

SERFF Tracking Number: CEUL-126000155 State: Arkansas  
Filing Company: The Manhattan Life Insurance Company State Tracking Number: 41374  
Company Tracking Number: MLICILLACT09  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Annual Illustration Certification  
Project Name/Number: Illustration Certification/

## Filing at a Glance

Company: The Manhattan Life Insurance Company

Product Name: Annual Illustration Certification SERFF Tr Num: CEUL-126000155 State: ArkansasLH  
TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 41374  
Sub-TOI: L08.000 Life - Other Co Tr Num: MLICILLACT09 State Status: Filed-Closed  
Filing Type: Form Co Status: Reviewer(s): Linda Bird  
Author: Genetha Roberson Disposition Date: 01/23/2009  
Date Submitted: 01/21/2009 Disposition Status: Filed  
Implementation Date Requested: Implementation Date:

State Filing Description:

## General Information

Project Name: Illustration Certification Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type:  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 01/23/2009  
State Status Changed: 01/23/2009 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Annual Illustration Certification for Manhattan Life Insurance Company

## Company and Contact

### Filing Contact Information

Genetha Roberson, Compliance Analyst GRoberson@manhattanlife.com  
10700 NW Freeway (713) 821-6435 [Phone]  
Houston, TX 77092 (713) 821-6551[FAX]

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**Filing Company Information**

The Manhattan Life Insurance Company  
2727 Allen Parkway  
Suite 500  
Houston, TX 77019-2100  
(713) 529-0045 ext. [Phone]

CoCode: 65870  
Group Code:  
Group Name:  
FEIN Number: 13-1004640  
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State of Domicile: New York  
Company Type:  
State ID Number:

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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Manhattan Life Insurance Company	\$0.00	01/21/2009	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	01/23/2009	01/23/2009

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## Disposition

Disposition Date: 01/23/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CEUL-126000155 State: Arkansas  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Letter		Yes
Supporting Document	Illustration Certification		Yes
Supporting Document	Actuary Appointment		No
Supporting Document	Transmittal		Yes

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*Company Tracking Number:* MLICILLACT09  
*TOI:* L08 Life - Other      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* Annual Illustration Certification  
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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Letter 01/21/2009  
**Comments:**  
**Attachment:**  
ARMLIC-ILLCERT09Ltr.pdf

**Review Status:**  
**Satisfied -Name:** Illustration Certification 01/21/2009  
**Comments:**  
**Attachment:**  
2009\_MLIC\_Annual\_Illustration\_Cert.pdf

**Review Status:**  
**Satisfied -Name:** Transmittal 01/21/2009  
**Comments:**  
**Attachment:**  
MLICARTransmittal.pdf

# MANHATTAN LIFE

January 21, 2009

The Honorable Julie Benafield Bowman  
Arkansas Insurance Department  
1200 West 3<sup>rd</sup> Street  
Little Rock, AR 72201-1904

RE: **Manhattan Life Insurance Company**  
**NAIC Number 65870**  
**FEIN Number 13-1004640**

Dear Commissioner Bowman:

This letter is written in regards to the above referenced filing.

Enclosed please find our illustration actuary certification from our Appointed Illustration Actuary. In addition, we certify the following:

- (1) The illustration formats meet the requirements of the rules or regulation of the state in which they are used;
- (2) The illustration scales used in insurer-authorized illustrations are those scales certified by the illustration actuary; and
- (3) The company has provided its agents with information about the expense allocation methodology used by the company in its illustrations (the GRET table).

If you have any questions regarding this matter, please feel free to contact Genetha Roberson at 1-800-669-9030, extension 6435 or email at [groberso@manhattanlife.com](mailto:groberso@manhattanlife.com).

