Whole Life

Make Whole Life Part of your Lifelong Financial Plan



Federal Employees

While you may have a basic Term Life plan during your working years, it may not be enough to provide the level of coverage your family needs in the later years. Whole Life can:

- Provide you with Permanent Life Insurance
- Build cash value for retirement and other expenses
- Provide coverage after your other Life plans run out
- Provide benefits for final expenses

Benefits of Your Whole Life Plan

- Accelerated living benefit for terminal illnesses (Not Available in MI, NY, PA and WA)
- Your policy has accumulated Cash Value that increases over time that can be withdrawn, taken out as a loan, or used to pay the premium
- Facility Care Accelerated Benefit - Allows you to accelerate your life insurance benefit for care in a Nursing Home or Assisted Living Facility - Benefits cannot exceed the lesser of 36% of the face amount, OR the face amount of the policy less the cash value (Not Available in CA, KS, MA, NY, PA and WA)
- Employee, Spouse, and Child(ren) coverage available

Your Offer:

Guarantee Issue Coverage!

Employee: up to $50,000

Spouse: up to $10,000
*Contingent on response of two actively at work questions

Child(ren): up to $10,000

Why do I need life insurance?

- ✓ 70% of Americans are interested in buying life insurance that doesn't require a medical exam.
- ✓ The average funeral costs between $7,000 and $10,000.

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The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. For a complete list of exclusions, please visit Disclosure.Manhattanlife.com. The benefits provided depend on the plan selected and premiums vary according to the selection made.

Underwritten by ManhattanLife Assurance Company of America
M-8013

ManhattanLife
Standing By You. Since 1850.

ManhattanLife.

