

Whole Life



Make Whole Life Part of Your Lifelong Financial Plan

A Whole Life Insurance Plan:

- Provides coverage through retirement with premiums and benefits that don't change with age
- Accumulates cash value that can be utilized for expenses of your choice
- Lifelong coverage and is fully portable

Why Do I Need Life Coverage?

The intent to purchase life insurance is at an all-time high with 36% of Americans saying they intend to purchase life coverage in the next 12 months.

— Source: LIMRA; Insurance Industry; 3/5/2020; <https://www.limra.com/en/newsroom/industry-trends/2020/technology-tops-external-challenges-driving-change-in-the-life-insurance-industry/>

Benefits of Your Whole Life Plan:

- Complements your employer paid basic term life insurance.
- Coverage available for spouse and children, regardless if member participates.
- Whole Life includes a cash value component that accumulates on your policy that increases over time. Funds may be accessed for withdrawals or loans.
- Includes Facility Care Acceleration Benefit, which allows you to accelerate your life insurance benefit when admitted to a nursing home or assisted living facility.
- Also includes an Accelerated Living Benefit for Terminal Illness, which allows access to 50% of your life insurance benefit in advance if diagnosed with a terminal illness with a life expectancy of 12 months or less.

Your Offer:

Guarantee Issue Amounts

Member: up to \$100,000 of lifetime protection

Spouse: up to \$25,000 of lifetime protection

Child(ren): up to \$10,000 of lifetime protection

Servicing Agent, Federated Marketing, Inc.,

1-800-880-6542

fmi@federatedmarketing.com

Enrollment website: <https://app.hraspirin.com/self-enrollment/s/8/37>

*Employee may elect Level Term Life or Whole life not both products.

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at Disclosure.ManhattanLife.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Non-Tobacco									
Benefit	\$5,000	Cash Value*	\$10,000	Cash Value*	\$15,000	Cash Value*	\$20,000	Cash Value*	\$25,000	Cash Value*
18	\$4.98	\$2,354	\$7.88	\$4,707	\$10.77	\$7,061	\$13.68	\$9,414	\$16.58	\$11,768
19	\$5.10	\$2,354	\$8.13	\$4,707	\$11.15	\$7,061	\$14.18	\$9,414	\$17.21	\$11,768
20	\$5.17	\$2,354	\$8.25	\$4,707	\$11.34	\$7,061	\$14.43	\$9,414	\$17.52	\$11,768
21	\$5.27	\$2,354	\$8.47	\$4,707	\$11.66	\$7,061	\$14.87	\$9,414	\$18.06	\$11,768
22	\$5.38	\$2,354	\$8.68	\$4,707	\$11.99	\$7,061	\$15.30	\$9,414	\$18.60	\$11,768
23	\$5.49	\$2,354	\$8.90	\$4,707	\$12.31	\$7,061	\$15.73	\$9,414	\$19.14	\$11,768
24	\$5.60	\$2,354	\$9.12	\$4,707	\$12.64	\$7,061	\$16.17	\$9,414	\$19.69	\$11,768
25	\$5.71	\$2,354	\$9.33	\$4,707	\$12.96	\$7,061	\$16.60	\$9,414	\$20.23	\$11,768
26	\$5.84	\$2,354	\$9.59	\$4,707	\$13.35	\$7,061	\$17.12	\$9,414	\$20.87	\$11,768
27	\$5.97	\$2,354	\$9.85	\$4,707	\$13.74	\$7,061	\$17.63	\$9,414	\$21.52	\$11,768
28	\$6.10	\$2,349	\$10.12	\$4,697	\$14.14	\$7,046	\$18.17	\$9,394	\$22.19	\$11,743
29	\$6.23	\$2,321	\$10.38	\$4,642	\$14.52	\$6,963	\$18.68	\$9,284	\$22.83	\$11,606
30	\$6.36	\$2,295	\$10.63	\$4,591	\$14.91	\$6,886	\$19.20	\$9,181	\$23.48	\$11,477
31	\$6.56	\$2,265	\$11.04	\$4,531	\$15.52	\$6,796	\$20.02	\$9,062	\$24.50	\$11,327
32	\$6.77	\$2,236	\$11.45	\$4,471	\$16.14	\$6,707	\$20.83	\$8,943	\$25.52	\$11,178
33	\$6.97	\$2,204	\$11.85	\$4,409	\$16.74	\$6,613	\$21.63	\$8,818	\$26.52	\$11,022
34	\$7.17	\$2,172	\$12.26	\$4,344	\$17.35	\$6,516	\$22.45	\$8,687	\$27.54	\$10,859
35	\$7.37	\$2,138	\$12.67	\$4,276	\$17.96	\$6,414	\$23.27	\$8,552	\$28.56	\$10,689
36	\$7.63	\$2,103	\$13.18	\$4,205	\$18.72	\$6,308	\$24.28	\$8,410	\$29.83	\$10,513
37	\$7.89	\$2,066	\$13.69	\$4,131	\$19.50	\$6,197	\$25.32	\$8,263	\$31.12	\$10,328
38	\$8.14	\$2,027	\$14.20	\$4,055	\$20.26	\$6,082	\$26.33	\$8,110	\$32.39	\$10,137
39	\$8.40	\$1,987	\$14.72	\$3,975	\$21.04	\$5,962	\$27.37	\$7,949	\$33.68	\$9,937
40	\$8.65	\$1,946	\$15.23	\$3,891	\$21.80	\$5,837	\$28.38	\$7,782	\$34.96	\$9,728
41	\$9.02	\$1,902	\$15.95	\$3,804	\$22.89	\$5,705	\$29.83	\$7,607	\$36.77	\$9,509
42	\$9.38	\$1,856	\$16.68	\$3,712	\$23.99	\$5,568	\$31.30	\$7,424	\$38.60	\$9,281
43	\$9.74	\$1,808	\$17.41	\$3,616	\$25.07	\$5,424	\$32.75	\$7,233	\$40.41	\$9,041
44	\$10.11	\$1,758	\$18.13	\$3,516	\$26.16	\$5,274	\$34.20	\$7,032	\$42.23	\$8,790
45	\$10.47	\$1,705	\$18.86	\$3,410	\$27.25	\$5,116	\$35.65	\$6,821	\$44.04	\$8,526
46	\$11.01	\$1,739	\$19.93	\$3,478	\$28.86	\$5,217	\$37.80	\$6,957	\$46.73	\$8,696
47	\$11.54	\$1,775	\$21.01	\$3,550	\$30.47	\$5,325	\$39.95	\$7,100	\$49.41	\$8,876
48	\$12.08	\$1,813	\$22.08	\$3,626	\$32.09	\$5,440	\$42.10	\$7,253	\$52.10	\$9,066
49	\$12.62	\$1,854	\$23.16	\$3,707	\$33.70	\$5,561	\$44.25	\$7,414	\$54.79	\$9,268
50	\$13.15	\$1,896	\$24.23	\$3,793	\$35.30	\$5,689	\$46.38	\$7,585	\$57.45	\$9,481
51	\$13.87	\$1,941	\$25.65	\$3,883	\$37.44	\$5,824	\$49.23	\$7,765	\$61.02	\$9,706
52	\$14.57	\$1,989	\$27.07	\$3,977	\$39.56	\$5,966	\$52.06	\$7,954	\$64.56	\$9,943
53	\$15.29	\$2,038	\$28.49	\$4,076	\$41.70	\$6,115	\$54.91	\$8,153	\$68.12	\$10,191
54	\$15.99	\$2,090	\$29.91	\$4,180	\$43.82	\$6,270	\$57.75	\$8,360	\$71.66	\$10,450
55	\$16.70	\$2,144	\$31.33	\$4,288	\$45.95	\$6,432	\$60.58	\$8,576	\$75.20	\$10,720
56	\$17.91	\$2,200	\$33.73	\$4,400	\$49.56	\$6,600	\$65.40	\$8,801	\$81.22	\$11,001
57	\$19.11	\$2,258	\$36.13	\$4,516	\$53.16	\$6,775	\$70.20	\$9,033	\$87.22	\$11,291
58	\$20.31	\$2,318	\$38.53	\$4,636	\$56.76	\$6,955	\$75.00	\$9,273	\$93.22	\$11,591
59	\$21.51	\$2,380	\$40.93	\$4,759	\$60.36	\$7,139	\$79.80	\$9,519	\$99.22	\$11,899
60	\$22.71	\$2,402	\$43.33	\$4,804	\$63.96	\$7,206	\$84.60	\$9,607	\$105.22	\$12,009
61	\$23.89	\$2,480	\$45.69	\$4,959	\$67.50	\$7,439	\$89.31	\$9,918	\$111.12	\$12,398
62	\$25.51	\$2,558	\$48.94	\$5,115	\$72.38	\$7,673	\$95.81	\$10,231	\$119.24	\$12,788
63	\$27.14	\$2,636	\$52.19	\$5,273	\$77.25	\$7,909	\$102.31	\$10,545	\$127.37	\$13,182
64	\$28.77	\$2,716	\$55.45	\$5,431	\$82.14	\$8,147	\$108.83	\$10,862	\$135.51	\$13,578
65	\$30.39	\$2,793	\$58.69	\$5,586	\$87.00	\$8,378	\$115.31	\$11,171	\$143.62	\$13,964
66	\$31.99	\$2,867	\$61.90	\$5,735	\$91.81	\$8,602	\$121.73	\$11,469	\$151.64	\$14,336
67	\$33.70	\$2,940	\$65.33	\$5,879	\$96.95	\$8,819	\$128.57	\$11,758	\$160.20	\$14,698
68	\$35.53	\$3,009	\$68.99	\$6,018	\$102.44	\$9,027	\$135.89	\$12,036	\$169.34	\$15,044
69	\$37.54	\$3,076	\$72.99	\$6,152	\$108.45	\$9,228	\$143.91	\$12,304	\$179.36	\$15,380
70	\$39.71	\$3,144	\$77.34	\$6,288	\$114.96	\$9,432	\$152.59	\$12,575	\$190.22	\$15,719

