

## Critical Illness and Cancer

3 in 10 American Households have no life insurance.

65% of Americans say they need life insurance.

*2016 Insurance Barometer Study/Life Happens.*

### A Critical Illness and Cancer Plan:

- Pays a lump sum benefit directly to you, unless otherwise designated
- Provides a benefit that can be used as you wish
- Pays in addition to any other coverage you may have
- Can cover you, your spouse and your children

### What does critical illness and cancer coverage do?

Your benefit amount of \$10,000, \$15,000 or \$20,000 (for 100+ only)\* is payable within each category:

VASCULAR	OTHER CRITICAL ILLNESS	CANCER
<p>Pays 100% of benefit amount for:</p> <ul style="list-style-type: none"> <li>• Stroke</li> <li>• Heart attack</li> <li>• Transplant as a result of heart failure</li> </ul> <p>Pays 25% of benefit amount upon completion of bypass surgery as a result of coronary artery disease.</p>	<p>Pays 100% of benefit amount for:</p> <ul style="list-style-type: none"> <li>• Transplant, other than heart</li> <li>• Severe burns</li> <li>• End stage renal failure</li> <li>• Coma</li> <li>• Loss of sight, speech or hearing</li> <li>• Occupational HIV</li> <li>• Permanent paralysis due to an accident</li> </ul>	<p>Pays 100% of benefit amount for internal cancer or malignant melanoma.</p> <p>Pays 25% of the benefit amount for diagnosis of carcinoma in situ.</p>

#### Plan features

- Well-being benefit: Annual health screening benefit of \$50 per insured and lifestyle reward program payout of \$25/\$50 per insured
- Recurrence benefit: Allows for one additional benefit payment in one benefit category if a person is diagnosed for a second time for the same illness after being treatment-free for at least 12 months
- Waiver of premium: Premiums are waived if the primary insured is totally disabled for more than 180 days
- 30-calendar-day waiting period on cancer benefit

Loss of sight, speech or hearing benefit not available to dependent children in ID, OK.  
Benefit Recurrence is not available in Florida

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. 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.

# Critical Illness and Cancer Rates



AL, AK, AR, AZ, GA, HI, IA, ID, IL, KS, KY, LA, MA, MI, MO, MT, NC, NE, NV, OK, PA, SC, SD, TN, TX, VA, VT, WV, WI and WY

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU			Employee - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$7.30	\$9.89	\$12.48	\$9.90	\$13.80	\$17.70
30-39		\$11.10	\$15.60	\$20.10	\$17.80	\$25.65	\$33.50
40-49		\$19.70	\$28.50	\$37.31	\$36.20	\$53.25	\$70.30
50-55		\$32.00	\$46.94	\$61.89	\$59.70	\$88.50	\$117.29
56-59		\$32.00	\$46.94	\$61.89	\$59.70	\$88.50	\$117.29
60-64		\$50.80	\$75.15	\$99.49	\$94.50	\$140.70	\$186.91
65-69		\$60.30	\$89.40	\$118.50	\$110.00	\$163.95	\$217.90

Age	Employee & Spouse - NTU			Employee & Spouse - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$11.00	\$14.88	\$18.78	\$14.90	\$20.76	\$26.60
30-39		\$16.70	\$23.46	\$30.20	\$26.75	\$38.52	\$50.30
40-49		\$29.60	\$42.80	\$56.01	\$54.35	\$79.93	\$105.50
50-55		\$48.05	\$70.46	\$92.89	\$89.60	\$132.79	\$175.99
56-59		\$48.05	\$70.46	\$92.89	\$89.60	\$132.79	\$175.99
60-64		\$76.25	\$112.77	\$149.29	\$141.80	\$211.10	\$280.41
65-69		\$90.50	\$134.15	\$177.80	\$165.05	\$245.97	\$326.90

\*Spouse Amount at 50% of Employee Amount.

