

Level Term Life



Make Term Life Part of Your Lifelong Financial Plan

A Term Life Insurance Plan:

- Pays a death benefit to your beneficiary
- Pays an accelerated living benefit to you if you are diagnosed with a terminal illness.
- Provides guaranteed level premiums for a 10 year term

Why Do I Need Life Coverage?

70% of Americans are interested in buying life insurance that doesn't require a medical exam.

The average funeral costs between \$7,000 and \$10,000.

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What does term life coverage do? It provides you with a resource for protection over a defined period, during which the premiums remain the same. Coverage amounts are:

10 Year and 20 Year Term - Amounts Available

Employee: Up to \$100,000 Guarantee Issue

Spouse: Up to \$25,000

Child(ren): Up to \$15,000

**Spouse and Children are Guarantee Issue.*

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

BENEFITS & FEATURES

Terminal Illness Benefit

Accelerates payment of the life insurance death benefit in the event of the employee's future terminal illness diagnosis (with 12 months or less to live) or loss from specified critical illnesses. For the terminal illness benefit, the maximum advance is 50 percent of the base policy. Subject to Pre-existing Condition Limitations.

Portability

Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled and no longer actively at work for the Employer. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the Employer's Master Policy. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates the ported Certificate terminates.

Conversion

The policy can be converted without evidence of insurability as long as the certificate is in full force, the insured is younger than 65 and has been insured under the policy for at least 5 years. Policy will be converted to the Whole Life conversion plan. Spouse coverage can be converted before the 65th birthday. Child coverage can be converted before the 26th birthday (limits on conversion benefit up to three times their benefit amount up to \$25,000).

BENEFITS & FEATURES

Pre-Existing Condition Limitation	If a employee has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Applies to Terminal Illness and Waiver of Premium benefits. Refer to the certificate of coverage for specific pre-existing limitations.
Accidental Death & Dismemberment (AD&D)	Offers an additional payment of the life insurance benefit, to a maximum of \$100,000, when a loss results from a serious accident or death. Employee only coverage.
Family Term	Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Employee must have coverage for spouse and child to have this benefit. Insurance for a dependent cannot exceed the employee's coverage amount. Spouses are covered to age 60. Children are covered through age 25. All children are covered with a single premium regardless of the number of children.
Waiver of Premium	This waives an employee's premium if he or she becomes totally disabled for at least 180 days or suffers a loss covered by AD&D, after the effective date of coverage. Total Disability must start while policy is inforce, for employees ages 18-55. Employee only coverage. Subject to Pre-existing Condition Limitations.

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.

IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to <https://www.manhattanlife.com/disclosure#group>. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Employee Rates - 10 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Non-Tobacco									
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.25	\$4.25	\$5.25	\$6.25	\$7.25	\$8.25	\$9.25	\$10.25	\$11.25	\$12.25
19	\$3.25	\$4.25	\$5.25	\$6.25	\$7.25	\$8.25	\$9.25	\$10.25	\$11.25	\$12.25
20	\$3.25	\$4.25	\$5.25	\$6.25	\$7.25	\$8.25	\$9.25	\$10.25	\$11.25	\$12.25
21	\$3.30	\$4.35	\$5.40	\$6.45	\$7.50	\$8.55	\$9.60	\$10.65	\$11.70	\$12.75
22	\$3.30	\$4.35	\$5.40	\$6.45	\$7.50	\$8.55	\$9.60	\$10.65	\$11.70	\$12.75
23	\$3.30	\$4.35	\$5.40	\$6.45	\$7.50	\$8.55	\$9.60	\$10.65	\$11.70	\$12.75
24	\$3.30	\$4.35	\$5.40	\$6.45	\$7.50	\$8.55	\$9.60	\$10.65	\$11.70	\$12.75
25	\$3.35	\$4.45	\$5.55	\$6.65	\$7.75	\$8.85	\$9.95	\$11.05	\$12.15	\$13.25
26	\$3.35	\$4.45	\$5.55	\$6.65	\$7.75	\$8.85	\$9.95	\$11.05	\$12.15	\$13.25
27	\$3.35	\$4.45	\$5.55	\$6.65	\$7.75	\$8.85	\$9.95	\$11.05	\$12.15	\$13.25
28	\$3.40	\$4.55	\$5.70	\$6.85	\$8.00	\$9.15	\$10.30	\$11.45	\$12.60	\$13.75
29	\$3.40	\$4.55	\$5.70	\$6.85	\$8.00	\$9.15	\$10.30	\$11.45	\$12.60	\$13.75
30	\$3.45	\$4.65	\$5.85	\$7.05	\$8.25	\$9.45	\$10.65	\$11.85	\$13.05	\$14.25
31	\$3.45	\$4.65	\$5.85	\$7.05	\$8.25	\$9.45	\$10.65	\$11.85	\$13.05	\$14.25
32	\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$13.95	\$15.25
33	\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$13.95	\$15.25
34	\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$13.95	\$15.25
35	\$3.60	\$4.95	\$6.30	\$7.65	\$9.00	\$10.35	\$11.70	\$13.05	\$14.40	\$15.75
36	\$3.70	\$5.15	\$6.60	\$8.05	\$9.50	\$10.95	\$12.40	\$13.85	\$15.30	\$16.75
37	\$3.75	\$5.25	\$6.75	\$8.25	\$9.75	\$11.25	\$12.75	\$14.25	\$15.75	\$17.25
38	\$3.85	\$5.45	\$7.05	\$8.65	\$10.25	\$11.85	\$13.45	\$15.05	\$16.65	\$18.25
39	\$3.95	\$5.65	\$7.35	\$9.05	\$10.75	\$12.45	\$14.15	\$15.85	\$17.55	\$19.25
40	\$4.10	\$5.95	\$7.80	\$9.65	\$11.50	\$13.35	\$15.20	\$17.05	\$18.90	\$20.75
41	\$4.20	\$6.15	\$8.10	\$10.05	\$12.00	\$13.95	\$15.90	\$17.85	\$19.80	\$21.75
42	\$4.25	\$6.25	\$8.25	\$10.25	\$12.25	\$14.25	\$16.25	\$18.25	\$20.25	\$22.25
43	\$4.35	\$6.45	\$8.55	\$10.65	\$12.75	\$14.85	\$16.95	\$19.05	\$21.15	\$23.25
44	\$4.45	\$6.65	\$8.85	\$11.05	\$13.25	\$15.45	\$17.65	\$19.85	\$22.05	\$24.25
45	\$4.55	\$6.85	\$9.15	\$11.45	\$13.75	\$16.05	\$18.35	\$20.65	\$22.95	\$25.25
46	\$4.80	\$7.35	\$9.90	\$12.45	\$15.00	\$17.55	\$20.10	\$22.65	\$25.20	\$27.75
47	\$5.00	\$7.75	\$10.50	\$13.25	\$16.00	\$18.75	\$21.50	\$24.25	\$27.00	\$29.75
48	\$5.30	\$8.35	\$11.40	\$14.45	\$17.50	\$20.55	\$23.60	\$26.65	\$29.70	\$32.75
49	\$5.50	\$8.75	\$12.00	\$15.25	\$18.50	\$21.75	\$25.00	\$28.25	\$31.50	\$34.75
50	\$5.80	\$9.35	\$12.90	\$16.45	\$20.00	\$23.55	\$27.10	\$30.65	\$34.20	\$37.75
51	\$6.00	\$9.75	\$13.50	\$17.25	\$21.00	\$24.75	\$28.50	\$32.25	\$36.00	\$39.75
52	\$6.20	\$10.15	\$14.10	\$18.05	\$22.00	\$25.95	\$29.90	\$33.85	\$37.80	\$41.75
53	\$6.50	\$10.75	\$15.00	\$19.25	\$23.50	\$27.75	\$32.00	\$36.25	\$40.50	\$44.75
54	\$6.70	\$11.15	\$15.60	\$20.05	\$24.50	\$28.95	\$33.40	\$37.85	\$42.30	\$46.75
55	\$6.95	\$11.65	\$16.35	\$21.05	\$25.75	\$30.45	\$35.15	\$39.85	\$44.55	\$49.25
56	\$7.00	\$11.75	\$16.50	\$21.25	\$26.00	\$30.75	\$35.50	\$40.25	\$45.00	\$49.75
57	\$7.45	\$12.65	\$17.85	\$23.05	\$28.25	\$33.45	\$38.65	\$43.85	\$49.05	\$54.25
58	\$7.90	\$13.55	\$19.20	\$24.85	\$30.50	\$36.15	\$41.80	\$47.45	\$53.10	\$58.75
59	\$8.35	\$14.45	\$20.55	\$26.65	\$32.75	\$38.85	\$44.95	\$51.05	\$57.15	\$63.25
60	\$8.75	\$15.25	\$21.75	\$28.25	\$34.75	\$41.25	\$47.75	\$54.25	\$60.75	\$67.25
61	\$8.75	\$15.25	\$21.75	\$28.25	\$34.75	\$41.25	\$47.75	\$54.25	\$60.75	\$67.25
62	\$9.20	\$16.15	\$23.10	\$30.05	\$37.00	\$43.95	\$50.90	\$57.85	\$64.80	\$71.75
63	\$9.65	\$17.05	\$24.45	\$31.85	\$39.25	\$46.65	\$54.05	\$61.45	\$68.85	\$76.25
64	\$10.10	\$17.95	\$25.80	\$33.65	\$41.50	\$49.35	\$57.20	\$65.05	\$72.90	\$80.75
65	\$10.50	\$18.75	\$27.00	\$35.25	\$43.50	\$51.75	\$60.00	\$68.25	\$76.50	\$84.75
66	\$11.30	\$20.35	\$29.40	\$38.45	\$47.50	\$56.55	\$65.60	\$74.65	\$83.70	\$92.75
67	\$12.15	\$22.05	\$31.95	\$41.85	\$51.75	\$61.65	\$71.55	\$81.45	\$91.35	\$101.25
68	\$13.15	\$24.05	\$34.95	\$45.85	\$56.75	\$67.65	\$78.55	\$89.45	\$100.35	\$111.25
69	\$14.20	\$26.15	\$38.10	\$50.05	\$62.00	\$73.95	\$85.90	\$97.85	\$109.80	\$121.75
70	\$15.35	\$28.45	\$41.55	\$54.65	\$67.75	\$80.85	\$93.95	\$107.05	\$120.15	\$133.24

