

**THE MANHATTAN LIFE INSURANCE COMPANY**  
**ANNUAL PREFERRED ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 03-01-2015**

**NORTH CAROLINA**

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female					Attained Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	2,929	3,928	N/A	N/A	N/A	0-64	3,252	4,361	N/A	N/A	N/A
65	1,091	1,464	1,456	1,232	988	65	1,211	1,624	1,616	1,417	1,096
66	1,091	1,464	1,456	1,232	988	66	1,211	1,624	1,616	1,417	1,096
67	1,091	1,464	1,456	1,232	988	67	1,211	1,624	1,616	1,417	1,096
68	1,140	1,529	1,521	1,287	1,039	68	1,266	1,697	1,689	1,479	1,154
69	1,186	1,590	1,582	1,343	1,088	69	1,316	1,765	1,756	1,544	1,207
70	1,233	1,654	1,646	1,395	1,137	70	1,369	1,835	1,827	1,604	1,263
71	1,282	1,720	1,712	1,445	1,190	71	1,423	1,910	1,899	1,661	1,320
72	1,334	1,789	1,780	1,496	1,243	72	1,480	1,986	1,976	1,719	1,380
73	1,374	1,843	1,833	1,546	1,285	73	1,525	2,045	2,035	1,777	1,428
74	1,415	1,897	1,888	1,596	1,329	74	1,571	2,106	2,096	1,835	1,475
75	1,457	1,955	1,945	1,648	1,374	75	1,618	2,169	2,159	1,895	1,525
76	1,501	2,014	2,003	1,699	1,420	76	1,667	2,235	2,224	1,953	1,576
77	1,546	2,073	2,063	1,751	1,468	77	1,716	2,302	2,291	2,013	1,628
78	1,592	2,136	2,126	1,806	1,516	78	1,767	2,371	2,360	2,075	1,683
79	1,641	2,200	2,189	1,861	1,567	79	1,821	2,442	2,430	2,139	1,739
80	1,689	2,266	2,255	1,919	1,618	80	1,876	2,515	2,503	2,205	1,796
81	1,731	2,323	2,311	1,977	1,663	81	1,922	2,578	2,566	2,272	1,846
82	1,766	2,369	2,358	2,038	1,700	82	1,961	2,630	2,617	2,343	1,887
83	1,801	2,416	2,405	2,100	1,737	83	2,000	2,682	2,669	2,414	1,928
84	1,838	2,465	2,452	2,164	1,775	84	2,040	2,736	2,722	2,487	1,970
85	1,865	2,502	2,490	2,229	1,804	85	2,070	2,777	2,763	2,562	2,002
86	1,893	2,539	2,527	2,294	1,833	86	2,101	2,818	2,805	2,637	2,035
87	1,913	2,565	2,552	2,361	1,853	87	2,123	2,847	2,833	2,713	2,057
88	1,931	2,590	2,578	2,429	1,874	88	2,143	2,875	2,861	2,792	2,080
89	1,951	2,616	2,604	2,496	1,894	89	2,165	2,904	2,890	2,870	2,102
90	1,970	2,642	2,630	2,563	1,915	90	2,187	2,933	2,919	2,946	2,125
91	1,990	2,669	2,655	2,618	1,935	91	2,209	2,962	2,948	3,009	2,149
92	2,010	2,696	2,682	2,674	1,956	92	2,231	2,992	2,978	3,073	2,171
93	2,030	2,722	2,709	2,726	1,978	93	2,254	3,022	3,008	3,133	2,195
94	2,051	2,750	2,737	2,778	1,999	94	2,276	3,052	3,037	3,193	2,219
95	2,070	2,777	2,763	2,831	2,021	95	2,299	3,083	3,067	3,255	2,242
96	2,092	2,805	2,791	2,883	2,042	96	2,322	3,114	3,098	3,314	2,267
97	2,113	2,833	2,819	2,935	2,064	97	2,344	3,145	3,129	3,374	2,292
98	2,133	2,861	2,847	2,989	2,087	98	2,368	3,175	3,160	3,435	2,316
99	2,155	2,890	2,876	3,043	2,109	99	2,392	3,207	3,192	3,498	2,341

