

THE GOLDEN LINK

A Quick-Release Newsletter from AIMC, LLC

To: All Georgia Manhattan Life Insurance Company Med Supp Agents
Re: Medicare Supplement Rate Change

Medicare Supplement Rate Change

A rate adjustment for Georgia has been approved. There is a 9% rate increase for ages under 65 and 65 to 67; age 68 to 70 rates are now banded; no increase for age 70 and over. These adjustments apply to all plans.

The effective date for all in-force policies outside of the 12 month rate guarantee and all new business is **May 1, 2015**.

Please refer to the points below to determine which rates should be applied for new applications:

- All Medicare Supplement applications signed *before* May 1, 2015 will receive the current 7-17-14 rates.
- Any Medicare Supplement application signed *on or after* May 1, 2015 will receive the new 5-1-15 rates.
- Any Medicare Supplement application re-dated *after* May 1, 2015, will be subject to the new 5-1-15 rates.

Summary of this information:

Signature Date	Applicable Rates
Before May 1, 2015	7-17-14 Rates
May 1, 2015 or after	5-1-15 Rates
Re-dated May 1, 2015 or after	5-1-15 Rates

VERY IMPORTANT

**If you are licensed in multiple states, please call 800-321-0102
to confirm current rates for your non-resident states.**

Place your order for rates and supplies by logging onto www.aimc.net or by calling 800-321-0102. Internet orders take priority. These and other forms are available for immediate download at www.aimc.net.

**THE MANHATTAN LIFE INSURANCE COMPANY
ANNUAL PREFERRED ISSUE AGE PREMIUMS
RATES EFFECTIVE 07-17-14**

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	10,524	14,043	13,974	14,435	9,494	0-64	11,683	15,587	15,511	16,592	10,538
65	1,170	1,561	1,553	1,443	1,055	65	1,298	1,732	1,724	1,659	1,171
66	1,170	1,561	1,553	1,443	1,055	66	1,298	1,732	1,724	1,659	1,171
67	1,170	1,561	1,553	1,443	1,055	67	1,298	1,732	1,724	1,659	1,171
68	1,222	1,630	1,622	1,482	1,110	68	1,357	1,810	1,801	1,704	1,232
69	1,271	1,695	1,687	1,522	1,162	69	1,410	1,882	1,873	1,749	1,289
70	1,321	1,764	1,754	1,561	1,214	70	1,467	1,957	1,948	1,793	1,349
71	1,375	1,834	1,825	1,599	1,270	71	1,525	2,036	2,026	1,839	1,410
72	1,430	1,907	1,898	1,638	1,328	72	1,587	2,117	2,107	1,883	1,474
73	1,473	1,964	1,955	1,683	1,373	73	1,635	2,181	2,171	1,933	1,524
74	1,516	2,024	2,013	1,726	1,419	74	1,684	2,246	2,236	1,984	1,575
75	1,562	2,084	2,074	1,769	1,467	75	1,734	2,313	2,303	2,034	1,628
76	1,609	2,147	2,136	1,814	1,516	76	1,786	2,383	2,371	2,084	1,683
77	1,658	2,212	2,200	1,857	1,566	77	1,840	2,454	2,443	2,134	1,739
78	1,707	2,278	2,266	1,906	1,619	78	1,895	2,529	2,516	2,191	1,797
79	1,758	2,346	2,335	1,955	1,672	79	1,952	2,604	2,591	2,247	1,856
80	1,811	2,417	2,404	2,004	1,728	80	2,010	2,682	2,669	2,303	1,917
81	1,856	2,477	2,465	2,053	1,775	81	2,060	2,750	2,736	2,360	1,971
82	1,894	2,526	2,514	2,101	1,814	82	2,102	2,804	2,791	2,416	2,014
83	1,931	2,576	2,564	2,153	1,854	83	2,143	2,860	2,847	2,476	2,058
84	1,970	2,629	2,615	2,206	1,895	84	2,187	2,917	2,904	2,537	2,103
85	2,000	2,668	2,655	2,258	1,925	85	2,220	2,962	2,947	2,596	2,138
86	2,029	2,708	2,695	2,311	1,957	86	2,253	3,005	2,991	2,656	2,172
87	2,050	2,735	2,721	2,363	1,978	87	2,275	3,036	3,021	2,717	2,196
88	2,070	2,762	2,749	2,417	2,000	88	2,298	3,065	3,051	2,778	2,220
89	2,091	2,790	2,776	2,470	2,021	89	2,321	3,096	3,081	2,839	2,244
90	2,111	2,818	2,804	2,523	2,043	90	2,344	3,128	3,112	2,900	2,269
91	2,133	2,845	2,832	2,576	2,066	91	2,368	3,159	3,143	2,962	2,293
92	2,155	2,874	2,860	2,630	2,088	92	2,392	3,191	3,175	3,022	2,318
93	2,176	2,904	2,889	2,682	2,110	93	2,416	3,223	3,207	3,084	2,343
94	2,198	2,932	2,918	2,736	2,133	94	2,440	3,255	3,239	3,145	2,368
95	2,220	2,962	2,947	2,790	2,157	95	2,464	3,287	3,271	3,206	2,394
96	2,241	2,991	2,977	2,842	2,180	96	2,489	3,320	3,304	3,267	2,419
97	2,264	3,021	3,006	2,896	2,204	97	2,514	3,353	3,337	3,328	2,445
98	2,287	3,051	3,036	2,949	2,226	98	2,539	3,387	3,370	3,389	2,472
99	2,310	3,081	3,067	3,002	2,250	99	2,564	3,421	3,404	3,451	2,499

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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 07-17-14**

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	11,703	15,616	15,539	16,592	10,558	0-64	12,991	17,333	17,248	19,071	11,718
65	1,301	1,735	1,727	1,659	1,173	65	1,443	1,925	1,916	1,907	1,302
66	1,301	1,735	1,727	1,659	1,173	66	1,443	1,925	1,916	1,907	1,302
67	1,301	1,735	1,727	1,659	1,173	67	1,443	1,925	1,916	1,907	1,302
68	1,359	1,813	1,805	1,704	1,235	68	1,508	2,012	2,003	1,959	1,370
69	1,414	1,886	1,876	1,749	1,292	69	1,569	2,093	2,083	2,010	1,433
70	1,469	1,961	1,952	1,793	1,351	70	1,631	2,176	2,166	2,061	1,499
71	1,529	2,039	2,029	1,839	1,412	71	1,696	2,264	2,253	2,114	1,568
72	1,590	2,122	2,111	1,883	1,476	72	1,765	2,354	2,343	2,165	1,639
73	1,637	2,184	2,174	1,933	1,526	73	1,817	2,425	2,413	2,222	1,694
74	1,686	2,250	2,239	1,984	1,578	74	1,872	2,498	2,485	2,280	1,752
75	1,737	2,318	2,306	2,034	1,631	75	1,928	2,573	2,560	2,338	1,810
76	1,790	2,387	2,376	2,084	1,686	76	1,986	2,649	2,637	2,395	1,871
77	1,843	2,459	2,446	2,134	1,742	77	2,045	2,729	2,717	2,453	1,933
78	1,898	2,533	2,521	2,191	1,800	78	2,107	2,811	2,798	2,518	1,998
79	1,955	2,608	2,596	2,247	1,859	79	2,171	2,896	2,882	2,582	2,065
80	2,014	2,687	2,673	2,303	1,921	80	2,236	2,982	2,967	2,647	2,133
81	2,065	2,754	2,741	2,360	1,974	81	2,291	3,057	3,043	2,712	2,191
82	2,106	2,809	2,795	2,416	2,018	82	2,337	3,118	3,103	2,777	2,239
83	2,148	2,865	2,851	2,476	2,061	83	2,384	3,181	3,165	2,845	2,288
84	2,191	2,923	2,908	2,537	2,107	84	2,432	3,244	3,228	2,915	2,338
85	2,223	2,966	2,953	2,596	2,141	85	2,468	3,292	3,276	2,985	2,377
86	2,257	3,011	2,996	2,656	2,176	86	2,505	3,342	3,327	3,054	2,416
87	2,279	3,042	3,027	2,717	2,200	87	2,530	3,376	3,360	3,122	2,442
88	2,302	3,071	3,056	2,778	2,224	88	2,556	3,410	3,393	3,193	2,468
89	2,326	3,102	3,087	2,839	2,248	89	2,581	3,444	3,427	3,264	2,495
90	2,348	3,133	3,118	2,900	2,272	90	2,607	3,478	3,461	3,333	2,522
91	2,372	3,165	3,149	2,962	2,297	91	2,632	3,512	3,495	3,404	2,549
92	2,395	3,197	3,181	3,022	2,322	92	2,660	3,548	3,531	3,474	2,578
93	2,419	3,228	3,213	3,084	2,347	93	2,686	3,583	3,566	3,544	2,605
94	2,444	3,260	3,244	3,145	2,372	94	2,712	3,620	3,601	3,615	2,633
95	2,468	3,293	3,278	3,206	2,397	95	2,739	3,655	3,638	3,684	2,662
96	2,493	3,327	3,309	3,267	2,424	96	2,767	3,691	3,674	3,755	2,690
97	2,518	3,360	3,342	3,328	2,450	97	2,795	3,729	3,711	3,826	2,719
98	2,543	3,393	3,377	3,389	2,476	98	2,823	3,767	3,748	3,895	2,749
99	2,568	3,427	3,410	3,451	2,503	99	2,851	3,804	3,785	3,966	2,778

