

**MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
932-939, 950-961**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	5,193	6,290	5,363	4,150
65	2,219	2,747	2,291	1,731
66	2,219	2,747	2,291	1,731
67	2,219	2,747	2,291	1,731
68	2,311	2,855	2,388	1,803
69	2,412	2,978	2,492	1,874
70	2,518	3,107	2,600	1,956
71	2,619	3,233	2,704	2,038
72	2,723	3,360	2,811	2,119
73	2,830	3,503	2,922	2,206
74	2,950	3,654	3,047	2,294
75	3,086	3,826	3,185	2,391
76	3,202	3,984	3,304	2,482
77	3,324	4,158	3,433	2,583
78	3,461	4,338	3,571	2,694
79	3,606	4,521	3,723	2,817
80	3,764	4,711	3,887	2,955
81	3,957	4,907	4,087	3,115
82	4,163	5,120	4,299	3,287
83	4,381	5,361	4,525	3,471
84	4,609	5,617	4,759	3,663
85	4,848	5,889	5,008	3,865
86	5,077	6,153	5,242	4,052
87	5,311	6,427	5,485	4,247
88	5,558	6,713	5,739	4,456
89	5,817	7,012	6,006	4,678
90	6,083	7,320	6,282	4,904
91	6,346	7,627	6,555	5,121
92	6,621	7,936	6,839	5,344
93	6,907	8,240	7,135	5,562
94	7,208	8,535	7,441	5,773
95	7,516	8,811	7,762	5,973
96	7,771	8,995	8,026	6,099
97	8,005	9,174	8,267	6,222
98	8,156	9,350	8,424	6,338
99	8,304	9,519	8,575	6,454

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES
932-939, 950-961

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	5,973	7,234	6,167	4,772
65	2,552	3,159	2,635	1,989
66	2,552	3,159	2,635	1,989
67	2,552	3,159	2,635	1,989
68	2,659	3,283	2,746	2,075
69	2,775	3,428	2,865	2,156
70	2,897	3,573	2,992	2,250
71	3,012	3,716	3,109	2,344
72	3,131	3,863	3,233	2,438
73	3,255	4,026	3,360	2,537
74	3,392	4,203	3,504	2,638
75	3,547	4,400	3,663	2,750
76	3,680	4,583	3,802	2,856
77	3,824	4,780	3,948	2,970
78	3,980	4,987	4,109	3,097
79	4,146	5,199	4,283	3,239
80	4,328	5,420	4,470	3,400
81	4,550	5,644	4,699	3,583
82	4,787	5,887	4,943	3,781
83	5,039	6,164	5,202	3,992
84	5,301	6,460	5,475	4,211
85	5,577	6,773	5,759	4,444
86	5,836	7,075	6,026	4,660
87	6,109	7,393	6,308	4,884
88	6,393	7,719	6,600	5,122
89	6,687	8,063	6,906	5,377
90	6,997	8,418	7,224	5,639
91	7,299	8,770	7,536	5,891
92	7,616	9,127	7,864	6,145
93	7,945	9,480	8,205	6,395
94	8,287	9,814	8,558	6,641
95	8,644	10,132	8,926	6,869
96	8,937	10,346	9,229	7,014
97	9,206	10,552	9,506	7,154
98	9,380	10,752	9,687	7,291
99	9,549	10,945	9,860	7,422

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ANNUAL PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES
919-925, 930-931, 940-949