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Non-Tobacco									
Benefit	\$30,000	Cash Value*	\$35,000	Cash Value*	\$40,000	Cash Value*	\$45,000	Cash Value*	\$50,000	Cash Value*
18	\$19.48	\$14,121	\$22.38	\$16,475	\$25.28	\$18,828	\$28.17	\$21,182	\$31.08	\$23,535
19	\$20.23	\$14,121	\$23.25	\$16,475	\$26.28	\$18,828	\$29.30	\$21,182	\$32.33	\$23,535
20	\$20.60	\$14,121	\$23.69	\$16,475	\$26.78	\$18,828	\$29.86	\$21,182	\$32.96	\$23,535
21	\$21.25	\$14,121	\$24.45	\$16,475	\$27.64	\$18,828	\$30.84	\$21,182	\$34.04	\$23,535
22	\$21.90	\$14,121	\$25.21	\$16,475	\$28.51	\$18,828	\$31.81	\$21,182	\$35.12	\$23,535
23	\$22.55	\$14,121	\$25.97	\$16,475	\$29.38	\$18,828	\$32.79	\$21,182	\$36.21	\$23,535
24	\$23.20	\$14,121	\$26.72	\$16,475	\$30.24	\$18,828	\$33.76	\$21,182	\$37.29	\$23,535
25	\$23.85	\$14,121	\$27.48	\$16,475	\$31.11	\$18,828	\$34.74	\$21,182	\$38.37	\$23,535
26	\$24.63	\$14,121	\$28.39	\$16,475	\$32.14	\$18,828	\$35.90	\$21,182	\$39.67	\$23,535
27	\$25.40	\$14,121	\$29.29	\$16,475	\$33.18	\$18,828	\$37.06	\$21,182	\$40.96	\$23,535
28	\$26.20	\$14,092	\$30.22	\$16,440	\$34.24	\$18,789	\$38.26	\$21,137	\$42.29	\$23,486
29	\$26.98	\$13,927	\$31.13	\$16,248	\$35.28	\$18,569	\$39.42	\$20,890	\$43.58	\$23,211
30	\$27.75	\$13,772	\$32.03	\$16,067	\$36.31	\$18,362	\$40.59	\$20,658	\$44.87	\$22,953
31	\$28.98	\$13,593	\$33.46	\$15,858	\$37.94	\$18,124	\$42.42	\$20,389	\$46.92	\$22,655
32	\$30.20	\$13,414	\$34.89	\$15,650	\$39.58	\$17,886	\$44.26	\$20,121	\$48.96	\$22,357
33	\$31.40	\$13,227	\$36.29	\$15,431	\$41.18	\$17,636	\$46.06	\$19,840	\$50.96	\$22,045
34	\$32.63	\$13,031	\$37.72	\$15,203	\$42.81	\$17,375	\$47.90	\$19,547	\$53.00	\$21,719
35	\$33.85	\$12,827	\$39.15	\$14,965	\$44.44	\$17,103	\$49.74	\$19,241	\$55.04	\$21,379
36	\$35.38	\$12,615	\$40.93	\$14,718	\$46.48	\$16,820	\$52.02	\$18,923	\$57.58	\$21,025
37	\$36.93	\$12,394	\$42.74	\$14,460	\$48.54	\$16,525	\$54.35	\$18,591	\$60.16	\$20,657
38	\$38.45	\$12,164	\$44.51	\$14,192	\$50.57	\$16,219	\$56.64	\$18,246	\$62.71	\$20,274
39	\$40.00	\$11,924	\$46.32	\$13,911	\$52.64	\$15,899	\$58.96	\$17,886	\$65.29	\$19,873
40	\$41.53	\$11,673	\$48.10	\$13,619	\$54.67	\$15,564	\$61.25	\$17,510	\$67.83	\$19,456
41	\$43.70	\$11,411	\$50.64	\$13,313	\$57.57	\$15,215	\$64.51	\$17,116	\$71.46	\$19,018
42	\$45.90	\$11,137	\$53.21	\$12,993	\$60.51	\$14,849	\$67.81	\$16,705	\$75.12	\$18,561
43	\$48.08	\$10,849	\$55.74	\$12,657	\$63.41	\$14,465	\$71.07	\$16,273	\$78.75	\$18,081
44	\$50.25	\$10,548	\$58.28	\$12,306	\$66.31	\$14,064	\$74.33	\$15,822	\$82.37	\$17,580
45	\$52.43	\$10,231	\$60.82	\$11,936	\$69.21	\$13,642	\$77.60	\$15,347	\$86.00	\$17,052
46	\$55.65	\$10,435	\$64.58	\$12,174	\$73.51	\$13,913	\$82.43	\$15,652	\$91.37	\$17,392
47	\$58.88	\$10,651	\$68.34	\$12,426	\$77.81	\$14,201	\$87.27	\$15,976	\$96.75	\$17,751
48	\$62.10	\$10,879	\$72.10	\$12,692	\$82.11	\$14,505	\$92.11	\$16,319	\$102.12	\$18,132
49	\$65.33	\$11,122	\$75.87	\$12,975	\$86.41	\$14,829	\$96.95	\$16,682	\$107.50	\$18,536
50	\$68.53	\$11,378	\$79.60	\$13,274	\$90.67	\$15,170	\$101.75	\$17,066	\$112.83	\$18,963
51	\$72.80	\$11,648	\$84.59	\$13,589	\$96.37	\$15,530	\$108.16	\$17,472	\$119.95	\$19,413
52	\$77.05	\$11,931	\$89.55	\$13,920	\$102.04	\$15,909	\$114.53	\$17,897	\$127.04	\$19,886
53	\$81.33	\$12,229	\$94.53	\$14,267	\$107.74	\$16,306	\$120.95	\$18,344	\$134.16	\$20,382
54	\$85.58	\$12,540	\$99.49	\$14,630	\$113.41	\$16,720	\$127.32	\$18,810	\$141.24	\$20,900
55	\$89.83	\$12,864	\$104.45	\$15,008	\$119.07	\$17,153	\$133.69	\$19,297	\$148.33	\$21,441
56	\$97.05	\$13,201	\$112.88	\$15,401	\$128.71	\$17,601	\$144.53	\$19,801	\$160.37	\$22,002
57	\$104.25	\$13,549	\$121.28	\$15,808	\$138.30	\$18,066	\$155.33	\$20,324	\$172.37	\$22,582
58	\$111.45	\$13,909	\$129.68	\$16,228	\$147.90	\$18,546	\$166.13	\$20,864	\$184.37	\$23,182
59	\$118.65	\$14,278	\$138.08	\$16,658	\$157.50	\$19,038	\$176.93	\$21,418	\$196.37	\$23,797
60	\$125.85	\$14,411	\$146.48	\$16,813	\$167.10	\$19,215	\$187.73	\$21,617	\$208.37	\$24,019
61	\$132.92	\$14,878	\$154.73	\$17,357	\$176.54	\$19,837	\$198.35	\$22,317	\$220.15	\$24,796
62	\$142.67	\$15,346	\$166.11	\$17,903	\$189.54	\$20,461	\$212.97	\$23,019	\$236.40	\$25,576
63	\$152.42	\$15,818	\$177.48	\$18,454	\$202.54	\$21,091	\$227.60	\$23,727	\$252.65	\$26,364
64	\$162.20	\$16,293	\$188.89	\$19,009	\$215.57	\$21,724	\$242.26	\$24,440	\$268.94	\$27,155
65	\$171.92	\$16,757	\$200.23	\$19,550	\$228.54	\$22,342	\$256.84	\$25,135	\$285.15	\$27,928
66	\$181.55	\$17,204	\$211.46	\$20,071	\$241.37	\$22,938	\$271.28	\$25,805	\$301.19	\$28,673
67	\$191.82	\$17,637	\$223.45	\$20,577	\$255.07	\$23,517	\$286.69	\$26,456	\$318.32	\$29,396
68	\$202.80	\$18,053	\$236.25	\$21,062	\$269.70	\$24,071	\$303.16	\$27,080	\$336.61	\$30,089
69	\$214.82	\$18,456	\$250.28	\$21,532	\$285.74	\$24,609	\$321.19	\$27,685	\$356.65	\$30,761
70	\$227.85	\$18,863	\$265.47	\$22,007	\$303.10	\$25,151	\$340.73	\$28,295	\$378.36	\$31,439

