

# Family Life Insurance Company

## Critical Protection Plus



**Plan 1 - CRITICAL ILLNESS  
20 YEAR LEVEL TERM  
RETURN OF PREMIUM**

**OR**

**Plan 2 - 20 YEAR LEVEL TERM  
RETURN OF PREMIUM**

## Agent Guide

# Family Life Contact Information

## Mailing Address:

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10700 Northwest Freeway  
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Phone: 800-877-7705

## New Business:

Fax: 713-821-6463

## Customer Service:

Policy Administration E-mail: [cs@manhattanlife.com](mailto:cs@manhattanlife.com)

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# Applications

For Critical Illness Benefit Use Form # **FLIC-CR 0907**

For Life Only Use Form # **FLIC-CRPR 0510**

# CRITICAL PROTECTION PLUS

## Critical Illness Benefit

This Benefit provides for an accelerated payment of life insurance proceeds. Death benefits will be reduced if an accelerated benefit is paid.

### Issue Amount

- Plan A - 12,500
- Plan B - 17,500
- Plan C - 25,000

### Issue Ages

- 18 - 55

### Rate Classes

- Tobacco
- Non-tobacco

### Underwriting

- Unisex

### Waiting Period

Number of days that must pass after this Benefit is issued before the critical illness first occurs.\*

- Life threatening cancer 90 days
- Non-invasive cancer 90 days
- Other critical illness 30 days

### Benefits

A benefit will be payable for the first occurrence of one of the following conditions. That benefit will be 50% of the Life Benefit amount.

- Life threatening cancer;
- Heart attack;
- Major organ transplant;
- Paralysis;
- Renal failure; or
- Stroke

A reduced benefit will be payable for coronary by-pass surgery, heart valve surgery, or aortic surgery. This benefit will be one-fourth of the amount payable for the six conditions listed above. This benefit is payable only once.

A reduced benefit will be payable for angioplasty surgery or cancer in situ. This benefit will be one-tenth of the amount payable for the six conditions listed above. This benefit is payable only once.

When a partial benefit is paid, the face amount of the life benefit will be reduced by the amount of the benefit paid. Partial payments will also reduce any future benefits under this benefit. The premium will be reduced to reflect the reduction. The reduction will not be pro-rata because the policy premium includes a policy fee which does not vary with the face amount and which will not be reduced.

If the full death benefit is paid, the policy will terminate with no further benefits. If a reduced benefit has been paid, the death benefit will be reduced by the amount paid.

### Eligibility for Benefit

Payment of any benefit is subject to the following conditions:

- The policy is in force;
- You have furnished due proof of the occurrence of a covered condition;
- The policy has not been assigned; and
- The waiting period must elapse before the critical illness first occurs.

### “First Occurrence” Date

- For heart attack or stroke, the date of diagnosis;
- For life-threatening cancer, the date of diagnosis;
- For major organ transplant, the date of the transplant surgery;
- For renal failure, the earlier of the date regular dialysis begins, or the date renal transplantation takes place;
- For major heart surgery or angioplasty, the date surgery takes place.

\*The information given here is based on the generic policy form and may vary by state.

# CRITICAL PROTECTION PLUS

## Critical Illness Benefit

This benefit provides for an accelerated payment of life insurance proceeds.  
Death benefits will be reduced if an accelerated benefit is paid.

### Exclusions and Limitations\*

This benefit does not cover any critical illness resulting from:

- War, declared or undeclared, or any act of war, riot or insurrection;
- An intentionally self-inflicted injury or an attempted suicide;
- The covered insured committing or attempting to commit a felony or being engaged in an illegal occupation;
- The covered insured being under the influence of alcohol or drugs, excluding those drugs that were prescribed by a physician and taken in the dosage and manner prescribed;
- Cosmetic surgery, other than from a cosmetic surgery for the reconstruction or repair of damage from an injury or illness;
- The covered insured operating, riding in or descending from any aircraft. This does not apply while the covered insured is a passenger on a licensed, commercial, non-military aircraft regularly offered over an established passenger route;
- The covered insured participating in hazardous activities such as parachuting, hang gliding sports, bungee jumping, rock climbing, or any motorized race or speed contest; or
- A critical illness that occurs during the waiting period.