There is a one time \$25 policy fee

Household Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**THE MANHATTAN LIFE INSURANCE COMPANY  
ANNUAL STANDARD ATTAINED AGE PREMIUMS  
RATES EFFECTIVE 03-01-2015**

**NORTH CAROLINA**

**FOR USE IN ALL NORTH CAROLINA ZIP CODES**

Attained Age	Female					Attained Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	3,258	4,368	N/A	N/A	N/A	0-64	3,616	4,849	N/A	N/A	N/A
65	1,213	1,627	1,619	1,417	1,098	65	1,346	1,806	1,797	1,628	1,218
66	1,213	1,627	1,619	1,417	1,098	66	1,346	1,806	1,797	1,628	1,218
67	1,213	1,627	1,619	1,417	1,098	67	1,346	1,806	1,797	1,628	1,218
68	1,268	1,701	1,692	1,479	1,156	68	1,407	1,887	1,878	1,700	1,282
69	1,318	1,769	1,759	1,544	1,209	69	1,464	1,963	1,953	1,774	1,342
70	1,371	1,839	1,830	1,604	1,265	70	1,522	2,041	2,031	1,843	1,404
71	1,427	1,913	1,903	1,661	1,323	71	1,583	2,123	2,113	1,910	1,468
72	1,483	1,989	1,980	1,719	1,382	72	1,646	2,208	2,197	1,976	1,535
73	1,527	2,049	2,038	1,777	1,430	73	1,695	2,274	2,263	2,043	1,587
74	1,574	2,110	2,100	1,835	1,478	74	1,747	2,342	2,331	2,109	1,641
75	1,621	2,173	2,163	1,895	1,527	75	1,799	2,412	2,401	2,178	1,695
76	1,670	2,238	2,228	1,953	1,579	76	1,853	2,485	2,473	2,245	1,753
77	1,719	2,306	2,295	2,013	1,632	77	1,909	2,560	2,547	2,314	1,812
78	1,771	2,375	2,364	2,075	1,686	78	1,966	2,637	2,623	2,385	1,872
79	1,824	2,446	2,434	2,139	1,742	79	2,025	2,715	2,702	2,458	1,934
80	1,879	2,519	2,507	2,205	1,799	80	2,086	2,796	2,783	2,535	1,998
81	1,926	2,582	2,570	2,272	1,850	81	2,137	2,866	2,853	2,612	2,053
82	1,964	2,635	2,621	2,343	1,890	82	2,181	2,924	2,910	2,693	2,098
83	2,003	2,687	2,674	2,414	1,931	83	2,224	2,983	2,968	2,775	2,143
84	2,044	2,741	2,727	2,487	1,973	84	2,268	3,043	3,027	2,859	2,191
85	2,074	2,782	2,769	2,562	2,006	85	2,302	3,088	3,072	2,944	2,227
86	2,105	2,823	2,810	2,637	2,038	86	2,337	3,134	3,119	3,030	2,263
87	2,127	2,852	2,838	2,713	2,061	87	2,361	3,165	3,150	3,119	2,288
88	2,148	2,880	2,866	2,792	2,084	88	2,384	3,197	3,182	3,209	2,312
89	2,169	2,909	2,895	2,870	2,106	89	2,408	3,229	3,214	3,298	2,338
90	2,191	2,939	2,924	2,946	2,129	90	2,432	3,261	3,246	3,387	2,363
91	2,212	2,967	2,953	3,009	2,152	91	2,457	3,294	3,278	3,459	2,389
92	2,235	2,997	2,983	3,073	2,175	92	2,481	3,327	3,310	3,533	2,414
93	2,258	3,027	3,013	3,133	2,199	93	2,506	3,360	3,344	3,601	2,441
94	2,280	3,057	3,043	3,193	2,223	94	2,531	3,394	3,377	3,670	2,467
95	2,303	3,088	3,074	3,255	2,246	95	2,556	3,428	3,411	3,741	2,494
96	2,326	3,119	3,103	3,314	2,271	96	2,581	3,462	3,445	3,809	2,520
97	2,349	3,150	3,135	3,374	2,296	97	2,607	3,497	3,479	3,878	2,548
98	2,372	3,182	3,166	3,435	2,321	98	2,634	3,532	3,514	3,949	2,576
99	2,396	3,214	3,198	3,498	2,345	99	2,659	3,567	3,549	4,020	2,604