Age	Employee & Children - NTU			Employee & Children - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$9.05	\$11.64	\$14.23	\$11.65	\$15.55	\$19.45
30-39		\$12.85	\$17.35	\$21.85	\$19.55	\$27.40	\$35.25
40-49		\$21.45	\$30.25	\$39.06	\$37.95	\$55.00	\$72.05
50-55		\$33.75	\$48.69	\$63.64	\$61.45	\$90.25	\$119.04
56-59		\$33.75	\$48.69	\$63.64	\$61.45	\$90.25	\$119.04
60-64		\$52.55	\$76.90	\$101.24	\$96.25	\$142.45	\$188.66
65-69		\$62.05	\$91.15	\$120.25	\$111.75	\$165.70	\$219.65

\*Child Amount at 50% of Employee Amount, capped at \$5000.

Age	Family - NTU			Family - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$12.75	\$16.63	\$20.53	\$16.65	\$22.51	\$28.35
30-39		\$18.45	\$25.21	\$31.95	\$28.50	\$40.27	\$52.05
40-49		\$31.35	\$44.55	\$57.76	\$56.10	\$81.68	\$107.25
50-55		\$49.80	\$72.21	\$94.64	\$91.35	\$134.54	\$177.74
56-59		\$49.80	\$72.21	\$94.64	\$91.35	\$134.54	\$177.74
60-64		\$78.00	\$114.52	\$151.04	\$143.55	\$212.85	\$282.16
65-69		\$92.25	\$135.90	\$179.55	\$166.80	\$247.72	\$328.65

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

NTU: Non-tobacco user; TU: Tobacco user

Policy: M-8011

Underwritten by ManhattanLife Assurance Company of America

Florida (51+)

Displaying Monthly payroll deductions including \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU			Employee - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$6.87	\$9.25	\$11.64	\$9.41	\$13.07	\$16.72
30-39		\$10.26	\$14.34	\$18.42	\$16.41	\$23.57	\$30.73
40-49		\$17.58	\$25.32	\$33.06	\$32.84	\$48.20	\$63.57
50-55		\$29.03	\$42.49	\$55.96	\$55.21	\$81.76	\$108.32
56-59		\$29.03	\$42.49	\$55.96	\$55.21	\$81.76	\$108.32
60-64		\$47.89	\$70.78	\$93.68	\$90.08	\$134.08	\$178.07
65-69		\$57.65	\$85.42	\$113.20	\$106.09	\$158.08	\$210.08

Age	Employee & Spouse - NTU			Employee & Spouse - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$10.35	\$13.93	\$17.51	\$14.17	\$19.65	\$25.13
30-39		\$15.44	\$21.56	\$27.68	\$24.67	\$35.41	\$46.14
40-49		\$26.42	\$38.03	\$49.64	\$49.31	\$72.35	\$95.41
50-55		\$43.59	\$63.79	\$83.99	\$82.86	\$122.69	\$162.53
56-59		\$43.59	\$63.79	\$83.99	\$82.86	\$122.69	\$162.53
60-64		\$71.88	\$106.22	\$140.57	\$135.17	\$201.17	\$267.15
65-69		\$86.52	\$128.18	\$169.85	\$159.18	\$237.17	\$315.17

\*Spouse Amount at 50% of Employee Amount.

Age	Employee & Children - NTU			Employee & Children - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$8.53	\$10.91	\$13.30	\$11.07	\$14.73	\$18.38
30-39		\$11.92	\$16.00	\$20.08	\$18.07	\$25.23	\$32.39
40-49		\$19.24	\$26.98	\$34.72	\$34.50	\$49.86	\$65.23
50-55		\$30.69	\$44.15	\$57.62	\$56.87	\$83.42	\$109.98
56-59		\$30.69	\$44.15	\$57.62	\$56.87	\$83.42	\$109.98
60-64		\$49.55	\$72.44	\$95.34	\$91.74	\$135.74	\$179.73
65-69		\$59.31	\$87.08	\$114.86	\$107.75	\$159.74	\$211.74

\*Child Amount at 50% of Employee Amount, capped at \$5000.