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	5,794	7,018	5,984	4,630
65	2,476	3,066	2,557	1,931
66	2,476	3,066	2,557	1,931
67	2,476	3,066	2,557	1,931
68	2,579	3,185	2,665	2,012
69	2,691	3,323	2,780	2,091
70	2,809	3,467	2,901	2,183
71	2,922	3,607	3,017	2,274
72	3,038	3,749	3,137	2,365
73	3,158	3,908	3,261	2,461
74	3,291	4,077	3,399	2,560
75	3,443	4,269	3,554	2,668
76	3,572	4,446	3,687	2,770
77	3,709	4,640	3,831	2,882
78	3,862	4,840	3,985	3,006
79	4,024	5,045	4,154	3,143
80	4,200	5,257	4,338	3,298
81	4,415	5,475	4,560	3,476
82	4,645	5,712	4,797	3,668
83	4,889	5,982	5,049	3,873
84	5,143	6,268	5,310	4,087
85	5,409	6,571	5,588	4,312
86	5,665	6,866	5,849	4,521
87	5,925	7,171	6,120	4,738
88	6,201	7,490	6,403	4,971
89	6,490	7,824	6,701	5,219
90	6,787	8,167	7,010	5,472
91	7,081	8,510	7,314	5,714
92	7,387	8,855	7,631	5,963
93	7,707	9,194	7,961	6,206
94	8,042	9,523	8,303	6,442
95	8,387	9,832	8,660	6,664
96	8,671	10,036	8,955	6,805
97	8,932	10,236	9,224	6,942
98	9,100	10,433	9,399	7,072
99	9,265	10,621	9,568	7,202

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Spousal Discount Factor: .93

Modal Factors:

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**MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
919-925, 930-931, 940-949**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	6,664	8,072	6,882	5,324
65	2,847	3,525	2,940	2,220
66	2,847	3,525	2,940	2,220
67	2,847	3,525	2,940	2,220
68	2,967	3,663	3,064	2,315
69	3,096	3,824	3,197	2,405
70	3,232	3,987	3,338	2,510
71	3,361	4,147	3,469	2,615
72	3,494	4,310	3,607	2,720
73	3,632	4,492	3,749	2,830
74	3,785	4,689	3,909	2,944
75	3,958	4,910	4,087	3,069
76	4,106	5,113	4,242	3,186
77	4,267	5,334	4,405	3,314
78	4,440	5,564	4,585	3,456
79	4,626	5,801	4,778	3,614
80	4,829	6,047	4,987	3,794
81	5,076	6,297	5,243	3,998
82	5,341	6,569	5,515	4,219
83	5,622	6,877	5,805	4,454
84	5,915	7,208	6,109	4,699
85	6,222	7,557	6,426	4,959
86	6,512	7,894	6,724	5,199
87	6,816	8,249	7,038	5,449
88	7,133	8,613	7,364	5,716
89	7,461	8,996	7,705	6,000
90	7,807	9,393	8,060	6,292
91	8,144	9,786	8,409	6,573
92	8,498	10,183	8,775	6,856
93	8,865	10,578	9,155	7,136
94	9,246	10,950	9,548	7,409
95	9,645	11,305	9,960	7,665
96	9,971	11,544	10,298	7,826
97	10,272	11,773	10,606	7,983
98	10,466	11,997	10,809	8,136
99	10,655	12,212	11,002	8,282

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
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CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
900-918, 926-928**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	6,887	8,342	7,113	5,504
65	2,943	3,644	3,039	2,296
66	2,943	3,644	3,039	2,296
67	2,943	3,644	3,039	2,296
68	3,066	3,786	3,168	2,391
69	3,199	3,950	3,305	2,486
70	3,339	4,121	3,449	2,594
71	3,474	4,288	3,586	2,703
72	3,611	4,457	3,728	2,811
73	3,754	4,646	3,876	2,926
74	3,912	4,846	4,041	3,043
75	4,092	5,074	4,225	3,171
76	4,246	5,284	4,382	3,292
77	4,409	5,515	4,554	3,426
78	4,590	5,753	4,736	3,573
79	4,783	5,996	4,938	3,736
80	4,992	6,248	5,156	3,920
81	5,248	6,508	5,421	4,132
82	5,521	6,790	5,702	4,360
83	5,811	7,110	6,001	4,604
84	6,114	7,450	6,311	4,859
85	6,430	7,811	6,643	5,126
86	6,733	8,161	6,953	5,374
87	7,043	8,524	7,275	5,632
88	7,371	8,903	7,612	5,909
89	7,715	9,300	7,966	6,204
90	8,068	9,708	8,332	6,504
91	8,417	10,115	8,694	6,793
92	8,781	10,526	9,071	7,088
93	9,161	10,929	9,463	7,377
94	9,560	11,320	9,870	7,657
95	9,969	11,687	10,294	7,922
96	10,307	11,930	10,644	8,089
97	10,617	12,168	10,965	8,252
98	10,817	12,401	11,172	8,407
99	11,014	12,625	11,373	8,560