### Premiums

We have a right to change the premium rates for all insureds in the same class in the covered insured's state for this benefit. This change can take place on any premium due date on or after the first policy anniversary. We will provide at least 60 days prior written notice of any change in premium rates.

If critical illness first occurs for a covered insured during the waiting period, all premiums paid for the critical illness benefit will be returned. The rider will terminate for the covered insured.

### Reinstatement

If coverage is reinstated, we will only cover a critical illness that first occurs after the date of reinstatement. A new waiting period will apply.

### Termination

Coverage for a covered insured under this benefit will terminate on the earlier of:

- Any premium due date upon written request by the owner;
- The date that critical illness rider benefit for the covered insured expires;
- The date a critical illness benefit has been paid for the covered insured;
- The date a critical illness has first occurred during the waiting period;
- The date of the covered insured's death; or
- The date a premium for the covered insured under this rider is not paid within the grace period.

\*The information given here is based on the generic policy form and may vary by state.

For agent use only. Not available in all states.

# CRITICAL PROTECTION PLUS

## Life Benefit

This Benefit provides level term insurance for 20 years.

### Issue Amount

- Plan A - 25,000
- Plan B - 35,000
- Plan C - 50,000

### Policy Fees

- Fully commissionable \$60 policy fee on base insured.

### Classes

- Tobacco
- Non-tobacco

### Underwriting

- Simplified underwriting - answer only 4 medical questions

### Modal Factors

- Monthly .09
- Quarterly .26
- Semi-annual .51

Monthly payments are available through pre-authorized bank draft. Draft days 29, 30 and 31 are not available draft days. Quarterly and semi-annual payments are available through direct billing and subject to direct bill minimums.

### Renewal

This benefit is renewable to age 95. Any renewal will be for a one-year term period without evidence of insurability.

### Conversion

On or before the earlier of the tenth policy anniversary or the insured's 70th birthday, this benefit may be exchanged for a new policy on the life of the insured. The new policy may be on any form of life insurance, other than term insurance, then being issued by us. No evidence of insurability will be requested.

The premium for the new policy will be at our rates in use on the date of conversion at the insured's attained age and in the same premium class the initial policy was issued in.

The death benefit under the new policy may not exceed the death benefit of the original policy on the date of exchange.

### Termination

This benefit will automatically end:

- At the end of the initial term period, unless renewed;
- On the policy anniversary at which the age of the insured is 95;
- If the premium is not paid by the end of the grace period;
- When the policy converted or any non-foreiture provision of the policy takes effect; or
- At any premium due date, upon written request from the policyowner.

For agent use only. Not available in all states.

# CRITICAL PROTECTION PLUS

## Return of Premium Benefit

The Return of Premium Benefit provides a cash value that is payable at the end of the initial term period if the insured is alive. The cash value at the end of the initial term period will be equal to all cumulative annual premiums paid, less any amount paid under the policy. If you select a mode of payment other than annual, the return of premium will be the total of all premiums paid, less any amounts paid under the policy.

A partial Return of Premium benefit is available if the policy is surrendered prior to the end of the initial term period. The Partial Return of Premium benefit is a percentage of total premiums paid based on the issue age and the number of years the policy has been in force as indicated in the Schedule of Cash Values, less any amount paid under the policy.

The ROP benefit will terminate in the event that the Additional Insured dies while this policy is in effect. After determining the death benefit payable for an Additional Insured, if any remaining Return of Premium benefit is due, it will be paid along with the death benefit. The Return of Premium benefit is reduced by any amount paid under any other benefit attached to this policy.

At the end of the initial term period, the Return of Premium benefit will be paid. The life benefit can be renewed for one-year term periods without proof of insurability up to age 95.