There is a one time \$25 policy fee

Household Discount Factor .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	10,063	13,427	13,361	13,802	9,078	0-64	11,170	14,904	14,831	15,864	10,076
65	1,118	1,492	1,485	1,380	1,008	65	1,242	1,656	1,648	1,586	1,119
66	1,118	1,492	1,485	1,380	1,008	66	1,242	1,656	1,648	1,586	1,119
67	1,118	1,492	1,485	1,380	1,008	67	1,242	1,656	1,648	1,586	1,119
68	1,168	1,559	1,551	1,417	1,062	68	1,297	1,731	1,722	1,630	1,178
69	1,215	1,621	1,613	1,455	1,111	69	1,348	1,800	1,791	1,672	1,233
70	1,263	1,686	1,678	1,492	1,161	70	1,403	1,872	1,863	1,715	1,289
71	1,315	1,754	1,745	1,529	1,214	71	1,458	1,947	1,937	1,758	1,348
72	1,367	1,824	1,815	1,566	1,270	72	1,517	2,024	2,014	1,801	1,409
73	1,408	1,878	1,869	1,609	1,312	73	1,563	2,085	2,075	1,849	1,457
74	1,450	1,935	1,925	1,650	1,357	74	1,610	2,147	2,137	1,897	1,506
75	1,493	1,993	1,983	1,692	1,403	75	1,658	2,212	2,202	1,945	1,557
76	1,538	2,052	2,043	1,734	1,450	76	1,708	2,278	2,267	1,993	1,609
77	1,585	2,115	2,104	1,776	1,498	77	1,759	2,347	2,336	2,040	1,662
78	1,632	2,178	2,167	1,822	1,548	78	1,812	2,418	2,406	2,095	1,718
79	1,681	2,243	2,232	1,869	1,599	79	1,866	2,490	2,478	2,148	1,775
80	1,732	2,311	2,299	1,916	1,652	80	1,922	2,565	2,552	2,202	1,833
81	1,775	2,369	2,357	1,963	1,697	81	1,970	2,629	2,616	2,256	1,885
82	1,810	2,415	2,403	2,009	1,734	82	2,010	2,681	2,668	2,310	1,926
83	1,846	2,463	2,451	2,059	1,772	83	2,049	2,735	2,722	2,367	1,967
84	1,884	2,514	2,500	2,109	1,812	84	2,091	2,789	2,776	2,425	2,011
85	1,912	2,551	2,539	2,159	1,841	85	2,122	2,832	2,818	2,482	2,044
86	1,940	2,589	2,577	2,209	1,872	86	2,154	2,873	2,860	2,540	2,076
87	1,960	2,615	2,602	2,260	1,891	87	2,176	2,903	2,889	2,597	2,099
88	1,979	2,641	2,628	2,311	1,912	88	2,197	2,931	2,917	2,656	2,122
89	1,999	2,667	2,654	2,362	1,933	89	2,219	2,960	2,946	2,714	2,145
90	2,019	2,694	2,681	2,412	1,953	90	2,241	2,991	2,976	2,773	2,169
91	2,039	2,721	2,708	2,463	1,975	91	2,264	3,020	3,005	2,832	2,192
92	2,060	2,748	2,735	2,515	1,997	92	2,287	3,051	3,036	2,890	2,216
93	2,081	2,776	2,762	2,565	2,018	93	2,310	3,081	3,066	2,948	2,240
94	2,102	2,803	2,790	2,616	2,039	94	2,333	3,112	3,097	3,007	2,264
95	2,122	2,832	2,818	2,667	2,062	95	2,355	3,142	3,127	3,065	2,289
96	2,143	2,860	2,846	2,717	2,084	96	2,379	3,174	3,159	3,124	2,313
97	2,165	2,889	2,874	2,769	2,107	97	2,403	3,206	3,190	3,182	2,338
98	2,187	2,917	2,903	2,820	2,129	98	2,427	3,238	3,222	3,241	2,363
99	2,208	2,946	2,932	2,870	2,152	99	2,451	3,271	3,255	3,299	2,389

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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 07-17-14**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
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Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	11,190	14,931	14,858	15,864	10,094
65	1,244	1,659	1,651	1,586	1,122
66	1,244	1,659	1,651	1,586	1,122
67	1,244	1,659	1,651	1,586	1,122
68	1,299	1,733	1,725	1,630	1,180
69	1,352	1,803	1,794	1,672	1,235
70	1,405	1,875	1,866	1,715	1,292
71	1,462	1,950	1,940	1,758	1,351
72	1,521	2,028	2,019	1,801	1,412
73	1,565	2,088	2,079	1,849	1,460
74	1,612	2,152	2,141	1,897	1,509
75	1,661	2,216	2,205	1,945	1,560
76	1,711	2,282	2,272	1,993	1,612
77	1,763	2,351	2,339	2,040	1,666
78	1,815	2,422	2,410	2,095	1,721
79	1,869	2,494	2,482	2,148	1,778
80	1,926	2,569	2,556	2,202	1,837
81	1,974	2,633	2,620	2,256	1,888
82	2,013	2,686	2,673	2,310	1,929
83	2,054	2,739	2,726	2,367	1,971
84	2,095	2,795	2,781	2,425	2,014
85	2,126	2,836	2,823	2,482	2,047
86	2,158	2,879	2,865	2,540	2,081
87	2,179	2,908	2,894	2,597	2,104
88	2,201	2,936	2,922	2,656	2,127
89	2,224	2,966	2,952	2,714	2,149
90	2,245	2,995	2,981	2,773	2,172
91	2,268	3,026	3,011	2,832	2,196
92	2,290	3,056	3,041	2,890	2,220
93	2,313	3,087	3,072	2,948	2,244
94	2,337	3,117	3,102	3,007	2,268
95	2,360	3,149	3,134	3,065	2,292
96	2,384	3,181	3,164	3,124	2,317
97	2,408	3,212	3,196	3,182	2,342
98	2,432	3,244	3,229	3,241	2,367
99	2,456	3,277	3,260	3,299	2,394

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	12,422	16,572	16,492	18,235	11,204
65	1,380	1,841	1,832	1,824	1,245
66	1,380	1,841	1,832	1,824	1,245
67	1,380	1,841	1,832	1,824	1,245
68	1,442	1,924	1,915	1,873	1,310
69	1,500	2,001	1,991	1,922	1,370
70	1,560	2,081	2,071	1,971	1,433
71	1,622	2,165	2,154	2,021	1,499
72	1,687	2,251	2,240	2,070	1,567
73	1,737	2,318	2,308	2,124	1,620
74	1,790	2,388	2,376	2,180	1,675
75	1,843	2,460	2,448	2,236	1,731
76	1,899	2,533	2,521	2,290	1,789
77	1,955	2,609	2,597	2,346	1,849
78	2,014	2,688	2,675	2,408	1,911
79	2,075	2,769	2,756	2,469	1,974
80	2,137	2,851	2,837	2,531	2,039
81	2,191	2,923	2,909	2,593	2,095
82	2,235	2,981	2,967	2,655	2,141
83	2,279	3,041	3,026	2,721	2,188
84	2,325	3,102	3,087	2,787	2,236
85	2,360	3,148	3,133	2,854	2,273
86	2,395	3,196	3,181	2,920	2,310
87	2,419	3,227	3,212	2,986	2,335
88	2,444	3,260	3,244	3,053	2,360
89	2,468	3,293	3,277	3,121	2,386
90	2,493	3,326	3,309	3,187	2,411
91	2,517	3,358	3,342	3,255	2,437
92	2,543	3,392	3,376	3,321	2,464
93	2,568	3,426	3,410	3,389	2,491
94	2,593	3,461	3,443	3,456	2,518
95	2,619	3,495	3,478	3,523	2,545
96	2,645	3,529	3,513	3,590	2,572
97	2,673	3,565	3,548	3,658	2,600
98	2,699	3,601	3,584	3,725	2,628
99	2,726	3,637	3,619	3,792	2,656

