

**THE MANHATTAN LIFE INSURANCE COMPANY  
ANNUAL PREFERRED ATTAINED AGE PREMIUMS  
RATES EFFECTIVE 09-01-2016**

**TENNESSEE**

FOR USE IN ALL TENNESSEE 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	4,316	5,621	5,593	4,437	3,550	0-64	4,791	6,238	6,209	5,099	4,079
65	1,145	1,535	1,528	1,213	970	65	1,271	1,705	1,697	1,394	1,115
66	1,145	1,535	1,528	1,213	970	66	1,271	1,705	1,697	1,394	1,115
67	1,145	1,535	1,528	1,213	970	67	1,271	1,705	1,697	1,394	1,115
68	1,196	1,604	1,596	1,266	1,013	68	1,328	1,780	1,773	1,455	1,164
69	1,244	1,668	1,661	1,321	1,057	69	1,380	1,852	1,844	1,518	1,215
70	1,295	1,736	1,727	1,373	1,098	70	1,437	1,927	1,916	1,577	1,262
71	1,346	1,804	1,797	1,422	1,138	71	1,495	2,003	1,994	1,634	1,307
72	1,400	1,878	1,868	1,472	1,177	72	1,554	2,084	2,073	1,690	1,352
73	1,441	1,933	1,924	1,520	1,217	73	1,600	2,146	2,136	1,748	1,399
74	1,485	1,991	1,982	1,570	1,256	74	1,648	2,210	2,200	1,804	1,444
75	1,529	2,051	2,042	1,621	1,297	75	1,698	2,276	2,266	1,864	1,491
76	1,575	2,112	2,103	1,670	1,336	76	1,748	2,344	2,334	1,921	1,537
77	1,622	2,176	2,165	1,722	1,378	77	1,801	2,416	2,403	1,980	1,584
78	1,671	2,242	2,230	1,775	1,421	78	1,855	2,488	2,476	2,042	1,633
79	1,722	2,309	2,297	1,829	1,463	79	1,911	2,563	2,551	2,104	1,683
80	1,773	2,378	2,366	1,888	1,510	80	1,969	2,639	2,627	2,168	1,735
81	1,818	2,436	2,426	1,945	1,556	81	2,018	2,705	2,692	2,235	1,788
82	1,854	2,487	2,474	2,005	1,604	82	2,058	2,760	2,746	2,304	1,843
83	1,891	2,536	2,523	2,065	1,653	83	2,098	2,814	2,801	2,374	1,899
84	1,929	2,586	2,574	2,128	1,702	84	2,140	2,871	2,857	2,446	1,957
85	1,957	2,626	2,612	2,191	1,753	85	2,173	2,915	2,900	2,520	2,016
86	1,987	2,665	2,651	2,256	1,804	86	2,205	2,959	2,944	2,593	2,074
87	2,006	2,691	2,678	2,322	1,857	87	2,228	2,987	2,972	2,669	2,135
88	2,027	2,718	2,705	2,389	1,912	88	2,250	3,017	3,002	2,746	2,196
89	2,047	2,746	2,733	2,455	1,965	89	2,273	3,047	3,032	2,822	2,257
90	2,067	2,772	2,760	2,520	2,016	90	2,295	3,077	3,062	2,897	2,318
91	2,089	2,801	2,787	2,575	2,060	91	2,318	3,108	3,093	2,959	2,367
92	2,109	2,829	2,814	2,629	2,103	92	2,341	3,140	3,124	3,022	2,418
93	2,130	2,857	2,843	2,680	2,144	93	2,365	3,170	3,155	3,080	2,465
94	2,152	2,885	2,872	2,732	2,186	94	2,388	3,204	3,188	3,140	2,512
95	2,173	2,915	2,900	2,784	2,228	95	2,412	3,235	3,219	3,200	2,560
96	2,196	2,944	2,929	2,835	2,268	96	2,435	3,267	3,252	3,258	2,606
97	2,217	2,972	2,959	2,887	2,310	97	2,461	3,300	3,284	3,318	2,654
98	2,240	3,002	2,989	2,939	2,351	98	2,486	3,332	3,317	3,378	2,702
99	2,262	3,032	3,017	2,993	2,394	99	2,510	3,366	3,350	3,439	2,752