20 YEAR TERM NO TOBACCO USE LAST 12 MONTHS ISSUE AGE								
End of Policy Year	18-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55
1	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	6%
3	0%	0%	0%	0%	4%	13%	19%	23%
4	3%	3%	6%	14%	21%	28%	31%	34%
5	19%	19%	21%	27%	33%	37%	39%	42%
6	31%	31%	32%	37%	41%	44%	45%	47%
7	40%	40%	41%	44%	47%	49%	50%	51%
8	47%	47%	48%	50%	53%	54%	54%	54%
9	53%	53%	53%	56%	57%	58%	58%	57%
10	58%	58%	59%	60%	62%	62%	62%	61%
11	63%	63%	64%	65%	66%	66%	66%	64%
12	68%	19%	21%	27%	33%	37%	39%	42%
13	72%	72%	72%	73%	73%	73%	73%	71%
14	76%	76%	76%	77%	77%	77%	76%	75%
15	81%	81%	80%	81%	81%	81%	80%	78%
16	85%	85%	84%	85%	85%	84%	84%	82%
17	89%	89%	88%	88%	88%	88%	88%	87%
18	92%	92%	92%	92%	92%	92%	92%	92%
19	96%	96%	96%	96%	96%	96%	96%	96%
20	100%	100%	100%	100%	100%	100%	100%	100%

20 YEAR TERM TOBACCO USE LAST 12 MONTHS ISSUE AGE								
End of Policy Year	18-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55
1	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	4%	8%	10%
3	0%	0%	1%	8%	17%	23%	19%	23%
4	19%	19%	20%	24%	30%	33%	35%	35%
5	31%	31%	31%	35%	38%	40%	42%	42%
6	40%	40%	40%	42%	45%	46%	46%	46%
7	47%	47%	47%	48%	50%	51%	51%	50%
8	53%	53%	52%	53%	54%	55%	55%	52%
9	58%	58%	57%	58%	58%	58%	58%	55%
10	62%	62%	62%	62%	62%	62%	61%	57%
11	67%	67%	66%	66%	66%	66%	64%	61%
12	71%	71%	70%	70%	70%	69%	68%	65%
13	74%	74%	74%	74%	73%	73%	71%	69%
14	78%	78%	78%	77%	77%	76%	75%	72%
15	82%	82%	81%	81%	81%	80%	78%	75%
16	86%	86%	85%	85%	84%	84%	82%	80%
17	89%	89%	89%	89%	88%	88%	87%	85%
18	93%	93%	93%	92%	92%	92%	92%	90%
19	97%	97%	97%	96%	96%	96%	96%	95%
20	100%	100%	100%	100%	100%	100%	100%	100%

### Termination

The rider will automatically end:

- On the expiration date of the initial policy term;
- When any non-forfeiture option goes into effect;
- Upon written notice from the policyowner;
- When the base policy terminates; or
- When the insured dies.

\*The information given here is based on the generic policy form and may vary by state.

For agent use only. Not available in all states.

# Critical Protection Plus

With Critical Illness

Monthly Bank Draft

## Non-Tobacco

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18	10.55	12.61	15.71
19	10.55	12.61	15.71
20	15.04	18.89	24.69
21	15.04	18.89	24.69
22	15.04	18.89	24.69
23	15.04	18.89	24.69
24	15.04	18.89	24.69
25	15.04	18.89	24.69
26	15.24	19.18	25.09
27	15.58	19.66	25.77
28	16.05	20.31	26.71
29	16.64	21.14	27.88
30	17.34	22.11	29.27
31	18.26	23.40	31.11
32	19.27	24.82	33.15
33	20.52	26.57	35.64
34	21.95	28.57	38.50
35	23.58	30.85	41.76
36	25.16	33.06	44.91
37	26.87	35.47	48.36
38	28.82	38.17	52.22
39	30.86	41.05	56.32
40	33.29	44.44	61.18
41	35.88	48.07	66.36
42	38.76	52.10	72.11
43	41.93	56.54	78.46
44	45.50	61.53	85.59
45	49.49	67.12	93.58
46	53.88	73.27	102.35
47	58.62	79.92	111.85
48	63.83	87.20	122.27
49	69.46	95.08	133.52
50	75.65	103.75	145.90
51	82.49	113.32	159.58
52	90.04	123.89	174.66
53	98.40	135.60	191.41
54	107.46	148.28	209.52
55	117.31	162.06	229.21

