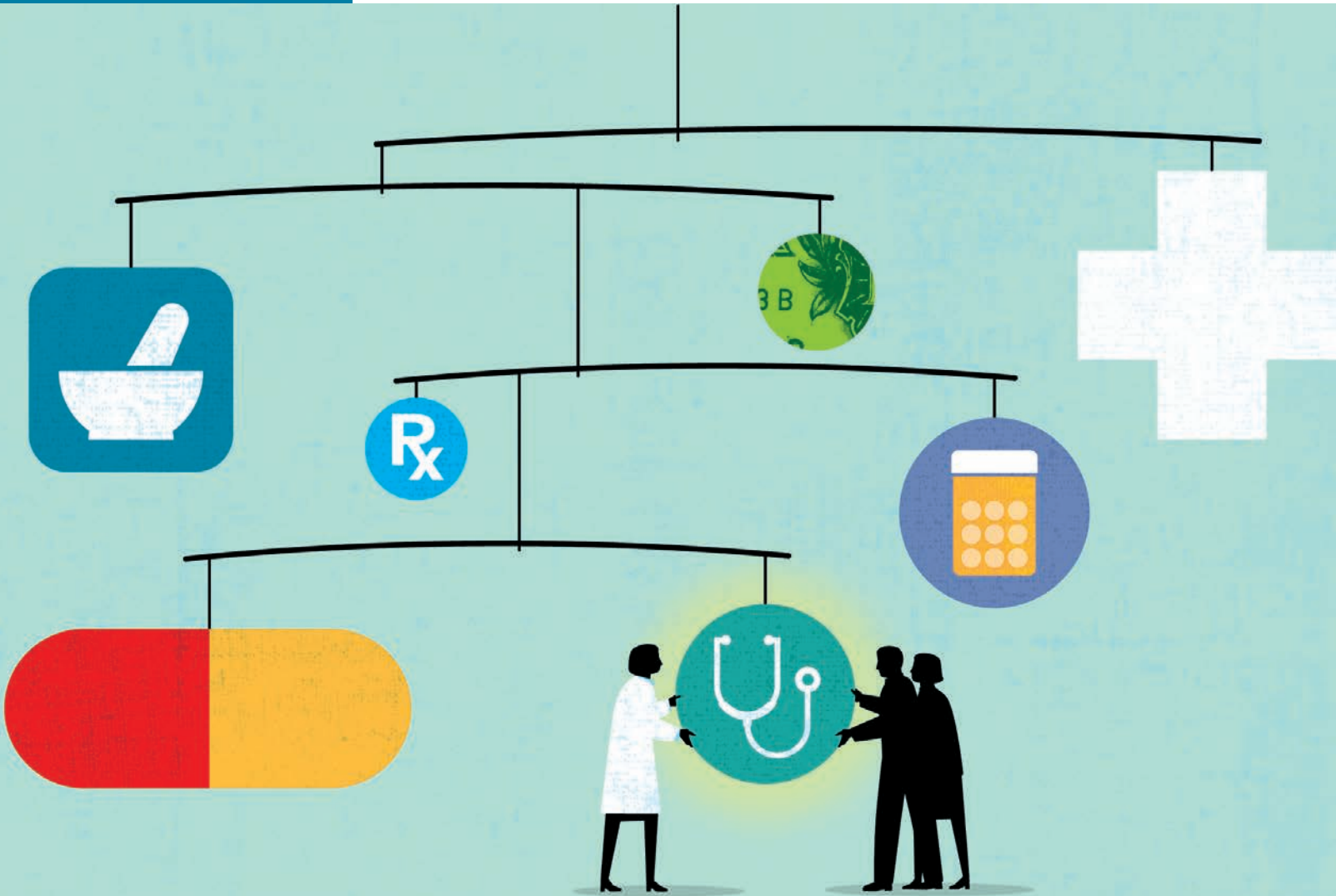




ManhattanLife™

Standing By You. Since 1850.



ManhattanLife Lighthouse Series Home Health Care Select *Rate Guide*

Underwritten by: ManhattanLife Insurance and Annuity Company and
Standard Life and Casualty Insurance Company

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Rates are for: AK, AL, AR, AZ, DC, DE, GA, HI, IA, ID, LA, MT, NE, NV, OK, OR, PA, RI, WI, WY

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$16.59	\$25.53	\$26.65
50-54	\$17.85	\$27.56	\$28.75
55-59	\$20.30	\$31.47	\$32.82
60-64	\$22.16	\$34.45	\$36.23
65-69	\$25.88	\$40.41	\$43.03
70-74	\$38.92	\$61.27	\$66.81
75-79	\$51.96	\$82.13	\$93.77
80-84	\$68.72	\$108.95	\$128.52
85-89	\$86.64	\$137.62	\$165.34

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: CO, IN, OH

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$15.77	\$24.23	\$25.28
50-54	\$16.96	\$26.15	\$27.27
55-59	\$19.27	\$29.84	\$31.11
60-64	\$21.04	\$32.66	\$34.33
65-69	\$24.56	\$38.29	\$40.76
70-74	\$36.88	\$58.01	\$63.25
75-79	\$49.20	\$77.73	\$88.73
80-84	\$65.05	\$103.08	\$121.58
85-89	\$81.10	\$130.19	\$156.39

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance*	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam*	\$2.32

*Not available in CO.

