

Tobacco Monthly Bank Draft

Without Return of Premium

With Return of Premium

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$11.16	\$16.92	\$26.37	\$36.85	\$47.34	\$57.83
26	\$11.16	\$16.92	\$26.64	\$37.26	\$47.88	\$58.50
27	\$11.23	\$17.06	\$27.09	\$37.93	\$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	\$11.74	\$18.09	\$30.06	\$42.39	\$54.72	\$67.05
31	\$12.04	\$18.68	\$31.59	\$44.68	\$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	\$81.22
34	\$13.36	\$21.33	\$38.43	\$54.95	\$71.46	\$87.97
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	\$18.13	\$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	\$106.24	\$139.86	\$173.48
43	\$24.86	\$44.32	\$78.39	\$114.88	\$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	\$172.39	\$228.06	\$283.72
49	\$38.52	\$71.64	\$125.82	\$186.03	\$246.24	\$306.45
50	\$41.24	\$77.08	\$135.72	\$200.88	\$266.04	\$331.20
51	\$44.32	\$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	\$511.42
58	\$65.59	\$125.78	\$224.19	\$333.58	\$442.98	\$552.38
59	\$70.27	\$135.14	\$241.29	\$359.24	\$477.18	\$595.12
60	\$75.85	\$146.30	\$261.54	\$389.61	\$517.68	\$645.75

*Please add \$6.48 for Children's Term Insurance.

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$26.01	\$46.62	\$71.01	\$103.82	\$136.62	\$169.43
26	\$26.80	\$48.20	\$74.07	\$108.41	\$142.74	\$177.08
27	\$27.59	\$49.77	\$77.13	\$113.00	\$148.86	\$184.73
28	\$28.37	\$51.35	\$80.19	\$117.59	\$154.98	\$192.38
29	\$29.16	\$52.92	\$83.25	\$122.18	\$161.10	\$200.03
30	\$29.95	\$54.50	\$86.13	\$126.50	\$166.86	\$207.23
31	\$31.48	\$57.56	\$91.71	\$134.87	\$178.02	\$221.18
32	\$33.01	\$60.62	\$97.29	\$143.24	\$189.18	\$235.13
33	\$34.54	\$63.68	\$102.87	\$151.61	\$200.34	\$249.08
34	\$36.07	\$66.74	\$108.36	\$159.84	\$211.32	\$262.80
35	\$37.58	\$69.75	\$114.12	\$168.48	\$222.84	\$277.20
36	\$40.28	\$75.15	\$124.11	\$183.47	\$242.82	\$302.18
37	\$43.00	\$80.60	\$134.19	\$198.59	\$262.98	\$327.38
38	\$45.70	\$86.00	\$144.18	\$213.57	\$282.96	\$352.35
39	\$48.42	\$91.44	\$154.17	\$228.56	\$302.94	\$377.33
40	\$51.10	\$96.80	\$164.16	\$243.54	\$322.92	\$402.30
41	\$55.04	\$104.67	\$178.92	\$265.68	\$352.44	\$439.20
42	\$58.97	\$112.55	\$193.68	\$287.82	\$381.96	\$476.10
43	\$62.91	\$120.42	\$208.44	\$309.96	\$411.48	\$513.00
44	\$66.87	\$128.34	\$223.11	\$331.97	\$440.82	\$549.68
45	\$70.83	\$136.26	\$237.87	\$354.11	\$470.34	\$586.58
46	\$75.58	\$145.76	\$255.33	\$380.30	\$505.26	\$630.23
47	\$80.33	\$155.25	\$272.79	\$406.49	\$540.18	\$673.88
48	\$85.07	\$164.75	\$290.16	\$432.54	\$574.92	\$717.30
49	\$89.82	\$174.24	\$307.62	\$458.73	\$609.84	\$760.95
50	\$94.55	\$183.69	\$325.08	\$484.92	\$644.76	\$804.60
51	\$98.78	\$192.15	\$345.15	\$515.03	\$684.90	\$854.78
52	\$102.98	\$200.57	\$365.13	\$545.00	\$724.86	\$904.73
53	\$107.21	\$209.03	\$385.20	\$575.10	\$765.00	\$954.90
54	\$111.42	\$217.44	\$405.18	\$605.07	\$804.96	\$1,004.85
55	\$115.65	\$225.90	\$425.34	\$635.31	\$845.28	\$1,055.25
15 Year Term						
56	\$174.26	\$343.13	\$661.14	\$989.01	\$1,316.88	\$1,644.75
57	\$179.30	\$353.21	\$679.50	\$1,016.55	\$1,353.60	\$1,690.65
58	\$184.34	\$363.29	\$697.86	\$1,044.09	\$1,390.32	\$1,736.55
59	\$189.38	\$373.37	\$716.22	\$1,071.63	\$1,427.04	\$1,782.45
60	\$194.40	\$383.40	\$734.40	\$1,098.90	\$1,463.40	\$1,827.90

