THE MANHATTAN LIFE INSURANCE COMPANY
ANNUAL PREFERRED ISSUE AGE PREMIUMS
RATES EFFECTIVE 11-01-2016

IDAHO

FOR USE IN ALL IDAHO ZIP CODES

Issue Age	Male & Female Rates				
	Plan A	Plan C	Plan F	Plan G	Plan N
65	1,363	1,829	1,820	1,635	1,227
66	1,363	1,829	1,820	1,635	1,227
67	1,363	1,829	1,820	1,635	1,227
68	1,425	1,911	1,902	1,679	1,291
69	1,482	1,988	1,978	1,723	1,350
70	1,541	2,067	2,057	1,767	1,411
71	1,603	2,150	2,139	1,812	1,475
72	1,667	2,236	2,225	1,855	1,541
73	1,717	2,302	2,292	1,905	1,593
74	1,768	2,372	2,361	1,954	1,646
75	1,822	2,443	2,431	2,004	1,701
76	1,876	2,516	2,504	2,054	1,758
77	1,932	2,592	2,579	2,103	1,816
78	1,991	2,669	2,656	2,159	1,876
79	2,050	2,750	2,736	2,214	1,938
80	2,112	2,832	2,819	2,269	2,001
81	2,165	2,903	2,889	2,324	2,056
82	2,208	2,961	2,947	2,381	2,101
83	2,253	3,020	3,005	2,440	2,147
84	2,297	3,080	3,066	2,499	2,192
85	2,332	3,127	3,111	2,558	2,229
86	2,367	3,174	3,158	2,618	2,264
87	2,390	3,205	3,190	2,677	2,289
88	2,414	3,237	3,221	2,737	2,314
89	2,438	3,270	3,254	2,798	2,339
90	2,462	3,303	3,286	2,858	2,364
91	2,487	3,336	3,319	2,918	2,390
92	2,512	3,369	3,353	2,979	2,415
93	2,538	3,403	3,386	3,039	2,441
94	2,563	3,437	3,420	3,098	2,467
95	2,589	3,470	3,455	3,158	2,494
96	2,614	3,505	3,488	3,219	2,521
97	2,640	3,540	3,523	3,279	2,548
98	2,667	3,576	3,558	3,339	2,575
99	2,693	3,611	3,594	3,400	2,602

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 11-01-2016

IDAHO

FOR USE IN ALL IDAHO ZIP CODES

Issue Age	Male & Female Rates				
	Plan A	Plan C	Plan F	Plan G	Plan N
65	1,517	2,033	2,024	1,879	1,364
66	1,517	2,033	2,024	1,879	1,364
67	1,517	2,033	2,024	1,879	1,364
68	1,585	2,125	2,115	1,930	1,435
69	1,648	2,210	2,200	1,980	1,501
70	1,714	2,298	2,287	2,031	1,569
71	1,783	2,390	2,379	2,082	1,640
72	1,854	2,486	2,474	2,133	1,714
73	1,909	2,561	2,548	2,190	1,771
74	1,966	2,637	2,625	2,246	1,830
75	2,026	2,717	2,703	2,304	1,892
76	2,086	2,798	2,785	2,361	1,954
77	2,149	2,882	2,868	2,417	2,019
78	2,213	2,968	2,954	2,481	2,086
79	2,280	3,057	3,042	2,545	2,155
80	2,348	3,149	3,134	2,608	2,226
81	2,407	3,228	3,212	2,672	2,286
82	2,455	3,292	3,276	2,736	2,336
83	2,505	3,358	3,342	2,804	2,387
84	2,555	3,426	3,409	2,872	2,439
85	2,593	3,477	3,460	2,940	2,478
86	2,632	3,529	3,512	3,009	2,518
87	2,657	3,565	3,547	3,077	2,545
88	2,684	3,600	3,583	3,146	2,573
89	2,711	3,636	3,619	3,216	2,601
90	2,738	3,673	3,655	3,284	2,629
91	2,766	3,709	3,691	3,354	2,657
92	2,793	3,746	3,728	3,424	2,685
93	2,822	3,783	3,765	3,492	2,714
94	2,849	3,821	3,803	3,562	2,744
95	2,878	3,859	3,841	3,631	2,774
96	2,907	3,899	3,880	3,700	2,803
97	2,936	3,937	3,918	3,769	2,833
98	2,965	3,977	3,957	3,839	2,863
99	2,995	4,016	3,997	3,908	2,894