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Spousal Discount Factor: .93

Modal Factors:

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Quarterly: 1/4

Monthly: 1/12

**MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
900-918, 926-928**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	7,922	9,595	8,180	6,329
65	3,384	4,190	3,495	2,638
66	3,384	4,190	3,495	2,638
67	3,384	4,190	3,495	2,638
68	3,527	4,355	3,643	2,752
69	3,680	4,546	3,800	2,859
70	3,842	4,739	3,968	2,984
71	3,995	4,929	4,124	3,108
72	4,153	5,123	4,288	3,233
73	4,317	5,340	4,457	3,364
74	4,499	5,574	4,647	3,499
75	4,705	5,836	4,859	3,648
76	4,881	6,078	5,043	3,788
77	5,072	6,340	5,237	3,939
78	5,278	6,614	5,450	4,108
79	5,499	6,896	5,680	4,295
80	5,741	7,188	5,928	4,510
81	6,034	7,486	6,232	4,753
82	6,349	7,808	6,556	5,015
83	6,683	8,175	6,900	5,295
84	7,031	8,568	7,261	5,586
85	7,396	8,983	7,638	5,894
86	7,740	9,383	7,992	6,180
87	8,102	9,805	8,366	6,478
88	8,479	10,238	8,753	6,794
89	8,869	10,694	9,159	7,132
90	9,280	11,165	9,581	7,479
91	9,681	11,632	9,996	7,813
92	10,101	12,105	10,430	8,150
93	10,537	12,574	10,883	8,482
94	10,991	13,016	11,350	8,807
95	11,465	13,438	11,839	9,111
96	11,853	13,723	12,241	9,303
97	12,211	13,995	12,608	9,489
98	12,441	14,261	12,848	9,671
99	12,666	14,516	13,078	9,844

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**MANHATTANLIFE INSURANCE AND ANNUITY
MONTHLY PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES

932-939, 950-961

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	432.75	524.17	446.92	345.83
65	184.92	228.92	190.92	144.25
66	184.92	228.92	190.92	144.25
67	184.92	228.92	190.92	144.25
68	192.58	237.92	199.00	150.25
69	201.00	248.17	207.67	156.17
70	209.83	258.92	216.67	163.00
71	218.25	269.42	225.33	169.83
72	226.92	280.00	234.25	176.58
73	235.83	291.92	243.50	183.83
74	245.83	304.50	253.92	191.17
75	257.17	318.83	265.42	199.25
76	266.83	332.00	275.33	206.83
77	277.00	346.50	286.08	215.25
78	288.42	361.50	297.58	224.50
79	300.50	376.75	310.25	234.75
80	313.67	392.58	323.92	246.25
81	329.75	408.92	340.58	259.58
82	346.92	426.67	358.25	273.92
83	365.08	446.75	377.08	289.25
84	384.08	468.08	396.58	305.25
85	404.00	490.75	417.33	322.08
86	423.08	512.75	436.83	337.67
87	442.58	535.58	457.08	353.92
88	463.17	559.42	478.25	371.33
89	484.75	584.33	500.50	389.83
90	506.92	610.00	523.50	408.67
91	528.83	635.58	546.25	426.75
92	551.75	661.33	569.92	445.33
93	575.58	686.67	594.58	463.50
94	600.67	711.25	620.08	481.08
95	626.33	734.25	646.83	497.75
96	647.58	749.58	668.83	508.25
97	667.08	764.50	688.92	518.50
98	679.67	779.17	702.00	528.17
99	692.00	793.25	714.58	537.83