Age	Family - NTU			Family - TU			
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29		\$12.01	\$15.59	\$19.17	\$15.83	\$21.31	\$26.79
30-39		\$17.10	\$23.22	\$29.34	\$26.33	\$37.07	\$47.80
40-49		\$28.08	\$39.69	\$51.30	\$50.97	\$74.01	\$97.07
50-55		\$45.25	\$65.45	\$85.65	\$84.52	\$124.35	\$164.19
56-59		\$45.25	\$65.45	\$85.65	\$84.52	\$124.35	\$164.19
60-64		\$73.54	\$107.88	\$142.23	\$136.83	\$202.83	\$268.81
65-69		\$88.18	\$129.84	\$171.51	\$160.84	\$238.83	\$316.83

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

NTU: Non-tobacco user; TU: Tobacco user

Policy: M-8011

Underwritten by ManhattanLife Assurance Company of America

Mississippi

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$9.91	\$13.56	\$17.21
30-39	\$14.61	\$20.60	\$26.60
40-49	\$21.01	\$30.21	\$39.42
50-55	\$30.61	\$44.61	\$58.61
56-59	\$30.61	\$44.61	\$58.61
60-64	\$37.41	\$54.80	\$72.21
65-69	\$40.31	\$59.15	\$78.00

Age	Employee - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$12.61	\$17.60	\$22.60
30-39	\$21.11	\$30.36	\$39.61
40-49	\$33.11	\$48.37	\$63.63
50-55	\$50.91	\$75.06	\$99.23
56-59	\$50.91	\$75.06	\$99.23
60-64	\$63.81	\$94.41	\$125.02
65-69	\$65.41	\$96.81	\$128.20

Age	Employee & Spouse - NTU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$14.91	\$20.51	\$26.11
30-39	\$22.16	\$31.38	\$40.60
40-49	\$32.11	\$46.31	\$60.52
50-55	\$46.96	\$68.59	\$90.21
56-59	\$46.96	\$68.59	\$90.21
60-64	\$57.56	\$84.47	\$111.41
65-69	\$62.06	\$91.23	\$120.40

Age	Employee & Spouse - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$19.11	\$26.80	\$34.50
30-39	\$32.26	\$46.53	\$60.81
40-49	\$50.86	\$74.44	\$98.03
50-55	\$78.41	\$115.77	\$153.13
56-59	\$78.41	\$115.77	\$153.13
60-64	\$98.46	\$145.83	\$193.22
65-69	\$100.96	\$149.59	\$198.20

Age	Employee & Children - NTU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$14.16	\$17.81	\$21.46
30-39	\$18.86	\$24.85	\$30.85
40-49	\$25.26	\$34.46	\$43.67
50-55	\$34.86	\$48.86	\$62.86
56-59	\$34.86	\$48.86	\$62.86
60-64	\$41.66	\$59.05	\$76.46
65-69	\$44.56	\$63.40	\$82.25

Age	Employee & Children - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$16.86	\$21.85	\$26.85
30-39	\$25.36	\$34.61	\$43.86
40-49	\$37.36	\$52.62	\$67.88
50-55	\$55.16	\$79.31	\$103.48
56-59	\$55.16	\$79.31	\$103.48
60-64	\$68.06	\$98.66	\$129.27
65-69	\$69.66	\$101.06	\$132.45

Age	Family - NTU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$19.16	\$24.76	\$30.36
30-39	\$26.41	\$35.63	\$44.85
40-49	\$36.36	\$50.56	\$64.77
50-55	\$51.21	\$72.84	\$94.46
56-59	\$51.21	\$72.84	\$94.46
60-64	\$61.81	\$88.72	\$115.66
65-69	\$66.31	\$95.48	\$124.65

Age	Family - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000
18-29	\$23.36	\$31.05	\$38.75
30-39	\$36.51	\$50.78	\$65.06
40-49	\$55.11	\$78.69	\$102.28
50-55	\$82.66	\$120.02	\$157.38
56-59	\$82.66	\$120.02	\$157.38
60-64	\$102.71	\$150.08	\$197.47
65-69	\$105.21	\$153.84	\$202.45