Federal/Postal Workers

Whole Life 99 Employee Rates

All Approved States For Policies effective 1/1/2022 and later

Bi-Weekly Rates

Age	Non-Tobacco									
Benefit	$10,000	Cash Value*	$15,000	Cash Value*	$20,000	Cash Value*	$25,000	Cash Value*	$50,000	Cash Value*
18	$3.23	$4,707	$4.36	$7,061	$5.50	$9,414	$6.63	$11,768	$12.31	$23,535
19	$3.34	$4,707	$4.54	$7,061	$5.73	$9,414	$6.92	$11,768	$12.88	$23,535
20	$3.40	$4,707	$4.62	$7,061	$5.84	$9,414	$7.07	$11,768	$13.17	$23,535
21	$3.50	$4,707	$4.77	$7,061	$6.04	$9,414	$7.32	$11,768	$13.67	$23,535
22	$3.60	$4,707	$4.92	$7,061	$6.24	$9,414	$7.57	$11,768	$14.17	$23,535
23	$3.70	$4,707	$5.07	$7,061	$6.44	$9,414	$7.82	$11,768	$14.67	$23,535
24	$3.80	$4,707	$5.22	$7,061	$6.64	$9,414	$8.07	$11,768	$15.17	$23,535
25	$3.90	$4,707	$5.37	$7,061	$6.84	$9,414	$8.32	$11,768	$15.67	$23,535
26	$4.02	$4,707	$5.55	$7,061	$7.08	$9,414	$8.61	$11,768	$16.27	$23,535
27	$4.14	$4,707	$5.73	$7,061	$7.32	$9,414	$8.91	$11,768	$16.86	$23,535
28	$4.26	$4,697	$5.92	$7,046	$7.57	$9,394	$9.22	$11,743	$17.48	$23,486
29	$4.38	$4,642	$6.09	$6,963	$7.81	$9,284	$9.52	$11,606	$18.07	$23,211
30	$4.50	$4,591	$6.27	$6,886	$8.04	$9,181	$9.82	$11,477	$18.67	$22,953
31	$4.69	$4,531	$6.56	$6,796	$8.42	$9,062	$10.29	$11,327	$19.61	$22,655
32	$4.88	$4,471	$6.84	$6,707	$8.80	$8,943	$10.76	$11,178	$20.56	$22,357
33	$5.06	$4,409	$7.12	$6,613	$9.17	$8,818	$11.22	$11,022	$21.48	$22,045
34	$5.25	$4,344	$7.40	$6,516	$9.54	$8,687	$11.69	$10,859	$22.42	$21,719
35	$5.44	$4,276	$7.68	$6,414	$9.92	$8,552	$12.16	$10,689	$23.36	$21,379
36	$5.68	$4,205	$8.03	$6,308	$10.39	$8,410	$12.75	$10,513	$24.54	$21,025
37	$5.91	$4,131	$8.39	$6,197	$10.87	$8,263	$13.34	$10,328	$25.73	$20,657
38	$6.15	$4,055	$8.74	$6,082	$11.34	$8,110	$13.93	$10,137	$26.90	$20,274
39	$6.39	$3,975	$9.10	$5,962	$11.81	$7,949	$14.53	$9,937	$28.09	$19,873
40	$6.62	$3,891	$9.45	$5,837	$12.28	$7,782	$15.11	$9,728	$29.27	$19,456
41	$6.96	$3,804	$9.95	$5,705	$12.95	$7,607	$15.95	$9,509	$30.94	$19,018
42	$7.29	$3,712	$10.46	$5,568	$13.63	$7,424	$16.80	$9,281	$32.63	$18,561
43	$7.63	$3,616	$10.96	$5,424	$14.30	$7,233	$17.63	$9,041	$34.30	$18,081
44	$7.96	$3,516	$11.47	$5,274	$14.97	$7,032	$18.47	$8,790	$35.98	$17,580
45	$8.30	$3,410	$11.97	$5,116	$15.64	$6,821	$19.31	$8,526	$37.65	$17,052
46	$8.79	$3,478	$12.71	$5,217	$16.63	$6,957	$20.55	$8,696	$40.13	$17,392
47	$9.29	$3,550	$13.46	$5,325	$17.62	$7,100	$21.79	$8,876	$42.61	$17,751
48	$9.79	$3,626	$14.20	$5,440	$18.61	$7,253	$23.03	$9,066	$45.09	$18,132
49	$10.28	$3,707	$14.94	$5,561	$19.61	$7,414	$24.27	$9,268	$47.57	$18,536
50	$10.77	$3,793	$15.68	$5,689	$20.59	$7,585	$25.50	$9,481	$50.03	$18,963
51	$11.43	$3,883	$16.67	$5,824	$21.91	$7,765	$27.14	$9,706	$53.32	$19,413
52	$12.09	$3,977	$17.65	$5,966	$23.21	$7,954	$28.78	$9,943	$56.59	$19,886
53	$12.74	$4,076	$18.64	$6,115	$24.53	$8,153	$30.42	$10,191	$59.88	$20,382
54	$13.40	$4,180	$19.62	$6,270	$25.84	$8,360	$32.05	$10,450	$63.15	$20,900
55	$14.05	$4,288	$20.60	$6,432	$27.14	$8,576	$33.69	$10,720	$66.42	$21,441
56	$15.16	$4,400	$22.26	$6,600	$29.37	$8,801	$36.47	$11,001	$71.98	$22,002
57	$16.27	$4,516	$23.93	$6,775	$31.58	$9,033	$39.24	$11,291	$77.51	$22,582
58	$17.38	$4,636	$25.59	$6,955	$33.80	$9,273	$42.01	$11,591	$83.05	$23,182
59	$18.49	$4,759	$27.25	$7,139	$36.01	$9,519	$44.78	$11,899	$88.59	$23,797
60	$19.59	$4,804	$28.91	$7,206	$38.23	$9,607	$47.54	$12,009	$94.13	$24,019
61	$21.09	$4,959	$31.15	$7,439	$41.22	$9,918	$51.28	$12,398	$101.61	$24,796
62	$22.59	$5,115	$33.40	$7,673	$44.22	$10,231	$55.03	$12,788	$109.11	$25,576
63	$24.09	$5,273	$35.65	$7,909	$47.22	$10,545	$58.78	$13,182	$116.61	$26,364
64	$25.59	$5,431	$37.91	$8,147	$50.23	$10,862	$62.54	$13,578	$124.13	$27,155
65	$27.09	$5,586	$40.15	$8,378	$53.22	$11,171	$66.28	$13,964	$131.61	$27,928
66	$28.57	$5,735	$42.38	$8,602	$56.18	$11,469	$69.99	$14,336	$139.01	$28,673
67	$30.15	$5,879	$44.75	$8,819	$59.34	$11,758	$73.94	$14,698	$146.92	$29,396
68	$31.84	$6,018	$47.28	$9,027	$62.72	$12,036	$78.16	$15,044	$155.36	$30,089
69	$33.69	$6,152	$50.05	$9,228	$66.42	$12,304	$82.78	$15,380	$164.61	$30,761
70	$35.69	$6,288	$53.06	$9,432	$70.43	$12,575	$87.79	$15,719	$174.63	$31,439