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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ANNUAL STANDARD ATTAINED AGE PREMIUMS  
RATES EFFECTIVE 09-01-2016**

**TENNESSEE**

FOR USE IN ALL TENNESSEE 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	4,800	6,250	6,218	5,099	4,079	0-64	5,328	6,937	6,904	5,860	4,688
65	1,273	1,708	1,699	1,394	1,115	65	1,413	1,895	1,886	1,602	1,281
66	1,273	1,708	1,699	1,394	1,115	66	1,413	1,895	1,886	1,602	1,281
67	1,273	1,708	1,699	1,394	1,115	67	1,413	1,895	1,886	1,602	1,281
68	1,330	1,784	1,775	1,455	1,164	68	1,477	1,981	1,971	1,672	1,337
69	1,385	1,856	1,847	1,518	1,215	69	1,535	2,060	2,049	1,745	1,396
70	1,439	1,930	1,920	1,577	1,262	70	1,598	2,142	2,131	1,813	1,450
71	1,497	2,006	1,998	1,634	1,307	71	1,662	2,228	2,217	1,878	1,503
72	1,556	2,088	2,077	1,690	1,352	72	1,728	2,317	2,306	1,944	1,555
73	1,603	2,151	2,139	1,748	1,399	73	1,779	2,386	2,375	2,008	1,607
74	1,652	2,215	2,203	1,804	1,444	74	1,833	2,458	2,446	2,074	1,659
75	1,701	2,281	2,269	1,864	1,491	75	1,887	2,532	2,519	2,142	1,714
76	1,752	2,350	2,338	1,921	1,537	76	1,945	2,608	2,596	2,208	1,766
77	1,804	2,420	2,408	1,980	1,584	77	2,003	2,687	2,673	2,276	1,820
78	1,859	2,492	2,480	2,042	1,633	78	2,063	2,766	2,753	2,345	1,876
79	1,914	2,567	2,555	2,104	1,683	79	2,125	2,849	2,836	2,418	1,934
80	1,972	2,644	2,631	2,168	1,735	80	2,188	2,935	2,921	2,493	1,995
81	2,021	2,710	2,697	2,235	1,788	81	2,244	3,009	2,994	2,569	2,055
82	2,062	2,765	2,751	2,304	1,843	82	2,289	3,069	3,054	2,648	2,118
83	2,103	2,821	2,807	2,374	1,899	83	2,334	3,130	3,115	2,729	2,183
84	2,144	2,876	2,862	2,446	1,957	84	2,381	3,193	3,177	2,812	2,250
85	2,177	2,919	2,905	2,520	2,016	85	2,417	3,240	3,225	2,895	2,316
86	2,210	2,963	2,949	2,593	2,074	86	2,452	3,288	3,273	2,980	2,384
87	2,231	2,993	2,979	2,669	2,135	87	2,477	3,322	3,305	3,067	2,453
88	2,253	3,023	3,008	2,746	2,196	88	2,502	3,354	3,339	3,155	2,524
89	2,276	3,053	3,038	2,822	2,257	89	2,526	3,389	3,372	3,244	2,595
90	2,298	3,083	3,069	2,897	2,318	90	2,553	3,422	3,406	3,330	2,664
91	2,322	3,115	3,099	2,959	2,367	91	2,578	3,457	3,440	3,402	2,722
92	2,345	3,146	3,130	3,022	2,418	92	2,603	3,491	3,474	3,474	2,779
93	2,368	3,177	3,162	3,080	2,465	93	2,629	3,527	3,509	3,541	2,833
94	2,394	3,209	3,193	3,140	2,512	94	2,656	3,562	3,545	3,609	2,887
95	2,417	3,240	3,225	3,200	2,560	95	2,681	3,597	3,579	3,678	2,943
96	2,441	3,273	3,257	3,258	2,606	96	2,709	3,634	3,616	3,745	2,996
97	2,465	3,305	3,289	3,318	2,654	97	2,736	3,669	3,652	3,814	3,051
98	2,490	3,339	3,322	3,378	2,702	98	2,764	3,706	3,688	3,883	3,106
99	2,515	3,373	3,356	3,439	2,752	99	2,791	3,744	3,726	3,954	3,164