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

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TSEA-TL_0726

www.manhattanlife.com

Term Life Employee Rates - 10 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Non-Tobacco									
Benefit	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$13.25	\$14.25	\$15.25	\$16.25	\$17.25	\$18.25	\$19.25	\$20.25	\$21.25	\$22.25
19	\$13.25	\$14.25	\$15.25	\$16.25	\$17.25	\$18.25	\$19.25	\$20.25	\$21.25	\$22.25
20	\$13.25	\$14.25	\$15.25	\$16.25	\$17.25	\$18.25	\$19.25	\$20.25	\$21.25	\$22.25
21	\$13.80	\$14.85	\$15.90	\$16.95	\$18.00	\$19.05	\$20.10	\$21.15	\$22.20	\$23.25
22	\$13.80	\$14.85	\$15.90	\$16.95	\$18.00	\$19.05	\$20.10	\$21.15	\$22.20	\$23.25
23	\$13.80	\$14.85	\$15.90	\$16.95	\$18.00	\$19.05	\$20.10	\$21.15	\$22.20	\$23.25
24	\$13.80	\$14.85	\$15.90	\$16.95	\$18.00	\$19.05	\$20.10	\$21.15	\$22.20	\$23.25
25	\$14.35	\$15.45	\$16.55	\$17.65	\$18.75	\$19.85	\$20.95	\$22.05	\$23.15	\$24.25
26	\$14.35	\$15.45	\$16.55	\$17.65	\$18.75	\$19.85	\$20.95	\$22.05	\$23.15	\$24.25
27	\$14.35	\$15.45	\$16.55	\$17.65	\$18.75	\$19.85	\$20.95	\$22.05	\$23.15	\$24.25
28	\$14.90	\$16.05	\$17.20	\$18.35	\$19.50	\$20.65	\$21.80	\$22.95	\$24.10	\$25.25
29	\$14.90	\$16.05	\$17.20	\$18.35	\$19.50	\$20.65	\$21.80	\$22.95	\$24.10	\$25.25
30	\$15.45	\$16.65	\$17.85	\$19.05	\$20.25	\$21.45	\$22.65	\$23.85	\$25.05	\$26.25
31	\$15.45	\$16.65	\$17.85	\$19.05	\$20.25	\$21.45	\$22.65	\$23.85	\$25.05	\$26.25
32	\$16.55	\$17.85	\$19.15	\$20.45	\$21.75	\$23.05	\$24.35	\$25.65	\$26.95	\$28.25
33	\$16.55	\$17.85	\$19.15	\$20.45	\$21.75	\$23.05	\$24.35	\$25.65	\$26.95	\$28.25
34	\$16.55	\$17.85	\$19.15	\$20.45	\$21.75	\$23.05	\$24.35	\$25.65	\$26.95	\$28.25
35	\$17.10	\$18.45	\$19.80	\$21.15	\$22.50	\$23.85	\$25.20	\$26.55	\$27.90	\$29.25
36	\$18.20	\$19.65	\$21.10	\$22.55	\$24.00	\$25.45	\$26.90	\$28.35	\$29.80	\$31.25
37	\$18.75	\$20.25	\$21.75	\$23.25	\$24.75	\$26.25	\$27.75	\$29.25	\$30.75	\$32.25
38	\$19.85	\$21.45	\$23.05	\$24.65	\$26.25	\$27.85	\$29.45	\$31.05	\$32.65	\$34.25
39	\$20.95	\$22.65	\$24.35	\$26.05	\$27.75	\$29.45	\$31.15	\$32.85	\$34.55	\$36.25
40	\$22.60	\$24.45	\$26.30	\$28.15	\$30.00	\$31.85	\$33.70	\$35.55	\$37.40	\$39.25
41	\$23.70	\$25.65	\$27.60	\$29.55	\$31.50	\$33.45	\$35.40	\$37.35	\$39.30	\$41.25
42	\$24.25	\$26.25	\$28.25	\$30.25	\$32.25	\$34.25	\$36.25	\$38.25	\$40.25	\$42.25
43	\$25.35	\$27.45	\$29.55	\$31.65	\$33.75	\$35.85	\$37.95	\$40.05	\$42.15	\$44.25
44	\$26.45	\$28.65	\$30.85	\$33.05	\$35.25	\$37.45	\$39.65	\$41.85	\$44.05	\$46.25
45	\$27.55	\$29.85	\$32.15	\$34.45	\$36.75	\$39.05	\$41.35	\$43.65	\$45.95	\$48.25
46	\$30.30	\$32.85	\$35.40	\$37.95	\$40.50	\$43.05	\$45.60	\$48.15	\$50.70	\$53.25
47	\$32.50	\$35.25	\$38.00	\$40.75	\$43.50	\$46.25	\$49.00	\$51.75	\$54.50	\$57.25
48	\$35.80	\$38.85	\$41.90	\$44.95	\$48.00	\$51.05	\$54.10	\$57.15	\$60.20	\$63.25
49	\$38.00	\$41.25	\$44.50	\$47.75	\$51.00	\$54.25	\$57.50	\$60.75	\$64.00	\$67.25
50	\$41.30	\$44.85	\$48.40	\$51.95	\$55.50	\$59.05	\$62.60	\$66.15	\$69.70	\$73.25
51	\$43.50	\$47.25	\$51.00	\$54.75	\$58.50	\$62.25	\$66.00	\$69.75	\$73.50	\$77.25
52	\$45.70	\$49.65	\$53.60	\$57.55	\$61.50	\$65.45	\$69.40	\$73.35	\$77.30	\$81.25
53	\$49.00	\$53.25	\$57.50	\$61.75	\$66.00	\$70.25	\$74.50	\$78.75	\$83.00	\$87.25
54	\$51.20	\$55.65	\$60.10	\$64.55	\$69.00	\$73.45	\$77.90	\$82.35	\$86.80	\$91.25
55	\$53.95	\$58.65	\$63.35	\$68.05	\$72.75	\$77.45	\$82.15	\$86.85	\$91.55	\$96.25
56	\$54.50	\$59.25	\$64.00	\$68.75	\$73.50	\$78.25	\$83.00	\$87.75	\$92.50	\$97.25
57	\$59.45	\$64.65	\$69.85	\$75.05	\$80.25	\$85.45	\$90.65	\$95.85	\$101.05	\$106.25
58	\$64.40	\$70.05	\$75.70	\$81.35	\$87.00	\$92.65	\$98.30	\$103.95	\$109.60	\$115.25
59	\$69.35	\$75.45	\$81.55	\$87.65	\$93.75	\$99.85	\$105.95	\$112.05	\$118.15	\$124.25
60	\$73.75	\$80.25	\$86.75	\$93.25	\$99.75	\$106.25	\$112.75	\$119.25	\$125.75	\$132.25
61	\$73.75	\$80.25	\$86.75	\$93.25	\$99.75	\$106.25	\$112.75	\$119.25	\$125.75	\$132.24
62	\$78.70	\$85.65	\$92.60	\$99.55	\$106.50	\$113.45	\$120.40	\$127.34	\$134.29	\$141.24
63	\$83.65	\$91.05	\$98.45	\$105.85	\$113.25	\$120.65	\$128.04	\$135.44	\$142.84	\$150.24
64	\$88.60	\$96.45	\$104.30	\$112.15	\$120.00	\$127.84	\$135.69	\$143.54	\$151.39	\$159.24
65	\$93.00	\$101.25	\$109.50	\$117.75	\$126.00	\$134.24	\$142.49	\$150.74	\$158.99	\$167.24
66	\$101.80	\$110.85	\$119.90	\$128.94	\$137.99	\$147.04	\$156.09	\$165.14	\$174.19	\$183.24
67	\$111.15	\$121.05	\$130.94	\$140.84	\$150.74	\$160.64	\$170.54	\$180.44	\$190.34	\$200.24
68	\$122.15	\$133.04	\$143.94	\$154.84	\$165.74	\$176.64	\$187.54	\$198.44	\$209.34	\$220.24
69	\$133.69	\$145.64	\$157.59	\$169.54	\$181.49	\$193.44	\$205.39	\$217.34	\$229.29	\$241.24
70	\$146.34	\$159.44	\$172.54	\$185.64	\$198.74	\$211.84	\$224.94	\$238.04	\$251.14	\$264.24