* Cash values are for age 65 through age 45 and for 20 years for ages over 45.

ManhattanLife™

Federal/Postal Workers

Whole Life 99 Employee Rates

All Approved States For Policies effective 1/1/2022 and later

Bi-Weekly Rates

Age	Tobacco									
Benefit	$10,000	Cash Value*	$15,000	Cash Value*	$20,000	Cash Value*	$25,000	Cash Value*	$50,000	Cash Value*
18	$4.21	$5,602	$5.84	$8,403	$7.47	$11,204	$9.09	$14,005	$17.23	$28,009
19	$4.38	$5,602	$6.08	$8,403	$7.79	$11,204	$9.50	$14,005	$18.04	$28,009
20	$4.48	$5,602	$6.24	$8,403	$8.01	$11,204	$9.77	$14,005	$18.57	$28,009
21	$4.64	$5,602	$6.49	$8,403	$8.33	$11,204	$10.17	$14,005	$19.38	$28,009
22	$4.81	$5,602	$6.73	$8,403	$8.65	$11,204	$10.58	$14,005	$20.19	$28,009
23	$4.97	$5,602	$6.97	$8,403	$8.98	$11,204	$10.98	$14,005	$21.00	$28,009
24	$5.13	$5,602	$7.21	$8,403	$9.30	$11,204	$11.38	$14,005	$21.81	$28,009
25	$5.29	$5,602	$7.46	$8,403	$9.62	$11,204	$11.79	$14,005	$22.61	$28,009
26	$5.51	$5,602	$7.78	$8,403	$10.05	$11,204	$12.32	$14,005	$23.69	$28,009
27	$5.72	$5,602	$8.10	$8,403	$10.48	$11,204	$12.86	$14,005	$24.77	$28,009
28	$5.94	$5,563	$8.43	$8,344	$10.91	$11,126	$13.40	$13,907	$25.84	$27,814
29	$6.15	$5,504	$8.75	$8,257	$11.34	$11,009	$13.94	$13,761	$26.92	$27,522
30	$6.37	$5,443	$9.07	$8,164	$11.77	$10,885	$14.48	$13,607	$28.00	$27,214
31	$6.64	$5,378	$9.48	$8,067	$12.31	$10,756	$15.15	$13,445	$29.34	$26,890
32	$6.91	$5,310	$9.88	$7,964	$12.85	$10,619	$15.82	$13,274	$30.69	$26,548
33	$7.18	$5,238	$10.29	$7,857	$13.40	$10,476	$16.51	$13,095	$32.05	$26,189
34	$7.45	$5,163	$10.69	$7,744	$13.94	$10,325	$17.18	$12,906	$33.40	$25,813
35	$7.72	$5,084	$11.10	$7,626	$14.47	$10,167	$17.85	$12,709	$34.75	$25,419
36	$8.08	$5,001	$11.64	$7,502	$15.21	$10,002	$18.77	$12,503	$36.57	$25,005
37	$8.45	$4,915	$12.19	$7,372	$15.94	$9,829	$19.68	$12,287	$38.40	$24,573
38	$8.82	$4,824	$12.75	$7,236	$16.67	$9,648	$20.60	$12,060	$40.25	$24,120
39	$9.18	$4,729	$13.29	$7,094	$17.41	$9,458	$21.52	$11,823	$42.07	$23,646
40	$9.55	$4,630	$13.84	$6,945	$18.14	$9,260	$22.43	$11,575	$43.90	$23,150
41	$10.01	$4,526	$14.54	$6,789	$19.07	$9,051	$23.59	$11,314	$46.23	$22,629