There is a one time \$25 policy fee

Household Discount Factor .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	877.00	1,170.25	1,164.50	1,202.92	791.17
65	97.50	130.08	129.42	120.25	87.92
66	97.50	130.08	129.42	120.25	87.92
67	97.50	130.08	129.42	120.25	87.92
68	101.83	135.83	135.17	123.50	92.50
69	105.92	141.25	140.58	126.83	96.83
70	110.08	147.00	146.17	130.08	101.17
71	114.58	152.83	152.08	133.25	105.83
72	119.17	158.92	158.17	136.50	110.67
73	122.75	163.67	162.92	140.25	114.42
74	126.33	168.67	167.75	143.83	118.25
75	130.17	173.67	172.83	147.42	122.25
76	134.08	178.92	178.00	151.17	126.33
77	138.17	184.33	183.33	154.75	130.50
78	142.25	189.83	188.83	158.83	134.92
79	146.50	195.50	194.58	162.92	139.33
80	150.92	201.42	200.33	167.00	144.00
81	154.67	206.42	205.42	171.08	147.92
82	157.83	210.50	209.50	175.08	151.17
83	160.92	214.67	213.67	179.42	154.50
84	164.17	219.08	217.92	183.83	157.92
85	166.67	222.33	221.25	188.17	160.42
86	169.08	225.67	224.58	192.58	163.08
87	170.83	227.92	226.75	196.92	164.83
88	172.50	230.17	229.08	201.42	166.67
89	174.25	232.50	231.33	205.83	168.42
90	175.92	234.83	233.67	210.25	170.25
91	177.75	237.08	236.00	214.67	172.17
92	179.58	239.50	238.33	219.17	174.00
93	181.33	242.00	240.75	223.50	175.83
94	183.17	244.33	243.17	228.00	177.75
95	185.00	246.83	245.58	232.50	179.75
96	186.75	249.25	248.08	236.83	181.67
97	188.67	251.75	250.50	241.33	183.67
98	190.58	254.25	253.00	245.75	185.50
99	192.50	256.75	255.58	250.17	187.50

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	973.58	1,298.92	1,292.58	1,382.67	878.17
65	108.17	144.33	143.67	138.25	97.58
66	108.17	144.33	143.67	138.25	97.58
67	108.17	144.33	143.67	138.25	97.58
68	113.08	150.83	150.08	142.00	102.67
69	117.50	156.83	156.08	145.75	107.42
70	122.25	163.08	162.33	149.42	112.42
71	127.08	169.67	168.83	153.25	117.50
72	132.25	176.42	175.58	156.92	122.83
73	136.25	181.75	180.92	161.08	127.00
74	140.33	187.17	186.33	165.33	131.25
75	144.50	192.75	191.92	169.50	135.67
76	148.83	198.58	197.58	173.67	140.25
77	153.33	204.50	203.58	177.83	144.92
78	157.92	210.75	209.67	182.58	149.75
79	162.67	217.00	215.92	187.25	154.67
80	167.50	223.50	222.42	191.92	159.75
81	171.67	229.17	228.00	196.67	164.25
82	175.17	233.67	232.58	201.33	167.83
83	178.58	238.33	237.25	206.33	171.50
84	182.25	243.08	242.00	211.42	175.25
85	185.00	246.83	245.58	216.33	178.17
86	187.75	250.42	249.25	221.33	181.00
87	189.58	253.00	251.75	226.42	183.00
88	191.50	255.42	254.25	231.50	185.00
89	193.42	258.00	256.75	236.58	187.00
90	195.33	260.67	259.33	241.67	189.08
91	197.33	263.25	261.92	246.83	191.08
92	199.33	265.92	264.58	251.83	193.17
93	201.33	268.58	267.25	257.00	195.25
94	203.33	271.25	269.92	262.08	197.33
95	205.33	273.92	272.58	267.17	199.50
96	207.42	276.67	275.33	272.25	201.58
97	209.50	279.42	278.08	277.33	203.75
98	211.58	282.25	280.83	282.42	206.00
99	213.67	285.08	283.67	287.58	208.25

There is a one time \$25 policy fee

Household Discount Factor .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY STANDARD ISSUE AGE PREMIUMS
RATES EFFECTIVE 07-17-14**

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	975.25	1,301.33	1,294.92	1,382.67	879.83	0-64	1,082.58	1,444.42	1,437.33	1,589.25	976.50
65	108.42	144.58	143.92	138.25	97.75	65	120.25	160.42	159.67	158.92	108.50
66	108.42	144.58	143.92	138.25	97.75	66	120.25	160.42	159.67	158.92	108.50
67	108.42	144.58	143.92	138.25	97.75	67	120.25	160.42	159.67	158.92	108.50
68	113.25	151.08	150.42	142.00	102.92	68	125.67	167.67	166.92	163.25	114.17
69	117.83	157.17	156.33	145.75	107.67	69	130.75	174.42	173.58	167.50	119.42
70	122.42	163.42	162.67	149.42	112.58	70	135.92	181.33	180.50	171.75	124.92
71	127.42	169.92	169.08	153.25	117.67	71	141.33	188.67	187.75	176.17	130.67
72	132.50	176.83	175.92	156.92	123.00	72	147.08	196.17	195.25	180.42	136.58
73	136.42	182.00	181.17	161.08	127.17	73	151.42	202.08	201.08	185.17	141.17
74	140.50	187.50	186.58	165.33	131.50	74	156.00	208.17	207.08	190.00	146.00
75	144.75	193.17	192.17	169.50	135.92	75	160.67	214.42	213.33	194.83	150.83
76	149.17	198.92	198.00	173.67	140.50	76	165.50	220.75	219.75	199.58	155.92
77	153.58	204.92	203.83	177.83	145.17	77	170.42	227.42	226.42	204.42	161.08
78	158.17	211.08	210.08	182.58	150.00	78	175.58	234.25	233.17	209.83	166.50
79	162.92	217.33	216.33	187.25	154.92	79	180.92	241.33	240.17	215.17	172.08
80	167.83	223.92	222.75	191.92	160.08	80	186.33	248.50	247.25	220.58	177.75
81	172.08	229.50	228.42	196.67	164.50	81	190.92	254.75	253.58	226.00	182.58
82	175.50	234.08	232.92	201.33	168.17	82	194.75	259.83	258.58	231.42	186.58
83	179.00	238.75	237.58	206.33	171.75	83	198.67	265.08	263.75	237.08	190.67
84	182.58	243.58	242.33	211.42	175.58	84	202.67	270.33	269.00	242.92	194.83
85	185.25	247.17	246.08	216.33	178.42	85	205.67	274.33	273.00	248.75	198.08
86	188.08	250.92	249.67	221.33	181.33	86	208.75	278.50	277.25	254.50	201.33
87	189.92	253.50	252.25	226.42	183.33	87	210.83	281.33	280.00	260.17	203.50
88	191.83	255.92	254.67	231.50	185.33	88	213.00	284.17	282.75	266.08	205.67
89	193.83	258.50	257.25	236.58	187.33	89	215.08	287.00	285.58	272.00	207.92
90	195.67	261.08	259.83	241.67	189.33	90	217.25	289.83	288.42	277.75	210.17
91	197.67	263.75	262.42	246.83	191.42	91	219.33	292.67	291.25	283.67	212.42
92	199.58	266.42	265.08	251.83	193.50	92	221.67	295.67	294.25	289.50	214.83
93	201.58	269.00	267.75	257.00	195.58	93	223.83	298.58	297.17	295.33	217.08
94	203.67	271.67	270.33	262.08	197.67	94	226.00	301.67	300.08	301.25	219.42
95	205.67	274.42	273.17	267.17	199.75	95	228.25	304.58	303.17	307.00	221.83
96	207.75	277.25	275.75	272.25	202.00	96	230.58	307.58	306.17	312.92	224.17
97	209.83	280.00	278.50	277.33	204.17	97	232.92	310.75	309.25	318.83	226.58
98	211.92	282.75	281.42	282.42	206.33	98	235.25	313.92	312.33	324.58	229.08
99	214.00	285.58	284.17	287.58	208.58	99	237.58	317.00	315.42	330.50	231.50