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**MANHATTANLIFE INSURANCE AND ANNUITY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
932-939, 950-961**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	497.75	602.83	513.92	397.67
65	212.67	263.25	219.58	165.75
66	212.67	263.25	219.58	165.75
67	212.67	263.25	219.58	165.75
68	221.58	273.58	228.83	172.92
69	231.25	285.67	238.75	179.67
70	241.42	297.75	249.33	187.50
71	251.00	309.67	259.08	195.33
72	260.92	321.92	269.42	203.17
73	271.25	335.50	280.00	211.42
74	282.67	350.25	292.00	219.83
75	295.58	366.67	305.25	229.17
76	306.67	381.92	316.83	238.00
77	318.67	398.33	329.00	247.50
78	331.67	415.58	342.42	258.08
79	345.50	433.25	356.92	269.92
80	360.67	451.67	372.50	283.33
81	379.17	470.33	391.58	298.58
82	398.92	490.58	411.92	315.08
83	419.92	513.67	433.50	332.67
84	441.75	538.33	456.25	350.92
85	464.75	564.42	479.92	370.33
86	486.33	589.58	502.17	388.33
87	509.08	616.08	525.67	407.00
88	532.75	643.25	550.00	426.83
89	557.25	671.92	575.50	448.08
90	583.08	701.50	602.00	469.92
91	608.25	730.83	628.00	490.92
92	634.67	760.58	655.33	512.08
93	662.08	790.00	683.75	532.92
94	690.58	817.83	713.17	553.42
95	720.33	844.33	743.83	572.42
96	744.75	862.17	769.08	584.50
97	767.17	879.33	792.17	596.17
98	781.67	896.00	807.25	607.58
99	795.75	912.08	821.67	618.50

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**MANHATTANLIFE INSURANCE AND ANNUITY
MONTHLY PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
919-925, 930-931, 940-949**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	482.83	584.83	498.67	385.83
65	206.33	255.50	213.08	160.92
66	206.33	255.50	213.08	160.92
67	206.33	255.50	213.08	160.92
68	214.92	265.42	222.08	167.67
69	224.25	276.92	231.67	174.25
70	234.08	288.92	241.75	181.92
71	243.50	300.58	251.42	189.50
72	253.17	312.42	261.42	197.08
73	263.17	325.67	271.75	205.08
74	274.25	339.75	283.25	213.33
75	286.92	355.75	296.17	222.33
76	297.67	370.50	307.25	230.83
77	309.08	386.67	319.25	240.17
78	321.83	403.33	332.08	250.50
79	335.33	420.42	346.17	261.92
80	350.00	438.08	361.50	274.83
81	367.92	456.25	380.00	289.67
82	387.08	476.00	399.75	305.67
83	407.42	498.50	420.75	322.75
84	428.58	522.33	442.50	340.58
85	450.75	547.58	465.67	359.33
86	472.08	572.17	487.42	376.75
87	493.75	597.58	510.00	394.83
88	516.75	624.17	533.58	414.25
89	540.83	652.00	558.42	434.92
90	565.58	680.58	584.17	456.00
91	590.08	709.17	609.50	476.17
92	615.58	737.92	635.92	496.92
93	642.25	766.17	663.42	517.17
94	670.17	793.58	691.92	536.83
95	698.92	819.33	721.67	555.33
96	722.58	836.33	746.25	567.08
97	744.33	853.00	768.67	578.50
98	758.33	869.42	783.25	589.33
99	772.08	885.08	797.33	600.17

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**MANHATTANLIFE INSURANCE AND ANNUITY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES

919-925, 930-931, 940-949

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	555.33	672.67	573.50	443.67
65	237.25	293.75	245.00	185.00
66	237.25	293.75	245.00	185.00
67	237.25	293.75	245.00	185.00
68	247.25	305.25	255.33	192.92
69	258.00	318.67	266.42	200.42
70	269.33	332.25	278.17	209.17
71	280.08	345.58	289.08	217.92
72	291.17	359.17	300.58	226.67
73	302.67	374.33	312.42	235.83
74	315.42	390.75	325.75	245.33
75	329.83	409.17	340.58	255.75
76	342.17	426.08	353.50	265.50
77	355.58	444.50	367.08	276.17
78	370.00	463.67	382.08	288.00
79	385.50	483.42	398.17	301.17
80	402.42	503.92	415.58	316.17
81	423.00	524.75	436.92	333.17
82	445.08	547.42	459.58	351.58
83	468.50	573.08	483.75	371.17
84	492.92	600.67	509.08	391.58
85	518.50	629.75	535.50	413.25
86	542.67	657.83	560.33	433.25
87	568.00	687.42	586.50	454.08
88	594.42	717.75	613.67	476.33
89	621.75	749.67	642.08	500.00
90	650.58	782.75	671.67	524.33
91	678.67	815.50	700.75	547.75
92	708.17	848.58	731.25	571.33
93	738.75	881.50	762.92	594.67
94	770.50	912.50	795.67	617.42
95	803.75	942.08	830.00	638.75
96	830.92	962.00	858.17	652.17
97	856.00	981.08	883.83	665.25
98	872.17	999.75	900.75	678.00
99	887.92	1,017.67	916.83	690.17

