

Smoker Monthly Bank Draft

Age	\$25,000	\$50,000	\$100,000
18-25	\$16.06	\$26.73	\$44.19
26	\$16.06	\$26.73	\$44.73
27	\$16.18	\$26.96	\$45.54
28	\$16.36	\$27.32	\$46.89
29	\$16.67	\$27.95	\$48.69
30	\$17.15	\$28.89	\$51.03
31	\$17.69	\$29.97	\$53.82
32	\$18.34	\$31.28	\$57.15
33	\$19.17	\$32.94	\$61.47
34	\$20.14	\$34.88	\$66.51
35	\$21.31	\$37.21	\$72.36
36	\$22.75	\$40.10	\$77.49
37	\$24.55	\$43.70	\$83.79
38	\$26.60	\$47.79	\$90.99
39	\$28.96	\$52.52	\$99.18
40	\$31.70	\$58.01	\$108.63
41	\$34.74	\$64.08	\$118.80
42	\$38.07	\$70.74	\$129.78
43	\$41.40	\$77.40	\$140.40
44	\$45.79	\$86.18	\$154.62
45	\$50.20	\$94.99	\$168.21
46	\$53.84	\$102.29	\$181.53
47	\$57.80	\$110.21	\$195.84
48	\$62.06	\$118.71	\$211.32
49	\$66.67	\$127.94	\$228.15
50	\$71.71	\$138.01	\$246.51
51	\$77.42	\$149.45	\$267.12
52	\$83.81	\$162.23	\$290.61
53	\$91.06	\$176.72	\$316.89
54	\$98.84	\$192.29	\$345.24
55	\$107.05	\$208.71	\$375.03

SUICIDE EXCLUSION

Suicide of the Insured, whether sane or insane, within two years of the Date of Issue is not covered. In such event, we will refund all premiums paid on the policy.

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.

For more information contact:

Family Life Insurance Company
10777 Northwest Freeway
Houston, Texas 77092

1-800-877-7705

cs@manhattanlife.com

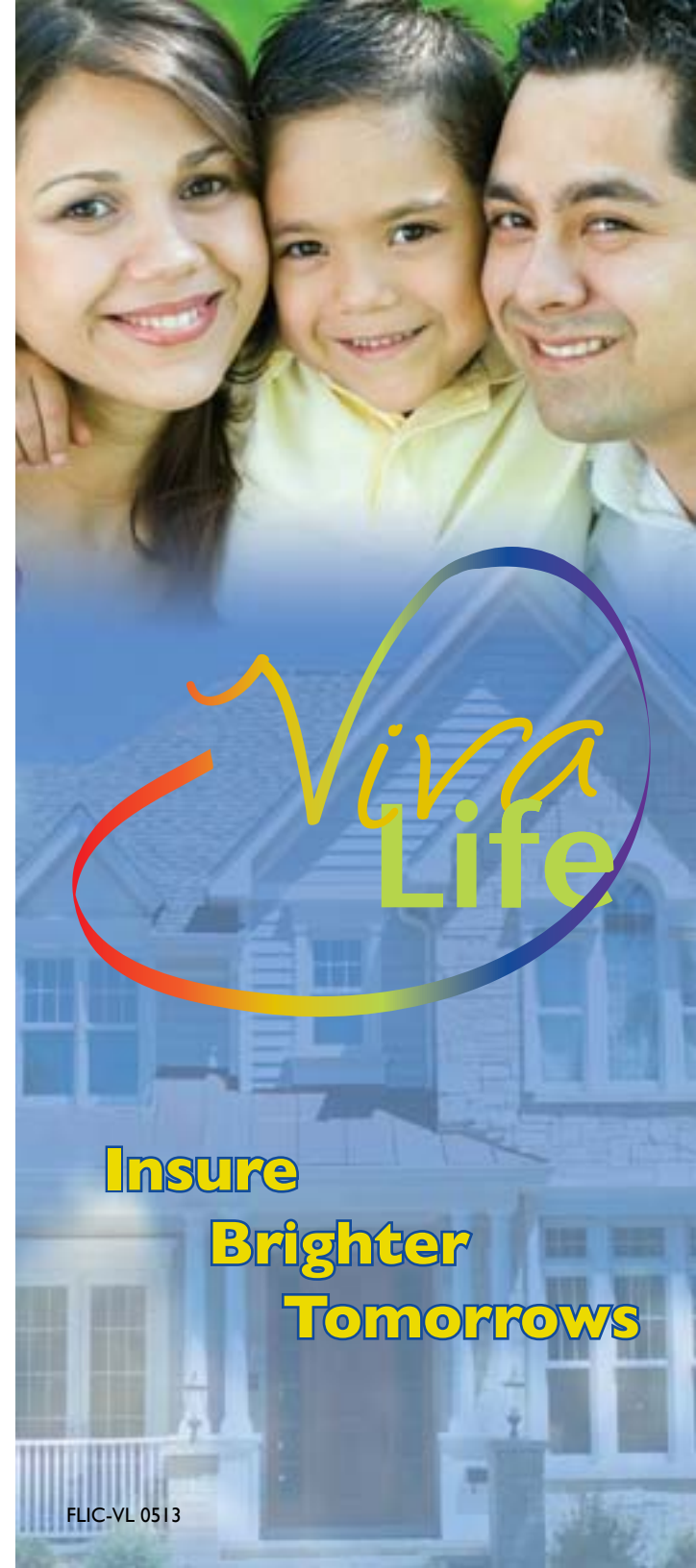
Office Hours:

