

SERFF Tracking Number: TAPK-126196729 State: Arkansas
 Filing Company: Manhattan Life Insurance Company State Tracking Number: 42704
 Company Tracking Number:
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Term Life
 Project Name/Number: /

Filing at a Glance

Company: Manhattan Life Insurance Company

Product Name: Individual Term Life

TOI: L04I Individual Life - Term

SERFF Tr Num: TAPK-126196729 State: Arkansas

SERFF Status: Closed-Approved-
 Closed State Tr Num: 42704

Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Author: Vicki Rowe

Reviewer(s): Linda Bird

Date Submitted: 06/19/2009

Disposition Date: 06/22/2009

Disposition Status: Approved-
 Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

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:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/22/2009

Explanation for Other Group Market Type:

State Status Changed: 06/22/2009

Deemer Date:

Created By: Vicki Rowe

Submitted By: Vicki Rowe

Corresponding Filing Tracking Number:

Filing Description:

This filing is being submitted on behalf of The Manhattan Life Insurance Company. The above referenced form is being submitted for your review and approval.

These forms are revised pages 3 and 4 of form MPRTERM03 08/08-AR which was approved by your office on September 18, 2008. The only revision to these pages from what was approved is that the annual policy fee has been placed in brackets demonstrating the range for the fee.

SERFF Tracking Number: TAPK-126196729 State: Arkansas
 Filing Company: Manhattan Life Insurance Company State Tracking Number: 42704
 Company Tracking Number:
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Term Life
 Project Name/Number: /

Similar forms were filed in Company's domiciliary State of New York on June 3, 2009.

These pages will continue to be scored with the rest of the policy for purposes of the readability score which is 53.1.

This revision does not result in any change to the actuarial statement of methods submitted with the original policy.

Company and Contact

Filing Contact Information

Vicki Rowe, vmrowe@aol.com
 9441 LBJ Freeway 972-664-0163 [Phone] 201 [Ext]
 Suite 102
 Dallas, TX 75243

Filing Company Information

(This filing was made by a third party - tallenpark)

Manhattan Life Insurance Company	CoCode: 65870	State of Domicile: New York
225 Community Drive	Group Code:	Company Type:
Suite 11	Group Name:	State ID Number:
Great neck, NY 11021	FEIN Number: 13-1004640	
(888) 222-0843 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	Policy Schedule pages.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Manhattan Life Insurance Company	\$20.00	06/19/2009	28682726

SERFF Tracking Number: TAPK-126196729

State: Arkansas

Filing Company: Manhattan Life Insurance Company

State Tracking Number: 42704

Company Tracking Number:

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/22/2009	06/22/2009

SERFF Tracking Number: TAPK-126196729

State: Arkansas

Filing Company: Manhattan Life Insurance Company

State Tracking Number: 42704

Company Tracking Number:

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life

Project Name/Number: /

Disposition

Disposition Date: 06/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TAPK-126196729 State: Arkansas
 Filing Company: Manhattan Life Insurance Company State Tracking Number: 42704
 Company Tracking Number:
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Term Life
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorizations to file		Yes
Form	Policy Schedule		Yes

SERFF Tracking Number: TAPK-126196729 State: Arkansas
 Filing Company: Manhattan Life Insurance Company State Tracking Number: 42704
 Company Tracking Number:
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Term Life
 Project Name/Number: /

Form Schedule

Lead Form Number: MPRTERM03 06/09-AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MPRTERM 03 06/09-AR	Schedule Pages	Policy Schedule	Initial		53.100	POLICY SCHEDULE.pdf POLICY TABLE OF GUARANTEE S.pdf

POLICY SCHEDULE

Form	Benefits Provided	Annual Premium	Initial Term Period
MPRTERM03 08/08	[10] YEAR LEVEL TERM	[\$xxx.xx] * Guaranteed for 5 years	[10] Years
Guaranteed Maximum Annual Premium for Remainder of Term Period:			[\$xxx.00] *

Owner: [Doe, John E.]	Policy Date: [March 1, 2003]	Expiry Date: [March 1, 2068]
Issue Age: [35 Male]	Policy No.: [12345678]	
Premium Class: [Non-Tobacco User]	Underwriting Class: [Standard]	
Annual [\$xxx.xx] *	Semi-Annual [\$xx.xx] *	Quarterly [\$xx.xx] *
		Monthly [\$xx.xx] *

THIS POLICY

INSURES	PROVIDES A BENEFIT OF
[John E. Doe]	[\$100,000] Face Amount

BENEFICIARY: As specified in the Application unless changed as provided in this policy.

*Includes [\$24 - \$100] Annual Policy Fee

MPRTERM03 06/09-AR

TABLE OF GUARANTEED MAXIMUM ANNUAL PREMIUMS PER \$1,000
Applicable after the Term Period shown on the Policy Schedule

The premiums shown below are per \$1,000 Face Amount shown in the Policy Schedule.