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

NTU: Non-tobacco user; TU: Tobaccouser

Indiana

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU			Employee - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$6.52	\$8.93	\$11.34	\$8.94	\$12.56	\$16.19
30-39	\$10.07	\$14.25	\$18.42	\$16.29	\$23.58	\$30.88
40-49	\$18.06	\$26.23	\$34.41	\$33.38	\$49.22	\$65.06
50-55	\$29.47	\$43.35	\$57.24	\$55.21	\$81.96	\$108.71
56-59	\$29.47	\$43.35	\$57.24	\$55.21	\$81.96	\$108.71
60-64	\$46.94	\$69.55	\$92.18	\$87.54	\$130.46	\$173.38
65-69	\$55.77	\$82.80	\$109.84	\$101.94	\$152.07	\$202.18

Age	Employee & Spouse - NTU			Employee & Spouse - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$9.88	\$13.49	\$17.11	\$13.51	\$18.94	\$24.38
30-39	\$15.20	\$21.48	\$27.74	\$24.53	\$35.47	\$46.42
40-49	\$27.18	\$39.44	\$51.72	\$50.17	\$73.93	\$97.69
50-55	\$44.31	\$65.13	\$85.96	\$82.91	\$123.04	\$163.17
56-59	\$44.31	\$65.13	\$85.96	\$82.91	\$123.04	\$163.17
60-64	\$70.50	\$104.43	\$138.37	\$131.41	\$195.79	\$260.17
65-69	\$83.75	\$124.30	\$164.86	\$153.01	\$228.20	\$303.37

Age	Employee & Children - NTU			Employee & Children - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$8.08	\$10.49	\$12.90	\$10.50	\$14.12	\$17.75
30-39	\$11.63	\$15.81	\$19.98	\$17.85	\$25.14	\$32.44
40-49	\$19.62	\$27.79	\$35.97	\$34.94	\$50.78	\$66.62
50-55	\$31.03	\$44.91	\$58.80	\$56.77	\$83.52	\$110.27
56-59	\$31.03	\$44.91	\$58.80	\$56.77	\$83.52	\$110.27
60-64	\$48.50	\$71.11	\$93.74	\$89.10	\$132.02	\$174.94
65-69	\$57.33	\$84.36	\$111.40	\$103.50	\$153.63	\$203.74

Age	Family - NTU			Family - TU		
	BENEFIT: \$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$11.44	\$15.05	\$18.67	\$15.07	\$20.50	\$25.94
30-39	\$16.76	\$23.04	\$29.30	\$26.09	\$37.03	\$47.98
40-49	\$28.74	\$41.00	\$53.28	\$51.73	\$75.49	\$99.25
50-55	\$45.87	\$66.69	\$87.52	\$84.47	\$124.60	\$164.73
56-59	\$45.87	\$66.69	\$87.52	\$84.47	\$124.60	\$164.73
60-64	\$72.06	\$105.99	\$139.93	\$132.97	\$197.35	\$261.73
65-69	\$85.31	\$125.86	\$166.42	\$154.57	\$229.76	\$304.93

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

Maine

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$7.27	\$9.84	\$12.43
30-39	\$11.13	\$15.65	\$20.17
40-49	\$19.76	\$28.60	\$37.43
50-55	\$31.99	\$46.93	\$61.88
56-59	\$31.99	\$46.93	\$61.88
60-64	\$50.80	\$75.14	\$99.49
65-69	\$60.29	\$89.38	\$118.48
Age	Employee & Spouse* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$10.95	\$14.82	\$18.70
30-39	\$16.75	\$23.52	\$30.30
40-49	\$29.69	\$42.95	\$56.19
50-55	\$48.03	\$70.45	\$92.87
56-59	\$48.03	\$70.45	\$92.87
60-64	\$76.25	\$112.77	\$149.29
65-69	\$90.48	\$134.12	\$177.77
Age	Employee & Children* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$9.00	\$11.57	\$14.16
30-39	\$12.86	\$17.38	\$21.90
40-49	\$21.49	\$30.33	\$39.16
50-55	\$33.72	\$48.66	\$63.61
56-59	\$33.72	\$48.66	\$63.61
60-64	\$52.53	\$76.87	\$101.22
65-69	\$62.02	\$91.11	\$120.21
Age	Family* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$12.68	\$16.55	\$20.43
30-39	\$18.48	\$25.25	\$32.03
40-49	\$31.42	\$44.68	\$57.92
50-55	\$49.76	\$72.18	\$94.60
56-59	\$49.76	\$72.18	\$94.60
60-64	\$77.98	\$114.50	\$151.02
65-69	\$92.21	\$135.85	\$179.50

