



ManhattanLife™



Standing By You. Since 1850.™

ManhattanLife Supplemental Products

Product Bundling. Make \$. And more!

March 5, 2026

Welcome!

Agenda

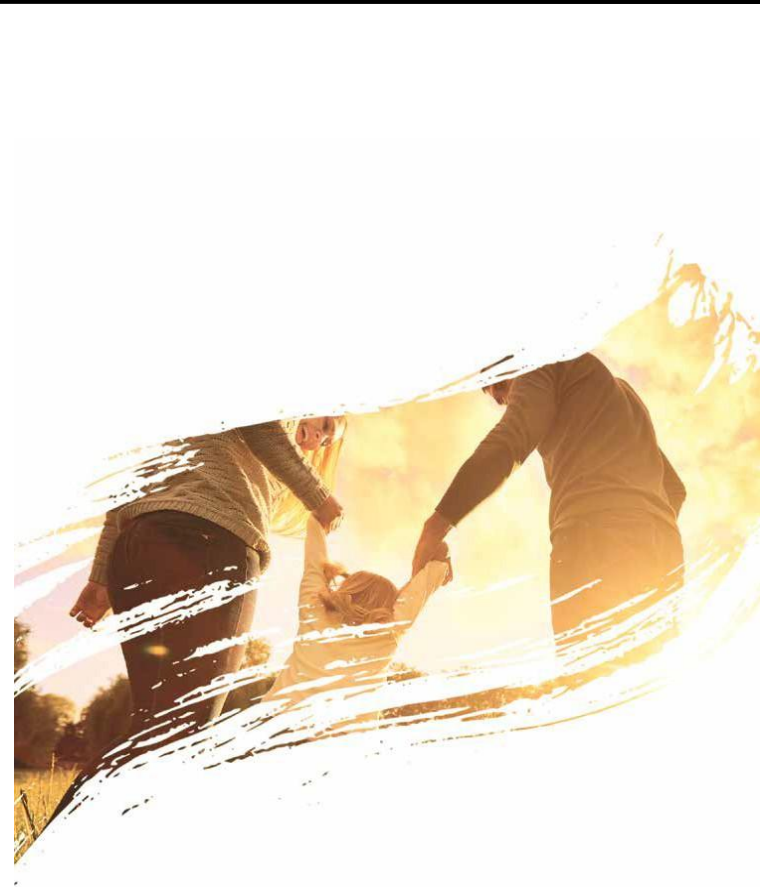
- ManhattanLife Intro
- Why Bundle
- Product Deep Dive
- Key Selling Differentiators
- Agent Support



Kemp J Cole
Regional Vice President
Standard Life and Casualty Insurance Company
a Manhattan Life company

Our Story

- One of America's oldest insurance companies (est. 1850)
- Tremendous financial strength & growing
- Our mission – help you achieve health, wealth & security for life
- Licenses to sell in every state and US territory
- Broad, diverse portfolio of insurance & investment products
- Products sold under multiple charters