Attained Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18-30	\$3.14	\$4.62	\$2.28	\$2.88
31	3.14	4.67	2.35	2.99
32	3.14	4.74	2.42	3.12
33	3.14	4.80	2.52	3.29
34	3.14	4.86	2.63	3.47
35	3.14	4.94	2.76	3.67
36	3.37	5.41	2.96	4.01
37	3.62	5.92	3.24	4.45
38	3.92	6.54	3.52	4.93
39	4.24	7.22	3.83	5.47
40	4.60	7.99	4.20	6.12
41	5.00	8.88	4.60	6.80
42	5.45	9.86	5.00	7.51
43	5.93	10.93	5.42	8.24
44	6.46	12.12	5.86	9.00
45	7.07	13.42	6.32	9.78
46	7.73	14.77	6.83	10.62
47	8.42	16.22	7.38	11.47
48	9.22	17.84	7.97	12.43
49	10.08	19.61	8.63	13.48
50	11.08	21.59	9.38	14.64
51	12.22	23.84	10.19	15.84
52	13.55	26.44	11.14	17.24
53	15.05	29.32	12.18	18.79
54	16.76	32.56	13.28	20.42
55	18.67	36.02	14.46	22.10
56	20.80	39.78	15.66	23.78
57	23.05	43.74	16.86	25.42
58	25.60	47.99	18.07	27.04
59	28.46	52.58	19.45	28.79
60	31.70	57.76	21.07	30.85
61	35.33	63.60	23.04	33.40
62	39.50	70.19	25.49	36.64

Attained Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
63	\$44.29	\$77.64	\$28.50	\$40.60
64	49.64	85.85	31.91	45.02
65	55.57	94.66	35.63	49.76
66	62.04	105.67	39.53	54.65
67	69.06	117.64	43.55	59.44
68	76.75	130.74	47.78	64.38
69	85.34	145.37	52.54	69.79
70	95.11	162.01	58.10	76.16
71	106.33	181.13	64.90	84.19
72	119.34	203.28	73.24	94.03
73	134.17	228.54	83.24	105.73
74	150.62	256.57	94.85	119.17
75	168.36	286.78	107.94	134.03
76	187.33	319.09	122.21	149.93
77	207.38	353.26	137.69	166.78
78	228.66	389.50	154.60	184.75
79	251.78	428.88	173.47	204.49
80	277.51	472.70	195.10	226.76
81	306.49	501.68	220.07	252.13
82	339.34	534.53	249.02	281.14
83	376.01	571.20	281.90	314.76
84	415.90	611.09	318.47	351.55
85	458.22	653.41	358.38	391.01
86	502.49	697.68	401.45	438.00
87	548.14	743.33	447.67	488.44
88	594.98	790.18	497.14	542.40
89	643.66	838.85	550.27	600.37
90	694.80	889.99	607.54	662.84
91	749.58	944.77	670.24	731.26
92	809.89	975.00	740.68	808.10
93	881.21	975.00	823.68	898.67
94	975.00	975.00	930.02	975.00

Guaranteed Maximum Annual Premiums do not include [\$24 - \$100] annual policy fee.

SERFF Tracking Number: TAPK-126196729 State: Arkansas
 Filing Company: Manhattan Life Insurance Company State Tracking Number: 42704
 Company Tracking Number:
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Term Life
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: The applicable forms were sent with the filing for form MPRTERM03 08/08-AR approved by your office on 09/18/08.		
Attachment: Readability certificate.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Application form ML-PRTRM will be used with Policy form MPRTERM03 08/08-AR and the submitted MPRTERM03 06/09-AR schedule pages. The application was approved by your department on 12/17/03.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: The Actuarial Memorandum was submitted and approved by your department on 09/18/08 when filed with policy form MPRTERM03 08/08-AR.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Authorizations to file		
Comments:		
Attachments: 2009authorization.pdf L&Eauthorization.pdf		

Readability Certification

Insurance Company: The Manhattan Life Insurance Company

<u>Form Number</u>	<u>Description of Form</u>	<u>Score</u>
MPRTERM03 06/09-AR	Policy Schedule	53.1

I hereby certify that the above referenced form complies with the readability requirements of this State.

Vicki Rowe

Name

Compliance Analyst

Title

June 19, 2009

Date

MANHATTAN LIFE

Deborah Tatro, Vice President
Director of Worksite Marketing

January 19, 2009

Re: Filing Authorization
T. Allen Park & Associates, Inc.
9441 LBJ Freeway, Suite 102
Dallas, TX 75074

Re: Manhattan Life Insurance Company

To Whom It May Concern:

I hereby authorize Suzanne Heasley and Vicki Rowe to submit state filings of insurance forms/rates/products on behalf of Lewis & Ellis, Inc. regarding the Manhattan Life Insurance Company.

This authorization includes the power to provide necessary assurances and certifications related to such forms, rates and or products except as prohibited by law.

This authorization is to be effective until revoked in writing by an authorized representative of Lewis & Ellis, Inc.



Deborah Tatro
Vice President

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.
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. Amin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

February 5, 2009

Re: Filing Authorization

T. Allen Park & Associates, Inc.
9441 LBJ Freeway, Suite 102
Dallas, TX 75074

Re: Manhattan Life Insurance Company

To Whom It May Concern:

I hereby authorize Suzanne Heasley and Vicki Rowe to submit state filings of insurance forms/rates/products on behalf of Lewis & Ellis, Inc. regarding Manhattan Life Insurance Company.

This authorization includes the power to provide necessary assurances and certifications related to such forms, rates and or products except as prohibited by law. This authorization is to be effective until revoked in writing by an authorized representative of Lewis & Ellis, Inc.

Sincerely,

A handwritten signature in black ink that reads 'Michael A. Mayberry'.

Michael A. Mayberry, FSA, MAAA
Vice President & Principal
Lewis & Ellis, Inc.



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