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Non-Tobacco									
Benefit	\$55,000	Cash Value*	\$60,000	Cash Value*	\$65,000	Cash Value*	\$70,000	Cash Value*	\$75,000	Cash Value*
18	\$33.98	\$25,889	\$36.88	\$28,242	\$39.78	\$30,596	\$42.68	\$32,949	\$45.57	\$35,303
19	\$35.36	\$25,889	\$38.38	\$28,242	\$41.40	\$30,596	\$44.43	\$32,949	\$47.45	\$35,303
20	\$36.04	\$25,889	\$39.13	\$28,242	\$42.21	\$30,596	\$45.30	\$32,949	\$48.39	\$35,303
21	\$37.23	\$25,889	\$40.43	\$28,242	\$43.62	\$30,596	\$46.82	\$32,949	\$50.01	\$35,303
22	\$38.43	\$25,889	\$41.73	\$28,242	\$45.03	\$30,596	\$48.33	\$32,949	\$51.64	\$35,303
23	\$39.62	\$25,889	\$43.03	\$28,242	\$46.44	\$30,596	\$49.85	\$32,949	\$53.26	\$35,303
24	\$40.81	\$25,889	\$44.33	\$28,242	\$47.85	\$30,596	\$51.37	\$32,949	\$54.89	\$35,303
25	\$42.00	\$25,889	\$45.63	\$28,242	\$49.26	\$30,596	\$52.88	\$32,949	\$56.51	\$35,303
26	\$43.42	\$25,889	\$47.18	\$28,242	\$50.93	\$30,596	\$54.69	\$32,949	\$58.45	\$35,303
27	\$44.84	\$25,889	\$48.73	\$28,242	\$52.61	\$30,596	\$56.50	\$32,949	\$60.39	\$35,303
28	\$46.31	\$25,835	\$50.33	\$28,183	\$54.35	\$30,532	\$58.37	\$32,880	\$62.39	\$35,229
29	\$47.73	\$25,532	\$51.88	\$27,853	\$56.03	\$30,175	\$60.17	\$32,496	\$64.32	\$34,817
30	\$49.15	\$25,248	\$53.43	\$27,544	\$57.71	\$29,839	\$61.98	\$32,134	\$66.26	\$34,430
31	\$51.40	\$24,920	\$55.88	\$27,186	\$60.36	\$29,451	\$64.84	\$31,717	\$69.32	\$33,982
32	\$53.64	\$24,593	\$58.33	\$26,828	\$63.01	\$29,064	\$67.70	\$31,300	\$72.38	\$33,535
33	\$55.84	\$24,249	\$60.73	\$26,454	\$65.61	\$28,658	\$70.50	\$30,863	\$75.38	\$33,067
34	\$58.09	\$23,890	\$63.18	\$26,062	\$68.27	\$28,234	\$73.36	\$30,406	\$78.45	\$32,578
35	\$60.33	\$23,517	\$65.63	\$25,655	\$70.92	\$27,792	\$76.22	\$29,930	\$81.51	\$32,068
36	\$63.13	\$23,128	\$68.68	\$25,230	\$74.23	\$27,333	\$79.77	\$29,435	\$85.32	\$31,538
37	\$65.97	\$22,722	\$71.78	\$24,788	\$77.58	\$26,854	\$83.39	\$28,919	\$89.20	\$30,985
38	\$68.77	\$22,301	\$74.83	\$24,329	\$80.89	\$26,356	\$86.95	\$28,383	\$93.01	\$30,411
39	\$71.61	\$21,861	\$77.93	\$23,848	\$84.25	\$25,835	\$90.57	\$27,822	\$96.88	\$29,810
40	\$74.40	\$21,401	\$80.98	\$23,347	\$87.55	\$25,292	\$94.12	\$27,238	\$100.70	\$29,183
41	\$78.39	\$20,920	\$85.33	\$22,822	\$92.26	\$24,724	\$99.20	\$26,626	\$106.13	\$28,527
42	\$82.42	\$20,417	\$89.73	\$22,273	\$97.03	\$24,130	\$104.33	\$25,986	\$111.63	\$27,842
43	\$86.41	\$19,890	\$94.08	\$21,698	\$101.74	\$23,506	\$109.41	\$25,314	\$117.07	\$27,122
44	\$90.40	\$19,337	\$98.43	\$21,095	\$106.45	\$22,853	\$114.48	\$24,611	\$122.51	\$26,369
45	\$94.39	\$18,757	\$102.78	\$20,462	\$111.17	\$22,168	\$119.56	\$23,873	\$127.95	\$25,578
46	\$100.30	\$19,131	\$109.23	\$20,870	\$118.15	\$22,609	\$127.08	\$24,348	\$136.01	\$26,087
47	\$106.21	\$19,526	\$115.68	\$21,301	\$125.14	\$23,077	\$134.60	\$24,852	\$144.07	\$26,627
48	\$112.12	\$19,945	\$122.13	\$21,758	\$132.13	\$23,571	\$142.13	\$25,385	\$152.13	\$27,198
49	\$118.04	\$20,390	\$128.58	\$22,243	\$139.11	\$24,097	\$149.65	\$25,951	\$160.19	\$27,804
50	\$123.90	\$20,859	\$134.97	\$22,755	\$146.05	\$24,652	\$157.12	\$26,548	\$168.19	\$28,444
51	\$131.74	\$21,354	\$143.52	\$23,295	\$155.31	\$25,237	\$167.10	\$27,178	\$178.88	\$29,119
52	\$139.53	\$21,874	\$152.02	\$23,863	\$164.52	\$25,852	\$177.01	\$27,840	\$189.51	\$29,829
53	\$147.37	\$22,420	\$160.57	\$24,458	\$173.78	\$26,496	\$186.99	\$28,535	\$200.19	\$30,573
54	\$155.16	\$22,990	\$169.07	\$25,080	\$182.99	\$27,170	\$196.90	\$29,260	\$210.82	\$31,350
55	\$162.95	\$23,585	\$177.57	\$25,729	\$192.20	\$27,873	\$206.82	\$30,017	\$221.44	\$32,161
56	\$176.20	\$24,202	\$192.02	\$26,402	\$207.85	\$28,602	\$223.68	\$30,802	\$239.50	\$33,002
57	\$189.40	\$24,841	\$206.42	\$27,099	\$223.45	\$29,357	\$240.48	\$31,615	\$257.50	\$33,874
58	\$202.59	\$25,501	\$220.82	\$27,819	\$239.05	\$30,137	\$257.28	\$32,455	\$275.50	\$34,774
59	\$215.79	\$26,177	\$235.22	\$28,557	\$254.65	\$30,937	\$274.07	\$33,316	\$293.50	\$35,696
60	\$228.99	\$26,420	\$249.62	\$28,822	\$270.25	\$31,224	\$290.87	\$33,626	\$311.50	\$36,028
61	\$241.96	\$27,276	\$263.77	\$29,755	\$285.58	\$32,235	\$307.38	\$34,715	\$329.19	\$37,194
62	\$259.84	\$28,134	\$283.27	\$30,692	\$306.70	\$33,249	\$330.13	\$35,807	\$353.57	\$38,364
63	\$277.71	\$29,000	\$302.77	\$31,636	\$327.83	\$34,273	\$352.88	\$36,909	\$377.94	\$39,545
64	\$295.63	\$29,871	\$322.32	\$32,586	\$349.00	\$35,302	\$375.69	\$38,017	\$402.38	\$40,733
65	\$313.46	\$30,721	\$341.77	\$33,513	\$370.07	\$36,306	\$398.38	\$39,099	\$426.69	\$41,892
66	\$331.10	\$31,540	\$361.02	\$34,407	\$390.93	\$37,274	\$420.84	\$40,142	\$450.75	\$43,009
67	\$349.94	\$32,335	\$381.56	\$35,275	\$413.19	\$38,214	\$444.81	\$41,154	\$476.44	\$44,094
68	\$370.06	\$33,098	\$403.51	\$36,107	\$436.97	\$39,115	\$470.42	\$42,124	\$503.87	\$45,133
69	\$392.11	\$33,837	\$427.56	\$36,913	\$463.02	\$39,989	\$498.48	\$43,065	\$533.93	\$46,141
70	\$415.98	\$34,582	\$453.61	\$37,726	\$491.24	\$40,870	\$528.87	\$44,014	\$566.49	\$47,158

