



ManhattanLife

*Standing By You. Since 1850.™*



Standing By You.

*With Quality Insurance and Annuities*

## WHO IS MANHATTANLIFE?

ManhattanLife is one of the oldest and most reliable health and insurance companies in the country. We have assembled a full range of insurance and annuity products to support you through every phase of your life, from mortgage insurance for your first home to Medicare Supplement options and annuities for your retirement years. We write insurance policies and underwrite annuities in every state and U.S. territory. All backed by responsive, local support you can count on for quick and accurate assistance – not offshore call centers or automation.

*ManhattanLife built America's first skyscraper for our corporate office in 1894.* ►



ManhattanLife has been helping Americans obtain and sustain health, wealth and security for life through quality insurance and annuity products for 170 years.



## OUR INDEPENDENCE PUTS YOU FIRST

ManhattanLife has been a private company since our founding in 1850. Today, we have the financial strength comparable to publicly traded insurance companies without the distractions that can burden these companies, like quarterly returns.

Our independence has enabled ManhattanLife to remain free to make decisions that align with our values and core mission – helping policyholders attain and sustain health, wealth and security throughout your life. We demonstrate this commitment by striving to honor claims and pay benefits with professionalism and care.



## Annuities

Our annuities provide customers flexibility, liquidity and competitive returns. There are no set up fees or administrative expenses. Choose from a range of individual, deferred, single premium, Multi-Year Guarantee Annuities, Fixed Index Annuities, and Immediate Annuities.

- Marketing in all 50 States and Puerto Rico
- 3- to 7-Year Multi-Year Guarantee Annuities (MYGA)
- 7- to 10-Year Fixed Index Annuities (FIA)
- Single Premium Immediate Annuity (SPIA)
- Up to 15% Penalty-Free Partial Surrenders Available
- No Set Up Fees
- No Administrative Expenses
- Guaranteed Return of Premium Available



## Medicare Supplement

We offer Medicare Supplement policies that help with coinsurance costs, copayments and deductibles, and help keep health care out of pocket expenses to a minimum. Premium discounts offered for household residents being insured under the same carrier. You have the freedom of seeing any Medicare contracted physician at any Medicare contracted facility of your choice.

- **Plan A** - Ideal for those that want more coverage, but don't expect to use a lot of healthcare services.
- **Plan C** - All the basic benefits plus extras designed to keep monthly out-of-pocket expenses predictable.
- **Plan F** - The most complete Medicare Supplement coverage available. Covers costs in excess of Medicare-approved amounts. May have no out-of-pocket expenses for hospital or doctors' office visits.
- **Plan G** - All the basic benefits plus extra coverage for hospitalization without Part B deductible.
- **Plan N** - All the basic benefits as well as additional coverage for hospitalization.



## Voluntary Benefits

Offered through employers' benefit packages, our voluntary products provide financial security, preferred underwriting and pricing for employees, and competitive compensation for our distribution partners.

- Accident
- Critical Illness/Cancer
- Disability
- Hospital Indemnity
- Term Life
- Whole Life
- Quick Case – A Small Business Guarantee Issue Program



## Individual (Worksite) Life & Health

Our supplemental policies provide additional insurance to help pay out-of-pocket expenses, and also help with non-medical costs like lost wages or missed mortgage payments. They provide a safety net and the benefits are paid directly to you. Products can be sold via the workplace or individually.

*Note: Disability is sold only via workplace.*

- Accident
- Cancer
- Dental, Vision & Hearing
- Home Health Care Select
- Hospital Indemnity
- Life – Term & Whole
- Mortgage Protection
- Out-of-Pocket
- Short-Term Disability
- Short-Term Care



## Commercial Mortgage/ Lending

ManhattanLife is known for our straightforward origination process and ability to fund borrowers in a quick and efficient manner. With over 20 years of lending experience, we have built a long list of repeat clients that recognize our ability to keep it "Simple."

- Commercial property types include:
  - ◆ retail, office, medical, multi-family, industrial, and specialty
- In-house servicing

### CONTACT YOUR MANHATTANLIFE REPRESENTATIVE FOR MORE INFO

Thank you for considering ManhattanLife for the coverage and commitment you need. If you would like more information on any of our offerings, please contact your ManhattanLife representative or visit [www.ManhattanLife.com](http://www.ManhattanLife.com).



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