

~ ManhattanLife OmniFlex STC Quick Glance MONTHLY* Rates (NO INFLATION) ~

Rates Valid as of 09/01/2025 for Kentucky*

NOTES: Rates do NOT include a 1x commissionable \$25 per applicant fee. If SINGLE & TOBACCO, Multiply SINGLE by 1.10; If MARRIED & TOBACCO, Use SINGLE Rate Shown.

AGE	~ OPTION 1 ~ \$100/Day Fac. / 360 Days / 0 Elim. \$100/Day HHC / 360 Days / 0 Elim. (Built-In Fast-50™ Cash & \$300 Rx)		~ OPTION 2 ~ \$200/Day Fac. / 360 Days / 0 Elim. \$200/Day HHC / 360 Days / 0 Elim. (Built-In Fast-50™ Cash & \$300 Rx)		~ OPTION 3 ~ \$400/Day Fac. / 360 Days / 0 Elim. \$300/Day HHC / 360 Days / 0 Elim. (Built-In Fast-50™ Cash & \$300 Rx)	
	SINGLE	MARRIED	SINGLE	MARRIED	SINGLE	MARRIED
45-50	\$19.10	\$17.19	\$36.07	\$32.46	\$65.93	\$59.34
51	\$19.75	\$17.78	\$37.22	\$33.50	\$67.94	\$61.14
52	\$20.40	\$18.36	\$38.36	\$34.52	\$69.91	\$62.92
53	\$21.79	\$19.61	\$41.10	\$36.99	\$75.02	\$67.52
54	\$23.19	\$20.87	\$43.85	\$39.46	\$80.13	\$72.12
55	\$24.58	\$22.13	\$46.59	\$41.93	\$85.24	\$76.72
56	\$25.98	\$23.38	\$49.34	\$44.40	\$90.35	\$81.32
57	\$27.37	\$24.63	\$52.06	\$46.86	\$95.44	\$85.90
58	\$29.85	\$26.87	\$56.99	\$51.29	\$104.66	\$94.20
59	\$32.34	\$29.10	\$61.92	\$55.73	\$113.89	\$102.50
60	\$34.83	\$31.34	\$66.85	\$60.16	\$123.11	\$110.80
61	\$37.31	\$33.58	\$71.77	\$64.60	\$132.34	\$119.11
62	\$39.80	\$35.82	\$76.70	\$69.03	\$141.55	\$127.39
63	\$43.81	\$39.43	\$84.66	\$76.19	\$156.44	\$140.79
64	\$47.82	\$43.04	\$92.62	\$83.35	\$171.33	\$154.19
65	\$51.83	\$46.64	\$100.57	\$90.52	\$186.21	\$167.59
66	\$55.84	\$50.25	\$108.53	\$97.68	\$201.10	\$180.99
67	\$59.86	\$53.88	\$116.52	\$104.87	\$216.06	\$194.45
68	\$66.47	\$59.83	\$129.55	\$116.59	\$240.34	\$216.30
69	\$73.09	\$65.78	\$142.58	\$128.32	\$264.62	\$238.16
70	\$79.70	\$71.73	\$155.60	\$140.04	\$288.90	\$260.01
71	\$86.31	\$77.68	\$168.63	\$151.77	\$313.18	\$281.86
72	\$92.94	\$83.65	\$181.69	\$163.52	\$337.51	\$303.76
73	\$103.90	\$93.51	\$203.52	\$183.17	\$378.45	\$340.61
74	\$114.85	\$103.37	\$225.36	\$202.82	\$419.40	\$377.46
75	\$125.81	\$113.22	\$247.19	\$222.47	\$460.34	\$414.30
76	\$136.76	\$123.08	\$269.02	\$242.12	\$501.28	\$451.15
77	\$147.72	\$132.94	\$290.86	\$261.77	\$542.23	\$488.01
78	\$162.39	\$146.15	\$320.21	\$288.19	\$597.37	\$537.63
79	\$177.07	\$159.36	\$349.57	\$314.61	\$652.51	\$587.26
80	\$191.75	\$172.57	\$378.92	\$341.03	\$707.64	\$636.88
81	\$206.43	\$185.78	\$408.28	\$367.45	\$762.78	\$686.50
82	\$221.12	\$199.01	\$437.67	\$393.90	\$817.96	\$736.16
83	\$235.81	\$212.23	\$467.05	\$420.35	\$873.13	\$785.82
84	\$250.51	\$225.46	\$496.44	\$446.80	\$928.31	\$835.48
85	\$265.20	\$238.68	\$525.83	\$473.25	\$983.49	\$885.14
86	\$279.90	\$251.91	\$555.22	\$499.70	\$1,038.67	\$934.80
87	\$294.59	\$265.13	\$584.61	\$526.15	\$1,093.85	\$984.46
88	\$309.28	\$278.36	\$614.00	\$552.60	\$1,149.02	\$1,034.12
89	\$323.98	\$291.58	\$643.38	\$579.05	\$1,204.20	\$1,083.78

* FOR AGENT USE ONLY. Rates may be off by a couple cents due to rounding. For Annual Rates, Multiply by 12.