Our Products and Services



Annuities



Individual Life & Health



Senior Solutions




Employer Solutions



Stop Loss



Commercial Mortgage/ Lending

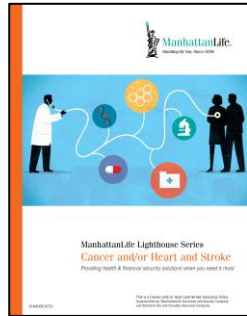


Today's Focus

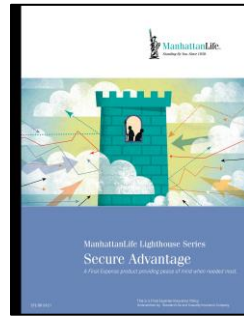
Product Highlights



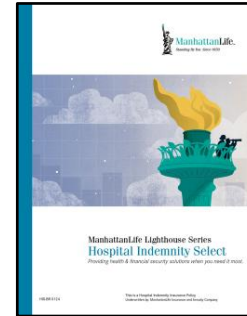
Affordable
Choice



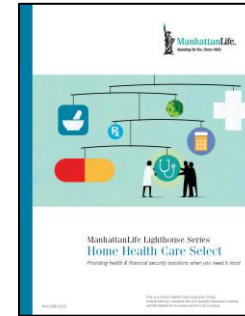
Cancer
Heart Attack
Stroke



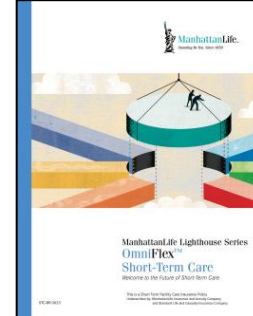
Final Expense



Hospital
Indemnity
SELECT



Home Health
Care SELECT



OmniFlex[™]
STC

Legacy/Under 65 Products

- Affordable Choice
- Cancer Care Plus
- Critical Illness
- DVH (legacy)
- Out-of-Pocket Protection
- PAID Accident

Lighthouse Series Products

- Cancer/Heart Attack/Stroke (CHAS)
- DVH Select
- Final Expense
- Hospital Indemnity Select
- Home Health Care Select
- OmniFlex[™] STC

2026 – Bundle to Grow

Why Agents Must Bundle

- Diversify income
 - Example: Sell HI Select to a T65
 - Commission: \$360 additional income per sale
- Increase income received per lead
- Drastically improved retention
 - 35% → 92% 5 year average retention rate
- Your clients need financial protection!

4 Core Bundle Opportunities

- MAPD client
- Med Supp client
- ACA client
- Group Health Plan client

Pitfalls to Avoid

- Agents focusing on “adding on” instead of finding solutions
- Agents focusing on short-term fixes instead of long-term
- Failing to be consistent; bundled during EVERY conversation
- Waiting too long to close; setting future appointments instead of same day sale with base plan (e.g. MAPD)