Note: Final implementation rate may vary slightly due to rounding

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Term Life Employee Rates - 10 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Tobacco									
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.60	\$4.95	\$6.30	\$7.65	\$9.00	\$10.35	\$11.70	\$13.05	\$14.40	\$15.75
19	\$3.65	\$5.05	\$6.45	\$7.85	\$9.25	\$10.65	\$12.05	\$13.45	\$14.85	\$16.25
20	\$3.65	\$5.05	\$6.45	\$7.85	\$9.25	\$10.65	\$12.05	\$13.45	\$14.85	\$16.25
21	\$3.70	\$5.15	\$6.60	\$8.05	\$9.50	\$10.95	\$12.40	\$13.85	\$15.30	\$16.75
22	\$3.75	\$5.25	\$6.75	\$8.25	\$9.75	\$11.25	\$12.75	\$14.25	\$15.75	\$17.25
23	\$3.80	\$5.35	\$6.90	\$8.45	\$10.00	\$11.55	\$13.10	\$14.65	\$16.20	\$17.75
24	\$3.80	\$5.35	\$6.90	\$8.45	\$10.00	\$11.55	\$13.10	\$14.65	\$16.20	\$17.75
25	\$3.85	\$5.45	\$7.05	\$8.65	\$10.25	\$11.85	\$13.45	\$15.05	\$16.65	\$18.25
26	\$3.90	\$5.55	\$7.20	\$8.85	\$10.50	\$12.15	\$13.80	\$15.45	\$17.10	\$18.75
27	\$3.95	\$5.65	\$7.35	\$9.05	\$10.75	\$12.45	\$14.15	\$15.85	\$17.55	\$19.25
28	\$4.00	\$5.75	\$7.50	\$9.25	\$11.00	\$12.75	\$14.50	\$16.25	\$18.00	\$19.75
29	\$4.15	\$6.05	\$7.95	\$9.85	\$11.75	\$13.65	\$15.55	\$17.45	\$19.35	\$21.25
30	\$4.20	\$6.15	\$8.10	\$10.05	\$12.00	\$13.95	\$15.90	\$17.85	\$19.80	\$21.75
31	\$4.25	\$6.25	\$8.25	\$10.25	\$12.25	\$14.25	\$16.25	\$18.25	\$20.25	\$22.25
32	\$4.30	\$6.35	\$8.40	\$10.45	\$12.50	\$14.55	\$16.60	\$18.65	\$20.70	\$22.75
33	\$4.35	\$6.45	\$8.55	\$10.65	\$12.75	\$14.85	\$16.95	\$19.05	\$21.15	\$23.25
34	\$4.40	\$6.55	\$8.70	\$10.85	\$13.00	\$15.15	\$17.30	\$19.45	\$21.60	\$23.75
35	\$4.45	\$6.65	\$8.85	\$11.05	\$13.25	\$15.45	\$17.65	\$19.85	\$22.05	\$24.25
36	\$4.70	\$7.15	\$9.60	\$12.05	\$14.50	\$16.95	\$19.40	\$21.85	\$24.30	\$26.75
37	\$4.85	\$7.45	\$10.05	\$12.65	\$15.25	\$17.85	\$20.45	\$23.05	\$25.65	\$28.25
38	\$5.05	\$7.85	\$10.65	\$13.45	\$16.25	\$19.05	\$21.85	\$24.65	\$27.45	\$30.25
39	\$5.30	\$8.35	\$11.40	\$14.45	\$17.50	\$20.55	\$23.60	\$26.65	\$29.70	\$32.75
40	\$5.45	\$8.65	\$11.85	\$15.05	\$18.25	\$21.45	\$24.65	\$27.85	\$31.05	\$34.25
41	\$5.65	\$9.05	\$12.45	\$15.85	\$19.25	\$22.65	\$26.05	\$29.45	\$32.85	\$36.25
42	\$5.90	\$9.55	\$13.20	\$16.85	\$20.50	\$24.15	\$27.80	\$31.45	\$35.10	\$38.75
43	\$6.05	\$9.85	\$13.65	\$17.45	\$21.25	\$25.05	\$28.85	\$32.65	\$36.45	\$40.25
44	\$6.30	\$10.35	\$14.40	\$18.45	\$22.50	\$26.55	\$30.60	\$34.65	\$38.70	\$42.75
45	\$6.50	\$10.75	\$15.00	\$19.25	\$23.50	\$27.75	\$32.00	\$36.25	\$40.50	\$44.75
46	\$7.00	\$11.75	\$16.50	\$21.25	\$26.00	\$30.75	\$35.50	\$40.25	\$45.00	\$49.75
47	\$7.50	\$12.75	\$18.00	\$23.25	\$28.50	\$33.75	\$39.00	\$44.25	\$49.50	\$54.75
48	\$8.00	\$13.75	\$19.50	\$25.25	\$31.00	\$36.75	\$42.50	\$48.25	\$54.00	\$59.75
49	\$8.55	\$14.85	\$21.15	\$27.45	\$33.75	\$40.05	\$46.35	\$52.65	\$58.95	\$65.25
50	\$9.05	\$15.85	\$22.65	\$29.45	\$36.25	\$43.05	\$49.85	\$56.65	\$63.45	\$70.25
51	\$9.50	\$16.75	\$24.00	\$31.25	\$38.50	\$45.75	\$53.00	\$60.25	\$67.50	\$74.75
52	\$10.00	\$17.75	\$25.50	\$33.25	\$41.00	\$48.75	\$56.50	\$64.25	\$72.00	\$79.75
53	\$10.50	\$18.75	\$27.00	\$35.25	\$43.50	\$51.75	\$60.00	\$68.25	\$76.50	\$84.75
54	\$11.05	\$19.85	\$28.65	\$37.45	\$46.25	\$55.05	\$63.85	\$72.65	\$81.45	\$90.25
55	\$11.55	\$20.85	\$30.15	\$39.45	\$48.75	\$58.05	\$67.35	\$76.65	\$85.95	\$95.25
56	\$11.70	\$21.15	\$30.60	\$40.05	\$49.50	\$58.95	\$68.40	\$77.85	\$87.30	\$96.75
57	\$12.65	\$23.05	\$33.45	\$43.85	\$54.25	\$64.65	\$75.05	\$85.45	\$95.85	\$106.25
58	\$13.60	\$24.95	\$36.30	\$47.65	\$59.00	\$70.35	\$81.70	\$93.05	\$104.40	\$115.75
59	\$14.55	\$26.85	\$39.15	\$51.45	\$63.75	\$76.05	\$88.35	\$100.65	\$112.95	\$125.25
60	\$15.50	\$28.75	\$42.00	\$55.25	\$68.50	\$81.75	\$95.00	\$108.25	\$121.50	\$134.74
61	\$16.45	\$30.65	\$44.85	\$59.05	\$73.25	\$87.45	\$101.65	\$115.85	\$130.05	\$144.24
62	\$17.40	\$32.55	\$47.70	\$62.85	\$78.00	\$93.15	\$108.30	\$123.45	\$138.59	\$153.74
63	\$18.35	\$34.45	\$50.55	\$66.65	\$82.75	\$98.85	\$114.95	\$131.04	\$147.14	\$163.24
64	\$19.30	\$36.35	\$53.40	\$70.45	\$87.50	\$104.55	\$121.60	\$138.64	\$155.69	\$172.74
65	\$20.25	\$38.25	\$56.25	\$74.25	\$92.25	\$110.25	\$128.25	\$146.24	\$164.24	\$182.24
66	\$21.65	\$41.05	\$60.45	\$79.85	\$99.25	\$118.65	\$138.04	\$157.44	\$176.84	\$196.24
67	\$23.15	\$44.05	\$64.95	\$85.85	\$106.75	\$127.65	\$148.54	\$169.44	\$190.34	\$211.24
68	\$24.80	\$47.35	\$69.90	\$92.45	\$115.00	\$137.54	\$160.09	\$182.64	\$205.19	\$227.74
69	\$26.60	\$50.95	\$75.30	\$99.65	\$124.00	\$148.34	\$172.69	\$197.04	\$221.39	\$245.74
70	\$28.55	\$54.85	\$81.15	\$107.45	\$133.74	\$160.04	\$186.34	\$212.64	\$238.94	\$265.24