There is a one time \$25 policy fee

Household Discount Factor .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY PREFERRED ISSUE AGE PREMIUMS
RATES EFFECTIVE 07-17-14**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188**

Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	838.58	1,118.92	1,113.42	1,150.17	756.50
65	93.17	124.33	123.75	115.00	84.00
66	93.17	124.33	123.75	115.00	84.00
67	93.17	124.33	123.75	115.00	84.00
68	97.33	129.92	129.25	118.08	88.50
69	101.25	135.08	134.42	121.25	92.58
70	105.25	140.50	139.83	124.33	96.75
71	109.58	146.17	145.42	127.42	101.17
72	113.92	152.00	151.25	130.50	105.83
73	117.33	156.50	155.75	134.08	109.33
74	120.83	161.25	160.42	137.50	113.08
75	124.42	166.08	165.25	141.00	116.92
76	128.17	171.00	170.25	144.50	120.83
77	132.08	176.25	175.33	148.00	124.83
78	136.00	181.50	180.58	151.83	129.00
79	140.08	186.92	186.00	155.75	133.25
80	144.33	192.58	191.58	159.67	137.67
81	147.92	197.42	196.42	163.58	141.42
82	150.83	201.25	200.25	167.42	144.50
83	153.83	205.25	204.25	171.58	147.67
84	157.00	209.50	208.33	175.75	151.00
85	159.33	212.58	211.58	179.92	153.42
86	161.67	215.75	214.75	184.08	156.00
87	163.33	217.92	216.83	188.33	157.58
88	164.92	220.08	219.00	192.58	159.33
89	166.58	222.25	221.17	196.83	161.08
90	168.25	224.50	223.42	201.00	162.75
91	169.92	226.75	225.67	205.25	164.58
92	171.67	229.00	227.92	209.58	166.42
93	173.42	231.33	230.17	213.75	168.17
94	175.17	233.58	232.50	218.00	169.92
95	176.83	236.00	234.83	222.25	171.83
96	178.58	238.33	237.17	226.42	173.67
97	180.42	240.75	239.50	230.75	175.58
98	182.25	243.08	241.92	235.00	177.42
99	184.00	245.50	244.33	239.17	179.33

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	930.83	1,242.00	1,235.92	1,322.00	839.67
65	103.50	138.00	137.33	132.17	93.25
66	103.50	138.00	137.33	132.17	93.25
67	103.50	138.00	137.33	132.17	93.25
68	108.08	144.25	143.50	135.83	98.17
69	112.33	150.00	149.25	139.33	102.75
70	116.92	156.00	155.25	142.92	107.42
71	121.50	162.25	161.42	146.50	112.33
72	126.42	168.67	167.83	150.08	117.42
73	130.25	173.75	172.92	154.08	121.42
74	134.17	178.92	178.08	158.08	125.50
75	138.17	184.33	183.50	162.08	129.75
76	142.33	189.83	188.92	166.08	134.08
77	146.58	195.58	194.67	170.00	138.50
78	151.00	201.50	200.50	174.58	143.17
79	155.50	207.50	206.50	179.00	147.92
80	160.17	213.75	212.67	183.50	152.75
81	164.17	219.08	218.00	188.00	157.08
82	167.50	223.42	222.33	192.50	160.50
83	170.75	227.92	226.83	197.25	163.92
84	174.25	232.42	231.33	202.08	167.58
85	176.83	236.00	234.83	206.83	170.33
86	179.50	239.42	238.33	211.67	173.00
87	181.33	241.92	240.75	216.42	174.92
88	183.08	244.25	243.08	221.33	176.83
89	184.92	246.67	245.50	226.17	178.75
90	186.75	249.25	248.00	231.08	180.75
91	188.67	251.67	250.42	236.00	182.67
92	190.58	254.25	253.00	240.83	184.67
93	192.50	256.75	255.50	245.67	186.67
94	194.42	259.33	258.08	250.58	188.67
95	196.25	261.83	260.58	255.42	190.75
96	198.25	264.50	263.25	260.33	192.75
97	200.25	267.17	265.83	265.17	194.83
98	202.25	269.83	268.50	270.08	196.92
99	204.25	272.58	271.25	274.92	199.08

There is a one time \$25 policy fee

Household Discount Factor .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY STANDARD ISSUE AGE PREMIUMS
RATES EFFECTIVE 07-17-14**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188**

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	932.50	1,244.25	1,238.17	1,322.00	841.17	0-64	1,035.17	1,381.00	1,374.33	1,519.58	933.67
65	103.67	138.25	137.58	132.17	93.50	65	115.00	153.42	152.67	152.00	103.75
66	103.67	138.25	137.58	132.17	93.50	66	115.00	153.42	152.67	152.00	103.75
67	103.67	138.25	137.58	132.17	93.50	67	115.00	153.42	152.67	152.00	103.75
68	108.25	144.42	143.75	135.83	98.33	68	120.17	160.33	159.58	156.08	109.17
69	112.67	150.25	149.50	139.33	102.92	69	125.00	166.75	165.92	160.17	114.17
70	117.08	156.25	155.50	142.92	107.67	70	130.00	173.42	172.58	164.25	119.42
71	121.83	162.50	161.67	146.50	112.58	71	135.17	180.42	179.50	168.42	124.92
72	126.75	169.00	168.25	150.08	117.67	72	140.58	187.58	186.67	172.50	130.58
73	130.42	174.00	173.25	154.08	121.67	73	144.75	193.17	192.33	177.00	135.00
74	134.33	179.33	178.42	158.08	125.75	74	149.17	199.00	198.00	181.67	139.58
75	138.42	184.67	183.75	162.08	130.00	75	153.58	205.00	204.00	186.33	144.25
76	142.58	190.17	189.33	166.08	134.33	76	158.25	211.08	210.08	190.83	149.08
77	146.92	195.92	194.92	170.00	138.83	77	162.92	217.42	216.42	195.50	154.08
78	151.25	201.83	200.83	174.58	143.42	78	167.83	224.00	222.92	200.67	159.25
79	155.75	207.83	206.83	179.00	148.17	79	172.92	230.75	229.67	205.75	164.50
80	160.50	214.08	213.00	183.50	153.08	80	178.08	237.58	236.42	210.92	169.92
81	164.50	219.42	218.33	188.00	157.33	81	182.58	243.58	242.42	216.08	174.58
82	167.75	223.83	222.75	192.50	160.75	82	186.25	248.42	247.25	221.25	178.42
83	171.17	228.25	227.17	197.25	164.25	83	189.92	253.42	252.17	226.75	182.33
84	174.58	232.92	231.75	202.08	167.83	84	193.75	258.50	257.25	232.25	186.33
85	177.17	236.33	235.25	206.83	170.58	85	196.67	262.33	261.08	237.83	189.42
86	179.83	239.92	238.75	211.67	173.42	86	199.58	266.33	265.08	243.33	192.50
87	181.58	242.33	241.17	216.42	175.33	87	201.58	268.92	267.67	248.83	194.58
88	183.42	244.67	243.50	221.33	177.25	88	203.67	271.67	270.33	254.42	196.67
89	185.33	247.17	246.00	226.17	179.08	89	205.67	274.42	273.08	260.08	198.83
90	187.08	249.58	248.42	231.08	181.00	90	207.75	277.17	275.75	265.58	200.92
91	189.00	252.17	250.92	236.00	183.00	91	209.75	279.83	278.50	271.25	203.08
92	190.83	254.67	253.42	240.83	185.00	92	211.92	282.67	281.33	276.75	205.33
93	192.75	257.25	256.00	245.67	187.00	93	214.00	285.50	284.17	282.42	207.58
94	194.75	259.75	258.50	250.58	189.00	94	216.08	288.42	286.92	288.00	209.83
95	196.67	262.42	261.17	255.42	191.00	95	218.25	291.25	289.83	293.58	212.08
96	198.67	265.08	263.67	260.33	193.08	96	220.42	294.08	292.75	299.17	214.33
97	200.67	267.67	266.33	265.17	195.17	97	222.75	297.08	295.67	304.83	216.67
98	202.67	270.33	269.08	270.08	197.25	98	224.92	300.08	298.67	310.42	219.00
99	204.67	273.08	271.67	274.92	199.50	99	227.17	303.08	301.58	316.00	221.33

There is a one time \$25 policy fee

Household Discount Factor .93

THE GOLDEN LINK

A Quick-Release Newsletter from AIMC, LLC

To: All Georgia Manhattan Life Insurance Company Med Supp Agents
Re: Medicare Supplement Rate Change

Medicare Supplement Rate Change

A rate adjustment for Georgia has been approved. There is a 9% rate increase for ages under 65 and 65 to 67; age 68 to 70 rates are now banded; no increase for age 70 and over. These adjustments apply to all plans.

