

**THE MANHATTAN LIFE INSURANCE COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 8/22/13**

NORTH CAROLINA

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female				Attained Age	Male			
	Plan A	Plan C	Plan F	Plan N		Plan A	Plan C	Plan F	Plan N
0-64	2,844	3,814	N/A	N/A	0-64	3,157	4,234	N/A	N/A
65	1,059	1,421	1,414	959	65	1,176	1,577	1,569	1,064
66	1,059	1,421	1,414	959	66	1,176	1,577	1,569	1,064
67	1,059	1,421	1,414	959	67	1,176	1,577	1,569	1,064
68	1,107	1,484	1,477	1,009	68	1,229	1,648	1,640	1,120
69	1,151	1,544	1,536	1,056	69	1,278	1,714	1,705	1,172
70	1,197	1,606	1,598	1,104	70	1,329	1,782	1,774	1,226
71	1,245	1,670	1,662	1,155	71	1,382	1,854	1,844	1,282
72	1,295	1,737	1,728	1,207	72	1,437	1,928	1,918	1,340
73	1,334	1,789	1,780	1,248	73	1,481	1,985	1,976	1,386
74	1,374	1,842	1,833	1,290	74	1,525	2,045	2,035	1,432
75	1,415	1,898	1,888	1,334	75	1,571	2,106	2,096	1,481
76	1,457	1,955	1,945	1,379	76	1,618	2,170	2,159	1,530
77	1,501	2,013	2,003	1,425	77	1,666	2,235	2,224	1,581
78	1,546	2,074	2,064	1,472	78	1,716	2,302	2,291	1,634
79	1,593	2,136	2,125	1,521	79	1,768	2,371	2,359	1,688
80	1,640	2,200	2,189	1,571	80	1,821	2,442	2,430	1,744
81	1,681	2,255	2,244	1,615	81	1,866	2,503	2,491	1,792
82	1,715	2,300	2,289	1,650	82	1,904	2,553	2,541	1,832
83	1,749	2,346	2,335	1,686	83	1,942	2,604	2,591	1,872
84	1,784	2,393	2,381	1,723	84	1,981	2,656	2,643	1,913
85	1,811	2,429	2,417	1,751	85	2,010	2,696	2,683	1,944
86	1,838	2,465	2,453	1,780	86	2,040	2,736	2,723	1,976
87	1,857	2,490	2,478	1,799	87	2,061	2,764	2,750	1,997
88	1,875	2,515	2,503	1,819	88	2,081	2,791	2,778	2,019
89	1,894	2,540	2,528	1,839	89	2,102	2,819	2,806	2,041
90	1,913	2,565	2,553	1,859	90	2,123	2,848	2,834	2,063
91	1,932	2,591	2,578	1,879	91	2,145	2,876	2,862	2,086
92	1,951	2,617	2,604	1,899	92	2,166	2,905	2,891	2,108
93	1,971	2,643	2,630	1,920	93	2,188	2,934	2,920	2,131
94	1,991	2,670	2,657	1,941	94	2,210	2,963	2,949	2,154
95	2,010	2,696	2,683	1,962	95	2,232	2,993	2,978	2,177
96	2,031	2,723	2,710	1,983	96	2,254	3,023	3,008	2,201
97	2,051	2,750	2,737	2,004	97	2,276	3,053	3,038	2,225
98	2,071	2,778	2,764	2,026	98	2,299	3,083	3,068	2,249
99	2,092	2,806	2,792	2,048	99	2,322	3,114	3,099	2,273