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Non-Tobacco									
Benefit	\$80,000	Cash Value *	\$85,000	Cash Value *	\$90,000	Cash Value *	\$95,000	Cash Value *	\$100,000	Cash Value *
18	\$48.48	\$37,656	\$51.38	\$40,010	\$54.28	\$42,363	\$57.18	\$44,717	\$60.07	\$47,070
19	\$50.48	\$37,656	\$53.50	\$40,010	\$56.53	\$42,363	\$59.55	\$44,717	\$62.57	\$47,070
20	\$51.48	\$37,656	\$54.57	\$40,010	\$57.65	\$42,363	\$60.74	\$44,717	\$63.82	\$47,070
21	\$53.21	\$37,656	\$56.41	\$40,010	\$59.60	\$42,363	\$62.80	\$44,717	\$65.99	\$47,070
22	\$54.95	\$37,656	\$58.25	\$40,010	\$61.55	\$42,363	\$64.86	\$44,717	\$68.16	\$47,070
23	\$56.68	\$37,656	\$60.09	\$40,010	\$63.50	\$42,363	\$66.91	\$44,717	\$70.32	\$47,070
24	\$58.41	\$37,656	\$61.93	\$40,010	\$65.45	\$42,363	\$68.97	\$44,717	\$72.49	\$47,070
25	\$60.15	\$37,656	\$63.78	\$40,010	\$67.40	\$42,363	\$71.03	\$44,717	\$74.66	\$47,070
26	\$62.21	\$37,656	\$65.97	\$40,010	\$69.73	\$42,363	\$73.48	\$44,717	\$77.24	\$47,070
27	\$64.28	\$37,656	\$68.17	\$40,010	\$72.05	\$42,363	\$75.94	\$44,717	\$79.82	\$47,070
28	\$66.41	\$37,578	\$70.43	\$39,926	\$74.45	\$42,275	\$78.47	\$44,623	\$82.49	\$46,972
29	\$68.48	\$37,138	\$72.63	\$39,459	\$76.78	\$41,780	\$80.93	\$44,101	\$85.07	\$46,422
30	\$70.55	\$36,725	\$74.82	\$39,020	\$79.10	\$41,315	\$83.38	\$43,611	\$87.66	\$45,906
31	\$73.81	\$36,248	\$78.30	\$38,513	\$82.78	\$40,779	\$87.26	\$43,044	\$91.74	\$45,310
32	\$77.08	\$35,771	\$81.77	\$38,007	\$86.45	\$40,243	\$91.14	\$42,478	\$95.82	\$44,714
33	\$80.28	\$35,272	\$85.17	\$37,476	\$90.05	\$39,681	\$94.94	\$41,885	\$99.82	\$44,090
34	\$83.55	\$34,750	\$88.64	\$36,922	\$93.73	\$39,093	\$98.82	\$41,265	\$103.91	\$43,437
35	\$86.81	\$34,206	\$92.11	\$36,344	\$97.40	\$38,482	\$102.70	\$40,620	\$107.99	\$42,758
36	\$90.88	\$33,640	\$96.43	\$35,743	\$101.98	\$37,845	\$107.52	\$39,948	\$113.07	\$42,051
37	\$95.01	\$33,051	\$100.82	\$35,116	\$106.63	\$37,182	\$112.43	\$39,248	\$118.24	\$41,313
38	\$99.08	\$32,438	\$105.14	\$34,466	\$111.20	\$36,493	\$117.26	\$38,520	\$123.32	\$40,548
39	\$103.21	\$31,797	\$109.53	\$33,784	\$115.85	\$35,772	\$122.17	\$37,759	\$128.49	\$39,746
40	\$107.28	\$31,129	\$113.85	\$33,075	\$120.43	\$35,020	\$127.00	\$36,966	\$133.57	\$38,911
41	\$113.08	\$30,429	\$120.01	\$32,331	\$126.95	\$34,233	\$133.89	\$36,135	\$140.82	\$38,037
42	\$118.95	\$29,698	\$126.25	\$31,554	\$133.55	\$33,410	\$140.85	\$35,266	\$148.15	\$37,122
43	\$124.75	\$28,930	\$132.41	\$30,738	\$140.07	\$32,547	\$147.74	\$34,355	\$155.40	\$36,163
44	\$130.55	\$28,127	\$138.57	\$29,885	\$146.60	\$31,643	\$154.63	\$33,401	\$162.65	\$35,159
45	\$136.34	\$27,283	\$144.73	\$28,988	\$153.12	\$30,694	\$161.51	\$32,399	\$169.90	\$34,104
46	\$144.94	\$27,827	\$153.87	\$29,566	\$162.80	\$31,305	\$171.73	\$33,044	\$180.65	\$34,783
47	\$153.54	\$28,402	\$163.01	\$30,177	\$172.47	\$31,952	\$181.94	\$33,727	\$191.40	\$35,502
48	\$162.14	\$29,011	\$172.15	\$30,824	\$182.15	\$32,637	\$192.15	\$34,450	\$202.15	\$36,264
49	\$170.74	\$29,658	\$181.28	\$31,511	\$191.82	\$33,365	\$202.36	\$35,219	\$212.90	\$37,072
50	\$179.28	\$30,340	\$190.35	\$32,237	\$201.42	\$34,133	\$212.50	\$36,029	\$223.57	\$37,925
51	\$190.68	\$31,061	\$202.46	\$33,002	\$214.25	\$34,943	\$226.03	\$36,884	\$237.82	\$38,826
52	\$202.01	\$31,817	\$214.50	\$33,806	\$227.00	\$35,794	\$239.49	\$37,783	\$251.98	\$39,772
53	\$213.41	\$32,611	\$226.61	\$34,649	\$239.82	\$36,687	\$253.03	\$38,726	\$266.23	\$40,764
54	\$224.74	\$33,440	\$238.66	\$35,530	\$252.57	\$37,620	\$266.48	\$39,710	\$280.40	\$41,800
55	\$236.07	\$34,305	\$250.70	\$36,449	\$265.32	\$38,593	\$279.94	\$40,737	\$294.57	\$42,881
56	\$255.34	\$35,203	\$271.17	\$37,403	\$286.99	\$39,603	\$302.82	\$41,803	\$318.65	\$44,003
57	\$274.54	\$36,132	\$291.57	\$38,390	\$308.59	\$40,648	\$325.62	\$42,907	\$342.65	\$45,165
58	\$293.74	\$37,092	\$311.97	\$39,410	\$330.19	\$41,728	\$348.42	\$44,047	\$366.65	\$46,365
59	\$312.94	\$38,076	\$332.36	\$40,456	\$351.79	\$42,835	\$371.22	\$45,215	\$390.64	\$47,595
60	\$332.14	\$38,430	\$352.76	\$40,832	\$373.39	\$43,233	\$394.02	\$45,635	\$414.64	\$48,037
61	\$351.00	\$39,674	\$372.81	\$42,153	\$394.61	\$44,633	\$416.42	\$47,113	\$438.23	\$49,592
62	\$377.00	\$40,922	\$400.43	\$43,480	\$423.86	\$46,037	\$447.30	\$48,595	\$470.73	\$51,153
63	\$403.00	\$42,182	\$428.05	\$44,818	\$453.11	\$47,454	\$478.17	\$50,091	\$503.23	\$52,727
64	\$429.06	\$43,448	\$455.75	\$46,164	\$482.44	\$48,879	\$509.12	\$51,595	\$535.81	\$54,310
65	\$455.00	\$44,685	\$483.30	\$47,477	\$511.61	\$50,270	\$539.92	\$53,063	\$568.22	\$55,856
66	\$480.66	\$45,876	\$510.57	\$48,743	\$540.48	\$51,611	\$570.39	\$54,478	\$600.31	\$57,345
67	\$508.06	\$47,033	\$539.68	\$49,973	\$571.31	\$52,912	\$602.93	\$55,852	\$634.55	\$58,791
68	\$537.33	\$48,142	\$570.78	\$51,151	\$604.23	\$54,160	\$637.68	\$57,169	\$671.14	\$60,178
69	\$569.39	\$49,217	\$604.85	\$52,293	\$640.30	\$55,369	\$675.76	\$58,445	\$711.22	\$61,521
70	\$604.12	\$50,302	\$641.75	\$53,446	\$679.38	\$56,589	\$717.01	\$59,733	\$754.63	\$62,877