The effective date for all in-force policies outside of the 12 month rate guarantee and all new business is **May 1, 2015**.

Please refer to the points below to determine which rates should be applied for new applications:

- All Medicare Supplement applications signed *before* May 1, 2015 will receive the current 7-17-14 rates.
- Any Medicare Supplement application signed *on or after* May 1, 2015 will receive the new 5-1-15 rates.
- Any Medicare Supplement application re-dated *after* May 1, 2015, will be subject to the new 5-1-15 rates.

Summary of this information:

Signature Date	Applicable Rates
Before May 1, 2015	7-17-14 Rates
May 1, 2015 or after	5-1-15 Rates
Re-dated May 1, 2015 or after	5-1-15 Rates

VERY IMPORTANT

**If you are licensed in multiple states, please call 800-321-0102
to confirm current rates for your non-resident states.**

Place your order for rates and supplies by logging onto www.aimc.net or by calling 800-321-0102. Internet orders take priority. These and other forms are available for immediate download at www.aimc.net.

**THE MANHATTAN LIFE INSURANCE COMPANY
ANNUAL PREFERRED ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	11,472	15,307	15,232	15,734	10,349	0-64	12,734	16,991	16,907	18,085	11,487
65	1,275	1,701	1,693	1,573	1,149	65	1,416	1,888	1,879	1,808	1,276
66	1,275	1,701	1,693	1,573	1,149	66	1,416	1,888	1,879	1,808	1,276
67	1,275	1,701	1,693	1,573	1,149	67	1,416	1,888	1,879	1,808	1,276
68	1,321	1,764	1,754	1,561	1,214	68	1,467	1,957	1,948	1,793	1,349
69	1,321	1,764	1,754	1,561	1,214	69	1,467	1,957	1,948	1,793	1,349
70	1,321	1,764	1,754	1,561	1,214	70	1,467	1,957	1,948	1,793	1,349
71	1,375	1,834	1,825	1,599	1,270	71	1,525	2,036	2,026	1,839	1,410
72	1,430	1,907	1,898	1,638	1,328	72	1,587	2,117	2,107	1,883	1,474
73	1,473	1,964	1,955	1,683	1,373	73	1,635	2,181	2,171	1,933	1,524
74	1,516	2,024	2,013	1,726	1,419	74	1,684	2,246	2,236	1,984	1,575
75	1,562	2,084	2,074	1,769	1,467	75	1,734	2,313	2,303	2,034	1,628
76	1,609	2,147	2,136	1,814	1,516	76	1,786	2,383	2,371	2,084	1,683
77	1,658	2,212	2,200	1,857	1,566	77	1,840	2,454	2,443	2,134	1,739
78	1,707	2,278	2,266	1,906	1,619	78	1,895	2,529	2,516	2,191	1,797
79	1,758	2,346	2,335	1,955	1,672	79	1,952	2,604	2,591	2,247	1,856
80	1,811	2,417	2,404	2,004	1,728	80	2,010	2,682	2,669	2,303	1,917
81	1,856	2,477	2,465	2,053	1,775	81	2,060	2,750	2,736	2,360	1,971
82	1,894	2,526	2,514	2,101	1,814	82	2,102	2,804	2,791	2,416	2,014
83	1,931	2,576	2,564	2,153	1,854	83	2,143	2,860	2,847	2,476	2,058
84	1,970	2,629	2,615	2,206	1,895	84	2,187	2,917	2,904	2,537	2,103
85	2,000	2,668	2,655	2,258	1,925	85	2,220	2,962	2,947	2,596	2,138
86	2,029	2,708	2,695	2,311	1,957	86	2,253	3,005	2,991	2,656	2,172
87	2,050	2,735	2,721	2,363	1,978	87	2,275	3,036	3,021	2,717	2,196
88	2,070	2,762	2,749	2,417	2,000	88	2,298	3,065	3,051	2,778	2,220
89	2,091	2,790	2,776	2,470	2,021	89	2,321	3,096	3,081	2,839	2,244
90	2,111	2,818	2,804	2,523	2,043	90	2,344	3,128	3,112	2,900	2,269
91	2,133	2,845	2,832	2,576	2,066	91	2,368	3,159	3,143	2,962	2,293
92	2,155	2,874	2,860	2,630	2,088	92	2,392	3,191	3,175	3,022	2,318
93	2,176	2,904	2,889	2,682	2,110	93	2,416	3,223	3,207	3,084	2,343
94	2,198	2,932	2,918	2,736	2,133	94	2,440	3,255	3,239	3,145	2,368
95	2,220	2,962	2,947	2,790	2,157	95	2,464	3,287	3,271	3,206	2,394
96	2,241	2,991	2,977	2,842	2,180	96	2,489	3,320	3,304	3,267	2,419
97	2,264	3,021	3,006	2,896	2,204	97	2,514	3,353	3,337	3,328	2,445
98	2,287	3,051	3,036	2,949	2,226	98	2,539	3,387	3,370	3,389	2,472
99	2,310	3,081	3,067	3,002	2,250	99	2,564	3,421	3,404	3,451	2,499

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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	12,757	17,021	16,938	18,085	11,507	0-64	14,161	18,892	18,801	20,788	12,773
65	1,418	1,891	1,882	1,808	1,279	65	1,573	2,099	2,088	2,079	1,419
66	1,418	1,891	1,882	1,808	1,279	66	1,573	2,099	2,088	2,079	1,419
67	1,418	1,891	1,882	1,808	1,279	67	1,573	2,099	2,088	2,079	1,419
68	1,469	1,961	1,952	1,793	1,351	68	1,631	2,176	2,166	2,061	1,499
69	1,469	1,961	1,952	1,793	1,351	69	1,631	2,176	2,166	2,061	1,499
70	1,469	1,961	1,952	1,793	1,351	70	1,631	2,176	2,166	2,061	1,499
71	1,529	2,039	2,029	1,839	1,412	71	1,696	2,264	2,253	2,114	1,568
72	1,590	2,122	2,111	1,883	1,476	72	1,765	2,354	2,343	2,165	1,639
73	1,637	2,184	2,174	1,933	1,526	73	1,817	2,425	2,413	2,222	1,694
74	1,686	2,250	2,239	1,984	1,578	74	1,872	2,498	2,485	2,280	1,752
75	1,737	2,318	2,306	2,034	1,631	75	1,928	2,573	2,560	2,338	1,810
76	1,790	2,387	2,376	2,084	1,686	76	1,986	2,649	2,637	2,395	1,871
77	1,843	2,459	2,446	2,134	1,742	77	2,045	2,729	2,717	2,453	1,933
78	1,898	2,533	2,521	2,191	1,800	78	2,107	2,811	2,798	2,518	1,998
79	1,955	2,608	2,596	2,247	1,859	79	2,171	2,896	2,882	2,582	2,065
80	2,014	2,687	2,673	2,303	1,921	80	2,236	2,982	2,967	2,647	2,133
81	2,065	2,754	2,741	2,360	1,974	81	2,291	3,057	3,043	2,712	2,191
82	2,106	2,809	2,795	2,416	2,018	82	2,337	3,118	3,103	2,777	2,239
83	2,148	2,865	2,851	2,476	2,061	83	2,384	3,181	3,165	2,845	2,288
84	2,191	2,923	2,908	2,537	2,107	84	2,432	3,244	3,228	2,915	2,338
85	2,223	2,966	2,953	2,596	2,141	85	2,468	3,292	3,276	2,985	2,377
86	2,257	3,011	2,996	2,656	2,176	86	2,505	3,342	3,327	3,054	2,416
87	2,279	3,042	3,027	2,717	2,200	87	2,530	3,376	3,360	3,122	2,442
88	2,302	3,071	3,056	2,778	2,224	88	2,556	3,410	3,393	3,193	2,468
89	2,326	3,102	3,087	2,839	2,248	89	2,581	3,444	3,427	3,264	2,495
90	2,348	3,133	3,118	2,900	2,272	90	2,607	3,478	3,461	3,333	2,522
91	2,372	3,165	3,149	2,962	2,297	91	2,632	3,512	3,495	3,404	2,549
92	2,395	3,197	3,181	3,022	2,322	92	2,660	3,548	3,531	3,474	2,578
93	2,419	3,228	3,213	3,084	2,347	93	2,686	3,583	3,566	3,544	2,605
94	2,444	3,260	3,244	3,145	2,372	94	2,712	3,620	3,601	3,615	2,633
95	2,468	3,293	3,278	3,206	2,397	95	2,739	3,655	3,638	3,684	2,662
96	2,493	3,327	3,309	3,267	2,424	96	2,767	3,691	3,674	3,755	2,690
97	2,518	3,360	3,342	3,328	2,450	97	2,795	3,729	3,711	3,826	2,719
98	2,543	3,393	3,377	3,389	2,476	98	2,823	3,767	3,748	3,895	2,749
99	2,568	3,427	3,410	3,451	2,503	99	2,851	3,804	3,785	3,966	2,778