## Tobacco

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18	16.06	20.33	26.73
19	16.06	20.33	26.73
20	23.98	31.42	42.57
21	23.98	31.42	42.57
22	23.98	31.42	42.57
23	23.98	31.42	42.57
24	23.98	31.42	42.57
25	23.98	31.42	42.57
26	24.08	31.56	42.77
27	24.36	31.94	43.32
28	24.85	32.63	44.31
29	25.73	33.86	46.06
30	27.01	35.64	48.60
31	28.50	37.74	51.59
32	30.33	40.30	55.27
33	32.52	43.38	59.65
34	35.08	46.95	64.76
35	38.01	51.04	70.60
36	41.30	55.66	77.20
37	44.98	60.81	84.56
38	49.01	66.44	92.61
39	53.54	72.79	101.68
40	58.67	79.97	111.94
41	64.44	88.06	123.48
42	70.88	97.07	136.35
43	77.77	106.72	150.14
44	86.26	118.62	167.16
45	95.41	131.42	185.42
46	104.75	144.49	204.10
47	114.92	158.72	224.44
48	125.92	174.12	246.42
49	137.78	190.73	270.16
50	150.57	208.64	295.74
51	164.55	228.21	323.71
52	179.74	249.48	354.09
53	196.29	272.65	387.19
54	213.92	297.33	422.44
55	232.48	323.32	459.56

# Critical Protection Plus

Life Only

Monthly Bank Draft

## Non-Tobacco

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18-25	\$10.55	\$12.61	\$15.71
26	\$10.64	\$12.74	\$15.89
27	\$10.78	\$12.93	\$16.16
28	\$10.98	\$13.21	\$16.56
29	\$11.18	\$13.50	\$16.97
30	\$11.43	\$13.84	\$17.46
31	\$11.81	\$14.38	\$18.22
32	\$12.22	\$14.94	\$19.04
33	\$12.76	\$15.70	\$20.11
34	\$13.39	\$16.58	\$21.38
35	\$14.15	\$17.65	\$22.90
36	\$14.81	\$18.57	\$24.21
37	\$15.59	\$19.67	\$25.79
38	\$16.52	\$20.96	\$27.63
39	\$17.51	\$22.35	\$29.61
40	\$18.77	\$24.11	\$32.13
41	\$20.05	\$25.91	\$34.70
42	\$21.47	\$27.89	\$37.53
43	\$23.02	\$30.06	\$40.64
44	\$24.75	\$32.49	\$44.10
45	\$26.71	\$35.23	\$48.02
46	\$28.62	\$37.91	\$51.84
47	\$30.71	\$40.84	\$56.03
48	\$33.03	\$44.08	\$60.66
49	\$35.57	\$47.64	\$65.75
50	\$38.50	\$51.74	\$71.60
51	\$41.83	\$56.40	\$78.26
52	\$45.70	\$61.82	\$85.99
53	\$50.15	\$68.05	\$94.91
54	\$55.10	\$74.98	\$104.80
55	\$60.64	\$82.73	\$115.88

## Tobacco

Age	CPP \$25,000	CPP \$35,000	CPP \$50,000
18-25	\$16.06	\$20.33	\$26.73
26	\$16.06	\$20.33	\$26.73
27	\$16.18	\$20.49	\$26.96
28	\$16.36	\$20.74	\$27.32
29	\$16.67	\$21.18	\$27.95
30	\$17.15	\$21.84	\$28.89
31	\$17.69	\$22.60	\$29.97
32	\$18.34	\$23.51	\$31.28
33	\$19.17	\$24.68	\$32.94
34	\$20.14	\$26.03	\$34.88
35	\$21.31	\$27.67	\$37.21
36	\$22.75	\$29.69	\$40.10
37	\$24.55	\$32.21	\$43.70
38	\$26.60	\$35.07	\$47.79
39	\$28.96	\$38.38	\$52.52
40	\$31.70	\$42.22	\$58.01
41	\$34.74	\$46.48	\$64.08
42	\$38.07	\$51.14	\$70.74
43	\$41.40	\$55.80	\$77.40
44	\$45.79	\$61.94	\$86.18
45	\$50.20	\$68.12	\$94.99
46	\$53.84	\$73.22	\$102.29
47	\$57.80	\$78.76	\$110.21
48	\$62.06	\$84.72	\$118.71
49	\$66.67	\$91.17	\$127.94
50	\$71.71	\$98.23	\$138.01
51	\$77.42	\$106.23	\$149.45
52	\$83.81	\$115.18	\$162.23
53	\$91.06	\$125.32	\$176.72
54	\$98.84	\$136.22	\$192.29
55	\$107.05	\$147.72	\$208.71

**FAMILY LIFE**  
INSURANCE COMPANY

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