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: IL

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$14.92	\$23.86	\$24.98
50-54	\$16.18	\$25.89	\$27.08
55-59	\$18.63	\$29.80	\$31.15
60-64	\$20.49	\$32.78	\$34.56
65-69	\$24.21	\$38.74	\$41.36
70-74	\$37.25	\$59.60	\$65.14
75-79	\$50.29	\$80.46	\$92.10
80-84	\$67.05	\$107.28	\$126.85
85-89	\$84.97	\$135.95	\$163.67

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: MI, TN

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$15.77	\$24.23	\$25.28
50-54	\$16.96	\$26.15	\$27.27
55-59	\$19.27	\$29.84	\$31.11
60-64	\$21.04	\$32.66	\$34.33
65-69	\$24.56	\$38.29	\$40.76
70-74	\$36.88	\$58.01	\$63.25
75-79	\$49.20	\$77.73	\$88.73
80-84	\$65.05	\$103.08	\$121.58
85-89	\$81.99	\$130.19	\$156.39

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: MS

Monthly Base Rates + RX (includes \$6 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$16.59	\$25.53	\$26.64
50-54	\$17.85	\$27.56	\$28.74
55-59	\$20.29	\$31.47	\$32.82
60-64	\$22.16	\$34.45	\$36.22
65-69	\$25.88	\$40.40	\$43.02
70-74	\$38.92	\$61.27	\$66.81
75-79	\$51.96	\$82.13	\$93.77
80-84	\$68.71	\$108.94	\$128.51
85-89	\$86.63	\$137.62	\$165.34

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: MO

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
45-49	\$18.25	\$27.19	\$28.31
50-54	\$19.51	\$29.22	\$30.41
55-59	\$21.96	\$33.13	\$34.48
60-64	\$23.82	\$36.11	\$37.89
65-69	\$27.54	\$42.07	\$44.69
70-74	\$40.58	\$62.93	\$68.47
75-79	\$53.62	\$83.79	\$95.43
80-84	\$70.38	\$110.61	\$130.18
85-89	\$88.30	\$139.28	\$167.00

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: NC, SD

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$14.57	\$22.30	\$23.26
50-54	\$15.65	\$24.05	\$25.07
55-59	\$17.77	\$27.42	\$28.59
60-64	\$19.38	\$30.00	\$31.53
65-69	\$22.60	\$35.15	\$37.41
70-74	\$33.86	\$53.18	\$57.97
75-79	\$45.13	\$71.21	\$81.27
80-84	\$59.61	\$94.38	\$111.30
85-89	\$75.11	\$119.17	\$143.13

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.45
Accident Expense \$2,500	\$4.91
Ambulance	\$0.94
Accidental Death & Dismemberment	\$0.92
Home Medical Equipment	\$2.12
Routine Annual Exam	\$3.96

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: NH

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$16.59	\$25.53	\$26.65
50-54	\$17.85	\$27.56	\$28.75
55-59	\$20.30	\$31.47	\$32.82
60-64	\$22.16	\$34.45	\$36.23
65-69	\$25.88	\$40.41	\$43.03
70-74	\$38.92	\$61.27	\$66.81
75-79	\$51.96	\$82.13	\$93.77
80-84	\$68.72	\$108.95	\$128.52
85-89	\$86.64	\$137.62	\$165.34

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: ND

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$12.65	\$19.23	\$20.05
50-54	\$13.58	\$20.72	\$21.59
55-59	\$15.38	\$23.60	\$24.59
60-64	\$16.74	\$25.80	\$27.10
65-69	\$19.49	\$30.18	\$32.11
70-74	\$29.08	\$45.53	\$49.61
75-79	\$38.68	\$60.88	\$69.44
80-84	\$51.01	\$80.62	\$95.02
85-89	\$64.21	\$101.73	\$122.12

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$0.81
Accident Expense \$2,500	\$2.11
Ambulance	\$4.21
Accidental Death & Dismemberment	\$0.80
Home Medical Equipment	\$3.43
Routine Annual Exam	\$1.84

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: SC

Monthly Base Rates + RX (no policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$14.92	\$23.86	\$24.98
50-54	\$16.18	\$25.89	\$27.08
55-59	\$18.63	\$29.80	\$31.15
60-64	\$20.49	\$32.78	\$34.56
65-69	\$24.21	\$38.74	\$41.36
70-74	\$37.25	\$59.60	\$65.14
75-79	\$50.29	\$80.46	\$92.10
80-84	\$67.05	\$107.28	\$126.85
85-89	\$84.97	\$135.95	\$163.67

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: TX

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$16.59	\$25.53	\$26.65
50-54	\$17.85	\$27.56	\$28.75
55-59	\$20.30	\$31.47	\$32.82
60-64	\$22.16	\$34.45	\$36.23
65-69	\$25.88	\$40.41	\$43.03
70-74	\$38.92	\$61.27	\$66.81
75-79	\$51.96	\$82.13	\$93.77
80-84	\$68.72	\$108.95	\$128.52
85-89	\$86.64	\$137.62	\$165.34

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.10
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.

Rates are for: WV

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
45-49	\$16.59	\$25.53	\$26.65
50-54	\$17.85	\$27.56	\$28.75
55-59	\$20.30	\$31.47	\$32.82
60-64	\$22.16	\$34.45	\$36.23
65-69	\$25.88	\$40.41	\$43.03
70-74	\$38.92	\$61.27	\$66.81
75-79	\$51.96	\$82.13	\$93.77
80-84	\$68.72	\$108.95	\$128.52
85-89	\$86.64	\$137.62	\$165.34

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: 12 x Monthly

Semi-annual: 6 x Monthly

Quarterly: 3 x Monthly

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Multiply this subtotal by the Modal Factor.



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