Age			
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$9.80	\$13.64	\$17.50
30-39	\$17.83	\$25.70	\$33.56
40-49	\$36.19	\$53.23	\$70.28
50-55	\$59.74	\$88.57	\$117.40
56-59	\$59.74	\$88.57	\$117.40
60-64	\$94.41	\$140.55	\$186.71
65-69	\$109.92	\$163.83	\$217.74
Age			
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$14.74	\$20.52	\$26.30
30-39	\$26.80	\$38.60	\$50.39
40-49	\$54.34	\$79.90	\$105.47
50-55	\$89.67	\$132.91	\$176.14
56-59	\$89.67	\$132.91	\$176.14
60-64	\$141.66	\$210.88	\$280.12
65-69	\$164.93	\$245.79	\$326.66
Age			
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$11.53	\$15.37	\$19.23
30-39	\$19.56	\$27.43	\$35.29
40-49	\$37.92	\$54.96	\$72.01
50-55	\$61.47	\$90.30	\$119.13
56-59	\$61.47	\$90.30	\$119.13
60-64	\$96.14	\$142.28	\$188.44
65-69	\$111.65	\$165.56	\$219.47
Age			
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$16.47	\$22.25	\$28.03
30-39	\$28.53	\$40.33	\$52.12
40-49	\$56.07	\$81.63	\$107.20
50-55	\$91.40	\$134.64	\$177.87
56-59	\$91.40	\$134.64	\$177.87
60-64	\$143.39	\$212.61	\$281.85
65-69	\$166.66	\$247.52	\$328.39

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.  
 NTU: Non-tobacco user; TU: Tobacco user  
 Policy: M-8011 Underwritten by ManhattanLife Assurance Company of America.



Maryland

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$4.48	\$6.03	\$7.57
30-39	\$6.75	\$9.42	\$12.09
40-49	\$11.82	\$17.04	\$22.25
50-55	\$19.15	\$28.02	\$36.90
56-59	\$19.15	\$28.02	\$36.90
60-64	\$30.42	\$44.93	\$59.44
65-69	\$36.13	\$53.49	\$70.85
Age	Employee & Spouse* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$6.77	\$9.08	\$11.39
30-39	\$10.16	\$14.17	\$18.18
40-49	\$17.77	\$25.60	\$33.41
50-55	\$28.76	\$42.07	\$55.39
56-59	\$28.76	\$42.07	\$55.39
60-64	\$45.67	\$67.44	\$89.20
65-69	\$54.23	\$80.27	\$106.32
Age	Employee & Children* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$5.57	\$7.12	\$8.66
30-39	\$7.84	\$10.51	\$13.18
40-49	\$12.91	\$18.13	\$23.34
50-55	\$20.24	\$29.11	\$37.99
56-59	\$20.24	\$29.11	\$37.99
60-64	\$31.51	\$46.02	\$60.53
65-69	\$37.22	\$54.58	\$71.94
Age	Family* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$7.86	\$10.17	\$12.48
30-39	\$11.25	\$15.26	\$19.27
40-49	\$18.86	\$26.69	\$34.50
50-55	\$29.85	\$43.16	\$56.48
56-59	\$29.85	\$43.16	\$56.48
60-64	\$46.76	\$68.53	\$90.29
65-69	\$55.32	\$81.36	\$107.41