*20 year term - please add \$19.78 for Children's Term Ins.
15 year term - please add \$39.38 for Children's Term Ins.

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.

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

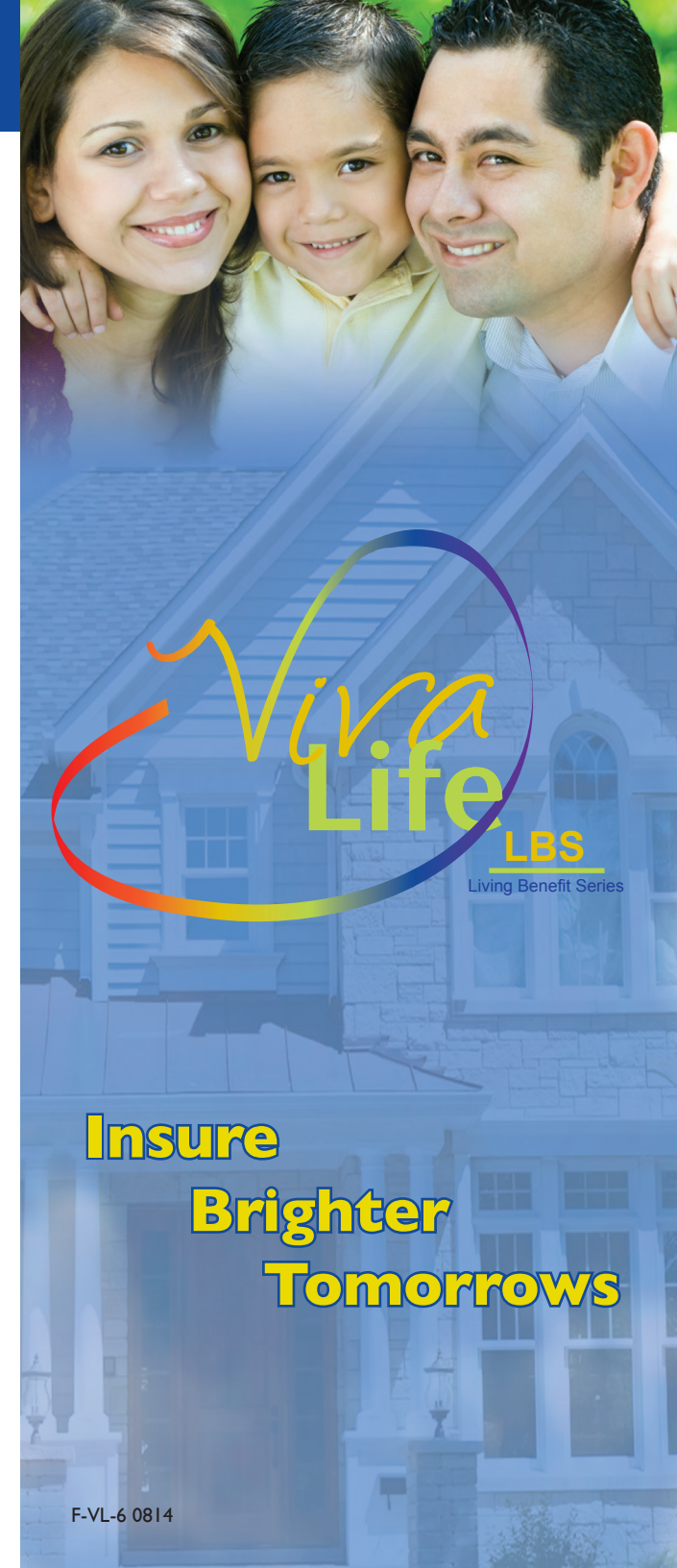
Office Hours:
8:00 am a 5:00 pm CST

Policy Form Numbers: FGAP02, FGAP29-OK
(Including state variations)

Rider Form Numbers: FRP2010-14, FRP1510-14,
FGCIB01, FGCIB29OK (Including state variations)

This is a Term Life Insurance Policy.

Your Family Life Associate is:



Insure Brighter Tomorrows

F-VL-6 0814

Six 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.

TOP 5 REASONS YOU NEED VIVA LIFE...

- 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 select the Return of Premium option and are alive at the end of the term period, all premiums paid will be returned 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.

VIVA LIFE

LIFE INSURANCE BENEFIT

The policy provides level term insurance for 20 years (15 years for ages 56 - 60) based on the Plan selected.

\$25,000	\$100,000	\$200,000
\$50,000	\$150,000	\$250,000

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

RETURN OF PREMIUM (optional)

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.

CHILDREN'S TERM INSURANCE (optional)

The Children's Term Insurance provides \$10,000 of life insurance on every covered child, step-child or legally adopted child of the insured. Coverage is provided on all living children named in the application that are a minimum of 15 days old and less than 18 years old. Coverage is also provided to any child who is born of the insured or legally adopted by the insured less than 18 years of age after the date of the application. A conversion option is available for each child prior to age 25. The coverage on each child terminates on the child's 25th birthday.