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**MANHATTANLIFE INSURANCE AND ANNUITY
MONTHLY PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
900-918, 926-928**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	573.92	695.17	592.75	458.67
65	245.25	303.67	253.25	191.33
66	245.25	303.67	253.25	191.33
67	245.25	303.67	253.25	191.33
68	255.50	315.50	264.00	199.25
69	266.58	329.17	275.42	207.17
70	278.25	343.42	287.42	216.17
71	289.50	357.33	298.83	225.25
72	300.92	371.42	310.67	234.25
73	312.83	387.17	323.00	243.83
74	326.00	403.83	336.75	253.58
75	341.00	422.83	352.08	264.25
76	353.83	440.33	365.17	274.33
77	367.42	459.58	379.50	285.50
78	382.50	479.42	394.67	297.75
79	398.58	499.67	411.50	311.33
80	416.00	520.67	429.67	326.67
81	437.33	542.33	451.75	344.33
82	460.08	565.83	475.17	363.33
83	484.25	592.50	500.08	383.67
84	509.50	620.83	525.92	404.92
85	535.83	650.92	553.58	427.17
86	561.08	680.08	579.42	447.83
87	586.92	710.33	606.25	469.33
88	614.25	741.92	634.33	492.42
89	642.92	775.00	663.83	517.00
90	672.33	809.00	694.33	542.00
91	701.42	842.92	724.50	566.08
92	731.75	877.17	755.92	590.67
93	763.42	910.75	788.58	614.75
94	796.67	943.33	822.50	638.08
95	830.75	973.92	857.83	660.17
96	858.92	994.17	887.00	674.08
97	884.75	1,014.00	913.75	687.67
98	901.42	1,033.42	931.00	700.58
99	917.83	1,052.08	947.75	713.33

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**MANHATTANLIFE INSURANCE AND ANNUITY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 02-01-2026**

CALIFORNIA

**FOR USE IN CALIFORNIA ZIP CODES
900-918, 926-928**

Attained Age	Male & Female Rates			
	Plan A	Plan F	Plan G	Plan N
0-64	660.17	799.58	681.67	527.42
65	282.00	349.17	291.25	219.83
66	282.00	349.17	291.25	219.83
67	282.00	349.17	291.25	219.83
68	293.92	362.92	303.58	229.33
69	306.67	378.83	316.67	238.25
70	320.17	394.92	330.67	248.67
71	332.92	410.75	343.67	259.00
72	346.08	426.92	357.33	269.42
73	359.75	445.00	371.42	280.33
74	374.92	464.50	387.25	291.58
75	392.08	486.33	404.92	304.00
76	406.75	506.50	420.25	315.67
77	422.67	528.33	436.42	328.25
78	439.83	551.17	454.17	342.33
79	458.25	574.67	473.33	357.92
80	478.42	599.00	494.00	375.83
81	502.83	623.83	519.33	396.08
82	529.08	650.67	546.33	417.92
83	556.92	681.25	575.00	441.25
84	585.92	714.00	605.08	465.50
85	616.33	748.58	636.50	491.17
86	645.00	781.92	666.00	515.00
87	675.17	817.08	697.17	539.83
88	706.58	853.17	729.42	566.17
89	739.08	891.17	763.25	594.33
90	773.33	930.42	798.42	623.25
91	806.75	969.33	833.00	651.08
92	841.75	1,008.75	869.17	679.17
93	878.08	1,047.83	906.92	706.83
94	915.92	1,084.67	945.83	733.92
95	955.42	1,119.83	986.58	759.25
96	987.75	1,143.58	1,020.08	775.25
97	1,017.58	1,166.25	1,050.67	790.75
98	1,036.75	1,188.42	1,070.67	805.92
99	1,055.50	1,209.67	1,089.83	820.33

There is a one time \$25 policy fee

Spousal Discount Factor: .93