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 PREFERRED ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188**

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	10,969	14,635	14,563	15,044	9,895	0-64	12,175	16,245	16,166	17,292	10,983
65	1,219	1,626	1,619	1,504	1,099	65	1,354	1,805	1,796	1,729	1,220
66	1,219	1,626	1,619	1,504	1,099	66	1,354	1,805	1,796	1,729	1,220
67	1,219	1,626	1,619	1,504	1,099	67	1,354	1,805	1,796	1,729	1,220
68	1,263	1,686	1,678	1,492	1,161	68	1,403	1,872	1,863	1,715	1,289
69	1,263	1,686	1,678	1,492	1,161	69	1,403	1,872	1,863	1,715	1,289
70	1,263	1,686	1,678	1,492	1,161	70	1,403	1,872	1,863	1,715	1,289
71	1,315	1,754	1,745	1,529	1,214	71	1,458	1,947	1,937	1,758	1,348
72	1,367	1,824	1,815	1,566	1,270	72	1,517	2,024	2,014	1,801	1,409
73	1,408	1,878	1,869	1,609	1,312	73	1,563	2,085	2,075	1,849	1,457
74	1,450	1,935	1,925	1,650	1,357	74	1,610	2,147	2,137	1,897	1,506
75	1,493	1,993	1,983	1,692	1,403	75	1,658	2,212	2,202	1,945	1,557
76	1,538	2,052	2,043	1,734	1,450	76	1,708	2,278	2,267	1,993	1,609
77	1,585	2,115	2,104	1,776	1,498	77	1,759	2,347	2,336	2,040	1,662
78	1,632	2,178	2,167	1,822	1,548	78	1,812	2,418	2,406	2,095	1,718
79	1,681	2,243	2,232	1,869	1,599	79	1,866	2,490	2,478	2,148	1,775
80	1,732	2,311	2,299	1,916	1,652	80	1,922	2,565	2,552	2,202	1,833
81	1,775	2,369	2,357	1,963	1,697	81	1,970	2,629	2,616	2,256	1,885
82	1,810	2,415	2,403	2,009	1,734	82	2,010	2,681	2,668	2,310	1,926
83	1,846	2,463	2,451	2,059	1,772	83	2,049	2,735	2,722	2,367	1,967
84	1,884	2,514	2,500	2,109	1,812	84	2,091	2,789	2,776	2,425	2,011
85	1,912	2,551	2,539	2,159	1,841	85	2,122	2,832	2,818	2,482	2,044
86	1,940	2,589	2,577	2,209	1,872	86	2,154	2,873	2,860	2,540	2,076
87	1,960	2,615	2,602	2,260	1,891	87	2,176	2,903	2,889	2,597	2,099
88	1,979	2,641	2,628	2,311	1,912	88	2,197	2,931	2,917	2,656	2,122
89	1,999	2,667	2,654	2,362	1,933	89	2,219	2,960	2,946	2,714	2,145
90	2,019	2,694	2,681	2,412	1,953	90	2,241	2,991	2,976	2,773	2,169
91	2,039	2,721	2,708	2,463	1,975	91	2,264	3,020	3,005	2,832	2,192
92	2,060	2,748	2,735	2,515	1,997	92	2,287	3,051	3,036	2,890	2,216
93	2,081	2,776	2,762	2,565	2,018	93	2,310	3,081	3,066	2,948	2,240
94	2,102	2,803	2,790	2,616	2,039	94	2,333	3,112	3,097	3,007	2,264
95	2,122	2,832	2,818	2,667	2,062	95	2,355	3,142	3,127	3,065	2,289
96	2,143	2,860	2,846	2,717	2,084	96	2,379	3,174	3,159	3,124	2,313
97	2,165	2,889	2,874	2,769	2,107	97	2,403	3,206	3,190	3,182	2,338
98	2,187	2,917	2,903	2,820	2,129	98	2,427	3,238	3,222	3,241	2,363
99	2,208	2,946	2,932	2,870	2,152	99	2,451	3,271	3,255	3,299	2,389

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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188**

Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	12,197	16,275	16,195	17,292	11,002
65	1,356	1,808	1,800	1,729	1,223
66	1,356	1,808	1,800	1,729	1,223
67	1,356	1,808	1,800	1,729	1,223
68	1,405	1,875	1,866	1,715	1,292
69	1,405	1,875	1,866	1,715	1,292
70	1,405	1,875	1,866	1,715	1,292
71	1,462	1,950	1,940	1,758	1,351
72	1,521	2,028	2,019	1,801	1,412
73	1,565	2,088	2,079	1,849	1,460
74	1,612	2,152	2,141	1,897	1,509
75	1,661	2,216	2,205	1,945	1,560
76	1,711	2,282	2,272	1,993	1,612
77	1,763	2,351	2,339	2,040	1,666
78	1,815	2,422	2,410	2,095	1,721
79	1,869	2,494	2,482	2,148	1,778
80	1,926	2,569	2,556	2,202	1,837
81	1,974	2,633	2,620	2,256	1,888
82	2,013	2,686	2,673	2,310	1,929
83	2,054	2,739	2,726	2,367	1,971
84	2,095	2,795	2,781	2,425	2,014
85	2,126	2,836	2,823	2,482	2,047
86	2,158	2,879	2,865	2,540	2,081
87	2,179	2,908	2,894	2,597	2,104
88	2,201	2,936	2,922	2,656	2,127
89	2,224	2,966	2,952	2,714	2,149
90	2,245	2,995	2,981	2,773	2,172
91	2,268	3,026	3,011	2,832	2,196
92	2,290	3,056	3,041	2,890	2,220
93	2,313	3,087	3,072	2,948	2,244
94	2,337	3,117	3,102	3,007	2,268
95	2,360	3,149	3,134	3,065	2,292
96	2,384	3,181	3,164	3,124	2,317
97	2,408	3,212	3,196	3,182	2,342
98	2,432	3,244	3,229	3,241	2,367
99	2,456	3,277	3,260	3,299	2,394

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	13,540	18,063	17,976	19,876	12,212
65	1,504	2,007	1,997	1,988	1,357
66	1,504	2,007	1,997	1,988	1,357
67	1,504	2,007	1,997	1,988	1,357
68	1,560	2,081	2,071	1,971	1,433
69	1,560	2,081	2,071	1,971	1,433
70	1,560	2,081	2,071	1,971	1,433
71	1,622	2,165	2,154	2,021	1,499
72	1,687	2,251	2,240	2,070	1,567
73	1,737	2,318	2,308	2,124	1,620
74	1,790	2,388	2,376	2,180	1,675
75	1,843	2,460	2,448	2,236	1,731
76	1,899	2,533	2,521	2,290	1,789
77	1,955	2,609	2,597	2,346	1,849
78	2,014	2,688	2,675	2,408	1,911
79	2,075	2,769	2,756	2,469	1,974
80	2,137	2,851	2,837	2,531	2,039
81	2,191	2,923	2,909	2,593	2,095
82	2,235	2,981	2,967	2,655	2,141
83	2,279	3,041	3,026	2,721	2,188
84	2,325	3,102	3,087	2,787	2,236
85	2,360	3,148	3,133	2,854	2,273
86	2,395	3,196	3,181	2,920	2,310
87	2,419	3,227	3,212	2,986	2,335
88	2,444	3,260	3,244	3,053	2,360
89	2,468	3,293	3,277	3,121	2,386
90	2,493	3,326	3,309	3,187	2,411
91	2,517	3,358	3,342	3,255	2,437
92	2,543	3,392	3,376	3,321	2,464
93	2,568	3,426	3,410	3,389	2,491
94	2,593	3,461	3,443	3,456	2,518
95	2,619	3,495	3,478	3,523	2,545
96	2,645	3,529	3,513	3,590	2,572
97	2,673	3,565	3,548	3,658	2,600
98	2,699	3,601	3,584	3,725	2,628
99	2,726	3,637	3,619	3,792	2,656