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Employee Rates - 10 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Tobacco									
Benefit	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$17.10	\$18.45	\$19.80	\$21.15	\$22.50	\$23.85	\$25.20	\$26.55	\$27.90	\$29.25
19	\$17.65	\$19.05	\$20.45	\$21.85	\$23.25	\$24.65	\$26.05	\$27.45	\$28.85	\$30.25
20	\$17.65	\$19.05	\$20.45	\$21.85	\$23.25	\$24.65	\$26.05	\$27.45	\$28.85	\$30.25
21	\$18.20	\$19.65	\$21.10	\$22.55	\$24.00	\$25.45	\$26.90	\$28.35	\$29.80	\$31.25
22	\$18.75	\$20.25	\$21.75	\$23.25	\$24.75	\$26.25	\$27.75	\$29.25	\$30.75	\$32.25
23	\$19.30	\$20.85	\$22.40	\$23.95	\$25.50	\$27.05	\$28.60	\$30.15	\$31.70	\$33.25
24	\$19.30	\$20.85	\$22.40	\$23.95	\$25.50	\$27.05	\$28.60	\$30.15	\$31.70	\$33.25
25	\$19.85	\$21.45	\$23.05	\$24.65	\$26.25	\$27.85	\$29.45	\$31.05	\$32.65	\$34.25
26	\$20.40	\$22.05	\$23.70	\$25.35	\$27.00	\$28.65	\$30.30	\$31.95	\$33.60	\$35.25
27	\$20.95	\$22.65	\$24.35	\$26.05	\$27.75	\$29.45	\$31.15	\$32.85	\$34.55	\$36.25
28	\$21.50	\$23.25	\$25.00	\$26.75	\$28.50	\$30.25	\$32.00	\$33.75	\$35.50	\$37.25
29	\$23.15	\$25.05	\$26.95	\$28.85	\$30.75	\$32.65	\$34.55	\$36.45	\$38.35	\$40.25
30	\$23.70	\$25.65	\$27.60	\$29.55	\$31.50	\$33.45	\$35.40	\$37.35	\$39.30	\$41.25
31	\$24.25	\$26.25	\$28.25	\$30.25	\$32.25	\$34.25	\$36.25	\$38.25	\$40.25	\$42.25
32	\$24.80	\$26.85	\$28.90	\$30.95	\$33.00	\$35.05	\$37.10	\$39.15	\$41.20	\$43.25
33	\$25.35	\$27.45	\$29.55	\$31.65	\$33.75	\$35.85	\$37.95	\$40.05	\$42.15	\$44.25
34	\$25.90	\$28.05	\$30.20	\$32.35	\$34.50	\$36.65	\$38.80	\$40.95	\$43.10	\$45.25
35	\$26.45	\$28.65	\$30.85	\$33.05	\$35.25	\$37.45	\$39.65	\$41.85	\$44.05	\$46.25
36	\$29.20	\$31.65	\$34.10	\$36.55	\$39.00	\$41.45	\$43.90	\$46.35	\$48.80	\$51.25
37	\$30.85	\$33.45	\$36.05	\$38.65	\$41.25	\$43.85	\$46.45	\$49.05	\$51.65	\$54.25
38	\$33.05	\$35.85	\$38.65	\$41.45	\$44.25	\$47.05	\$49.85	\$52.65	\$55.45	\$58.25
39	\$35.80	\$38.85	\$41.90	\$44.95	\$48.00	\$51.05	\$54.10	\$57.15	\$60.20	\$63.25
40	\$37.45	\$40.65	\$43.85	\$47.05	\$50.25	\$53.45	\$56.65	\$59.85	\$63.05	\$66.25
41	\$39.65	\$43.05	\$46.45	\$49.85	\$53.25	\$56.65	\$60.05	\$63.45	\$66.85	\$70.25
42	\$42.40	\$46.05	\$49.70	\$53.35	\$57.00	\$60.65	\$64.30	\$67.95	\$71.60	\$75.25
43	\$44.05	\$47.85	\$51.65	\$55.45	\$59.25	\$63.05	\$66.85	\$70.65	\$74.45	\$78.25
44	\$46.80	\$50.85	\$54.90	\$58.95	\$63.00	\$67.05	\$71.10	\$75.15	\$79.20	\$83.25
45	\$49.00	\$53.25	\$57.50	\$61.75	\$66.00	\$70.25	\$74.50	\$78.75	\$83.00	\$87.25
46	\$54.50	\$59.25	\$64.00	\$68.75	\$73.50	\$78.25	\$83.00	\$87.75	\$92.50	\$97.25
47	\$60.00	\$65.25	\$70.50	\$75.75	\$81.00	\$86.25	\$91.50	\$96.75	\$102.00	\$107.25
48	\$65.50	\$71.25	\$77.00	\$82.75	\$88.50	\$94.25	\$100.00	\$105.75	\$111.50	\$117.25
49	\$71.55	\$77.85	\$84.15	\$90.45	\$96.75	\$103.05	\$109.35	\$115.65	\$121.95	\$128.25
50	\$77.05	\$83.85	\$90.65	\$97.45	\$104.25	\$111.05	\$117.85	\$124.65	\$131.45	\$138.25
51	\$82.00	\$89.25	\$96.50	\$103.75	\$111.00	\$118.25	\$125.50	\$132.75	\$140.00	\$147.25
52	\$87.50	\$95.25	\$103.00	\$110.75	\$118.50	\$126.25	\$134.00	\$141.75	\$149.49	\$157.24
53	\$93.00	\$101.25	\$109.50	\$117.75	\$126.00	\$134.25	\$142.50	\$150.74	\$158.99	\$167.24
54	\$99.05	\$107.85	\$116.65	\$125.45	\$134.25	\$143.05	\$151.84	\$160.64	\$169.44	\$178.24
55	\$104.55	\$113.85	\$123.15	\$132.45	\$141.75	\$151.04	\$160.34	\$169.64	\$178.94	\$188.24
56	\$106.20	\$115.65	\$125.10	\$134.54	\$143.99	\$153.44	\$162.89	\$172.34	\$181.79	\$191.24
57	\$116.65	\$127.05	\$137.44	\$147.84	\$158.24	\$168.64	\$179.04	\$189.44	\$199.84	\$210.24
58	\$127.10	\$138.44	\$149.79	\$161.14	\$172.49	\$183.84	\$195.19	\$206.54	\$217.89	\$229.24
59	\$137.54	\$149.84	\$162.14	\$174.44	\$186.74	\$199.04	\$211.34	\$223.64	\$235.94	\$248.24
60	\$147.99	\$161.24	\$174.49	\$187.74	\$200.99	\$214.24	\$227.49	\$240.74	\$253.99	\$267.24
61	\$158.44	\$172.64	\$186.84	\$201.04	\$215.24	\$229.44	\$243.64	\$257.84	\$272.04	\$286.24
62	\$168.89	\$184.04	\$199.19	\$214.34	\$229.49	\$244.64	\$259.79	\$274.94	\$290.09	\$305.24
63	\$179.34	\$195.44	\$211.54	\$227.64	\$243.74	\$259.84	\$275.94	\$292.04	\$308.14	\$324.24
64	\$189.79	\$206.84	\$223.89	\$240.94	\$257.99	\$275.04	\$292.09	\$309.14	\$326.19	\$343.24
65	\$200.24	\$218.24	\$236.24	\$254.24	\$272.24	\$290.24	\$308.24	\$326.24	\$344.24	\$362.24
66	\$215.64	\$235.04	\$254.44	\$273.84	\$293.24	\$312.64	\$332.04	\$351.44	\$370.84	\$390.23
67	\$232.14	\$253.04	\$273.94	\$294.84	\$315.74	\$336.64	\$357.54	\$378.44	\$399.33	\$420.23
68	\$250.29	\$272.84	\$295.39	\$317.94	\$340.49	\$363.04	\$385.58	\$408.13	\$430.68	\$453.23
69	\$270.09	\$294.44	\$318.79	\$343.14	\$367.49	\$391.83	\$416.18	\$440.53	\$464.88	\$489.23
70	\$291.54	\$317.84	\$344.14	\$370.44	\$396.73	\$423.03	\$449.33	\$475.63	\$501.93	\$528.23

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Spouse Rates - 10 Year Duration



Displaying Monthly Rates including Waiver of Premium.