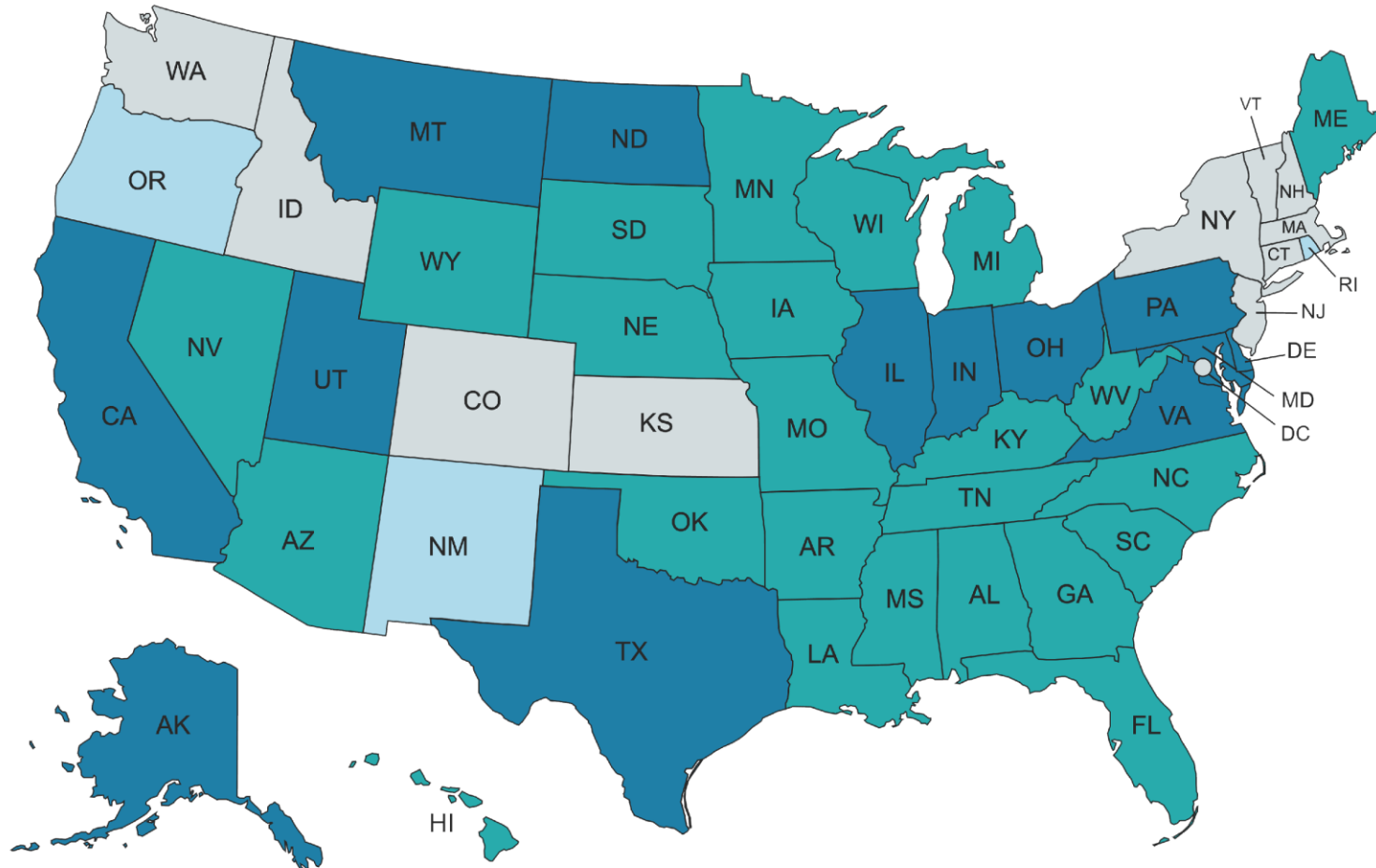
Affordable Choice (AFC)

- Issue ages 18 – 64 (unisex rates)
- Four plans to choose from:
 - Elite Plus / Elite / Classic Plus / Classic
- No deductibles. No copays.
- Typical “simplified” underwriting questions
- Flexibility – Telemedicine included
- Includes a Hospital Observation Benefit:
 - 50% benefit for the first 24 – 47 hours.
 - 50% increase (to 75% total) for hours 48+.
- Specified Disease Rider available
 - Includes 14 covered conditions
 - Calendar Year Maximum of \$250k or \$500k



Product Availability – AFC

Affordable Choice



Affordable Choice – Benefits



	ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Inpatient Hospital Confinement (per Inpatient Day)	\$6,000	\$4,000	\$3,000	\$2,000
Building Benefit Injury Reimbursement Inpatient Hospitalization Benefits increase 25% each year, years 2-5, for injury-related hospital stays (per day)	Year 2	\$7,500	\$5,000	\$3,750
	Year 3	\$9,000	\$6,000	\$4,500
	Year 4	\$10,500	\$7,000	\$5,250
	Year 5	\$12,000	\$8,000	\$6,000
Hospital Admission Benefits (for the first Inpatient Day per calendar year)	\$3,000	\$2,000	\$1,000	\$1,000
Hospital Observation Benefits First 24-47 hours in an Observation Unit 48 hours or more in an Observation Unit Maximum Benefit (\$1,000,000 per CY)	\$3,000 per day	\$2,000 per day	\$1,500 per day	\$1,000 per day
	\$4,500 per day	\$3,000 per day	\$2,250 per day	\$1,500 per day
Emergency Room (per day/calendar year maximum)	\$300/2 CY	\$300/2 CY	\$250/1 CY	\$250/1 CY
Urgent Care (per day/calendar year maximum)	\$300/4 CY	\$300/4 CY	\$250/2 CY	\$250/2 CY
Surgery Benefit Daily surgical benefits for both inpatient and outpatient surgery. The reimbursement schedule for 1 unit is similar to what is payable under the Medicare Physician Fee Schedule for surgeries. Maximum Benefit (\$50,000 per CY)	3 X the scheduled amount	2.5 X the scheduled amount	2 X the scheduled amount	1 X the scheduled amount
Ambulatory Surgical Benefit If outpatient surgery is performed in an Ambulatory Surgical Center or Outpatient Hospital facility, the benefits payable include the surgical and anesthesia benefits in addition to per day ambulatory/outpatient facility benefit.	\$3,000	\$2,500	\$2,000	\$1,000
Daily Assistant Surgeon Benefit	Pays 20% of the eligible surgical benefit			
Daily Anesthesiologist Benefit	Pays 25% of the eligible surgical benefit			
Doctor's Office Visit with Rollover (per day/per calendar year)	\$200/10 days	\$175/10 days	\$125/8 days	\$75/6 days
	Rollover provision allows five-visit carryover per policy year			
Prescription Benefit (per day)	\$75	\$50	\$50	\$25