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 11-01-2016

IDAHO

FOR USE IN ALL IDAHO ZIP CODES

Issue Age	Male & Female Rates				
	Plan A	Plan C	Plan F	Plan G	Plan N
65	113.58	152.42	151.67	136.25	102.25
66	113.58	152.42	151.67	136.25	102.25
67	113.58	152.42	151.67	136.25	102.25
68	118.75	159.25	158.50	139.92	107.58
69	123.50	165.67	164.83	143.58	112.50
70	128.42	172.25	171.42	147.25	117.58
71	133.58	179.17	178.25	151.00	122.92
72	138.92	186.33	185.42	154.58	128.42
73	143.08	191.83	191.00	158.75	132.75
74	147.33	197.67	196.75	162.83	137.17
75	151.83	203.58	202.58	167.00	141.75
76	156.33	209.67	208.67	171.17	146.50
77	161.00	216.00	214.92	175.25	151.33
78	165.92	222.42	221.33	179.92	156.33
79	170.83	229.17	228.00	184.50	161.50
80	176.00	236.00	234.92	189.08	166.75
81	180.42	241.92	240.75	193.67	171.33
82	184.00	246.75	245.58	198.42	175.08
83	187.75	251.67	250.42	203.33	178.92
84	191.42	256.67	255.50	208.25	182.67
85	194.33	260.58	259.25	213.17	185.75
86	197.25	264.50	263.17	218.17	188.67
87	199.17	267.08	265.83	223.08	190.75
88	201.17	269.75	268.42	228.08	192.83
89	203.17	272.50	271.17	233.17	194.92
90	205.17	275.25	273.83	238.17	197.00
91	207.25	278.00	276.58	243.17	199.17
92	209.33	280.75	279.42	248.25	201.25
93	211.50	283.58	282.17	253.25	203.42
94	213.58	286.42	285.00	258.17	205.58
95	215.75	289.17	287.92	263.17	207.83
96	217.83	292.08	290.67	268.25	210.08
97	220.00	295.00	293.58	273.25	212.33
98	222.25	298.00	296.50	278.25	214.58
99	224.42	300.92	299.50	283.33	216.83

There is a one time $25 policy fee

Household Discount Factor: .93

THE MANHATTAN LIFE INSURANCE COMPANY
MONTHLY STANDARD ISSUE AGE PREMIUMS
RATES EFFECTIVE 11-01-2016

IDAHO

FOR USE IN ALL IDAHO ZIP CODES

Issue Age	Male & Female Rates				
	Plan A	Plan C	Plan F	Plan G	Plan N
65	126.42	169.42	168.67	156.58	113.67
66	126.42	169.42	168.67	156.58	113.67
67	126.42	169.42	168.67	156.58	113.67
68	132.08	177.08	176.25	160.83	119.58
69	137.33	184.17	183.33	165.00	125.08
70	142.83	191.50	190.58	169.25	130.75
71	148.58	199.17	198.25	173.50	136.67
72	154.50	207.17	206.17	177.75	142.83
73	159.08	213.42	212.33	182.50	147.58
74	163.83	219.75	218.75	187.17	152.50
75	168.83	226.42	225.25	192.00	157.67
76	173.83	233.17	232.08	196.75	162.83
77	179.08	240.17	239.00	201.42	168.25
78	184.42	247.33	246.17	206.75	173.83
79	190.00	254.75	253.50	212.08	179.58
80	195.67	262.42	261.17	217.33	185.50
81	200.58	269.00	267.67	222.67	190.50
82	204.58	274.33	273.00	228.00	194.67
83	208.75	279.83	278.50	233.67	198.92
84	212.92	285.50	284.08	239.33	203.25
85	216.08	289.75	288.33	245.00	206.50
86	219.33	294.08	292.67	250.75	209.83
87	221.42	297.08	295.58	256.42	212.08
88	223.67	300.00	298.58	262.17	214.42
89	225.92	303.00	301.58	268.00	216.75
90	228.17	306.08	304.58	273.67	219.08
91	230.50	309.08	307.58	279.50	221.42
92	232.75	312.17	310.67	285.33	223.75
93	235.17	315.25	313.75	291.00	226.17
94	237.42	318.42	316.92	296.83	228.67
95	239.83	321.58	320.08	302.58	231.17
96	242.25	324.92	323.33	308.33	233.58
97	244.67	328.08	326.50	314.08	236.08
98	247.08	331.42	329.75	319.92	238.58
99	249.58	334.67	333.08	325.67	241.17

There is a one time $25 policy fee

Household Discount Factor: .93