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**THE MANHATTAN LIFE INSURANCE COMPANY  
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**TENNESSEE**

FOR USE IN ALL TENNESSEE 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	359.67	468.42	466.08	369.75	295.83	0-64	399.25	519.83	517.42	424.92	339.92
65	95.42	127.92	127.33	101.08	80.83	65	105.92	142.08	141.42	116.17	92.92
66	95.42	127.92	127.33	101.08	80.83	66	105.92	142.08	141.42	116.17	92.92
67	95.42	127.92	127.33	101.08	80.83	67	105.92	142.08	141.42	116.17	92.92
68	99.67	133.67	133.00	105.50	84.42	68	110.67	148.33	147.75	121.25	97.00
69	103.67	139.00	138.42	110.08	88.08	69	115.00	154.33	153.67	126.50	101.25
70	107.92	144.67	143.92	114.42	91.50	70	119.75	160.58	159.67	131.42	105.17
71	112.17	150.33	149.75	118.50	94.83	71	124.58	166.92	166.17	136.17	108.92
72	116.67	156.50	155.67	122.67	98.08	72	129.50	173.67	172.75	140.83	112.67
73	120.08	161.08	160.33	126.67	101.42	73	133.33	178.83	178.00	145.67	116.58
74	123.75	165.92	165.17	130.83	104.67	74	137.33	184.17	183.33	150.33	120.33
75	127.42	170.92	170.17	135.08	108.08	75	141.50	189.67	188.83	155.33	124.25
76	131.25	176.00	175.25	139.17	111.33	76	145.67	195.33	194.50	160.08	128.08
77	135.17	181.33	180.42	143.50	114.83	77	150.08	201.33	200.25	165.00	132.00
78	139.25	186.83	185.83	147.92	118.42	78	154.58	207.33	206.33	170.17	136.08
79	143.50	192.42	191.42	152.42	121.92	79	159.25	213.58	212.58	175.33	140.25
80	147.75	198.17	197.17	157.33	125.83	80	164.08	219.92	218.92	180.67	144.58
81	151.50	203.00	202.17	162.08	129.67	81	168.17	225.42	224.33	186.25	149.00
82	154.50	207.25	206.17	167.08	133.67	82	171.50	230.00	228.83	192.00	153.58
83	157.58	211.33	210.25	172.08	137.75	83	174.83	234.50	233.42	197.83	158.25
84	160.75	215.50	214.50	177.33	141.83	84	178.33	239.25	238.08	203.83	163.08
85	163.08	218.83	217.67	182.58	146.08	85	181.08	242.92	241.67	210.00	168.00
86	165.58	222.08	220.92	188.00	150.33	86	183.75	246.58	245.33	216.08	172.83
87	167.17	224.25	223.17	193.50	154.75	87	185.67	248.92	247.67	222.42	177.92
88	168.92	226.50	225.42	199.08	159.33	88	187.50	251.42	250.17	228.83	183.00
89	170.58	228.83	227.75	204.58	163.75	89	189.42	253.92	252.67	235.17	188.08
90	172.25	231.00	230.00	210.00	168.00	90	191.25	256.42	255.17	241.42	193.17
91	174.08	233.42	232.25	214.58	171.67	91	193.17	259.00	257.75	246.58	197.25
92	175.75	235.75	234.50	219.08	175.25	92	195.08	261.67	260.33	251.83	201.50
93	177.50	238.08	236.92	223.33	178.67	93	197.08	264.17	262.92	256.67	205.42
94	179.33	240.42	239.33	227.67	182.17	94	199.00	267.00	265.67	261.67	209.33
95	181.08	242.92	241.67	232.00	185.67	95	201.00	269.58	268.25	266.67	213.33
96	183.00	245.33	244.08	236.25	189.00	96	202.92	272.25	271.00	271.50	217.17
97	184.75	247.67	246.58	240.58	192.50	97	205.08	275.00	273.67	276.50	221.17
98	186.67	250.17	249.08	244.92	195.92	98	207.17	277.67	276.42	281.50	225.17
99	188.50	252.67	251.42	249.42	199.50	99	209.17	280.50	279.17	286.58	229.33