Affordable Choice – Benefits




Outpatient Medical Benefits	Colonoscopy				
Preventative Services: (per service)	Pap PSA	\$600 \$300 \$300	\$600 \$300 \$300	\$500 \$250 \$250	\$500 \$250 \$250
Laboratory Services: (per day)	Surgical Pathology Other Laboratory Services	\$300 \$50	\$300 \$50	\$200 \$50	\$200 \$50
Therapy Services: (per day for physical, occupational, speech)		\$75	\$75	\$50	\$50
Radiology Services: MRI/PET scan/CT scan/ mammogram/other radiology tests (per day)		\$700/\$700/ \$700/\$300/\$250	\$600/\$600/ \$600/\$300/\$250	\$500/\$500/ \$500/\$250/\$200	\$300/\$300/ \$300/\$250/\$200
Calendar year limit for all Outpatient Benefits		\$8,000	\$6,000	\$4,000	\$4,000
Ground and Air Ambulance Limit of 2 daily benefits per calendar year for all ambulance transportation (per day*)		\$150 Ground Ambulance \$1,500 Air Ambulance			
Allergy Shots and Immunization** (child only) (per day allergy shots/immunizations)		\$10/\$25			
Cancer Benefit Pays for Radiation, Chemotherapy & Immunotherapy (per day/40 days per calendar year)		\$2,000	\$2,000	\$1,000	\$1,000
Inpatient Hospital Confinement/ Building Benefit Injury Reimbursement		\$1,000,000 calendar year limit			
Prescription Benefit		\$750 calendar year maximum			
Allergy Shots and Immunization		\$100 calendar year maximum			
Lifetime Maximum		\$5,000,000			

Affordable Choice – Savings

Low Cost Ancillary Services

First Health Network

- More than 810,000 physicians and healthcare professionals.
- Over 1.5 million service locations across all 50 states.
- More than 5,900 hospitals
- Over 125,000 ancillary facilities

 Phone: 1-800-226-5116

 Web: <https://providerlocator.firsthealth.com/home/index>


 Client Code: FHIND



First Health

RxEDO Prescription Benefit Partner[®] www.rxedo.com

- Discounts to 80%
- Accepted at over 67,000 pharmacies nationwide
- Discounts on over 10,000 medications
- Completely free to use

 Phone: 888-879-7336

 Drug Pricing Tool: www.findlowrx.com

 Web: <https://www.rxedo.com/> (to learn more about this service)




RxEDO


Green Imaging Easy, affordable medical imaging.

ManhattanLife has partnered with Green Imaging to provide diagnostic imaging services to you at a significantly discounted rate.