No Medical Exam Required

Answer only four health related questions to determine insurability.

Non-Tobacco Monthly Bank Draft

Without Return of Premium

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$8.19	\$10.98	\$15.57	\$20.65	\$25.74	\$30.83
26	\$8.23	\$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	\$22.54	\$28.26	\$33.98
30	\$8.66	\$11.92	\$17.28	\$23.22	\$29.16	\$35.10
31	\$8.86	\$12.33	\$18.00	\$24.30	\$30.60	\$36.90
32	\$9.09	\$12.78	\$18.81	\$25.52	\$32.22	\$38.92
33	\$9.38	\$13.36	\$19.89	\$27.14	\$34.38	\$41.63
34	\$9.72	\$14.04	\$21.15	\$29.03	\$36.90	\$44.78
35	\$10.12	\$14.85	\$22.59	\$31.19	\$39.78	\$48.38
36	\$10.49	\$15.57	\$23.85	\$33.07	\$42.30	\$51.53
37	\$10.91	\$16.43	\$25.47	\$35.50	\$45.54	\$55.58
38	\$11.41	\$17.42	\$27.27	\$38.21	\$49.14	\$60.08
39	\$11.95	\$18.50	\$29.25	\$41.17	\$53.10	\$65.02
40	\$12.62	\$19.85	\$31.59	\$44.68	\$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	\$92.02
44	\$15.86	\$26.33	\$43.38	\$62.37	\$81.36	\$100.35
45	\$16.92	\$28.44	\$47.25	\$68.18	\$89.10	\$110.02
46	\$17.95	\$30.51	\$51.03	\$73.85	\$96.66	\$119.48
47	\$19.08	\$32.76	\$55.17	\$80.05	\$104.94	\$129.83
48	\$20.34	\$35.28	\$59.67	\$86.80	\$113.94	\$141.08
49	\$21.71	\$38.03	\$64.71	\$94.37	\$124.02	\$153.67
50	\$23.29	\$41.17	\$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	\$29.83	\$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	\$295.42
60	\$40.41	\$75.42	\$132.75	\$196.42	\$260.10	\$323.78