Age	Non-Tobacco				
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75
19	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75
20	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75
21	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
22	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
23	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
24	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
25	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25
26	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25
27	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25
28	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50
29	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50
30	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75
31	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75
32	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25
33	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25
34	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25
35	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
36	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00
37	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25
38	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75
39	\$1.25	\$2.50	\$3.75	\$5.00	\$6.25
40	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00
41	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50
42	\$1.55	\$3.10	\$4.65	\$6.20	\$7.75
43	\$1.65	\$3.30	\$4.95	\$6.60	\$8.25
44	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75
45	\$1.85	\$3.70	\$5.55	\$7.40	\$9.25
46	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50
47	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50
48	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00
49	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00
50	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50
51	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50
52	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50
53	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00
54	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00
55	\$4.25	\$8.50	\$12.75	\$17.00	\$21.25
56	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50
57	\$4.75	\$9.50	\$14.25	\$19.00	\$23.75
58	\$5.20	\$10.40	\$15.60	\$20.80	\$26.00
59	\$5.65	\$11.30	\$16.95	\$22.60	\$28.25
60	\$6.05	\$12.10	\$18.15	\$24.20	\$30.25

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Spouse Rates - 10 Year Duration



Displaying Monthly Rates including Waiver of Premium.

Age	Tobacco				
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
19	\$0.95	\$1.90	\$2.85	\$3.80	\$4.75
20	\$0.95	\$1.90	\$2.85	\$3.80	\$4.75
21	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00
22	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25
23	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
24	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
25	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75
26	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00
27	\$1.25	\$2.50	\$3.75	\$5.00	\$6.25
28	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50
29	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25
30	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50
31	\$1.55	\$3.10	\$4.65	\$6.20	\$7.75
32	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00
33	\$1.65	\$3.30	\$4.95	\$6.60	\$8.25
34	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50
35	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75
36	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00
37	\$2.15	\$4.30	\$6.45	\$8.60	\$10.75
38	\$2.35	\$4.70	\$7.05	\$9.40	\$11.75
39	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00
40	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75
41	\$2.95	\$5.90	\$8.85	\$11.80	\$14.75
42	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00
43	\$3.35	\$6.70	\$10.05	\$13.40	\$16.75
44	\$3.60	\$7.20	\$10.80	\$14.40	\$18.00
45	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00
46	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50
47	\$4.80	\$9.60	\$14.40	\$19.20	\$24.00
48	\$5.30	\$10.60	\$15.90	\$21.20	\$26.50
49	\$5.85	\$11.70	\$17.55	\$23.40	\$29.25
50	\$6.35	\$12.70	\$19.05	\$25.40	\$31.75
51	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00
52	\$7.30	\$14.60	\$21.90	\$29.20	\$36.50
53	\$7.80	\$15.60	\$23.40	\$31.20	\$39.00
54	\$8.35	\$16.70	\$25.05	\$33.40	\$41.75
55	\$8.85	\$17.70	\$26.55	\$35.40	\$44.25
56	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00
57	\$9.95	\$19.90	\$29.85	\$39.80	\$49.75
58	\$10.90	\$21.80	\$32.70	\$43.60	\$54.50
59	\$11.85	\$23.70	\$35.55	\$47.40	\$59.25
60	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Child Rates

Displaying Monthly Rates.



Age				
Benefit	\$5,000		\$10,000	\$15,000
0-25	\$2.50		\$5.00	\$7.50

Note: Final implementation rate may vary slightly due to rounding
Policy: M-8013
Underwritten by ManhattanLife Insurance and Annuity Company
TSEA-TL_0726

www.manhattanlife.com

Term Life Employee Rates - 20 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Non-Tobacco									
	Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$50,000
18		\$3.35	\$4.45	\$5.55	\$6.65	\$7.75	\$8.85	\$9.95	\$11.05	\$13.25
19		\$3.40	\$4.55	\$5.70	\$6.85	\$8.00	\$9.15	\$10.30	\$11.45	\$13.75
20		\$3.40	\$4.55	\$5.70	\$6.85	\$8.00	\$9.15	\$10.30	\$11.45	\$13.75
21		\$3.45	\$4.65	\$5.85	\$7.05	\$8.25	\$9.45	\$10.65	\$11.85	\$14.25
22		\$3.45	\$4.65	\$5.85	\$7.05	\$8.25	\$9.45	\$10.65	\$11.85	\$14.25
23		\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$15.25
24		\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$15.25
25		\$3.60	\$4.95	\$6.30	\$7.65	\$9.00	\$10.35	\$11.70	\$13.05	\$15.75
26		\$3.60	\$4.95	\$6.30	\$7.65	\$9.00	\$10.35	\$11.70	\$13.05	\$15.75
27		\$3.65	\$5.05	\$6.45	\$7.85	\$9.25	\$10.65	\$12.05	\$13.45	\$16.25
28		\$3.65	\$5.05	\$6.45	\$7.85	\$9.25	\$10.65	\$12.05	\$13.45	\$16.25
29		\$3.70	\$5.15	\$6.60	\$8.05	\$9.50	\$10.95	\$12.40	\$13.85	\$16.75
30		\$3.70	\$5.15	\$6.60	\$8.05	\$9.50	\$10.95	\$12.40	\$13.85	\$16.75
31		\$3.70	\$5.15	\$6.60	\$8.05	\$9.50	\$10.95	\$12.40	\$13.85	\$16.75
32		\$3.75	\$5.25	\$6.75	\$8.25	\$9.75	\$11.25	\$12.75	\$14.25	\$17.25
33		\$3.75	\$5.25	\$6.75	\$8.25	\$9.75	\$11.25	\$12.75	\$14.25	\$17.25
34		\$3.80	\$5.35	\$6.90	\$8.45	\$10.00	\$11.55	\$13.10	\$14.65	\$17.75
35		\$3.80	\$5.35	\$6.90	\$8.45	\$10.00	\$11.55	\$13.10	\$14.65	\$17.75
36		\$3.90	\$5.55	\$7.20	\$8.85	\$10.50	\$12.15	\$13.80	\$15.45	\$18.75
37		\$4.00	\$5.75	\$7.50	\$9.25	\$11.00	\$12.75	\$14.50	\$16.25	\$19.75
38		\$4.15	\$6.05	\$7.95	\$9.85	\$11.75	\$13.65	\$15.55	\$17.45	\$21.25
39		\$4.20	\$6.15	\$8.10	\$10.05	\$12.00	\$13.95	\$15.90	\$17.85	\$21.75
40		\$4.30	\$6.35	\$8.40	\$10.45	\$12.50	\$14.55	\$16.60	\$18.65	\$22.75
41		\$4.40	\$6.55	\$8.70	\$10.85	\$13.00	\$15.15	\$17.30	\$19.45	\$23.75
42		\$4.50	\$6.75	\$9.00	\$11.25	\$13.50	\$15.75	\$18.00	\$20.25	\$24.75
43		\$4.65	\$7.05	\$9.45	\$11.85	\$14.25	\$16.65	\$19.05	\$21.45	\$26.25
44		\$4.75	\$7.25	\$9.75	\$12.25	\$14.75	\$17.25	\$19.75	\$22.25	\$27.25
45		\$4.85	\$7.45	\$10.05	\$12.65	\$15.25	\$17.85	\$20.45	\$23.05	\$28.25
46		\$5.10	\$7.95	\$10.80	\$13.65	\$16.50	\$19.35	\$22.20	\$25.05	\$30.75
47		\$5.40	\$8.55	\$11.70	\$14.85	\$18.00	\$21.15	\$24.30	\$27.45	\$33.75
48		\$5.65	\$9.05	\$12.45	\$15.85	\$19.25	\$22.65	\$26.05	\$29.45	\$36.25
49		\$5.95	\$9.65	\$13.35	\$17.05	\$20.75	\$24.45	\$28.15	\$31.85	\$39.25
50		\$6.20	\$10.15	\$14.10	\$18.05	\$22.00	\$25.95	\$29.90	\$33.85	\$41.75
51		\$6.50	\$10.75	\$15.00	\$19.25	\$23.50	\$27.75	\$32.00	\$36.25	\$44.75
52		\$6.85	\$11.45	\$16.05	\$20.65	\$25.25	\$29.85	\$34.45	\$39.05	\$48.25
53		\$7.10	\$11.95	\$16.80	\$21.65	\$26.50	\$31.35	\$36.20	\$41.05	\$50.75
54		\$7.40	\$12.55	\$17.70	\$22.85	\$28.00	\$33.15	\$38.30	\$43.45	\$53.75
55		\$7.65	\$13.05	\$18.45	\$23.85	\$29.25	\$34.65	\$40.05	\$45.45	\$56.25
56		\$7.85	\$13.45	\$19.05	\$24.65	\$30.25	\$35.85	\$41.45	\$47.05	\$58.25
57		\$8.45	\$14.65	\$20.85	\$27.05	\$33.25	\$39.45	\$45.65	\$51.85	\$64.25
58		\$9.10	\$15.95	\$22.80	\$29.65	\$36.50	\$43.35	\$50.20	\$57.05	\$70.75
59		\$9.70	\$17.15	\$24.60	\$32.05	\$39.50	\$46.95	\$54.40	\$61.85	\$76.75
60		\$10.30	\$18.35	\$26.40	\$34.45	\$42.50	\$50.55	\$58.60	\$66.65	\$82.75