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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	956.00	1,275.58	1,269.33	1,311.17	862.42
65	106.25	141.75	141.08	131.08	95.75
66	106.25	141.75	141.08	131.08	95.75
67	106.25	141.75	141.08	131.08	95.75
68	110.08	147.00	146.17	130.08	101.17
69	110.08	147.00	146.17	130.08	101.17
70	110.08	147.00	146.17	130.08	101.17
71	114.58	152.83	152.08	133.25	105.83
72	119.17	158.92	158.17	136.50	110.67
73	122.75	163.67	162.92	140.25	114.42
74	126.33	168.67	167.75	143.83	118.25
75	130.17	173.67	172.83	147.42	122.25
76	134.08	178.92	178.00	151.17	126.33
77	138.17	184.33	183.33	154.75	130.50
78	142.25	189.83	188.83	158.83	134.92
79	146.50	195.50	194.58	162.92	139.33
80	150.92	201.42	200.33	167.00	144.00
81	154.67	206.42	205.42	171.08	147.92
82	157.83	210.50	209.50	175.08	151.17
83	160.92	214.67	213.67	179.42	154.50
84	164.17	219.08	217.92	183.83	157.92
85	166.67	222.33	221.25	188.17	160.42
86	169.08	225.67	224.58	192.58	163.08
87	170.83	227.92	226.75	196.92	164.83
88	172.50	230.17	229.08	201.42	166.67
89	174.25	232.50	231.33	205.83	168.42
90	175.92	234.83	233.67	210.25	170.25
91	177.75	237.08	236.00	214.67	172.17
92	179.58	239.50	238.33	219.17	174.00
93	181.33	242.00	240.75	223.50	175.83
94	183.17	244.33	243.17	228.00	177.75
95	185.00	246.83	245.58	232.50	179.75
96	186.75	249.25	248.08	236.83	181.67
97	188.67	251.75	250.50	241.33	183.67
98	190.58	254.25	253.00	245.75	185.50
99	192.50	256.75	255.58	250.17	187.50

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	1,061.17	1,415.92	1,408.92	1,507.08	957.25
65	118.00	157.33	156.58	150.67	106.33
66	118.00	157.33	156.58	150.67	106.33
67	118.00	157.33	156.58	150.67	106.33
68	122.25	163.08	162.33	149.42	112.42
69	122.25	163.08	162.33	149.42	112.42
70	122.25	163.08	162.33	149.42	112.42
71	127.08	169.67	168.83	153.25	117.50
72	132.25	176.42	175.58	156.92	122.83
73	136.25	181.75	180.92	161.08	127.00
74	140.33	187.17	186.33	165.33	131.25
75	144.50	192.75	191.92	169.50	135.67
76	148.83	198.58	197.58	173.67	140.25
77	153.33	204.50	203.58	177.83	144.92
78	157.92	210.75	209.67	182.58	149.75
79	162.67	217.00	215.92	187.25	154.67
80	167.50	223.50	222.42	191.92	159.75
81	171.67	229.17	228.00	196.67	164.25
82	175.17	233.67	232.58	201.33	167.83
83	178.58	238.33	237.25	206.33	171.50
84	182.25	243.08	242.00	211.42	175.25
85	185.00	246.83	245.58	216.33	178.17
86	187.75	250.42	249.25	221.33	181.00
87	189.58	253.00	251.75	226.42	183.00
88	191.50	255.42	254.25	231.50	185.00
89	193.42	258.00	256.75	236.58	187.00
90	195.33	260.67	259.33	241.67	189.08
91	197.33	263.25	261.92	246.83	191.08
92	199.33	265.92	264.58	251.83	193.17
93	201.33	268.58	267.25	257.00	195.25
94	203.33	271.25	269.92	262.08	197.33
95	205.33	273.92	272.58	267.17	199.50
96	207.42	276.67	275.33	272.25	201.58
97	209.50	279.42	278.08	277.33	203.75
98	211.58	282.25	280.83	282.42	206.00
99	213.67	285.08	283.67	287.58	208.25

There is a one time \$25 policy fee

Household Discount Factor .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY STANDARD ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

FOR USE IN GEORGIA ZIP CODES

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

Issue Age	Female					Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N		Plan A	Plan C	Plan F	Plan G	Plan N
0-64	1,063.08	1,418.42	1,411.50	1,507.08	958.92	0-64	1,180.08	1,574.33	1,566.75	1,732.33	1,064.42
65	118.17	157.58	156.83	150.67	106.58	65	131.08	174.92	174.00	173.25	118.25
66	118.17	157.58	156.83	150.67	106.58	66	131.08	174.92	174.00	173.25	118.25
67	118.17	157.58	156.83	150.67	106.58	67	131.08	174.92	174.00	173.25	118.25
68	122.42	163.42	162.67	149.42	112.58	68	135.92	181.33	180.50	171.75	124.92
69	122.42	163.42	162.67	149.42	112.58	69	135.92	181.33	180.50	171.75	124.92
70	122.42	163.42	162.67	149.42	112.58	70	135.92	181.33	180.50	171.75	124.92
71	127.42	169.92	169.08	153.25	117.67	71	141.33	188.67	187.75	176.17	130.67
72	132.50	176.83	175.92	156.92	123.00	72	147.08	196.17	195.25	180.42	136.58
73	136.42	182.00	181.17	161.08	127.17	73	151.42	202.08	201.08	185.17	141.17
74	140.50	187.50	186.58	165.33	131.50	74	156.00	208.17	207.08	190.00	146.00
75	144.75	193.17	192.17	169.50	135.92	75	160.67	214.42	213.33	194.83	150.83
76	149.17	198.92	198.00	173.67	140.50	76	165.50	220.75	219.75	199.58	155.92
77	153.58	204.92	203.83	177.83	145.17	77	170.42	227.42	226.42	204.42	161.08
78	158.17	211.08	210.08	182.58	150.00	78	175.58	234.25	233.17	209.83	166.50
79	162.92	217.33	216.33	187.25	154.92	79	180.92	241.33	240.17	215.17	172.08
80	167.83	223.92	222.75	191.92	160.08	80	186.33	248.50	247.25	220.58	177.75
81	172.08	229.50	228.42	196.67	164.50	81	190.92	254.75	253.58	226.00	182.58
82	175.50	234.08	232.92	201.33	168.17	82	194.75	259.83	258.58	231.42	186.58
83	179.00	238.75	237.58	206.33	171.75	83	198.67	265.08	263.75	237.08	190.67
84	182.58	243.58	242.33	211.42	175.58	84	202.67	270.33	269.00	242.92	194.83
85	185.25	247.17	246.08	216.33	178.42	85	205.67	274.33	273.00	248.75	198.08
86	188.08	250.92	249.67	221.33	181.33	86	208.75	278.50	277.25	254.50	201.33
87	189.92	253.50	252.25	226.42	183.33	87	210.83	281.33	280.00	260.17	203.50
88	191.83	255.92	254.67	231.50	185.33	88	213.00	284.17	282.75	266.08	205.67
89	193.83	258.50	257.25	236.58	187.33	89	215.08	287.00	285.58	272.00	207.92
90	195.67	261.08	259.83	241.67	189.33	90	217.25	289.83	288.42	277.75	210.17
91	197.67	263.75	262.42	246.83	191.42	91	219.33	292.67	291.25	283.67	212.42
92	199.58	266.42	265.08	251.83	193.50	92	221.67	295.67	294.25	289.50	214.83
93	201.58	269.00	267.75	257.00	195.58	93	223.83	298.58	297.17	295.33	217.08
94	203.67	271.67	270.33	262.08	197.67	94	226.00	301.67	300.08	301.25	219.42
95	205.67	274.42	273.17	267.17	199.75	95	228.25	304.58	303.17	307.00	221.83
96	207.75	277.25	275.75	272.25	202.00	96	230.58	307.58	306.17	312.92	224.17
97	209.83	280.00	278.50	277.33	204.17	97	232.92	310.75	309.25	318.83	226.58
98	211.92	282.75	281.42	282.42	206.33	98	235.25	313.92	312.33	324.58	229.08
99	214.00	285.58	284.17	287.58	208.58	99	237.58	317.00	315.42	330.50	231.50