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Tobacco									
	Benefit	\$5,000	Cash Value *	\$10,000	Cash Value *	\$15,000	Cash Value *	\$20,000	Cash Value *	\$25,000
18		\$6.04	\$2,801	\$10.01	\$5,602	\$13.97	\$8,403	\$17.95	\$11,204	\$21.91
19		\$6.22	\$2,801	\$10.36	\$5,602	\$14.50	\$8,403	\$18.65	\$11,204	\$22.79
20		\$6.34	\$2,801	\$10.59	\$5,602	\$14.85	\$8,403	\$19.12	\$11,204	\$23.37
21		\$6.51	\$2,801	\$10.94	\$5,602	\$15.37	\$8,403	\$19.82	\$11,204	\$24.25
22		\$6.69	\$2,801	\$11.29	\$5,602	\$15.90	\$8,403	\$20.52	\$11,204	\$25.12
23		\$6.86	\$2,801	\$11.64	\$5,602	\$16.42	\$8,403	\$21.22	\$11,204	\$26.00
24		\$7.04	\$2,801	\$11.99	\$5,602	\$16.95	\$8,403	\$21.92	\$11,204	\$26.87
25		\$7.21	\$2,801	\$12.34	\$5,602	\$17.47	\$8,403	\$22.62	\$11,204	\$27.75
26		\$7.44	\$2,801	\$12.81	\$5,602	\$18.17	\$8,403	\$23.55	\$11,204	\$28.91
27		\$7.68	\$2,801	\$13.28	\$5,602	\$18.87	\$8,403	\$24.48	\$11,204	\$30.08
28		\$7.91	\$2,781	\$13.74	\$5,563	\$19.57	\$8,344	\$25.42	\$11,126	\$31.25
29		\$8.14	\$2,752	\$14.21	\$5,504	\$20.27	\$8,257	\$26.35	\$11,009	\$32.41
30		\$8.38	\$2,721	\$14.68	\$5,443	\$20.97	\$8,164	\$27.28	\$10,885	\$33.58
31		\$8.67	\$2,689	\$15.26	\$5,378	\$21.85	\$8,067	\$28.45	\$10,756	\$35.04
32		\$8.96	\$2,655	\$15.84	\$5,310	\$22.72	\$7,964	\$29.62	\$10,619	\$36.50
33		\$9.26	\$2,619	\$16.43	\$5,238	\$23.61	\$7,857	\$30.80	\$10,476	\$37.98
34		\$9.55	\$2,581	\$17.02	\$5,163	\$24.49	\$7,744	\$31.97	\$10,325	\$39.43
35		\$9.84	\$2,542	\$17.60	\$5,084	\$25.36	\$7,626	\$33.13	\$10,167	\$40.89
36		\$10.24	\$2,501	\$18.39	\$5,001	\$26.55	\$7,502	\$34.72	\$10,002	\$42.87
37		\$10.63	\$2,457	\$19.18	\$4,915	\$27.74	\$7,372	\$36.30	\$9,829	\$44.85
38		\$11.03	\$2,412	\$19.98	\$4,824	\$28.94	\$7,236	\$37.90	\$9,648	\$46.85
39		\$11.43	\$2,365	\$20.78	\$4,729	\$30.12	\$7,094	\$39.48	\$9,458	\$48.83
40		\$11.82	\$2,315	\$21.57	\$4,630	\$31.31	\$6,945	\$41.07	\$9,260	\$50.81
41		\$12.33	\$2,263	\$22.58	\$4,526	\$32.82	\$6,789	\$43.08	\$9,051	\$53.33
42		\$12.83	\$2,208	\$23.58	\$4,417	\$34.32	\$6,625	\$45.08	\$8,833	\$55.83
43		\$13.33	\$2,151	\$24.58	\$4,302	\$35.82	\$6,453	\$47.08	\$8,604	\$58.33
44		\$13.83	\$2,091	\$25.58	\$4,182	\$37.32	\$6,272	\$49.08	\$8,363	\$60.83
45		\$14.33	\$2,028	\$26.58	\$4,055	\$38.84	\$6,083	\$51.10	\$8,110	\$63.35
46		\$15.11	\$2,052	\$28.14	\$4,104	\$41.17	\$6,156	\$54.21	\$8,208	\$67.25
47		\$15.90	\$2,077	\$29.72	\$4,154	\$43.54	\$6,231	\$57.36	\$8,308	\$71.18
48		\$16.68	\$2,102	\$31.28	\$4,205	\$45.87	\$6,307	\$60.48	\$8,410	\$75.08
49		\$17.47	\$2,128	\$32.85	\$4,256	\$48.24	\$6,385	\$63.63	\$8,513	\$79.02
50		\$18.24	\$2,155	\$34.41	\$4,309	\$50.57	\$6,464	\$66.75	\$8,618	\$82.91
51		\$19.27	\$2,181	\$36.47	\$4,362	\$53.66	\$6,544	\$70.86	\$8,725	\$88.06
52		\$20.30	\$2,208	\$38.53	\$4,416	\$56.75	\$6,625	\$74.98	\$8,833	\$93.20
53		\$21.33	\$2,236	\$40.58	\$4,471	\$59.82	\$6,707	\$79.08	\$8,943	\$98.33
54		\$22.35	\$2,264	\$42.63	\$4,527	\$62.90	\$6,791	\$83.18	\$9,055	\$103.45
55		\$23.38	\$2,292	\$44.68	\$4,585	\$65.98	\$6,877	\$87.30	\$9,170	\$108.60
56		\$24.86	\$2,322	\$47.65	\$4,645	\$70.43	\$6,967	\$93.23	\$9,289	\$116.01
57		\$26.34	\$2,354	\$50.61	\$4,708	\$74.87	\$7,061	\$99.15	\$9,415	\$123.41
58		\$27.83	\$2,387	\$53.57	\$4,774	\$79.32	\$7,162	\$105.08	\$9,549	\$130.83
59		\$29.31	\$2,423	\$56.54	\$4,846	\$83.77	\$7,270	\$111.01	\$9,693	\$138.24
60		\$30.79	\$2,420	\$59.51	\$4,840	\$88.22	\$7,260	\$116.95	\$9,680	\$145.66
61		\$32.30	\$2,476	\$62.53	\$4,953	\$92.75	\$7,429	\$122.98	\$9,906	\$153.20
62		\$34.25	\$2,534	\$66.43	\$5,067	\$98.60	\$7,601	\$130.77	\$10,135	\$162.95
63		\$36.20	\$2,595	\$70.33	\$5,189	\$104.45	\$7,784	\$138.57	\$10,379	\$172.70
64		\$38.15	\$2,656	\$74.23	\$5,313	\$110.30	\$7,969	\$146.37	\$10,626	\$182.45
65		\$40.10	\$2,718	\$78.13	\$5,436	\$116.15	\$8,155	\$154.17	\$10,873	\$192.20
66		\$42.15	\$2,778	\$82.21	\$5,556	\$122.28	\$8,334	\$162.34	\$11,112	\$202.41
67		\$44.31	\$2,834	\$86.53	\$5,668	\$128.76	\$8,502	\$170.99	\$11,336	\$213.22
68		\$46.65	\$2,887	\$91.22	\$5,774	\$135.79	\$8,661	\$180.36	\$11,548	\$224.93
69		\$49.10	\$2,937	\$96.12	\$5,873	\$143.14	\$8,810	\$190.16	\$11,746	\$237.17
70		\$51.79	\$2,983	\$101.49	\$5,967	\$151.20	\$8,950	\$200.91	\$11,933	\$250.61

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Tobacco									
Benefit	\$30,000	Cash Value*	\$35,000	Cash Value*	\$40,000	Cash Value*	\$45,000	Cash Value*	\$50,000	Cash Value*
18	\$25.88	\$16,806	\$29.84	\$19,606	\$33.81	\$22,407	\$37.77	\$25,208	\$41.75	\$28,009
19	\$26.93	\$16,806	\$31.07	\$19,606	\$35.21	\$22,407	\$39.35	\$25,208	\$43.50	\$28,009
20	\$27.63	\$16,806	\$31.89	\$19,606	\$36.14	\$22,407	\$40.40	\$25,208	\$44.67	\$28,009
21	\$28.68	\$16,806	\$33.11	\$19,606	\$37.54	\$22,407	\$41.97	\$25,208	\$46.42	\$28,009
22	\$29.73	\$16,806	\$34.34	\$19,606	\$38.94	\$22,407	\$43.55	\$25,208	\$48.17	\$28,009
23	\$30.78	\$16,806	\$35.56	\$19,606	\$40.34	\$22,407	\$45.12	\$25,208	\$49.91	\$28,009
24	\$31.83	\$16,806	\$36.79	\$19,606	\$41.74	\$22,407	\$46.70	\$25,208	\$51.66	\$28,009
25	\$32.88	\$16,806	\$38.01	\$19,606	\$43.14	\$22,407	\$48.27	\$25,208	\$53.41	\$28,009
26	\$34.28	\$16,806	\$39.64	\$19,606	\$45.01	\$22,407	\$50.37	\$25,208	\$55.75	\$28,009
27	\$35.68	\$16,806	\$41.28	\$19,606	\$46.88	\$22,407	\$52.47	\$25,208	\$58.08	\$28,009
28	\$37.08	\$16,689	\$42.91	\$19,470	\$48.74	\$22,251	\$54.57	\$25,033	\$60.41	\$27,814
29	\$38.48	\$16,513	\$44.54	\$19,265	\$50.61	\$22,017	\$56.67	\$24,770	\$62.75	\$27,522
30	\$39.88	\$16,328	\$46.18	\$19,050	\$52.47	\$21,771	\$58.77	\$24,492	\$65.08	\$27,214
31	\$41.63	\$16,134	\$48.22	\$18,823	\$54.81	\$21,512	\$61.40	\$24,201	\$68.00	\$26,890
32	\$43.38	\$15,929	\$50.26	\$18,584	\$57.14	\$21,238	\$64.02	\$23,893	\$70.91	\$26,548
33	\$45.15	\$15,713	\$52.33	\$18,332	\$59.51	\$20,951	\$66.69	\$23,570	\$73.87	\$26,189
34	\$46.90	\$15,488	\$54.37	\$18,069	\$61.84	\$20,650	\$69.31	\$23,232	\$76.79	\$25,813
35	\$48.65	\$15,251	\$56.41	\$17,793	\$64.17	\$20,335	\$71.93	\$22,877	\$79.71	\$25,419
36	\$51.03	\$15,003	\$59.18	\$17,504	\$67.34	\$20,004	\$75.50	\$22,505	\$83.66	\$25,005
37	\$53.40	\$14,744	\$61.96	\$17,201	\$70.51	\$19,658	\$79.06	\$22,116	\$87.62	\$24,573
38	\$55.80	\$14,472	\$64.76	\$16,884	\$73.71	\$19,296	\$82.66	\$21,708	\$91.62	\$24,120
39	\$58.18	\$14,188	\$67.53	\$16,552	\$76.87	\$18,917	\$86.22	\$21,281	\$95.58	\$23,646
40	\$60.55	\$13,890	\$70.30	\$16,205	\$80.04	\$18,520	\$89.78	\$20,835	\$99.54	\$23,150
41	\$63.58	\$13,577	\$73.83	\$15,840	\$84.07	\$18,103	\$94.32	\$20,366	\$104.58	\$22,629
42	\$66.58	\$13,250	\$77.33	\$15,458	\$88.07	\$17,666	\$98.82	\$19,874	\$109.58	\$22,083
43	\$69.58	\$12,906	\$80.83	\$15,057	\$92.07	\$17,208	\$103.32	\$19,359	\$114.58	\$21,510
44	\$72.58	\$12,545	\$84.33	\$14,636	\$96.07	\$16,726	\$107.82	\$18,817	\$119.58	\$20,908
45	\$75.60	\$12,165	\$87.85	\$14,193	\$100.11	\$16,220	\$112.36	\$18,248	\$124.62	\$20,275
46	\$80.28	\$12,313	\$93.31	\$14,365	\$106.34	\$16,417	\$119.37	\$18,469	\$132.41	\$20,521
47	\$85.00	\$12,462	\$98.82	\$14,539	\$112.64	\$16,616	\$126.46	\$18,693	\$140.29	\$20,770
48	\$89.68	\$12,614	\$104.27	\$14,717	\$118.87	\$16,819	\$133.47	\$18,922	\$148.08	\$21,024
49	\$94.40	\$12,769	\$109.79	\$14,897	\$125.17	\$17,026	\$140.56	\$19,154	\$155.95	\$21,282
50	\$99.08	\$12,928	\$115.24	\$15,082	\$131.40	\$17,237	\$147.57	\$19,391	\$163.74	\$21,546
51	\$105.25	\$13,087	\$122.44	\$15,268	\$139.64	\$17,450	\$156.83	\$19,631	\$174.03	\$21,812
52	\$111.43	\$13,249	\$129.65	\$15,457	\$147.87	\$17,665	\$166.09	\$19,874	\$184.33	\$22,082
53	\$117.58	\$13,414	\$136.82	\$15,650	\$156.07	\$17,885	\$175.32	\$20,121	\$194.58	\$22,357
54	\$123.73	\$13,582	\$144.00	\$15,846	\$164.27	\$18,110	\$184.54	\$20,374	\$204.83	\$22,637
55	\$129.90	\$13,755	\$151.20	\$16,047	\$172.50	\$18,340	\$193.80	\$20,632	\$215.12	\$22,925
56	\$138.80	\$13,934	\$161.58	\$16,256	\$184.37	\$18,579	\$207.15	\$20,901	\$229.95	\$23,223
57	\$147.67	\$14,123	\$171.94	\$16,477	\$196.20	\$18,830	\$220.47	\$21,184	\$244.74	\$23,538
58	\$156.57	\$14,323	\$182.32	\$16,710	\$208.07	\$19,097	\$233.82	\$21,485	\$259.57	\$23,872
59	\$165.47	\$14,539	\$192.70	\$16,963	\$219.93	\$19,386	\$247.17	\$21,809	\$274.41	\$24,232
60	\$174.37	\$14,520	\$203.09	\$16,940	\$231.80	\$19,359	\$260.51	\$21,779	\$289.24	\$24,199
61	\$183.42	\$14,858	\$213.65	\$17,335	\$243.87	\$19,811	\$274.09	\$22,288	\$304.32	\$24,764
62	\$195.12	\$15,202	\$227.30	\$17,736	\$259.47	\$20,270	\$291.64	\$22,803	\$323.82	\$25,337
63	\$206.82	\$15,568	\$240.95	\$18,163	\$275.07	\$20,757	\$309.19	\$23,352	\$343.32	\$25,947
64	\$218.52	\$15,939	\$254.59	\$18,595	\$290.67	\$21,252	\$326.74	\$23,908	\$362.82	\$26,565
65	\$230.22	\$16,309	\$268.24	\$19,027	\$306.27	\$21,745	\$344.29	\$24,464	\$382.31	\$27,182
66	\$242.47	\$16,668	\$282.54	\$19,446	\$322.60	\$22,224	\$362.67	\$25,002	\$402.73	\$27,780
67	\$255.44	\$17,004	\$297.67	\$19,838	\$339.90	\$22,672	\$382.13	\$25,506	\$424.35	\$28,340
68	\$269.49	\$17,322	\$314.06	\$20,209	\$358.63	\$23,096	\$403.20	\$25,983	\$447.77	\$28,870
69	\$284.19	\$17,619	\$331.21	\$20,556	\$378.23	\$23,492	\$425.25	\$26,429	\$472.27	\$29,365
70	\$300.32	\$17,900	\$350.02	\$20,883	\$399.73	\$23,866	\$449.44	\$26,850	\$499.14	\$29,833