Sincerely,



Dan George  
President

cc: Michael Mayberry

The Manhattan Life Insurance Company  
10700 Northwest Freeway  
Houston, TX 77092

Phone: 713-529-0045  
Toll Free: 800-669-9030



**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
 S. Scott Gibson, F.S.A.  
 Cabe W. Chadick, F.S.A.  
 Steven D. Bryson, F.S.A.  
 Michael A. Mayberry, F.S.A.  
 Gregory S. Wilson, F.C.A.S.  
 David M. Dillon, F.S.A.  
 Bonnie S. Albritton, F.S.A.  
 Brian D. Rankin, F.S.A.  
 Robert E. Gove, A.S.A.  
 Alexis M. Bash, A.S.A.  
 Sarah A. Hoover, A.S.A.  
 Wes R. Campbell, A.S.A.  
 Jacqueline B. Horstmann, A.S.A.  
 J. Finn Knox-Seith, A.S.A.  
 Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

**Kansas City**

Gary L. Rose, F.S.A.  
 Terry M. Long, F.S.A.  
 David L. Batchelder, A.S.A.  
 Leon L. Langlitz, F.S.A.  
 Gary R. McElwain, FLMI  
 Christopher H. Davis, F.S.A.  
 Thomas L. Handley, F.S.A.  
 Anthony G. Proulx, F.S.A.  
 Karen E. Elsom, F.S.A.  
 Jill J. Humes, F.S.A.

**London**

Roger K. Annin, F.S.A.  
 Timothy A. DeMars, F.S.A.  
 Scott E. Morrow, F.S.A.

**ANNUAL CERTIFICATION  
 FOR  
 MANHATTAN LIFE INSURANCE COMPANY  
  
 LIFE INSURANCE ILLUSTRATION**

I, Michael A. Mayberry, F.S.A., M.A.A.A., am a consulting actuary, associated with the firm of Lewis & Ellis, Inc., Actuaries & Consultants. I have been appointed as the illustration actuary by the board of directors of Manhattan Life Insurance Company in their board meeting dated December 12, 2008.

I am a member in good standing of the American Academy of Actuaries. I meet its qualification standards for public statements of actuarial opinion, and I have not been found by the Commissioner to fail such tests of qualification. I am familiar with the standard of practice regarding life insurance policy illustrations.

My analysis and opinion are limited to illustrations prepared on the following policies and riders containing non-guaranteed elements:

Policy/Rider Form Number	Policy or Rider	Product Name	Product Description
ML 1150-1	Policy	ParFlex	Traditional Fixed Premium Participating Whole Life Insurance
ML-4051-1	Rider	Unisex ParFlex	Unisex Endorsement to ParFlex for New York Business Sales
ML 2080	Rider	1 Year Term Rider	ART Rider on Primary Insured
ML 2100	Rider	Primary Insured Term Rider	15 Year Term Rider on Primary Insured
ML 2105	Rider	Additional Insured Term Rider	15 Year Term Rider on Other Insured
ML 2135	Rider	Participating Paid Up Rider	Single/Annual Premium Participating Paid Up Insurance Rider

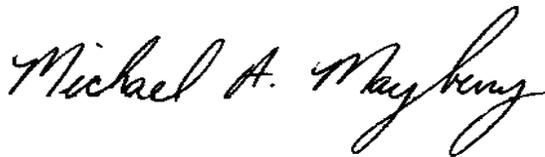
ML 2080 A NY	Rider	Unisex 1 Year Term Rider	Unisex ART Rider on Primary Insured for New York Business Sales
ML 1200	Policy	Shared Life	Traditional Fixed Premium Participating First to Die Joint Whole Life Insurance
ML 2080	Rider	1 Year Term Rider	ART Rider on Primary Insured
ML 2100	Rider	Primary Insured Term Rider	15 Year Term Rider on Primary Insured
ML 2105	Rider	Additional Insured Term Rider	15 Year Term Rider on Other Insured
ML 1075	Policy	Low Premium Term (LPT)	Non-Guaranteed Premium 1, 10, and 15 Year Renewable Term
ML 1075-A	Policy	Unisex Low Premium Term (LPT)	Unisex Non-Guaranteed Premium 1, 10, and 15 Year Renewable Term for NY Business Sales
ML 4053-1	Rider	Low Premium Term (LPT)	LPT Endorsement Extending Coverage to age 100 for Non-New York Sales
ML 1275	Policy	SecureTerm	Non-Guaranteed Premium 1, 10, and 15 Year Renewable Term
ML 1250	Policy	Life\$en\$e	Flexible Premium Universal Life Insurance
ML 2150	Rider	Spouse Term Rider	ART Rider on Spouse
ML 86-1050	Policy	Universal Lifestyle 87	Flexible Premium Universal Life Insurance (NJ Sales Only)
ML-86-2005 NJ	Rider	Spouse Term Rider	ART Rider on Spouse
PDUL01	Policy	Payroll Deduction Universal Life	Flexible Premium Adjustable Life Insurance Policy
SIUL01	Policy	Simplified Issue Universal Life	Flexible Premium Adjustable Life Insurance Policy
RSIUL02	Policy	Simplified Issue Universal Life	Flexible Premium Adjustable Life Insurance Policy
MTERM03 95	Policy	Term to Age 95	Individual Indeterminate Premium Term Life
MPRTERM03 95	Policy	Term to Age 95 (Payroll version)	Individual Indeterminate Premium Term Life

