$54.30	\$70.61
21	\$39.19	\$56.09	\$72.99
22	\$40.38	\$57.87	\$75.37
23	\$41.68	\$59.82	\$77.95
24	\$43.02	\$61.83	\$80.64
25	\$44.37	\$63.85	\$83.34
26	\$45.87	\$66.10	\$86.34
27	\$47.37	\$68.35	\$89.34
28	\$48.97	\$70.76	\$92.55
29	\$50.63	\$73.24	\$95.86
30	\$52.18	\$75.57	\$98.96
31	\$53.99	\$78.29	\$102.59
32	\$55.91	\$81.16	\$106.42
33	\$57.98	\$84.27	\$110.56
34	\$60.10	\$87.45	\$114.80
35	\$62.33	\$90.79	\$119.25
36	\$64.71	\$94.36	\$124.01
37	\$67.19	\$98.08	\$128.98
38	\$69.78	\$101.97	\$134.15
39	\$72.47	\$106.00	\$139.54
40	\$75.31	\$110.27	\$145.23
41	\$78.32	\$114.77	\$151.23
42	\$81.42	\$119.43	\$157.44
43	\$84.68	\$124.32	\$163.96
44	\$88.10	\$129.44	\$170.79
45	\$91.67	\$134.80	\$177.93
46	\$95.29	\$140.23	\$185.18
47	\$99.07	\$145.90	\$192.74
48	\$102.95	\$151.72	\$200.50
49	\$106.93	\$157.70	\$208.47
50	\$111.07	\$163.91	\$216.75
51	\$115.32	\$170.28	\$225.23
52	\$119.77	\$176.95	\$234.14
53	\$124.37	\$183.86	\$243.35
54	\$129.19	\$191.08	\$252.97
55	\$134.46	\$199.00	\$263.53
56	\$139.95	\$207.23	\$274.50
57	\$145.80	\$216.00	\$286.20
58	\$152.01	\$225.31	\$298.62
59	\$158.58	\$235.17	\$311.76
60	\$165.41	\$245.42	\$325.42
61	\$172.66	\$256.28	\$339.91
62	\$180.32	\$267.77	\$355.23
63	\$188.44	\$279.96	\$371.48
64	\$197.03	\$292.85	\$388.66
65	\$205.93	\$306.20	\$406.46

*See rate guide for all monthly rates.



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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:

FWL13 (Including state variations)

Underwritten by:

Family Life Insurance Company

10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030