42	$10.48	$4,417	$15.23	$6,625	$19.99	$8,833	$24.75	$11,041	$48.54	$22,083
43	$10.94	$4,302	$15.92	$6,453	$20.91	$8,604	$25.90	$10,755	$50.84	$21,510
44	$11.40	$4,182	$16.62	$6,272	$21.84	$8,363	$27.06	$10,454	$53.15	$20,908
45	$11.86	$4,055	$17.32	$6,083	$22.77	$8,110	$28.22	$10,138	$55.48	$20,275
46	$12.58	$4,104	$18.39	$6,156	$24.21	$8,208	$30.02	$10,261	$59.07	$20,521
47	$13.31	$4,154	$19.48	$6,231	$25.66	$8,308	$31.83	$10,385	$62.71	$20,770
48	$14.03	$4,205	$20.56	$6,307	$27.10	$8,410	$33.63	$10,512	$66.30	$21,024
49	$14.76	$4,256	$21.65	$6,385	$28.55	$8,513	$35.45	$10,641	$69.94	$21,282
50	$15.47	$4,309	$22.73	$6,464	$29.99	$8,618	$37.25	$10,773	$73.53	$21,546
51	$16.42	$4,362	$24.16	$6,544	$31.89	$8,725	$39.62	$10,906	$78.28	$21,812
52	$17.37	$4,416	$25.58	$6,625	$33.79	$8,833	$42.00	$11,041	$83.03	$22,082
53	$18.32	$4,471	$27.00	$6,707	$35.68	$8,943	$44.36	$11,178	$87.76	$22,357
54	$19.27	$4,527	$28.42	$6,791	$37.57	$9,055	$46.73	$11,319	$92.49	$22,637
55	$20.22	$4,585	$29.85	$6,877	$39.47	$9,170	$49.10	$11,462	$97.24	$22,925
56	$21.59	$4,645	$31.90	$6,967	$42.21	$9,289	$52.53	$11,612	$104.09	$23,223
57	$22.95	$4,708	$33.95	$7,061	$44.94	$9,415	$55.94	$11,769	$110.92	$23,538
58	$24.32	$4,774	$36.00	$7,162	$47.68	$9,549	$59.36	$11,936	$117.76	$23,872
59	$25.69	$4,846	$38.05	$7,270	$50.42	$9,693	$62.78	$12,116	$124.61	$24,232
60	$27.06	$4,840	$40.11	$7,260	$53.16	$9,680	$66.21	$12,100	$131.45	$24,199
61	$28.86	$4,953	$42.81	$7,429	$56.76	$9,906	$70.71	$12,382	$140.45	$24,764
62	$30.66	$5,067	$45.51	$7,601	$60.36	$10,135	$75.21	$12,669	$149.45	$25,337
63	$32.46	$5,189	$48.21	$7,784	$63.96	$10,379	$79.71	$12,973	$158.45	$25,947
64	$34.26	$5,313	$50.91	$7,969	$67.56	$10,626	$84.21	$13,282	$167.45	$26,565
65	$36.06	$5,436	$53.61	$8,155	$71.16	$10,873	$88.71	$13,591	$176.45	$27,182
66	$37.94	$5,556	$56.43	$8,334	$74.93	$11,112	$93.42	$13,890	$185.88	$27,780
67	$39.94	$5,668	$59.43	$8,502	$78.92	$11,336	$98.41	$14,170	$195.86	$28,340
68	$42.10	$5,774	$62.67	$8,661	$83.24	$11,548	$103.81	$14,435	$206.66	$28,870
69	$44.36	$5,873	$66.06	$8,810	$87.76	$11,746	$109.47	$14,683	$217.97	$29,365
70	$46.84	$5,967	$69.78	$8,950	$92.73	$11,933	$115.67	$14,916	$230.37	$29,833