There is a one time \$25 policy fee

Household Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**THE MANHATTAN LIFE INSURANCE COMPANY**  
**MONTHLY PREFERRED ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 03-01-2015**

**NORTH CAROLINA**

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female					Attained Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	244.08	327.33	N/A	N/A	N/A	0-64	271.00	363.42	N/A	N/A	N/A
65	90.92	122.00	121.33	102.67	82.33	65	100.92	135.33	134.67	118.08	91.33
66	90.92	122.00	121.33	102.67	82.33	66	100.92	135.33	134.67	118.08	91.33
67	90.92	122.00	121.33	102.67	82.33	67	100.92	135.33	134.67	118.08	91.33
68	95.00	127.42	126.75	107.25	86.58	68	105.50	141.42	140.75	123.25	96.17
69	98.83	132.50	131.83	111.92	90.67	69	109.67	147.08	146.33	128.67	100.58
70	102.75	137.83	137.17	116.25	94.75	70	114.08	152.92	152.25	133.67	105.25
71	106.83	143.33	142.67	120.42	99.17	71	118.58	159.17	158.25	138.42	110.00
72	111.17	149.08	148.33	124.67	103.58	72	123.33	165.50	164.67	143.25	115.00
73	114.50	153.58	152.75	128.83	107.08	73	127.08	170.42	169.58	148.08	119.00
74	117.92	158.08	157.33	133.00	110.75	74	130.92	175.50	174.67	152.92	122.92
75	121.42	162.92	162.08	137.33	114.50	75	134.83	180.75	179.92	157.92	127.08
76	125.08	167.83	166.92	141.58	118.33	76	138.92	186.25	185.33	162.75	131.33
77	128.83	172.75	171.92	145.92	122.33	77	143.00	191.83	190.92	167.75	135.67
78	132.67	178.00	177.17	150.50	126.33	78	147.25	197.58	196.67	172.92	140.25
79	136.75	183.33	182.42	155.08	130.58	79	151.75	203.50	202.50	178.25	144.92
80	140.75	188.83	187.92	159.92	134.83	80	156.33	209.58	208.58	183.75	149.67
81	144.25	193.58	192.58	164.75	138.58	81	160.17	214.83	213.83	189.33	153.83
82	147.17	197.42	196.50	169.83	141.67	82	163.42	219.17	218.08	195.25	157.25
83	150.08	201.33	200.42	175.00	144.75	83	166.67	223.50	222.42	201.17	160.67
84	153.17	205.42	204.33	180.33	147.92	84	170.00	228.00	226.83	207.25	164.17
85	155.42	208.50	207.50	185.75	150.33	85	172.50	231.42	230.25	213.50	166.83
86	157.75	211.58	210.58	191.17	152.75	86	175.08	234.83	233.75	219.75	169.58
87	159.42	213.75	212.67	196.75	154.42	87	176.92	237.25	236.08	226.08	171.42
88	160.92	215.83	214.83	202.42	156.17	88	178.58	239.58	238.42	232.67	173.33
89	162.58	218.00	217.00	208.00	157.83	89	180.42	242.00	240.83	239.17	175.17
90	164.17	220.17	219.17	213.58	159.58	90	182.25	244.42	243.25	245.50	177.08
91	165.83	222.42	221.25	218.17	161.25	91	184.08	246.83	245.67	250.75	179.08
92	167.50	224.67	223.50	222.83	163.00	92	185.92	249.33	248.17	256.08	180.92
93	169.17	226.83	225.75	227.17	164.83	93	187.83	251.83	250.67	261.08	182.92
94	170.92	229.17	228.08	231.50	166.58	94	189.67	254.33	253.08	266.08	184.92
95	172.50	231.42	230.25	235.92	168.42	95	191.58	256.92	255.58	271.25	186.83
96	174.33	233.75	232.58	240.25	170.17	96	193.50	259.50	258.17	276.17	188.92
97	176.08	236.08	234.92	244.58	172.00	97	195.33	262.08	260.75	281.17	191.00
98	177.75	238.42	237.25	249.08	173.92	98	197.33	264.58	263.33	286.25	193.00
99	179.58	240.83	239.67	253.58	175.75	99	199.33	267.25	266.00	291.50	195.08