Services Include:

- MRI
- Nuclear Medicine
- X-Ray
- Ultrasound
- DXA
- CT
- Mammography
- PET/CT
- Other

 Phone: 1-800-908-0000

 Text: 713-524-9190

 Email: info@greenimaging.net

 Web: <https://greenimaging.net/>



Green Imaging

How you save with Affordable Choice

TelaHealth Consultants[™] Neighborhood Doctors[™] 24/7

- TeleMedicine with Clinic Access
- Pharmacy Savings
- Lab Testing
- Behavioral Health
- Healthcare Liaison's

 Email: memberservices@navigohealth.com

 Web: <https://manhattanlife.telahealthconsultants.com/>  Phone: 1-877-544-0171




TelaHealth Consultants

DirectLabs[®] Direct Laboratory Services, LLC

DirectLabs is a leader in direct access laboratory testing. They offer a wide variety of blood chemistry tests directly to you at discounted rates.

- Wellness Profile
- CMP-14
- Cardio Plus
- PSA
- Lipid Profile
- Vitamin D

 Phone: 1-800-908-0000

 Email: contact@directlabs.com

 Web: <https://www.directlabs.com/>  Client Code: R-MLAC (code for all phone orders)




DirectLabs

CareGuide

- Help with healthcare coordination
- Assistance with 2nd opinions
- Medical Bill Saver & RX Shopper
- CareGuide offers you expert assistance with a wide range of healthcare and insurance related issues.