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 8/22/13**

NORTH CAROLINA

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female				Attained Age	Male			
	Plan A	Plan C	Plan F	Plan N		Plan A	Plan C	Plan F	Plan N
0-64	3,163	4,241	N/A	N/A	0-64	3,511	4,708	N/A	N/A
65	1,178	1,580	1,572	1,066	65	1,307	1,753	1,745	1,183
66	1,178	1,580	1,572	1,066	66	1,307	1,753	1,745	1,183
67	1,178	1,580	1,572	1,066	67	1,307	1,753	1,745	1,183
68	1,231	1,651	1,643	1,122	68	1,366	1,832	1,823	1,245
69	1,280	1,717	1,708	1,174	69	1,421	1,906	1,896	1,303
70	1,331	1,785	1,777	1,228	70	1,478	1,982	1,972	1,363
71	1,385	1,857	1,848	1,284	71	1,537	2,061	2,051	1,425
72	1,440	1,931	1,922	1,342	72	1,598	2,144	2,133	1,490
73	1,483	1,989	1,979	1,388	73	1,646	2,208	2,197	1,541
74	1,528	2,049	2,039	1,435	74	1,696	2,274	2,263	1,593
75	1,574	2,110	2,100	1,483	75	1,747	2,342	2,331	1,646
76	1,621	2,173	2,163	1,533	76	1,799	2,413	2,401	1,702
77	1,669	2,239	2,228	1,584	77	1,853	2,485	2,473	1,759
78	1,719	2,306	2,295	1,637	78	1,909	2,560	2,547	1,817
79	1,771	2,375	2,363	1,691	79	1,966	2,636	2,623	1,878
80	1,824	2,446	2,434	1,747	80	2,025	2,715	2,702	1,940
81	1,870	2,507	2,495	1,796	81	2,075	2,783	2,770	1,993
82	1,907	2,558	2,545	1,835	82	2,117	2,839	2,825	2,037
83	1,945	2,609	2,596	1,875	83	2,159	2,896	2,882	2,081
84	1,984	2,661	2,648	1,916	84	2,202	2,954	2,939	2,127
85	2,014	2,701	2,688	1,948	85	2,235	2,998	2,983	2,162
86	2,044	2,741	2,728	1,979	86	2,269	3,043	3,028	2,197
87	2,065	2,769	2,755	2,001	87	2,292	3,073	3,058	2,221
88	2,085	2,796	2,783	2,023	88	2,315	3,104	3,089	2,245
89	2,106	2,824	2,811	2,045	89	2,338	3,135	3,120	2,270
90	2,127	2,853	2,839	2,067	90	2,361	3,166	3,151	2,294
91	2,148	2,881	2,867	2,089	91	2,385	3,198	3,183	2,319
92	2,170	2,910	2,896	2,112	92	2,409	3,230	3,214	2,344
93	2,192	2,939	2,925	2,135	93	2,433	3,262	3,247	2,370
94	2,214	2,968	2,954	2,158	94	2,457	3,295	3,279	2,395
95	2,236	2,998	2,984	2,181	95	2,482	3,328	3,312	2,421
96	2,258	3,028	3,013	2,205	96	2,506	3,361	3,345	2,447
97	2,281	3,058	3,044	2,229	97	2,531	3,395	3,378	2,474
98	2,303	3,089	3,074	2,253	98	2,557	3,429	3,412	2,501
99	2,326	3,120	3,105	2,277	99	2,582	3,463	3,446	2,528

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 8/22/13**

NORTH CAROLINA

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female				Attained Age	Male			
	Plan A	Plan C	Plan F	Plan N		Plan A	Plan C	Plan F	Plan N
0-64	237.00	317.83	N/A	N/A	0-64	263.08	352.83	N/A	N/A
65	88.25	118.42	117.83	79.92	65	98.00	131.42	130.75	88.67
66	88.25	118.42	117.83	79.92	66	98.00	131.42	130.75	88.67
67	88.25	118.42	117.83	79.92	67	98.00	131.42	130.75	88.67
68	92.25	123.67	123.08	84.08	68	102.42	137.33	136.67	93.33
69	95.92	128.67	128.00	88.00	69	106.50	142.83	142.08	97.67
70	99.75	133.83	133.17	92.00	70	110.75	148.50	147.83	102.17
71	103.75	139.17	138.50	96.25	71	115.17	154.50	153.67	106.83
72	107.92	144.75	144.00	100.58	72	119.75	160.67	159.83	111.67
73	111.17	149.08	148.33	104.00	73	123.42	165.42	164.67	115.50
74	114.50	153.50	152.75	107.50	74	127.08	170.42	169.58	119.33
75	117.92	158.17	157.33	111.17	75	130.92	175.50	174.67	123.42
76	121.42	162.92	162.08	114.92	76	134.83	180.83	179.92	127.50
77	125.08	167.75	166.92	118.75	77	138.83	186.25	185.33	131.75
78	128.83	172.83	172.00	122.67	78	143.00	191.83	190.92	136.17
79	132.75	178.00	177.08	126.75	79	147.33	197.58	196.58	140.67
80	136.67	183.33	182.42	130.92	80	151.75	203.50	202.50	145.33
81	140.08	187.92	187.00	134.58	81	155.50	208.58	207.58	149.33
82	142.92	191.67	190.75	137.50	82	158.67	212.75	211.75	152.67
83	145.75	195.50	194.58	140.50	83	161.83	217.00	215.92	156.00
84	148.67	199.42	198.42	143.58	84	165.08	221.33	220.25	159.42
85	150.92	202.42	201.42	145.92	85	167.50	224.67	223.58	162.00
86	153.17	205.42	204.42	148.33	86	170.00	228.00	226.92	164.67
87	154.75	207.50	206.50	149.92	87	171.75	230.33	229.17	166.42
88	156.25	209.58	208.58	151.58	88	173.42	232.58	231.50	168.25
89	157.83	211.67	210.67	153.25	89	175.17	234.92	233.83	170.08
90	159.42	213.75	212.75	154.92	90	176.92	237.33	236.17	171.92
91	161.00	215.92	214.83	156.58	91	178.75	239.67	238.50	173.83
92	162.58	218.08	217.00	158.25	92	180.50	242.08	240.92	175.67
93	164.25	220.25	219.17	160.00	93	182.33	244.50	243.33	177.58
94	165.92	222.50	221.42	161.75	94	184.17	246.92	245.75	179.50
95	167.50	224.67	223.58	163.50	95	186.00	249.42	248.17	181.42
96	169.25	226.92	225.83	165.25	96	187.83	251.92	250.67	183.42
97	170.92	229.17	228.08	167.00	97	189.67	254.42	253.17	185.42
98	172.58	231.50	230.33	168.83	98	191.58	256.92	255.67	187.42
99	174.33	233.83	232.67	170.67	99	193.50	259.50	258.25	189.42