8:00 am a 5:00 pm CST

Policy Form Numbers: FGAP02, FGAP20
(Including state variations)

Rider Form Number: FGROP20
(Including state variations)

Your Family Life Associate is:



**Insure
Brighter
Tomorrows**

Three Plans to Choose From



You work hard to provide for your family and it is only right that you should be concerned about what would happen to your family if you were no longer able to provide for them. Life insurance is one of the basic building blocks for financial security and can be used to replace income lost due to premature death.

VIVA LIFE

LIFE INSURANCE BENEFIT

The policy provides level term insurance for 20 years based on the Plan selected.

Plan A - \$25,000

Plan B - \$50,000

Plan C - \$100,000

If the death benefit is paid, the entire policy will terminate with no further benefits.

RETURN OF PREMIUM BENEFIT

The policy provides a return of premium if the policy ends after the beginning of the fourth policy year and before the end of the initial term period. The cash value is equal to the sum of all premiums paid on the policy multiplied by the appropriate percentage noted in the schedule of cash values in the policy. No return of premium benefit will be paid in the event the insured dies while the policy is in effect.



TOP 5 REASONS YOU NEED LIFE INSURANCE...

- To protect your family's future.
- Stays with you even if you change employers.
- Can pay for every day living expenses such as your family's mortgage payment.
- Can pay for final medical and funeral expenses.
- If you are living at the end of the 20 year term period, all premiums paid will be refunded to you.

Savings, investments and life insurance create a solid foundation for financial well being, but only life insurance provides the full face amount of the policy to your beneficiary if you die prematurely ... even if only one premium payment has been paid.

Nonsmoker Monthly Bank Draft

Age	\$25,000	\$50,000	\$100,000
18-25	\$10.55	\$15.71	\$24.21
26	\$10.64	\$15.89	\$24.57
27	\$10.78	\$16.16	\$25.02
28	\$10.98	\$16.56	\$25.74
29	\$11.18	\$16.97	\$26.55
30	\$11.43	\$17.46	\$27.36
31	\$11.81	\$18.22	\$28.71
32	\$12.22	\$19.04	\$30.24
33	\$12.76	\$20.11	\$32.22
34	\$13.39	\$21.38	\$34.56
35	\$14.15	\$22.90	\$37.17
36	\$14.81	\$24.21	\$39.51
37	\$15.59	\$25.79	\$42.57
38	\$16.52	\$27.63	\$45.90
39	\$17.51	\$29.61	\$49.50
40	\$18.77	\$32.13	\$53.82
41	\$20.05	\$34.70	\$58.68
42	\$21.47	\$37.53	\$63.81
43	\$23.02	\$40.64	\$69.48
44	\$24.75	\$44.10	\$75.69
45	\$26.71	\$48.02	\$82.80
46	\$28.62	\$51.84	\$89.82
47	\$30.71	\$56.03	\$97.47
48	\$33.03	\$60.66	\$105.84
49	\$35.57	\$65.75	\$115.11
50	\$38.50	\$71.60	\$125.64
51	\$41.83	\$78.26	\$137.79
52	\$45.70	\$85.99	\$151.92
53	\$50.15	\$94.91	\$168.03
54	\$55.10	\$104.80	\$186.03
55	\$60.64	\$115.88	\$206.19

No Medical Exam Required

Answer only four health related questions to determine insurability