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Employee Rates - 20 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Non-Tobacco									
Benefit	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$14.35	\$15.45	\$16.55	\$17.65	\$18.75	\$19.85	\$20.95	\$22.05	\$23.15	\$24.25
19	\$14.90	\$16.05	\$17.20	\$18.35	\$19.50	\$20.65	\$21.80	\$22.95	\$24.10	\$25.25
20	\$14.90	\$16.05	\$17.20	\$18.35	\$19.50	\$20.65	\$21.80	\$22.95	\$24.10	\$25.25
21	\$15.45	\$16.65	\$17.85	\$19.05	\$20.25	\$21.45	\$22.65	\$23.85	\$25.05	\$26.25
22	\$15.45	\$16.65	\$17.85	\$19.05	\$20.25	\$21.45	\$22.65	\$23.85	\$25.05	\$26.25
23	\$16.55	\$17.85	\$19.15	\$20.45	\$21.75	\$23.05	\$24.35	\$25.65	\$26.95	\$28.25
24	\$16.55	\$17.85	\$19.15	\$20.45	\$21.75	\$23.05	\$24.35	\$25.65	\$26.95	\$28.25
25	\$17.10	\$18.45	\$19.80	\$21.15	\$22.50	\$23.85	\$25.20	\$26.55	\$27.90	\$29.25
26	\$17.10	\$18.45	\$19.80	\$21.15	\$22.50	\$23.85	\$25.20	\$26.55	\$27.90	\$29.25
27	\$17.65	\$19.05	\$20.45	\$21.85	\$23.25	\$24.65	\$26.05	\$27.45	\$28.85	\$30.25
28	\$17.65	\$19.05	\$20.45	\$21.85	\$23.25	\$24.65	\$26.05	\$27.45	\$28.85	\$30.25
29	\$18.20	\$19.65	\$21.10	\$22.55	\$24.00	\$25.45	\$26.90	\$28.35	\$29.80	\$31.25
30	\$18.20	\$19.65	\$21.10	\$22.55	\$24.00	\$25.45	\$26.90	\$28.35	\$29.80	\$31.25
31	\$18.20	\$19.65	\$21.10	\$22.55	\$24.00	\$25.45	\$26.90	\$28.35	\$29.80	\$31.25
32	\$18.75	\$20.25	\$21.75	\$23.25	\$24.75	\$26.25	\$27.75	\$29.25	\$30.75	\$32.25
33	\$18.75	\$20.25	\$21.75	\$23.25	\$24.75	\$26.25	\$27.75	\$29.25	\$30.75	\$32.25
34	\$19.30	\$20.85	\$22.40	\$23.95	\$25.50	\$27.05	\$28.60	\$30.15	\$31.70	\$33.25
35	\$19.30	\$20.85	\$22.40	\$23.95	\$25.50	\$27.05	\$28.60	\$30.15	\$31.70	\$33.25
36	\$20.40	\$22.05	\$23.70	\$25.35	\$27.00	\$28.65	\$30.30	\$31.95	\$33.60	\$35.25
37	\$21.50	\$23.25	\$25.00	\$26.75	\$28.50	\$30.25	\$32.00	\$33.75	\$35.50	\$37.25
38	\$23.15	\$25.05	\$26.95	\$28.85	\$30.75	\$32.65	\$34.55	\$36.45	\$38.35	\$40.25
39	\$23.70	\$25.65	\$27.60	\$29.55	\$31.50	\$33.45	\$35.40	\$37.35	\$39.30	\$41.25
40	\$24.80	\$26.85	\$28.90	\$30.95	\$33.00	\$35.05	\$37.10	\$39.15	\$41.20	\$43.25
41	\$25.90	\$28.05	\$30.20	\$32.35	\$34.50	\$36.65	\$38.80	\$40.95	\$43.10	\$45.25
42	\$27.00	\$29.25	\$31.50	\$33.75	\$36.00	\$38.25	\$40.50	\$42.75	\$45.00	\$47.25
43	\$28.65	\$31.05	\$33.45	\$35.85	\$38.25	\$40.65	\$43.05	\$45.45	\$47.85	\$50.25
44	\$29.75	\$32.25	\$34.75	\$37.25	\$39.75	\$42.25	\$44.75	\$47.25	\$49.75	\$52.25
45	\$30.85	\$33.45	\$36.05	\$38.65	\$41.25	\$43.85	\$46.45	\$49.05	\$51.65	\$54.25
46	\$33.60	\$36.45	\$39.30	\$42.15	\$45.00	\$47.85	\$50.70	\$53.55	\$56.40	\$59.25
47	\$36.90	\$40.05	\$43.20	\$46.35	\$49.50	\$52.65	\$55.80	\$58.95	\$62.10	\$65.25
48	\$39.65	\$43.05	\$46.45	\$49.85	\$53.25	\$56.65	\$60.05	\$63.45	\$66.85	\$70.25
49	\$42.95	\$46.65	\$50.35	\$54.05	\$57.75	\$61.45	\$65.15	\$68.85	\$72.55	\$76.25
50	\$45.70	\$49.65	\$53.60	\$57.55	\$61.50	\$65.45	\$69.40	\$73.35	\$77.30	\$81.25
51	\$49.00	\$53.25	\$57.50	\$61.75	\$66.00	\$70.25	\$74.50	\$78.75	\$83.00	\$87.25
52	\$52.85	\$57.45	\$62.05	\$66.65	\$71.25	\$75.85	\$80.45	\$85.05	\$89.65	\$94.25
53	\$55.60	\$60.45	\$65.30	\$70.15	\$75.00	\$79.85	\$84.70	\$89.55	\$94.40	\$99.25
54	\$58.90	\$64.05	\$69.20	\$74.35	\$79.50	\$84.65	\$89.80	\$94.95	\$100.10	\$105.25
55	\$61.65	\$67.05	\$72.45	\$77.85	\$83.25	\$88.65	\$94.05	\$99.45	\$104.85	\$110.25
56	\$63.85	\$69.45	\$75.05	\$80.65	\$86.25	\$91.85	\$97.45	\$103.05	\$108.65	\$114.25
57	\$70.45	\$76.65	\$82.85	\$89.05	\$95.25	\$101.45	\$107.65	\$113.85	\$120.05	\$126.25
58	\$77.60	\$84.45	\$91.30	\$98.15	\$105.00	\$111.85	\$118.70	\$125.55	\$132.40	\$139.24
59	\$84.20	\$91.65	\$99.10	\$106.55	\$114.00	\$121.45	\$128.90	\$136.34	\$143.79	\$151.24
60	\$90.80	\$98.85	\$106.90	\$114.95	\$123.00	\$131.05	\$139.09	\$147.14	\$155.19	\$163.24