* Cash values are for age 65 through age 45 and for 20 years for ages over 45.

ManhattanLife.

Federal/Postal Workers

Whole Life 99 Spouse Rates

All Approved States For Policies effective 1/1/2022 and later

Bi-Weekly Rates

Age	Uni-Tobacco									
Benefit	$5,000	Cash Value*	$10,000	Cash Value*	$15,000	Cash Value*	$20,000	Cash Value*	$25,000	Cash Value*
18	$2.22	$2,525	$3.49	$5,049	$4.75	$7,574	$6.01	$10,099	$7.28	$12,623
19	$2.29	$2,525	$3.63	$5,049	$4.96	$7,574	$6.29	$10,099	$7.62	$12,623
20	$2.36	$2,525	$3.76	$5,049	$5.17	$7,574	$6.57	$10,099	$7.97	$12,623
21	$2.43	$2,525	$3.90	$5,049	$5.37	$7,574	$6.84	$10,099	$8.31	$12,623
22	$2.50	$2,525	$4.04	$5,049	$5.58	$7,574	$7.11	$10,099	$8.65	$12,623
23	$2.57	$2,525	$4.18	$5,049	$5.78	$7,574	$7.39	$10,099	$9.00	$12,623
24	$2.64	$2,525	$4.31	$5,049	$5.99	$7,574	$7.67	$10,099	$9.34	$12,623
25	$2.70	$2,525	$4.45	$5,049	$6.19	$7,574	$7.94	$10,099	$9.68	$12,623
26	$2.80	$2,525	$4.63	$5,049	$6.47	$7,574	$8.31	$10,099	$10.14	$12,623
27	$2.89	$2,525	$4.81	$5,049	$6.74	$7,574	$8.67	$10,099	$10.59	$12,623
28	$2.98	$2,510	$5.00	$5,021	$7.02	$7,531	$9.04	$10,042	$11.06	$12,552
29	$3.07	$2,483	$5.18	$4,966	$7.29	$7,449	$9.41	$9,932	$11.52	$12,415
30	$3.16	$2,454	$5.37	$4,908	$7.57	$7,362	$9.78	$9,817	$11.98	$12,271
31	$3.28	$2,424	$5.61	$4,848	$7.93	$7,272	$10.26	$9,696	$12.58	$12,120
32	$3.41	$2,392	$5.85	$4,784	$8.30	$7,177	$10.74	$9,569	$13.19	$11,961
33	$3.52	$2,359	$6.09	$4,718	$8.65	$7,077	$11.21	$9,437	$13.78	$11,796
34	$3.64	$2,325	$6.33	$4,649	$9.01	$6,974	$11.70	$9,298	$14.38	$11,623
35	$3.77	$2,289	$6.57	$4,577	$9.38	$6,866	$12.18	$9,154	$14.99	$11,443
36	$3.93	$2,251	$6.90	$4,502	$9.87	$6,753	$12.84	$9,004	$15.82	$11,255
37	$4.10	$2,212	$7.23	$4,423	$10.37	$6,635	$13.51	$8,847	$16.64	$11,058
38	$4.26	$2,171	$7.56	$4,342	$10.87	$6,513	$14.17	$8,683	$17.47	$10,854
39	$4.43	$2,128	$7.89	$4,257	$11.36	$6,385	$14.83	$8,513	$18.30	$10,641
40	$4.59	$2,084	$8.23	$4,168	$11.86	$6,251	$15.50	$8,335	$19.13	$10,419
41	$4.82	$2,037	$8.68	$4,075	$12.53	$6,112	$16.39	$8,149	$20.25	$10,187
42	$5.04	$1,989	$9.12	$3,978	$13.20	$5,967	$17.28	$7,956	$21.36	$9,944