With Return of Premium

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$17.21	\$29.03	\$40.41	\$57.92	\$75.42	\$92.93
26	\$17.33	\$29.25	\$41.67	\$59.81	\$77.94	\$96.08
27	\$17.46	\$29.52	\$42.84	\$61.56	\$80.28	\$99.00
28	\$17.57	\$29.75	\$44.10	\$63.45	\$82.80	\$102.15
29	\$17.69	\$29.97	\$45.27	\$65.21	\$85.14	\$105.08
30	\$17.75	\$30.11	\$46.35	\$66.83	\$87.30	\$107.78
31	\$18.63	\$31.86	\$48.69	\$70.34	\$91.98	\$113.63
32	\$19.51	\$33.62	\$51.03	\$73.85	\$96.66	\$119.48
33	\$20.39	\$35.37	\$53.37	\$77.36	\$101.34	\$125.33
34	\$21.29	\$37.17	\$55.62	\$80.73	\$105.84	\$130.95
35	\$22.12	\$38.84	\$57.78	\$83.97	\$110.16	\$136.35
36	\$23.38	\$41.36	\$62.28	\$90.72	\$119.16	\$147.60
37	\$24.66	\$43.92	\$66.87	\$97.61	\$128.34	\$159.08
38	\$25.94	\$46.49	\$71.37	\$104.36	\$137.34	\$170.33
39	\$27.20	\$49.01	\$75.96	\$111.24	\$146.52	\$181.80
40	\$28.46	\$51.53	\$80.46	\$117.99	\$155.52	\$193.05
41	\$30.42	\$55.44	\$87.75	\$128.93	\$170.10	\$211.28
42	\$32.40	\$59.40	\$94.95	\$139.73	\$184.50	\$229.28
43	\$34.38	\$63.36	\$102.15	\$150.53	\$198.90	\$247.28
44	\$36.34	\$67.28	\$109.44	\$161.46	\$213.48	\$265.50
45	\$38.36	\$71.33	\$116.55	\$172.13	\$227.70	\$283.28
46	\$40.96	\$76.50	\$126.18	\$186.57	\$246.96	\$307.35
47	\$43.54	\$81.68	\$135.81	\$201.02	\$266.22	\$331.43
48	\$46.15	\$86.90	\$145.44	\$215.46	\$285.48	\$355.50
49	\$48.74	\$92.07	\$155.07	\$229.91	\$304.74	\$379.58
50	\$51.32	\$97.25	\$164.97	\$244.76	\$324.54	\$404.33
51	\$55.01	\$104.63	\$178.83	\$265.55	\$352.26	\$438.98
52	\$58.70	\$112.01	\$192.78	\$286.47	\$380.16	\$473.85
53	\$62.39	\$119.39	\$206.64	\$307.26	\$407.88	\$508.50
54	\$66.08	\$126.77	\$220.59	\$328.19	\$435.78	\$543.38
55	\$69.75	\$134.10	\$234.45	\$348.98	\$463.50	\$578.03
15 Year Term						
56	\$151.81	\$298.22	\$524.52	\$784.08	\$1,043.64	\$1,303.20
57	\$156.22	\$307.04	\$539.91	\$807.17	\$1,074.42	\$1,341.68
58	\$160.63	\$315.86	\$555.30	\$830.25	\$1,105.20	\$1,380.15
59	\$165.04	\$324.68	\$570.69	\$853.34	\$1,135.98	\$1,418.63
60	\$169.49	\$333.59	\$586.26	\$876.69	\$1,167.12	\$1,457.55

*Please add \$6.48 for Children's Term Insurance.

*20 year term - please add \$19.78 for Children's Term Ins.
15 year term - please add \$39.38 for Children's Term Ins.