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Tobacco									
Benefit	\$55,000	Cash Value*	\$60,000	Cash Value*	\$65,000	Cash Value*	\$70,000	Cash Value*	\$75,000	Cash Value*
18	\$45.71	\$30,810	\$49.68	\$33,611	\$53.64	\$36,412	\$57.61	\$39,213	\$61.57	\$42,014
19	\$47.64	\$30,810	\$51.78	\$33,611	\$55.92	\$36,412	\$60.06	\$39,213	\$64.20	\$42,014
20	\$48.92	\$30,810	\$53.18	\$33,611	\$57.43	\$36,412	\$61.69	\$39,213	\$65.95	\$42,014
21	\$50.85	\$30,810	\$55.28	\$33,611	\$59.71	\$36,412	\$64.14	\$39,213	\$68.57	\$42,014
22	\$52.77	\$30,810	\$57.38	\$33,611	\$61.98	\$36,412	\$66.59	\$39,213	\$71.20	\$42,014
23	\$54.70	\$30,810	\$59.48	\$33,611	\$64.26	\$36,412	\$69.04	\$39,213	\$73.82	\$42,014
24	\$56.62	\$30,810	\$61.58	\$33,611	\$66.53	\$36,412	\$71.49	\$39,213	\$76.45	\$42,014
25	\$58.55	\$30,810	\$63.68	\$33,611	\$68.81	\$36,412	\$73.94	\$39,213	\$79.07	\$42,014
26	\$61.11	\$30,810	\$66.48	\$33,611	\$71.84	\$36,412	\$77.21	\$39,213	\$82.57	\$42,014
27	\$63.68	\$30,810	\$69.28	\$33,611	\$74.88	\$36,412	\$80.47	\$39,213	\$86.07	\$42,014
28	\$66.25	\$30,596	\$72.08	\$33,377	\$77.91	\$36,159	\$83.74	\$38,940	\$89.57	\$41,721
29	\$68.81	\$30,274	\$74.88	\$33,026	\$80.94	\$35,778	\$87.01	\$38,530	\$93.07	\$41,283
30	\$71.38	\$29,935	\$77.68	\$32,656	\$83.98	\$35,378	\$90.27	\$38,099	\$96.57	\$40,821
31	\$74.59	\$29,579	\$81.18	\$32,267	\$87.77	\$34,956	\$94.36	\$37,645	\$100.95	\$40,334
32	\$77.80	\$29,203	\$84.68	\$31,857	\$91.56	\$34,512	\$98.44	\$37,167	\$105.32	\$39,822
33	\$81.05	\$28,808	\$88.23	\$31,427	\$95.40	\$34,046	\$102.58	\$36,665	\$109.76	\$39,284
34	\$84.26	\$28,394	\$91.73	\$30,975	\$99.20	\$33,557	\$106.66	\$36,138	\$114.13	\$38,719
35	\$87.47	\$27,961	\$95.23	\$30,502	\$102.99	\$33,044	\$110.75	\$35,586	\$118.51	\$38,128
36	\$91.82	\$27,506	\$99.98	\$30,006	\$108.13	\$32,507	\$116.29	\$35,007	\$124.45	\$37,508
37	\$96.17	\$27,030	\$104.73	\$29,488	\$113.28	\$31,945	\$121.83	\$34,402	\$130.38	\$36,860
38	\$100.57	\$26,532	\$109.53	\$28,944	\$118.48	\$31,356	\$127.43	\$33,768	\$136.38	\$36,180
39	\$104.93	\$26,011	\$114.28	\$28,375	\$123.62	\$30,740	\$132.97	\$33,104	\$142.32	\$35,469
40	\$109.28	\$25,465	\$119.03	\$27,780	\$128.77	\$30,095	\$138.51	\$32,409	\$148.26	\$34,724
41	\$114.83	\$24,891	\$125.08	\$27,154	\$135.32	\$29,417	\$145.57	\$31,680	\$155.82	\$33,943
42	\$120.33	\$24,291	\$131.08	\$26,499	\$141.82	\$28,707	\$152.57	\$30,916	\$163.32	\$33,124
43	\$125.83	\$23,661	\$137.07	\$25,812	\$148.32	\$27,963	\$159.57	\$30,114	\$170.82	\$32,265
44	\$131.33	\$22,999	\$143.07	\$25,090	\$154.82	\$27,180	\$166.57	\$29,271	\$178.32	\$31,362
45	\$136.87	\$22,303	\$149.12	\$24,330	\$161.38	\$26,358	\$173.63	\$28,385	\$185.88	\$30,413
46	\$145.44	\$22,573	\$158.47	\$24,625	\$171.51	\$26,678	\$184.54	\$28,730	\$197.57	\$30,782
47	\$154.10	\$22,847	\$167.92	\$24,924	\$181.74	\$27,001	\$195.56	\$29,078	\$209.38	\$31,155
48	\$162.68	\$23,127	\$177.27	\$25,229	\$191.87	\$27,331	\$206.47	\$29,434	\$221.07	\$31,536
49	\$171.34	\$23,410	\$186.72	\$25,538	\$202.11	\$27,667	\$217.49	\$29,795	\$232.88	\$31,923
50	\$179.91	\$23,700	\$196.07	\$25,855	\$212.24	\$28,010	\$228.40	\$30,164	\$244.57	\$32,319
51	\$191.23	\$23,993	\$208.42	\$26,174	\$225.62	\$28,356	\$242.81	\$30,537	\$260.00	\$32,718
52	\$202.55	\$24,290	\$220.77	\$26,498	\$238.99	\$28,706	\$257.22	\$30,915	\$275.44	\$33,123
53	\$213.82	\$24,592	\$233.07	\$26,828	\$252.32	\$29,064	\$271.57	\$31,299	\$290.81	\$33,535
54	\$225.10	\$24,901	\$245.37	\$27,165	\$265.64	\$29,429	\$285.92	\$31,692	\$306.19	\$33,956
55	\$236.42	\$25,217	\$257.72	\$27,510	\$279.02	\$29,802	\$300.32	\$32,095	\$321.62	\$34,387
56	\$252.73	\$25,545	\$275.52	\$27,868	\$298.30	\$30,190	\$321.09	\$32,512	\$343.87	\$34,835
57	\$269.00	\$25,892	\$293.27	\$28,245	\$317.53	\$30,599	\$341.80	\$32,953	\$366.06	\$35,307
58	\$285.32	\$26,259	\$311.07	\$28,646	\$336.82	\$31,033	\$362.56	\$33,420	\$388.31	\$35,808
59	\$301.64	\$26,656	\$328.87	\$29,079	\$356.10	\$31,502	\$383.33	\$33,925	\$410.56	\$36,349
60	\$317.95	\$26,619	\$346.67	\$29,039	\$375.38	\$31,459	\$404.09	\$33,879	\$432.81	\$36,299
61	\$334.54	\$27,241	\$364.77	\$29,717	\$394.99	\$32,193	\$425.21	\$34,670	\$455.44	\$37,146
62	\$355.99	\$27,871	\$388.16	\$30,405	\$420.34	\$32,938	\$452.51	\$35,472	\$484.69	\$38,006
63	\$377.44	\$28,541	\$411.56	\$31,136	\$445.69	\$33,731	\$479.81	\$36,325	\$513.93	\$38,920
64	\$398.89	\$29,221	\$434.96	\$31,877	\$471.04	\$34,534	\$507.11	\$37,190	\$543.18	\$39,847
65	\$420.34	\$29,900	\$458.36	\$32,618	\$496.39	\$35,336	\$534.41	\$38,054	\$572.43	\$40,773
66	\$442.80	\$30,558	\$482.86	\$33,336	\$522.93	\$36,114	\$562.99	\$38,892	\$603.06	\$41,670
67	\$466.58	\$31,174	\$508.81	\$34,008	\$551.04	\$36,842	\$593.26	\$39,676	\$635.49	\$42,511
68	\$492.34	\$31,757	\$536.91	\$34,644	\$581.48	\$37,531	\$626.05	\$40,418	\$670.62	\$43,305
69	\$519.29	\$32,302	\$566.31	\$35,239	\$613.33	\$38,175	\$660.35	\$41,112	\$707.36	\$44,048
70	\$548.85	\$32,816	\$598.56	\$35,799	\$648.26	\$38,783	\$697.97	\$41,766	\$747.68	\$44,749