I hereby certify that the disciplined current scales used in illustrations by Manhattan Life Insurance Company for these plans are in conformity with the Actuarial Standard of Practice No. 24 for Compliance with the NAIC Model Regulation on Life Insurance Illustrations promulgated by the Actuarial Standards Board, and that the illustrated scales used in insurer-authorized illustrations meet the requirements of this regulation.

- a. For business issued in the last five years, the currently payable scale has not been reduced for reasons unrelated to experience changes.
- b. There are not any inconsistencies between illustrated non-guaranteed elements for new policies and similar in-force policies.
- c. Illustrated non-guaranteed elements for new and in-force policies are consistent with the non-guaranteed element amounts actually credited or charged to the same or similar forms.
- d. The 2009 Life Insurance Illustrations Generally Recognized Expense Table prepared by the Society of Actuaries and adopted by the NAIC was used in allocating overhead expenses for all illustrations.

I have relied upon data and other information supplied by said insurer in making this certification. I have reviewed the data and other information for reasonableness and consistency with reported Company results.

LEWIS & ELLIS, INC., Actuaries & Consultants



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Michael A. Mayberry, F.S.A., M.A.A.A.

P. O Box 851857  
Richardson, Texas 75085-1857  
(972) 850-0850

January 20, 2009



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Mailing Address: Post Office Box 851857 • Richardson, Texas 75085-1857  
2929 N Central Expressway, Suite 200 • Richardson, TX 75080 • 972-850-0850 • FAX: 972-850-0851



## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	Arkansas
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<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Manhattan Life Insurance Company 10700 Northwest Freeway Houston, TX 77092	NY		1117	65870	131004640	71

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Genetha Roberson Manhattan Life Insurance Company 10700 Northwest Freeway Houston, TX 77092	(713) 821-6435	(713) 821-6551	groberso@manhattanlife.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input checked="" type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	MLICILLACT09
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<b>7.</b>	<input checked="" type="checkbox"/> <b>X New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
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<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise			
		Group	<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large	<input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____	

<b>9.</b>	<b>Type of Insurance</b>	
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	
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<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other
		<b>Rates</b> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate
		<b>X FILING OTHER THAN FORM OR RATE:</b> Please explain: <u>Illustration Actuary Certification</u>
		<b><u>SUPPORTING DOCUMENTATION</u></b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____

12.	<b>Filing Submission Date</b>	<b>01/21/2009</b>
13	<b>Filing Fee (If required)</b>	Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	<b>Date of Domiciliary Approval</b>	
15.	<b>Filing Description:</b>	
<p><b>In accordance with the life illustration regulation, we are submitting the Annual Illustration Certification for Manhattan Life Insurance Company.</b></p> <p><b>This filing applies to the plans of insurance subject to the Life Insurance Illustration Regulation for this state.</b></p> <p><b>The following items that are included with this filing:</b></p> <ul style="list-style-type: none"> <li>• <b>Company letter of information</b></li> <li>• <b>Certification by Illustration Actuary</b></li> <li>• <b>Actuarial appointment letter by a Responsible Officer of the Company</b></li> </ul>		

16.	<b>Certification (If required)</b>
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u>.</p> <p>Print Name <u>Genetha Roberson</u> Title <u>Compliance Analyst</u></p> <p>Signature <u></u> Date: <u>January 21, 2009</u></p>	