Age	Employee - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$6.04	\$8.36	\$10.68
30-39	\$10.72	\$15.39	\$20.05
40-49	\$21.64	\$31.75	\$41.88
50-55	\$35.65	\$52.78	\$69.91
56-59	\$35.65	\$52.78	\$69.91
60-64	\$56.52	\$84.08	\$111.65
65-69	\$65.83	\$98.05	\$130.27
Age	Employee & Spouse - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$9.10	\$12.58	\$16.06
30-39	\$16.13	\$23.12	\$30.11
40-49	\$32.50	\$47.67	\$62.86
50-55	\$53.52	\$79.21	\$104.90
56-59	\$53.52	\$79.21	\$104.90
60-64	\$84.82	\$126.17	\$167.51
65-69	\$98.79	\$147.11	\$195.44
Age	Employee & Children - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$7.13	\$9.45	\$11.77
30-39	\$11.81	\$16.48	\$21.14
40-49	\$22.73	\$32.84	\$42.97
50-55	\$36.74	\$53.87	\$71.00
56-59	\$36.74	\$53.87	\$71.00
60-64	\$57.61	\$85.17	\$112.74
65-69	\$66.92	\$99.14	\$131.36
Age	Family - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$10.19	\$13.67	\$17.15
30-39	\$17.22	\$24.21	\$31.20
40-49	\$33.59	\$48.76	\$63.95
50-55	\$54.61	\$80.30	\$105.99
56-59	\$54.61	\$80.30	\$105.99
60-64	\$85.91	\$127.26	\$168.60
65-69	\$99.88	\$148.20	\$196.53

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.  
 NTU: Non-tobacco user; TU: Tobacco user  
 Policy: M-8011 Underwritten by ManhattanLife Assurance Company of America.

Minnesota

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$4.94	\$6.59	\$8.26
30-39	\$7.36	\$10.22	\$13.10
40-49	\$12.82	\$18.43	\$24.03
50-55	\$20.70	\$30.23	\$39.77
56-59	\$20.70	\$30.23	\$39.77
60-64	\$32.80	\$48.41	\$64.00
65-69	\$38.95	\$57.62	\$76.30
Age	Employee & Spouse* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$7.45	\$9.94	\$12.44
30-39	\$11.08	\$15.38	\$19.70
40-49	\$19.28	\$27.69	\$36.09
50-55	\$31.09	\$45.39	\$59.71
56-59	\$31.09	\$45.39	\$59.71
60-64	\$49.25	\$72.65	\$96.04
65-69	\$58.47	\$86.48	\$114.49
Age	Employee & Children* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$6.13	\$7.78	\$9.45
30-39	\$8.55	\$11.41	\$14.29
40-49	\$14.01	\$19.62	\$25.22
50-55	\$21.89	\$31.42	\$40.96
56-59	\$21.89	\$31.42	\$40.96
60-64	\$33.99	\$49.60	\$65.19
65-69	\$40.14	\$58.81	\$77.49
Age	Family* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$8.64	\$11.13	\$13.63
30-39	\$12.27	\$16.57	\$20.89
40-49	\$20.47	\$28.88	\$37.28
50-55	\$32.28	\$46.58	\$60.90
56-59	\$32.28	\$46.58	\$60.90
60-64	\$50.44	\$73.84	\$97.23
65-69	\$59.66	\$87.67	\$115.68

Age	Employee - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$6.61	\$9.11	\$11.60
30-39	\$11.64	\$16.66	\$21.67
40-49	\$23.38	\$34.26	\$45.15
50-55	\$38.44	\$56.85	\$75.27
56-59	\$38.44	\$56.85	\$75.27
60-64	\$60.88	\$90.51	\$120.16
65-69	\$70.89	\$105.54	\$140.17
Age	Employee & Spouse - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$9.96	\$13.71	\$17.45
30-39	\$17.50	\$25.03	\$32.55
40-49	\$35.12	\$51.44	\$67.77
50-55	\$57.70	\$85.33	\$112.95
56-59	\$57.70	\$85.33	\$112.95
60-64	\$91.36	\$135.81	\$180.28
65-69	\$106.39	\$158.35	\$210.30
Age	Employee & Children - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$7.80	\$10.30	\$12.79
30-39	\$12.83	\$17.85	\$22.86
40-49	\$24.57	\$35.45	\$46.34
50-55	\$39.63	\$58.04	\$76.46
56-59	\$39.63	\$58.04	\$76.46
60-64	\$62.07	\$91.70	\$121.35
65-69	\$72.08	\$106.73	\$141.36
Age	Family - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$11.15	\$14.90	\$18.64
30-39	\$18.69	\$26.22	\$33.74
40-49	\$36.31	\$52.63	\$68.96
50-55	\$58.89	\$86.52	\$114.14
56-59	\$58.89	\$86.52	\$114.14
60-64	\$92.55	\$137.00	\$181.47
65-69	\$107.58	\$159.54	\$211.49