There is a one time \$25 policy fee

Household Discount Factor: .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 8/22/13**

NORTH CAROLINA

FOR USE IN ALL NORTH CAROLINA ZIP CODES

Attained Age	Female				Attained Age	Male			
	Plan A	Plan C	Plan F	Plan N		Plan A	Plan C	Plan F	Plan N
0-64	263.58	353.42	N/A	N/A	0-64	292.58	392.33	N/A	N/A
65	98.17	131.67	131.00	88.83	65	108.92	146.08	145.42	98.58
66	98.17	131.67	131.00	88.83	66	108.92	146.08	145.42	98.58
67	98.17	131.67	131.00	88.83	67	108.92	146.08	145.42	98.58
68	102.58	137.58	136.92	93.50	68	113.83	152.67	151.92	103.75
69	106.67	143.08	142.33	97.83	69	118.42	158.83	158.00	108.58
70	110.92	148.75	148.08	102.33	70	123.17	165.17	164.33	113.58
71	115.42	154.75	154.00	107.00	71	128.08	171.75	170.92	118.75
72	120.00	160.92	160.17	111.83	72	133.17	178.67	177.75	124.17
73	123.58	165.75	164.92	115.67	73	137.17	184.00	183.08	128.42
74	127.33	170.75	169.92	119.58	74	141.33	189.50	188.58	132.75
75	131.17	175.83	175.00	123.58	75	145.58	195.17	194.25	137.17
76	135.08	181.08	180.25	127.75	76	149.92	201.08	200.08	141.83
77	139.08	186.58	185.67	132.00	77	154.42	207.08	206.08	146.58
78	143.25	192.17	191.25	136.42	78	159.08	213.33	212.25	151.42
79	147.58	197.92	196.92	140.92	79	163.83	219.67	218.58	156.50
80	152.00	203.83	202.83	145.58	80	168.75	226.25	225.17	161.67
81	155.83	208.92	207.92	149.67	81	172.92	231.92	230.83	166.08
82	158.92	213.17	212.08	152.92	82	176.42	236.58	235.42	169.75
83	162.08	217.42	216.33	156.25	83	179.92	241.33	240.17	173.42
84	165.33	221.75	220.67	159.67	84	183.50	246.17	244.92	177.25
85	167.83	225.08	224.00	162.33	85	186.25	249.83	248.58	180.17
86	170.33	228.42	227.33	164.92	86	189.08	253.58	252.33	183.08
87	172.08	230.75	229.58	166.75	87	191.00	256.08	254.83	185.08
88	173.75	233.00	231.92	168.58	88	192.92	258.67	257.42	187.08
89	175.50	235.33	234.25	170.42	89	194.83	261.25	260.00	189.17
90	177.25	237.75	236.58	172.25	90	196.75	263.83	262.58	191.17
91	179.00	240.08	238.92	174.08	91	198.75	266.50	265.25	193.25
92	180.83	242.50	241.33	176.00	92	200.75	269.17	267.83	195.33
93	182.67	244.92	243.75	177.92	93	202.75	271.83	270.58	197.50
94	184.50	247.33	246.17	179.83	94	204.75	274.58	273.25	199.58
95	186.33	249.83	248.67	181.75	95	206.83	277.33	276.00	201.75
96	188.17	252.33	251.08	183.75	96	208.83	280.08	278.75	203.92
97	190.08	254.83	253.67	185.75	97	210.92	282.92	281.50	206.17
98	191.92	257.42	256.17	187.75	98	213.08	285.75	284.33	208.42
99	193.83	260.00	258.75	189.75	99	215.17	288.58	287.17	210.67

There is a one time \$25 policy fee

Household Discount Factor: .93