Note: Final implementation rate may vary slightly due to rounding

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Term Life Employee Rates - 20 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Tobacco									
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.80	\$5.35	\$6.90	\$8.45	\$10.00	\$11.55	\$13.10	\$14.65	\$16.20	\$17.75
19	\$3.85	\$5.45	\$7.05	\$8.65	\$10.25	\$11.85	\$13.45	\$15.05	\$16.65	\$18.25
20	\$3.90	\$5.55	\$7.20	\$8.85	\$10.50	\$12.15	\$13.80	\$15.45	\$17.10	\$18.75
21	\$4.00	\$5.75	\$7.50	\$9.25	\$11.00	\$12.75	\$14.50	\$16.25	\$18.00	\$19.75
22	\$4.10	\$5.95	\$7.80	\$9.65	\$11.50	\$13.35	\$15.20	\$17.05	\$18.90	\$20.75
23	\$4.15	\$6.05	\$7.95	\$9.85	\$11.75	\$13.65	\$15.55	\$17.45	\$19.35	\$21.25
24	\$4.25	\$6.25	\$8.25	\$10.25	\$12.25	\$14.25	\$16.25	\$18.25	\$20.25	\$22.25
25	\$4.30	\$6.35	\$8.40	\$10.45	\$12.50	\$14.55	\$16.60	\$18.65	\$20.70	\$22.75
26	\$4.35	\$6.45	\$8.55	\$10.65	\$12.75	\$14.85	\$16.95	\$19.05	\$21.15	\$23.25
27	\$4.40	\$6.55	\$8.70	\$10.85	\$13.00	\$15.15	\$17.30	\$19.45	\$21.60	\$23.75
28	\$4.50	\$6.75	\$9.00	\$11.25	\$13.50	\$15.75	\$18.00	\$20.25	\$22.50	\$24.75
29	\$4.55	\$6.85	\$9.15	\$11.45	\$13.75	\$16.05	\$18.35	\$20.65	\$22.95	\$25.25
30	\$4.65	\$7.05	\$9.45	\$11.85	\$14.25	\$16.65	\$19.05	\$21.45	\$23.85	\$26.25
31	\$4.70	\$7.15	\$9.60	\$12.05	\$14.50	\$16.95	\$19.40	\$21.85	\$24.30	\$26.75
32	\$4.75	\$7.25	\$9.75	\$12.25	\$14.75	\$17.25	\$19.75	\$22.25	\$24.75	\$27.25
33	\$4.80	\$7.35	\$9.90	\$12.45	\$15.00	\$17.55	\$20.10	\$22.65	\$25.20	\$27.75
34	\$4.85	\$7.45	\$10.05	\$12.65	\$15.25	\$17.85	\$20.45	\$23.05	\$25.65	\$28.25
35	\$4.90	\$7.55	\$10.20	\$12.85	\$15.50	\$18.15	\$20.80	\$23.45	\$26.10	\$28.75
36	\$5.10	\$7.95	\$10.80	\$13.65	\$16.50	\$19.35	\$22.20	\$25.05	\$27.90	\$30.75
37	\$5.35	\$8.45	\$11.55	\$14.65	\$17.75	\$20.85	\$23.95	\$27.05	\$30.15	\$33.25
38	\$5.55	\$8.85	\$12.15	\$15.45	\$18.75	\$22.05	\$25.35	\$28.65	\$31.95	\$35.25
39	\$5.80	\$9.35	\$12.90	\$16.45	\$20.00	\$23.55	\$27.10	\$30.65	\$34.20	\$37.75
40	\$5.95	\$9.65	\$13.35	\$17.05	\$20.75	\$24.45	\$28.15	\$31.85	\$35.55	\$39.25
41	\$6.15	\$10.05	\$13.95	\$17.85	\$21.75	\$25.65	\$29.55	\$33.45	\$37.35	\$41.25
42	\$6.40	\$10.55	\$14.70	\$18.85	\$23.00	\$27.15	\$31.30	\$35.45	\$39.60	\$43.75
43	\$6.60	\$10.95	\$15.30	\$19.65	\$24.00	\$28.35	\$32.70	\$37.05	\$41.40	\$45.75
44	\$6.85	\$11.45	\$16.05	\$20.65	\$25.25	\$29.85	\$34.45	\$39.05	\$43.65	\$48.25
45	\$7.00	\$11.75	\$16.50	\$21.25	\$26.00	\$30.75	\$35.50	\$40.25	\$45.00	\$49.75
46	\$7.60	\$12.95	\$18.30	\$23.65	\$29.00	\$34.35	\$39.70	\$45.05	\$50.40	\$55.75
47	\$8.20	\$14.15	\$20.10	\$26.05	\$32.00	\$37.95	\$43.90	\$49.85	\$55.80	\$61.75
48	\$8.80	\$15.35	\$21.90	\$28.45	\$35.00	\$41.55	\$48.10	\$54.65	\$61.20	\$67.75
49	\$9.40	\$16.55	\$23.70	\$30.85	\$38.00	\$45.15	\$52.30	\$59.45	\$66.60	\$73.75
50	\$10.00	\$17.75	\$25.50	\$33.25	\$41.00	\$48.75	\$56.50	\$64.25	\$72.00	\$79.75
51	\$10.60	\$18.95	\$27.30	\$35.65	\$44.00	\$52.35	\$60.70	\$69.05	\$77.40	\$85.75
52	\$11.25	\$20.25	\$29.25	\$38.25	\$47.25	\$56.25	\$65.25	\$74.25	\$83.25	\$92.25
53	\$11.80	\$21.35	\$30.90	\$40.45	\$50.00	\$59.55	\$69.10	\$78.65	\$88.20	\$97.75
54	\$12.40	\$22.55	\$32.70	\$42.85	\$53.00	\$63.15	\$73.30	\$83.45	\$93.60	\$103.75
55	\$13.00	\$23.75	\$34.50	\$45.25	\$56.00	\$66.75	\$77.50	\$88.25	\$99.00	\$109.75
56	\$13.40	\$24.55	\$35.70	\$46.85	\$58.00	\$69.15	\$80.30	\$91.45	\$102.60	\$113.75
57	\$14.75	\$27.25	\$39.75	\$52.25	\$64.75	\$77.25	\$89.75	\$102.25	\$114.75	\$127.25
58	\$16.10	\$29.95	\$43.80	\$57.65	\$71.50	\$85.35	\$99.20	\$113.05	\$126.90	\$140.74
59	\$17.45	\$32.65	\$47.85	\$63.05	\$78.25	\$93.45	\$108.65	\$123.85	\$139.04	\$154.24
60	\$18.75	\$35.25	\$51.75	\$68.25	\$84.75	\$101.25	\$117.75	\$134.24	\$150.74	\$167.24

Note: Final implementation rate may vary slightly due to rounding

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Term Life Employee Rates - 20 Year Duration



Displaying Monthly Rates including Waiver of Premium and Accidental Death and Dismemberment.