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 Policy: M-8011 Underwritten by ManhattanLife Assurance Company of America.



DE, ND, OH

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Employee - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$6.90	\$9.49	\$12.08
30-39	\$10.70	\$15.20	\$19.70
40-49	\$19.30	\$28.10	\$36.91
50-55	\$31.60	\$46.54	\$61.49
56-59	\$31.60	\$46.54	\$61.49
60-64	\$50.40	\$74.75	\$99.09
65-69	\$59.90	\$89.00	\$118.10
Age	Employee & Spouse* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$10.45	\$14.33	\$18.23
30-39	\$16.15	\$22.91	\$29.65
40-49	\$29.05	\$42.25	\$55.46
50-55	\$47.50	\$69.91	\$92.34
56-59	\$47.50	\$69.91	\$92.34
60-64	\$75.70	\$112.22	\$148.74
65-69	\$89.95	\$133.60	\$177.25
Age	Employee & Children* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$8.55	\$11.14	\$13.73
30-39	\$12.35	\$16.85	\$21.35
40-49	\$20.95	\$29.75	\$38.56
50-55	\$33.25	\$48.19	\$63.14
56-59	\$33.25	\$48.19	\$63.14
60-64	\$52.05	\$76.40	\$100.74
65-69	\$61.55	\$90.65	\$119.75
Age	Family* - NTU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$12.10	\$15.98	\$19.88
30-39	\$17.80	\$24.56	\$31.30
40-49	\$30.70	\$43.90	\$57.11
50-55	\$49.15	\$71.56	\$93.99
56-59	\$49.15	\$71.56	\$93.99
60-64	\$77.35	\$113.87	\$150.39
65-69	\$91.60	\$135.25	\$178.90

Age	Employee - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$9.50	\$13.40	\$17.30
30-39	\$17.40	\$25.25	\$33.10
40-49	\$35.80	\$52.85	\$69.90
50-55	\$59.30	\$88.10	\$116.89
56-59	\$59.30	\$88.10	\$116.89
60-64	\$94.10	\$140.30	\$186.51
65-69	\$109.60	\$163.55	\$217.50
Age	Employee & Spouse* - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$14.35	\$20.21	\$26.05
30-39	\$26.20	\$37.97	\$49.75
40-49	\$53.80	\$79.38	\$104.95
50-55	\$89.05	\$132.24	\$175.44
56-59	\$89.05	\$132.24	\$175.44
60-64	\$141.25	\$210.55	\$279.86
65-69	\$164.50	\$245.42	\$326.35
Age	Employee & Children* - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$11.15	\$15.05	\$18.95
30-39	\$19.05	\$26.90	\$34.75
40-49	\$37.45	\$54.50	\$71.55
50-55	\$60.95	\$89.75	\$118.54
56-59	\$60.95	\$89.75	\$118.54
60-64	\$95.75	\$141.95	\$188.16
65-69	\$111.25	\$165.20	\$219.15
Age	Family* - TU		
BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$16.00	\$21.86	\$27.70
30-39	\$27.85	\$39.62	\$51.40
40-49	\$55.45	\$81.03	\$106.60
50-55	\$90.70	\$133.89	\$177.09
56-59	\$90.70	\$133.89	\$177.09
60-64	\$142.90	\$212.20	\$281.51
65-69	\$166.15	\$247.07	\$328.00

\*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

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Policy: M-8011

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