43	$5.26	$1,938	$9.57	$3,876	$13.87	$5,814	$18.17	$7,752	$22.48	$9,690
44	$5.49	$1,885	$10.01	$3,770	$14.54	$5,655	$19.07	$7,540	$23.59	$9,424
45	$5.71	$1,829	$10.46	$3,658	$15.22	$5,487	$19.97	$7,316	$24.72	$9,145
46	$6.03	$1,862	$11.10	$3,724	$16.17	$5,586	$21.24	$7,448	$26.31	$9,309
47	$6.35	$1,896	$11.74	$3,792	$17.14	$5,689	$22.53	$7,585	$27.92	$9,481
48	$6.67	$1,932	$12.39	$3,865	$18.10	$5,797	$23.81	$7,729	$29.53	$9,661
49	$6.99	$1,970	$13.03	$3,940	$19.06	$5,910	$25.10	$7,880	$31.13	$9,849
50	$7.31	$2,009	$13.67	$4,018	$20.02	$6,027	$26.37	$8,036	$32.73	$10,045
51	$7.73	$2,050	$14.50	$4,100	$21.27	$6,150	$28.04	$8,200	$34.80	$10,250
52	$8.14	$2,092	$15.33	$4,185	$22.51	$6,277	$29.70	$8,369	$36.88	$10,461
53	$8.56	$2,136	$16.16	$4,272	$23.76	$6,408	$31.36	$8,544	$38.96	$10,680
54	$8.98	$2,181	$16.99	$4,362	$25.01	$6,543	$33.02	$8,725	$41.04	$10,906
55	$9.39	$2,228	$17.82	$4,455	$26.25	$6,683	$34.68	$8,910	$43.11	$11,138
56	$10.09	$2,275	$19.22	$4,550	$28.35	$6,826	$37.47	$9,101	$46.60	$11,376
57	$10.79	$2,325	$20.61	$4,649	$30.44	$6,974	$40.27	$9,298	$50.09	$11,623
58	$11.48	$2,375	$22.01	$4,751	$32.53	$7,126	$43.06	$9,502	$53.58	$11,877
59	$12.18	$2,428	$23.41	$4,856	$34.63	$7,285	$45.85	$9,713	$57.07	$12,141
60	$12.88	$2,441	$24.80	$4,882	$36.72	$7,323	$48.64	$9,763	$60.56	$12,204
61	$14.24	$2,512	$27.52	$5,024	$40.80	$7,536	$54.08	$10,048	$67.36	$12,560
62	$15.60	$2,584	$30.24	$5,168	$44.87	$7,751	$59.51	$10,335	$74.15	$12,919
63	$16.96	$2,656	$32.95	$5,312	$48.95	$7,968	$64.95	$10,623	$80.95	$13,279
64	$18.32	$2,727	$35.67	$5,454	$53.03	$8,181	$70.38	$10,909	$87.74	$13,636
65	$19.67	$2,797	$38.39	$5,594	$57.10	$8,391	$75.82	$11,188	$94.53	$13,985
66	$20.71	$2,864	$40.45	$5,729	$60.20	$8,593	$79.94	$11,458	$99.69	$14,322
67	$21.84	$2,932	$42.71	$5,864	$63.59	$8,796	$84.46	$11,728	$105.34	$14,659
68	$23.03	$2,998	$45.10	$5,995	$67.17	$8,993	$89.24	$11,991	$111.31	$14,989
69	$24.35	$3,059	$47.74	$6,119	$71.13	$9,178	$94.53	$12,237	$117.92	$15,296
70	$25.74	$3,117	$50.52	$6,234	$75.30	$9,351	$100.08	$12,468	$124.86	$15,585

* Cash values are for age 65 through age 45 and for 20 years for ages over 45.