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Employee Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Tobacco									
Benefit	\$80,000	Cash Value *	\$85,000	Cash Value *	\$90,000	Cash Value *	\$95,000	Cash Value *	\$100,000	Cash Value *
18	\$65.55	\$44,815	\$69.51	\$47,616	\$73.48	\$50,417	\$77.44	\$53,218	\$81.41	\$56,019
19	\$68.35	\$44,815	\$72.49	\$47,616	\$76.63	\$50,417	\$80.77	\$53,218	\$84.91	\$56,019
20	\$70.21	\$44,815	\$74.47	\$47,616	\$78.73	\$50,417	\$82.98	\$53,218	\$87.24	\$56,019
21	\$73.01	\$44,815	\$77.45	\$47,616	\$81.88	\$50,417	\$86.31	\$53,218	\$90.74	\$56,019
22	\$75.81	\$44,815	\$80.42	\$47,616	\$85.03	\$50,417	\$89.63	\$53,218	\$94.24	\$56,019
23	\$78.61	\$44,815	\$83.40	\$47,616	\$88.18	\$50,417	\$92.96	\$53,218	\$97.74	\$56,019
24	\$81.41	\$44,815	\$86.37	\$47,616	\$91.33	\$50,417	\$96.28	\$53,218	\$101.24	\$56,019
25	\$84.21	\$44,815	\$89.35	\$47,616	\$94.48	\$50,417	\$99.61	\$53,218	\$104.74	\$56,019
26	\$87.95	\$44,815	\$93.31	\$47,616	\$98.68	\$50,417	\$104.04	\$53,218	\$109.41	\$56,019
27	\$91.68	\$44,815	\$97.28	\$47,616	\$102.88	\$50,417	\$108.47	\$53,218	\$114.07	\$56,019
28	\$95.41	\$44,503	\$101.24	\$47,284	\$107.08	\$50,066	\$112.91	\$52,847	\$118.74	\$55,629
29	\$99.15	\$44,035	\$105.21	\$46,787	\$111.28	\$49,539	\$117.34	\$52,291	\$123.41	\$55,043
30	\$102.88	\$43,542	\$109.18	\$46,263	\$115.48	\$48,985	\$121.77	\$51,706	\$128.07	\$54,427
31	\$107.55	\$43,023	\$114.14	\$45,712	\$120.73	\$48,401	\$127.32	\$51,090	\$133.91	\$53,779
32	\$112.21	\$42,477	\$119.09	\$45,131	\$125.98	\$47,786	\$132.86	\$50,441	\$139.74	\$53,096
33	\$116.95	\$41,903	\$124.12	\$44,521	\$131.30	\$47,140	\$138.48	\$49,759	\$145.65	\$52,378
34	\$121.61	\$41,301	\$129.08	\$43,882	\$136.55	\$46,463	\$144.02	\$49,044	\$151.49	\$51,626
35	\$126.28	\$40,670	\$134.04	\$43,212	\$141.80	\$45,754	\$149.56	\$48,296	\$157.32	\$50,837
36	\$132.61	\$40,008	\$140.77	\$42,509	\$148.92	\$45,009	\$157.08	\$47,510	\$165.24	\$50,011
37	\$138.94	\$39,317	\$147.50	\$41,774	\$156.05	\$44,232	\$164.60	\$46,689	\$173.15	\$49,146
38	\$145.34	\$38,592	\$154.30	\$41,004	\$163.25	\$43,416	\$172.20	\$45,828	\$181.15	\$48,240
39	\$151.68	\$37,834	\$161.03	\$40,198	\$170.37	\$42,563	\$179.72	\$44,927	\$189.07	\$47,292
40	\$158.01	\$37,039	\$167.75	\$39,354	\$177.50	\$41,669	\$187.24	\$43,984	\$196.99	\$46,299
41	\$166.08	\$36,206	\$176.32	\$38,469	\$186.57	\$40,731	\$196.82	\$42,994	\$207.07	\$45,257
42	\$174.08	\$35,332	\$184.82	\$37,540	\$195.57	\$39,749	\$206.32	\$41,957	\$217.07	\$44,165
43	\$182.08	\$34,416	\$193.32	\$36,567	\$204.57	\$38,718	\$215.82	\$40,869	\$227.07	\$43,020
44	\$190.08	\$33,453	\$201.82	\$35,544	\$213.57	\$37,635	\$225.32	\$39,725	\$237.07	\$41,816
45	\$198.14	\$32,440	\$210.39	\$34,468	\$222.65	\$36,495	\$234.90	\$38,523	\$247.15	\$40,550
46	\$210.61	\$32,834	\$223.64	\$34,886	\$236.67	\$36,938	\$249.70	\$38,990	\$262.73	\$41,042
47	\$223.21	\$33,232	\$237.03	\$35,309	\$250.85	\$37,386	\$264.66	\$39,463	\$278.48	\$41,540
48	\$235.67	\$33,639	\$250.27	\$35,741	\$264.87	\$37,843	\$279.47	\$39,946	\$294.07	\$42,048
49	\$248.27	\$34,051	\$263.66	\$36,179	\$279.04	\$38,308	\$294.43	\$40,436	\$309.81	\$42,564
50	\$260.74	\$34,473	\$276.90	\$36,628	\$293.07	\$38,783	\$309.23	\$40,937	\$325.40	\$43,092
51	\$277.21	\$34,899	\$294.40	\$37,080	\$311.59	\$39,262	\$328.79	\$41,443	\$345.98	\$43,624
52	\$293.67	\$35,331	\$311.89	\$37,539	\$330.12	\$39,747	\$348.34	\$41,955	\$366.56	\$44,164
53	\$310.07	\$35,771	\$329.32	\$38,006	\$348.57	\$40,242	\$367.81	\$42,478	\$387.06	\$44,713
54	\$326.47	\$36,220	\$346.74	\$38,484	\$367.02	\$40,747	\$387.29	\$43,011	\$407.56	\$45,275
55	\$342.94	\$36,680	\$364.24	\$38,972	\$385.54	\$41,265	\$406.84	\$43,557	\$428.14	\$45,850
56	\$366.67	\$37,157	\$389.45	\$39,479	\$412.24	\$41,802	\$435.02	\$44,124	\$457.81	\$46,446
57	\$390.33	\$37,661	\$414.60	\$40,014	\$438.86	\$42,368	\$463.13	\$44,722	\$487.39	\$47,076
58	\$414.07	\$38,195	\$439.81	\$40,582	\$465.56	\$42,969	\$491.31	\$45,356	\$517.06	\$47,743
59	\$437.80	\$38,772	\$465.03	\$41,195	\$492.26	\$43,618	\$519.49	\$46,042	\$546.72	\$48,465
60	\$461.53	\$38,719	\$490.25	\$41,139	\$518.96	\$43,559	\$547.67	\$45,979	\$576.39	\$48,399
61	\$485.66	\$39,623	\$515.88	\$42,099	\$546.11	\$44,575	\$576.33	\$47,052	\$606.56	\$49,528
62	\$516.86	\$40,539	\$549.03	\$43,073	\$581.21	\$45,607	\$613.38	\$48,141	\$645.55	\$50,674
63	\$548.06	\$41,515	\$582.18	\$44,109	\$616.31	\$46,704	\$650.43	\$49,299	\$684.55	\$51,893
64	\$579.26	\$42,503	\$615.33	\$45,160	\$651.40	\$47,816	\$687.48	\$50,473	\$723.55	\$53,129
65	\$610.46	\$43,491	\$648.48	\$46,209	\$686.50	\$48,927	\$724.53	\$51,645	\$762.55	\$54,363
66	\$643.12	\$44,449	\$683.19	\$47,227	\$723.25	\$50,005	\$763.32	\$52,783	\$803.38	\$55,561
67	\$677.72	\$45,345	\$719.95	\$48,179	\$762.17	\$51,013	\$804.40	\$53,847	\$846.63	\$56,681
68	\$715.18	\$46,192	\$759.75	\$49,079	\$804.32	\$51,966	\$848.89	\$54,853	\$893.46	\$57,740
69	\$754.38	\$46,985	\$801.40	\$49,921	\$848.42	\$52,858	\$895.44	\$55,794	\$942.46	\$58,731
70	\$797.38	\$47,732	\$847.09	\$50,716	\$896.79	\$53,699	\$946.50	\$56,682	\$996.21	\$59,666