There is a one time \$25 policy fee

Spousal Discount Factor: .93

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**TENNESSEE**

FOR USE IN ALL TENNESSEE 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	400.00	520.83	518.17	424.92	339.92	0-64	444.00	578.08	575.33	488.33	390.67
65	106.08	142.33	141.58	116.17	92.92	65	117.75	157.92	157.17	133.50	106.75
66	106.08	142.33	141.58	116.17	92.92	66	117.75	157.92	157.17	133.50	106.75
67	106.08	142.33	141.58	116.17	92.92	67	117.75	157.92	157.17	133.50	106.75
68	110.83	148.67	147.92	121.25	97.00	68	123.08	165.08	164.25	139.33	111.42
69	115.42	154.67	153.92	126.50	101.25	69	127.92	171.67	170.75	145.42	116.33
70	119.92	160.83	160.00	131.42	105.17	70	133.17	178.50	177.58	151.08	120.83
71	124.75	167.17	166.50	136.17	108.92	71	138.50	185.67	184.75	156.50	125.25
72	129.67	174.00	173.08	140.83	112.67	72	144.00	193.08	192.17	162.00	129.58
73	133.58	179.25	178.25	145.67	116.58	73	148.25	198.83	197.92	167.33	133.92
74	137.67	184.58	183.58	150.33	120.33	74	152.75	204.83	203.83	172.83	138.25
75	141.75	190.08	189.08	155.33	124.25	75	157.25	211.00	209.92	178.50	142.83
76	146.00	195.83	194.83	160.08	128.08	76	162.08	217.33	216.33	184.00	147.17
77	150.33	201.67	200.67	165.00	132.00	77	166.92	223.92	222.75	189.67	151.67
78	154.92	207.67	206.67	170.17	136.08	78	171.92	230.50	229.42	195.42	156.33
79	159.50	213.92	212.92	175.33	140.25	79	177.08	237.42	236.33	201.50	161.17
80	164.33	220.33	219.25	180.67	144.58	80	182.33	244.58	243.42	207.75	166.25
81	168.42	225.83	224.75	186.25	149.00	81	187.00	250.75	249.50	214.08	171.25
82	171.83	230.42	229.25	192.00	153.58	82	190.75	255.75	254.50	220.67	176.50
83	175.25	235.08	233.92	197.83	158.25	83	194.50	260.83	259.58	227.42	181.92
84	178.67	239.67	238.50	203.83	163.08	84	198.42	266.08	264.75	234.33	187.50
85	181.42	243.25	242.08	210.00	168.00	85	201.42	270.00	268.75	241.25	193.00
86	184.17	246.92	245.75	216.08	172.83	86	204.33	274.00	272.75	248.33	198.67
87	185.92	249.42	248.25	222.42	177.92	87	206.42	276.83	275.42	255.58	204.42
88	187.75	251.92	250.67	228.83	183.00	88	208.50	279.50	278.25	262.92	210.33
89	189.67	254.42	253.17	235.17	188.08	89	210.50	282.42	281.00	270.33	216.25
90	191.50	256.92	255.75	241.42	193.17	90	212.75	285.17	283.83	277.50	222.00
91	193.50	259.58	258.25	246.58	197.25	91	214.83	288.08	286.67	283.50	226.83
92	195.42	262.17	260.83	251.83	201.50	92	216.92	290.92	289.50	289.50	231.58
93	197.33	264.75	263.50	256.67	205.42	93	219.08	293.92	292.42	295.08	236.08
94	199.50	267.42	266.08	261.67	209.33	94	221.33	296.83	295.42	300.75	240.58
95	201.42	270.00	268.75	266.67	213.33	95	223.42	299.75	298.25	306.50	245.25
96	203.42	272.75	271.42	271.50	217.17	96	225.75	302.83	301.33	312.08	249.67
97	205.42	275.42	274.08	276.50	221.17	97	228.00	305.75	304.33	317.83	254.25
98	207.50	278.25	276.83	281.50	225.17	98	230.33	308.83	307.33	323.58	258.83
99	209.58	281.08	279.67	286.58	229.33	99	232.58	312.00	310.50	329.50	263.67

There is a one time \$25 policy fee

Spousal Discount Factor: .93