ManhattanLife.

Federal/Postal Workers

Whole Life 65 Child Rates

All Approved States For Policies effective 1/1/2022 and later

Bi-Weekly Rates

Age	Uni-Tobacco									
Benefit	$5,000	Cash Value*	$10,000	Cash Value*	$15,000	Cash Value*	$20,000	Cash Value*	$25,000	Cash Value*
0	$1.62	$2,525	$2.27	$5,049	$2.93	$7,574	$3.58	$10,099	$4.24	$12,623
1	$1.62	$2,525	$2.27	$5,049	$2.93	$7,574	$3.58	$10,099	$4.24	$12,623
2	$1.62	$2,525	$2.27	$5,049	$2.93	$7,574	$3.58	$10,099	$4.24	$12,623
3	$1.62	$2,525	$2.27	$5,049	$2.93	$7,574	$3.58	$10,099	$4.24	$12,623
4	$1.62	$2,525	$2.27	$5,049	$2.93	$7,574	$3.58	$10,099	$4.24	$12,623
5	$1.62	$2,525	$2.27	$5,049	$2.93	$7,574	$3.58	$10,099	$4.24	$12,623
6	$1.65	$2,525	$2.34	$5,049	$3.04	$7,574	$3.73	$10,099	$4.42	$12,623
7	$1.69	$2,525	$2.42	$5,049	$3.15	$7,574	$3.88	$10,099	$4.60	$12,623
8	$1.73	$2,525	$2.49	$5,049	$3.26	$7,574	$4.02	$10,099	$4.79	$12,623
9	$1.76	$2,525	$2.56	$5,049	$3.36	$7,574	$4.16	$10,099	$4.96	$12,623
10	$1.80	$2,525	$2.63	$5,049	$3.47	$7,574	$4.31	$10,099	$5.14	$12,623
11	$1.84	$2,525	$2.73	$5,049	$3.61	$7,574	$4.49	$10,099	$5.37	$12,623
12	$1.88	$2,525	$2.81	$5,049	$3.73	$7,574	$4.66	$10,099	$5.58	$12,623
13	$1.93	$2,525	$2.90	$5,049	$3.87	$7,574	$4.84	$10,099	$5.81	$12,623
14	$1.97	$2,525	$2.99	$5,049	$4.00	$7,574	$5.01	$10,099	$6.03	$12,623
15	$2.02	$2,525	$3.08	$5,049	$4.13	$7,574	$5.19	$10,099	$6.25	$12,623
16	$2.10	$2,525	$3.23	$5,049	$4.37	$7,574	$5.51	$10,099	$6.64	$12,623
17	$2.18	$2,525	$3.39	$5,049	$4.61	$7,574	$5.82	$10,099	$7.04	$12,623
18	$2.26	$2,525	$3.55	$5,049	$4.85	$7,574	$6.14	$10,099	$7.44	$12,623
19	$2.33	$2,525	$3.71	$5,049	$5.08	$7,574	$6.45	$10,099	$7.83	$12,623
20	$2.41	$2,525	$3.86	$5,049	$5.32	$7,574	$6.77	$10,099	$8.22	$12,623
21	$2.49	$2,525	$4.03	$5,049	$5.56	$7,574	$7.09	$10,099	$8.62	$12,623
22	$2.57	$2,525	$4.18	$5,049	$5.79	$7,574	$7.40	$10,099	$9.01	$12,623
23	$2.65	$2,525	$4.34	$5,049	$6.03	$7,574	$7.71	$10,099	$9.40	$12,623
24	$2.73	$2,525	$4.49	$5,049	$6.26	$7,574	$8.03	$10,099	$9.80	$12,623
25	$2.81	$2,525	$4.65	$5,049	$6.50	$7,574	$8.34	$10,099	$10.19	$12,623

* Cash values are for age 65 through age 45 and for 20 years for ages over 45.