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Spouse Rates

Monthly Rates including Accidental Death & Dismemberment



Age	Uni-Tobacco									
Benefit	\$5,000	Cash Value*	\$10,000	Cash Value*	\$15,000	Cash Value*	\$20,000	Cash Value*	\$25,000	Cash Value*
18	\$5.26	\$2,525	\$8.43	\$5,049	\$11.61	\$7,574	\$14.80	\$10,099	\$17.98	\$12,623
19	\$5.41	\$2,525	\$8.73	\$5,049	\$12.06	\$7,574	\$15.40	\$10,099	\$18.73	\$12,623
20	\$5.56	\$2,525	\$9.03	\$5,049	\$12.51	\$7,574	\$16.00	\$10,099	\$19.48	\$12,623
21	\$5.70	\$2,525	\$9.33	\$5,049	\$12.95	\$7,574	\$16.58	\$10,099	\$20.21	\$12,623
22	\$5.85	\$2,525	\$9.63	\$5,049	\$13.40	\$7,574	\$17.18	\$10,099	\$20.96	\$12,623
23	\$6.00	\$2,525	\$9.93	\$5,049	\$13.85	\$7,574	\$17.78	\$10,099	\$21.71	\$12,623
24	\$6.15	\$2,525	\$10.23	\$5,049	\$14.30	\$7,574	\$18.38	\$10,099	\$22.46	\$12,623
25	\$6.30	\$2,525	\$10.52	\$5,049	\$14.74	\$7,574	\$18.97	\$10,099	\$23.19	\$12,623
26	\$6.50	\$2,525	\$10.92	\$5,049	\$15.34	\$7,574	\$19.77	\$10,099	\$24.19	\$12,623
27	\$6.69	\$2,525	\$11.31	\$5,049	\$15.92	\$7,574	\$20.55	\$10,099	\$25.16	\$12,623
28	\$6.89	\$2,510	\$11.71	\$5,021	\$16.52	\$7,531	\$21.35	\$10,042	\$26.16	\$12,552
29	\$7.09	\$2,483	\$12.11	\$4,966	\$17.12	\$7,449	\$22.15	\$9,932	\$27.16	\$12,415
30	\$7.29	\$2,454	\$12.51	\$4,908	\$17.72	\$7,362	\$22.95	\$9,817	\$28.16	\$12,271
31	\$7.56	\$2,424	\$13.03	\$4,848	\$18.51	\$7,272	\$24.00	\$9,696	\$29.48	\$12,120
32	\$7.82	\$2,392	\$13.56	\$4,784	\$19.30	\$7,177	\$25.05	\$9,569	\$30.79	\$11,961
33	\$8.07	\$2,359	\$14.07	\$4,718	\$20.06	\$7,077	\$26.07	\$9,437	\$32.06	\$11,796
34	\$8.34	\$2,325	\$14.59	\$4,649	\$20.85	\$6,974	\$27.12	\$9,298	\$33.37	\$11,623
35	\$8.60	\$2,289	\$15.12	\$4,577	\$21.64	\$6,866	\$28.17	\$9,154	\$34.68	\$11,443
36	\$8.96	\$2,251	\$15.83	\$4,502	\$22.71	\$6,753	\$29.60	\$9,004	\$36.48	\$11,255
37	\$9.32	\$2,212	\$16.55	\$4,423	\$23.79	\$6,635	\$31.03	\$8,847	\$38.27	\$11,058
38	\$9.67	\$2,171	\$17.27	\$4,342	\$24.86	\$6,513	\$32.47	\$8,683	\$40.06	\$10,854
39	\$10.03	\$2,128	\$17.98	\$4,257	\$25.94	\$6,385	\$33.90	\$8,513	\$41.85	\$10,641
40	\$10.39	\$2,084	\$18.71	\$4,168	\$27.02	\$6,251	\$35.35	\$8,335	\$43.66	\$10,419
41	\$10.88	\$2,037	\$19.68	\$4,075	\$28.47	\$6,112	\$37.28	\$8,149	\$46.08	\$10,187
42	\$11.36	\$1,989	\$20.64	\$3,978	\$29.92	\$5,967	\$39.22	\$7,956	\$48.50	\$9,944
43	\$11.84	\$1,938	\$21.61	\$3,876	\$31.37	\$5,814	\$41.15	\$7,752	\$50.91	\$9,690
44	\$12.33	\$1,885	\$22.58	\$3,770	\$32.82	\$5,655	\$43.08	\$7,540	\$53.33	\$9,424
45	\$12.82	\$1,829	\$23.55	\$3,658	\$34.29	\$5,487	\$45.03	\$7,316	\$55.77	\$9,145
46	\$13.51	\$1,862	\$24.93	\$3,724	\$36.36	\$5,586	\$47.80	\$7,448	\$59.23	\$9,309
47	\$14.20	\$1,896	\$26.33	\$3,792	\$38.45	\$5,689	\$50.58	\$7,585	\$62.70	\$9,481
48	\$14.90	\$1,932	\$27.72	\$3,865	\$40.54	\$5,797	\$53.36	\$7,729	\$66.18	\$9,661
49	\$15.59	\$1,970	\$29.11	\$3,940	\$42.62	\$5,910	\$56.15	\$7,880	\$69.66	\$9,849
50	\$16.29	\$2,009	\$30.49	\$4,018	\$44.70	\$6,027	\$58.91	\$8,036	\$73.12	\$10,045
51	\$17.19	\$2,050	\$32.29	\$4,100	\$47.40	\$6,150	\$62.51	\$8,200	\$77.62	\$10,250
52	\$18.09	\$2,092	\$34.09	\$4,185	\$50.10	\$6,277	\$66.11	\$8,369	\$82.12	\$10,461
53	\$18.99	\$2,136	\$35.89	\$4,272	\$52.80	\$6,408	\$69.71	\$8,544	\$86.62	\$10,680
54	\$19.89	\$2,181	\$37.69	\$4,362	\$55.50	\$6,543	\$73.31	\$8,725	\$91.12	\$10,906
55	\$20.79	\$2,228	\$39.49	\$4,455	\$58.20	\$6,683	\$76.91	\$8,910	\$95.62	\$11,138
56	\$22.30	\$2,275	\$42.52	\$4,550	\$62.74	\$6,826	\$82.96	\$9,101	\$103.18	\$11,376
57	\$23.81	\$2,325	\$45.54	\$4,649	\$67.27	\$6,974	\$89.01	\$9,298	\$110.74	\$11,623
58	\$25.32	\$2,375	\$48.57	\$4,751	\$71.81	\$7,126	\$95.06	\$9,502	\$118.31	\$11,877
59	\$26.84	\$2,428	\$51.59	\$4,856	\$76.35	\$7,285	\$101.11	\$9,713	\$125.87	\$12,141
60	\$28.35	\$2,441	\$54.62	\$4,882	\$80.88	\$7,323	\$107.16	\$9,763	\$133.43	\$12,204
61	\$30.85	\$2,512	\$59.63	\$5,024	\$88.40	\$7,536	\$117.18	\$10,048	\$145.95	\$12,560
62	\$33.80	\$2,584	\$65.51	\$5,168	\$97.23	\$7,751	\$128.94	\$10,335	\$160.66	\$12,919
63	\$36.74	\$2,656	\$71.40	\$5,312	\$106.06	\$7,968	\$140.72	\$10,623	\$175.39	\$13,279
64	\$39.68	\$2,727	\$77.29	\$5,454	\$114.89	\$8,181	\$152.49	\$10,909	\$190.09	\$13,636
65	\$42.63	\$2,797	\$83.18	\$5,594	\$123.73	\$8,391	\$164.27	\$11,188	\$204.82	\$13,985
66	\$44.86	\$2,864	\$87.64	\$5,729	\$130.42	\$8,593	\$173.21	\$11,458	\$215.99	\$14,322
67	\$47.31	\$2,932	\$92.54	\$5,864	\$137.77	\$8,796	\$183.01	\$11,728	\$228.24	\$14,659
68	\$49.90	\$2,998	\$97.72	\$5,995	\$145.54	\$8,993	\$193.36	\$11,991	\$241.17	\$14,989
69	\$52.76	\$3,059	\$103.44	\$6,119	\$154.12	\$9,178	\$204.81	\$12,237	\$255.49	\$15,296
70	\$55.77	\$3,117	\$109.46	\$6,234	\$163.15	\$9,351	\$216.84	\$12,468	\$270.53	\$15,585

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com

Whole Life 99 Child Rates

Monthly Rates



Age	Uni-Tobacco			
Benefit	\$2,500	\$5,000	\$7,500	\$10,000
0-25	\$0.72	\$1.45	\$2.17	\$2.90

*Cash values are for age 65 through age 45 and for 20 years for ages over 45.

Note: Final implementation rate may vary slightly due to rounding

Policy: M-00455

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-WL_0726

www.manhattanlife.com