There is a one time \$25 policy fee

Household Discount Factor .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY PREFERRED ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188**

Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	914.08	1,219.58	1,213.58	1,253.67	824.58
65	101.58	135.50	134.92	125.33	91.58
66	101.58	135.50	134.92	125.33	91.58
67	101.58	135.50	134.92	125.33	91.58
68	105.25	140.50	139.83	124.33	96.75
69	105.25	140.50	139.83	124.33	96.75
70	105.25	140.50	139.83	124.33	96.75
71	109.58	146.17	145.42	127.42	101.17
72	113.92	152.00	151.25	130.50	105.83
73	117.33	156.50	155.75	134.08	109.33
74	120.83	161.25	160.42	137.50	113.08
75	124.42	166.08	165.25	141.00	116.92
76	128.17	171.00	170.25	144.50	120.83
77	132.08	176.25	175.33	148.00	124.83
78	136.00	181.50	180.58	151.83	129.00
79	140.08	186.92	186.00	155.75	133.25
80	144.33	192.58	191.58	159.67	137.67
81	147.92	197.42	196.42	163.58	141.42
82	150.83	201.25	200.25	167.42	144.50
83	153.83	205.25	204.25	171.58	147.67
84	157.00	209.50	208.33	175.75	151.00
85	159.33	212.58	211.58	179.92	153.42
86	161.67	215.75	214.75	184.08	156.00
87	163.33	217.92	216.83	188.33	157.58
88	164.92	220.08	219.00	192.58	159.33
89	166.58	222.25	221.17	196.83	161.08
90	168.25	224.50	223.42	201.00	162.75
91	169.92	226.75	225.67	205.25	164.58
92	171.67	229.00	227.92	209.58	166.42
93	173.42	231.33	230.17	213.75	168.17
94	175.17	233.58	232.50	218.00	169.92
95	176.83	236.00	234.83	222.25	171.83
96	178.58	238.33	237.17	226.42	173.67
97	180.42	240.75	239.50	230.75	175.58
98	182.25	243.08	241.92	235.00	177.42
99	184.00	245.50	244.33	239.17	179.33

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	1,014.58	1,353.75	1,347.17	1,441.00	915.25
65	112.83	150.42	149.67	144.08	101.67
66	112.83	150.42	149.67	144.08	101.67
67	112.83	150.42	149.67	144.08	101.67
68	116.92	156.00	155.25	142.92	107.42
69	116.92	156.00	155.25	142.92	107.42
70	116.92	156.00	155.25	142.92	107.42
71	121.50	162.25	161.42	146.50	112.33
72	126.42	168.67	167.83	150.08	117.42
73	130.25	173.75	172.92	154.08	121.42
74	134.17	178.92	178.08	158.08	125.50
75	138.17	184.33	183.50	162.08	129.75
76	142.33	189.83	188.92	166.08	134.08
77	146.58	195.58	194.67	170.00	138.50
78	151.00	201.50	200.50	174.58	143.17
79	155.50	207.50	206.50	179.00	147.92
80	160.17	213.75	212.67	183.50	152.75
81	164.17	219.08	218.00	188.00	157.08
82	167.50	223.42	222.33	192.50	160.50
83	170.75	227.92	226.83	197.25	163.92
84	174.25	232.42	231.33	202.08	167.58
85	176.83	236.00	234.83	206.83	170.33
86	179.50	239.42	238.33	211.67	173.00
87	181.33	241.92	240.75	216.42	174.92
88	183.08	244.25	243.08	221.33	176.83
89	184.92	246.67	245.50	226.17	178.75
90	186.75	249.25	248.00	231.08	180.75
91	188.67	251.67	250.42	236.00	182.67
92	190.58	254.25	253.00	240.83	184.67
93	192.50	256.75	255.50	245.67	186.67
94	194.42	259.33	258.08	250.58	188.67
95	196.25	261.83	260.58	255.42	190.75
96	198.25	264.50	263.25	260.33	192.75
97	200.25	267.17	265.83	265.17	194.83
98	202.25	269.83	268.50	270.08	196.92
99	204.25	272.58	271.25	274.92	199.08

There is a one time \$25 policy fee

Household Discount Factor .93

**THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY STANDARD ISSUE AGE PREMIUMS
RATES EFFECTIVE 05-01-2015**

GEORGIA

**FOR USE IN GEORGIA ZIP CODES ALL EXCEPT
300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188**

Issue Age	Female				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	1,016.42	1,356.25	1,349.58	1,441.00	916.83
65	113.00	150.67	150.00	144.08	101.92
66	113.00	150.67	150.00	144.08	101.92
67	113.00	150.67	150.00	144.08	101.92
68	117.08	156.25	155.50	142.92	107.67
69	117.08	156.25	155.50	142.92	107.67
70	117.08	156.25	155.50	142.92	107.67
71	121.83	162.50	161.67	146.50	112.58
72	126.75	169.00	168.25	150.08	117.67
73	130.42	174.00	173.25	154.08	121.67
74	134.33	179.33	178.42	158.08	125.75
75	138.42	184.67	183.75	162.08	130.00
76	142.58	190.17	189.33	166.08	134.33
77	146.92	195.92	194.92	170.00	138.83
78	151.25	201.83	200.83	174.58	143.42
79	155.75	207.83	206.83	179.00	148.17
80	160.50	214.08	213.00	183.50	153.08
81	164.50	219.42	218.33	188.00	157.33
82	167.75	223.83	222.75	192.50	160.75
83	171.17	228.25	227.17	197.25	164.25
84	174.58	232.92	231.75	202.08	167.83
85	177.17	236.33	235.25	206.83	170.58
86	179.83	239.92	238.75	211.67	173.42
87	181.58	242.33	241.17	216.42	175.33
88	183.42	244.67	243.50	221.33	177.25
89	185.33	247.17	246.00	226.17	179.08
90	187.08	249.58	248.42	231.08	181.00
91	189.00	252.17	250.92	236.00	183.00
92	190.83	254.67	253.42	240.83	185.00
93	192.75	257.25	256.00	245.67	187.00
94	194.75	259.75	258.50	250.58	189.00
95	196.67	262.42	261.17	255.42	191.00
96	198.67	265.08	263.67	260.33	193.08
97	200.67	267.67	266.33	265.17	195.17
98	202.67	270.33	269.08	270.08	197.25
99	204.67	273.08	271.67	274.92	199.50

Issue Age	Male				
	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	1,128.33	1,505.25	1,498.00	1,656.33	1,017.67
65	125.33	167.25	166.42	165.67	113.08
66	125.33	167.25	166.42	165.67	113.08
67	125.33	167.25	166.42	165.67	113.08
68	130.00	173.42	172.58	164.25	119.42
69	130.00	173.42	172.58	164.25	119.42
70	130.00	173.42	172.58	164.25	119.42
71	135.17	180.42	179.50	168.42	124.92
72	140.58	187.58	186.67	172.50	130.58
73	144.75	193.17	192.33	177.00	135.00
74	149.17	199.00	198.00	181.67	139.58
75	153.58	205.00	204.00	186.33	144.25
76	158.25	211.08	210.08	190.83	149.08
77	162.92	217.42	216.42	195.50	154.08
78	167.83	224.00	222.92	200.67	159.25
79	172.92	230.75	229.67	205.75	164.50
80	178.08	237.58	236.42	210.92	169.92
81	182.58	243.58	242.42	216.08	174.58
82	186.25	248.42	247.25	221.25	178.42
83	189.92	253.42	252.17	226.75	182.33
84	193.75	258.50	257.25	232.25	186.33
85	196.67	262.33	261.08	237.83	189.42
86	199.58	266.33	265.08	243.33	192.50
87	201.58	268.92	267.67	248.83	194.58
88	203.67	271.67	270.33	254.42	196.67
89	205.67	274.42	273.08	260.08	198.83
90	207.75	277.17	275.75	265.58	200.92
91	209.75	279.83	278.50	271.25	203.08
92	211.92	282.67	281.33	276.75	205.33
93	214.00	285.50	284.17	282.42	207.58
94	216.08	288.42	286.92	288.00	209.83
95	218.25	291.25	289.83	293.58	212.08
96	220.42	294.08	292.75	299.17	214.33
97	222.75	297.08	295.67	304.83	216.67
98	224.92	300.08	298.67	310.42	219.00
99	227.17	303.08	301.58	316.00	221.33

There is a one time \$25 policy fee

Household Discount Factor .93