 Email: services@cgasaves.com

 Phone: 888-221-1140

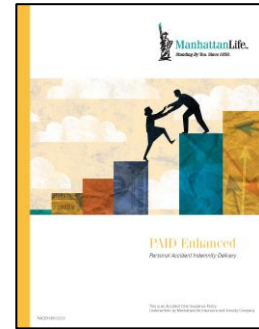
 Web: www.cgasaves.com



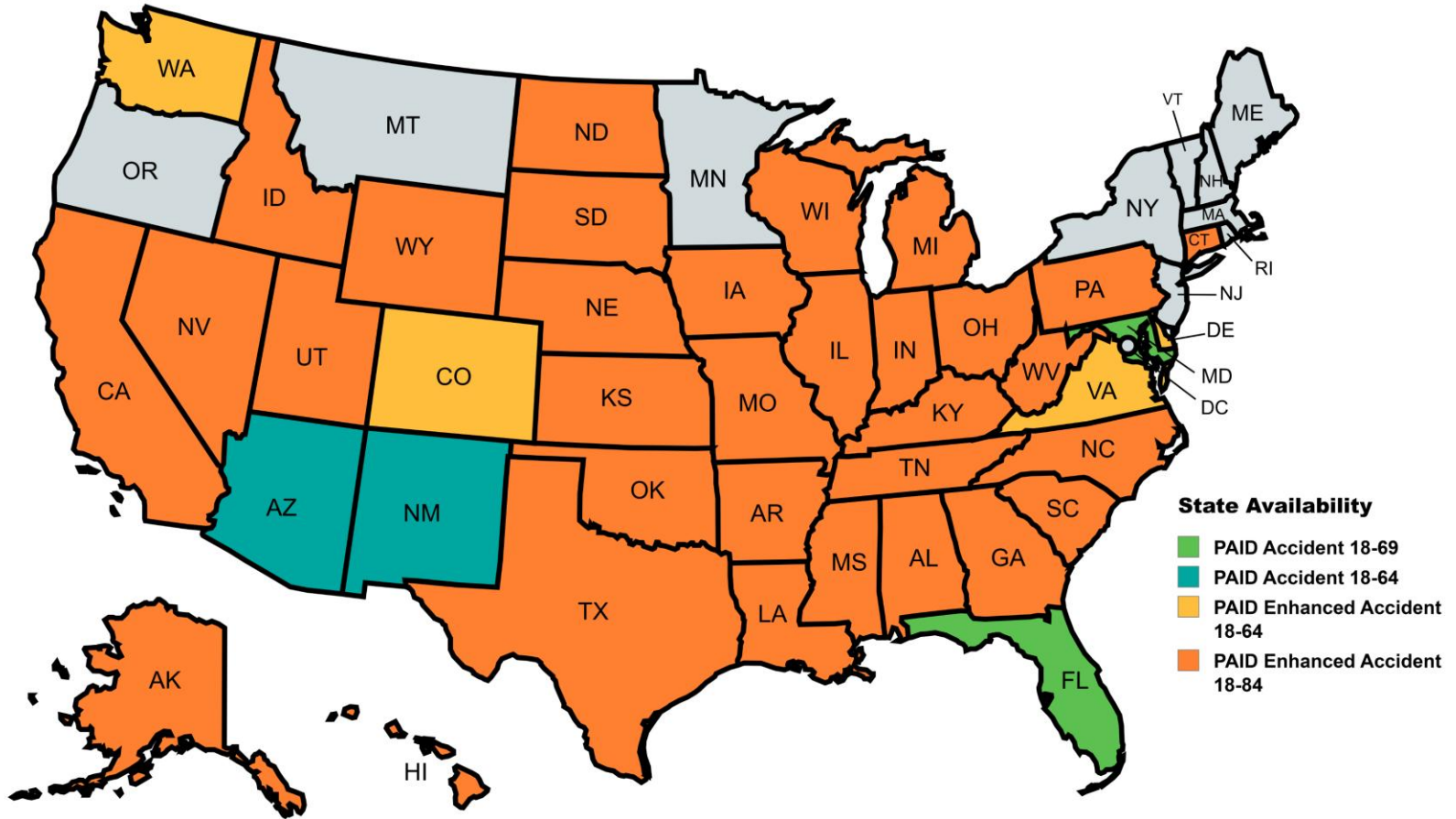
CareGuide

PAID Accident

- Issue ages 18 – 84
- Individual, couple, and family rates
- Simplified Issue Underwriting
 - Hazardous occupations & driving record only
- Guaranteed renewable for life
- 2 Benefit levels: 1 unit / 2 units
- 2 Benefit options: 24-hour / Off-the-job only
- Pays in addition to any other coverage that the policyholder has
- Annual Wellness Benefit Rider available