There is a one time \$25 policy fee

Household Discount Factor: .93

**THE MANHATTAN LIFE INSURANCE COMPANY**  
**MONTHLY STANDARD ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 03-01-2015**

**NORTH CAROLINA**

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female					Attained Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	271.50	364.00	N/A	N/A	N/A	0-64	301.33	404.08	N/A	N/A	N/A
65	101.08	135.58	134.92	118.08	91.50	65	112.17	150.50	149.75	135.67	101.50
66	101.08	135.58	134.92	118.08	91.50	66	112.17	150.50	149.75	135.67	101.50
67	101.08	135.58	134.92	118.08	91.50	67	112.17	150.50	149.75	135.67	101.50
68	105.67	141.75	141.00	123.25	96.33	68	117.25	157.25	156.50	141.67	106.83
69	109.83	147.42	146.58	128.67	100.75	69	122.00	163.58	162.75	147.83	111.83
70	114.25	153.25	152.50	133.67	105.42	70	126.83	170.08	169.25	153.58	117.00
71	118.92	159.42	158.58	138.42	110.25	71	131.92	176.92	176.08	159.17	122.33
72	123.58	165.75	165.00	143.25	115.17	72	137.17	184.00	183.08	164.67	127.92
73	127.25	170.75	169.83	148.08	119.17	73	141.25	189.50	188.58	170.25	132.25
74	131.17	175.83	175.00	152.92	123.17	74	145.58	195.17	194.25	175.75	136.75
75	135.08	181.08	180.25	157.92	127.25	75	149.92	201.00	200.08	181.50	141.25
76	139.17	186.50	185.67	162.75	131.58	76	154.42	207.08	206.08	187.08	146.08
77	143.25	192.17	191.25	167.75	136.00	77	159.08	213.33	212.25	192.83	151.00
78	147.58	197.92	197.00	172.92	140.50	78	163.83	219.75	218.58	198.75	156.00
79	152.00	203.83	202.83	178.25	145.17	79	168.75	226.25	225.17	204.83	161.17
80	156.58	209.92	208.92	183.75	149.92	80	173.83	233.00	231.92	211.25	166.50
81	160.50	215.17	214.17	189.33	154.17	81	178.08	238.83	237.75	217.67	171.08
82	163.67	219.58	218.42	195.25	157.50	82	181.75	243.67	242.50	224.42	174.83
83	166.92	223.92	222.83	201.17	160.92	83	185.33	248.58	247.33	231.25	178.58
84	170.33	228.42	227.25	207.25	164.42	84	189.00	253.58	252.25	238.25	182.58
85	172.83	231.83	230.75	213.50	167.17	85	191.83	257.33	256.00	245.33	185.58
86	175.42	235.25	234.17	219.75	169.83	86	194.75	261.17	259.92	252.50	188.58
87	177.25	237.67	236.50	226.08	171.75	87	196.75	263.75	262.50	259.92	190.67
88	179.00	240.00	238.83	232.67	173.67	88	198.67	266.42	265.17	267.42	192.67
89	180.75	242.42	241.25	239.17	175.50	89	200.67	269.08	267.83	274.83	194.83
90	182.58	244.92	243.67	245.50	177.42	90	202.67	271.75	270.50	282.25	196.92
91	184.33	247.25	246.08	250.75	179.33	91	204.75	274.50	273.17	288.25	199.08
92	186.25	249.75	248.58	256.08	181.25	92	206.75	277.25	275.83	294.42	201.17
93	188.17	252.25	251.08	261.08	183.25	93	208.83	280.00	278.67	300.08	203.42
94	190.00	254.75	253.58	266.08	185.25	94	210.92	282.83	281.42	305.83	205.58
95	191.92	257.33	256.17	271.25	187.17	95	213.00	285.67	284.25	311.75	207.83
96	193.83	259.92	258.58	276.17	189.25	96	215.08	288.50	287.08	317.42	210.00
97	195.75	262.50	261.25	281.17	191.33	97	217.25	291.42	289.92	323.17	212.33
98	197.67	265.17	263.83	286.25	193.42	98	219.50	294.33	292.83	329.08	214.67
99	199.67	267.83	266.50	291.50	195.42	99	221.58	297.25	295.75	335.00	217.00

There is a one time \$25 policy fee

Household Discount Factor: .93