Age	Tobacco									
Benefit	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$19.30	\$20.85	\$22.40	\$23.95	\$25.50	\$27.05	\$28.60	\$30.15	\$31.70	\$33.25
19	\$19.85	\$21.45	\$23.05	\$24.65	\$26.25	\$27.85	\$29.45	\$31.05	\$32.65	\$34.25
20	\$20.40	\$22.05	\$23.70	\$25.35	\$27.00	\$28.65	\$30.30	\$31.95	\$33.60	\$35.25
21	\$21.50	\$23.25	\$25.00	\$26.75	\$28.50	\$30.25	\$32.00	\$33.75	\$35.50	\$37.25
22	\$22.60	\$24.45	\$26.30	\$28.15	\$30.00	\$31.85	\$33.70	\$35.55	\$37.40	\$39.25
23	\$23.15	\$25.05	\$26.95	\$28.85	\$30.75	\$32.65	\$34.55	\$36.45	\$38.35	\$40.25
24	\$24.25	\$26.25	\$28.25	\$30.25	\$32.25	\$34.25	\$36.25	\$38.25	\$40.25	\$42.25
25	\$24.80	\$26.85	\$28.90	\$30.95	\$33.00	\$35.05	\$37.10	\$39.15	\$41.20	\$43.25
26	\$25.35	\$27.45	\$29.55	\$31.65	\$33.75	\$35.85	\$37.95	\$40.05	\$42.15	\$44.25
27	\$25.90	\$28.05	\$30.20	\$32.35	\$34.50	\$36.65	\$38.80	\$40.95	\$43.10	\$45.25
28	\$27.00	\$29.25	\$31.50	\$33.75	\$36.00	\$38.25	\$40.50	\$42.75	\$45.00	\$47.25
29	\$27.55	\$29.85	\$32.15	\$34.45	\$36.75	\$39.05	\$41.35	\$43.65	\$45.95	\$48.25
30	\$28.65	\$31.05	\$33.45	\$35.85	\$38.25	\$40.65	\$43.05	\$45.45	\$47.85	\$50.25
31	\$29.20	\$31.65	\$34.10	\$36.55	\$39.00	\$41.45	\$43.90	\$46.35	\$48.80	\$51.25
32	\$29.75	\$32.25	\$34.75	\$37.25	\$39.75	\$42.25	\$44.75	\$47.25	\$49.75	\$52.25
33	\$30.30	\$32.85	\$35.40	\$37.95	\$40.50	\$43.05	\$45.60	\$48.15	\$50.70	\$53.25
34	\$30.85	\$33.45	\$36.05	\$38.65	\$41.25	\$43.85	\$46.45	\$49.05	\$51.65	\$54.25
35	\$31.40	\$34.05	\$36.70	\$39.35	\$42.00	\$44.65	\$47.30	\$49.95	\$52.60	\$55.25
36	\$33.60	\$36.45	\$39.30	\$42.15	\$45.00	\$47.85	\$50.70	\$53.55	\$56.40	\$59.25
37	\$36.35	\$39.45	\$42.55	\$45.65	\$48.75	\$51.85	\$54.95	\$58.05	\$61.15	\$64.25
38	\$38.55	\$41.85	\$45.15	\$48.45	\$51.75	\$55.05	\$58.35	\$61.65	\$64.95	\$68.25
39	\$41.30	\$44.85	\$48.40	\$51.95	\$55.50	\$59.05	\$62.60	\$66.15	\$69.70	\$73.25
40	\$42.95	\$46.65	\$50.35	\$54.05	\$57.75	\$61.45	\$65.15	\$68.85	\$72.55	\$76.25
41	\$45.15	\$49.05	\$52.95	\$56.85	\$60.75	\$64.65	\$68.55	\$72.45	\$76.35	\$80.25
42	\$47.90	\$52.05	\$56.20	\$60.35	\$64.50	\$68.65	\$72.80	\$76.95	\$81.10	\$85.25
43	\$50.10	\$54.45	\$58.80	\$63.15	\$67.50	\$71.85	\$76.20	\$80.55	\$84.90	\$89.25
44	\$52.85	\$57.45	\$62.05	\$66.65	\$71.25	\$75.85	\$80.45	\$85.05	\$89.65	\$94.25
45	\$54.50	\$59.25	\$64.00	\$68.75	\$73.50	\$78.25	\$83.00	\$87.75	\$92.50	\$97.25
46	\$61.10	\$66.45	\$71.80	\$77.15	\$82.50	\$87.85	\$93.20	\$98.55	\$103.90	\$109.25
47	\$67.70	\$73.65	\$79.60	\$85.55	\$91.50	\$97.45	\$103.40	\$109.35	\$115.30	\$121.25
48	\$74.30	\$80.85	\$87.40	\$93.95	\$100.50	\$107.05	\$113.60	\$120.15	\$126.70	\$133.25
49	\$80.90	\$88.05	\$95.20	\$102.35	\$109.50	\$116.65	\$123.80	\$130.95	\$138.10	\$145.25
50	\$87.50	\$95.25	\$103.00	\$110.75	\$118.50	\$126.25	\$134.00	\$141.75	\$149.49	\$157.24
51	\$94.10	\$102.45	\$110.80	\$119.15	\$127.50	\$135.85	\$144.20	\$152.54	\$160.89	\$169.24
52	\$101.25	\$110.25	\$119.25	\$128.25	\$137.25	\$146.25	\$155.24	\$164.24	\$173.24	\$182.24
53	\$107.30	\$116.85	\$126.40	\$135.95	\$145.50	\$155.04	\$164.59	\$174.14	\$183.69	\$193.24
54	\$113.90	\$124.05	\$134.20	\$144.35	\$154.49	\$164.64	\$174.79	\$184.94	\$195.09	\$205.24
55	\$120.50	\$131.25	\$142.00	\$152.74	\$163.49	\$174.24	\$184.99	\$195.74	\$206.49	\$217.24
56	\$124.90	\$136.04	\$147.19	\$158.34	\$169.49	\$180.64	\$191.79	\$202.94	\$214.09	\$225.24
57	\$139.74	\$152.24	\$164.74	\$177.24	\$189.74	\$202.24	\$214.74	\$227.24	\$239.74	\$252.24
58	\$154.59	\$168.44	\$182.29	\$196.14	\$209.99	\$223.84	\$237.69	\$251.54	\$265.39	\$279.24
59	\$169.44	\$184.64	\$199.84	\$215.04	\$230.24	\$245.44	\$260.64	\$275.84	\$291.04	\$306.24
60	\$183.74	\$200.24	\$216.74	\$233.24	\$249.74	\$266.24	\$282.74	\$299.24	\$315.74	\$332.24

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Spouse Rates - 20 Year Duration



Displaying Monthly Rates including Waiver of Premium.

Age	Non-Tobacco				
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25
19	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50
20	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50
21	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75
22	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75
23	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25
24	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25
25	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
26	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
27	\$0.95	\$1.90	\$2.85	\$3.80	\$4.75
28	\$0.95	\$1.90	\$2.85	\$3.80	\$4.75
29	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00
30	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00
31	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00
32	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25
33	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25
34	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
35	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
36	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00
37	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50
38	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25
39	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50
40	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00
41	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50
42	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
43	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75
44	\$2.05	\$4.10	\$6.15	\$8.20	\$10.25
45	\$2.15	\$4.30	\$6.45	\$8.60	\$10.75
46	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00
47	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50
48	\$2.95	\$5.90	\$8.85	\$11.80	\$14.75
49	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25
50	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50
51	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00
52	\$4.15	\$8.30	\$12.45	\$16.60	\$20.75
53	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00
54	\$4.70	\$9.40	\$14.10	\$18.80	\$23.50
55	\$4.95	\$9.90	\$14.85	\$19.80	\$24.75
56	\$5.15	\$10.30	\$15.45	\$20.60	\$25.75
57	\$5.75	\$11.50	\$17.25	\$23.00	\$28.75
58	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00
59	\$7.00	\$14.00	\$21.00	\$28.00	\$35.00
60	\$7.60	\$15.20	\$22.80	\$30.40	\$38.00

Note: Final implementation rate may vary slightly due to rounding

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Term Life Spouse Rates - 20 Year Duration



Displaying Monthly Rates including Waiver of Premium.

Age	Tobacco				
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
19	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75
20	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00
21	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50
22	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00
23	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25
24	\$1.55	\$3.10	\$4.65	\$6.20	\$7.75
25	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00
26	\$1.65	\$3.30	\$4.95	\$6.60	\$8.25
27	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50
28	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
29	\$1.85	\$3.70	\$5.55	\$7.40	\$9.25
30	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75
31	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00
32	\$2.05	\$4.10	\$6.15	\$8.20	\$10.25
33	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50
34	\$2.15	\$4.30	\$6.45	\$8.60	\$10.75
35	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00
36	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00
37	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25
38	\$2.85	\$5.70	\$8.55	\$11.40	\$14.25
39	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50
40	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25
41	\$3.45	\$6.90	\$10.35	\$13.80	\$17.25
42	\$3.70	\$7.40	\$11.10	\$14.80	\$18.50
43	\$3.90	\$7.80	\$11.70	\$15.60	\$19.50
44	\$4.15	\$8.30	\$12.45	\$16.60	\$20.75
45	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50
46	\$4.90	\$9.80	\$14.70	\$19.60	\$24.50
47	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50
48	\$6.10	\$12.20	\$18.30	\$24.40	\$30.50
49	\$6.70	\$13.40	\$20.10	\$26.80	\$33.50
50	\$7.30	\$14.60	\$21.90	\$29.20	\$36.50
51	\$7.90	\$15.80	\$23.70	\$31.60	\$39.50
52	\$8.55	\$17.10	\$25.65	\$34.20	\$42.75
53	\$9.10	\$18.20	\$27.30	\$36.40	\$45.50
54	\$9.70	\$19.40	\$29.10	\$38.80	\$48.50
55	\$10.30	\$20.60	\$30.90	\$41.20	\$51.50
56	\$10.70	\$21.40	\$32.10	\$42.80	\$53.50
57	\$12.05	\$24.10	\$36.15	\$48.20	\$60.25
58	\$13.40	\$26.80	\$40.20	\$53.60	\$67.00
59	\$14.75	\$29.50	\$44.25	\$59.00	\$73.75
60	\$16.05	\$32.10	\$48.15	\$64.20	\$80.25

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8013

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-TL_0726

www.manhattanlife.com

Term Life Child Rates

Displaying Monthly Rates.



Age				
Benefit	\$5,000		\$10,000	\$15,000
0-25	\$2.50		\$5.00	\$7.50

Note: Final implementation rate may vary slightly due to rounding
Policy: M-8013
Underwritten by ManhattanLife Insurance and Annuity Company
TSEA-TL_0726

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