Product Availability – PAID



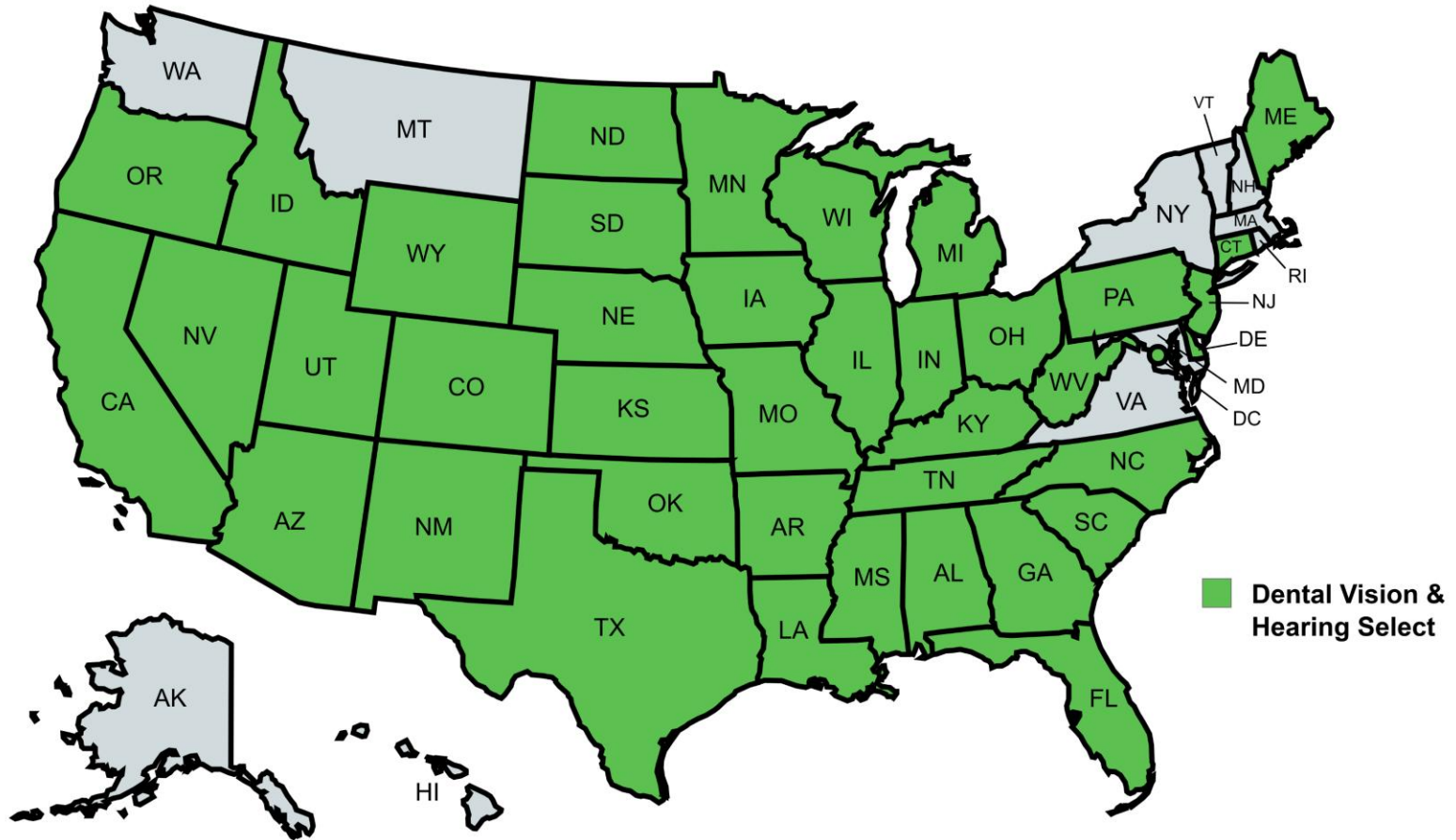
DVH Select – Benefits



		In-Network	Out-of-Network
Dental Coverage	Preventive Services <ul style="list-style-type: none"> Dental Exams; 2 per year Cleanings; 2 per year Bitewing X-Rays; 2 per year Fluoride treatment is for age 16 and under; 2 visits per year 	100% of contracted rate	80% of UCR
	Basic Services <ul style="list-style-type: none"> Limited Oral Evaluation Diagnostic Consultation Emergency Palliative Treatment Panoramic X-Ray Periapical X-Ray Periodontal Non-Surgical Service Basic Restorative Service Filling Basic Oral Surgery Periodontal Service Non-Surgical Extraction 	65% of contracted rate 1st yr. 80% thereafter	65% of UCR 1st yr. 80% thereafter
	Major Services <ul style="list-style-type: none"> Major Restorative Service Inlay/Onlay/Crown Endodontic Service Periodontal Service Prosthetic Service Implants ² 	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	All Other Medically Necessary Services <i>(services not listed above)</i>	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	Orthodontia ¹ <ul style="list-style-type: none"> Straightening of teeth (for all ages) Lifetime max \$1,500 ² 	Year 1 - N/A Year 2+ - 50%	N/A
Vision Rider	Vision Services <ul style="list-style-type: none"> Eye Exam Single Lenses Trifocal Lenses Eye-glass Frame ³ Anti-Reflective Lenses Polycarbonate Lenses Contact Lens Fitting Fee Refraction Bifocal Lenses Progressive Lenses Contact Lenses 	60% of UCR 1st yr. 70% of UCR 2nd yr. 80% of UCR thereafter 1 per year	\$200 maximum per year
		\$45; 1 per year	
		\$40; 1 per year	
		\$15; 1 per year	
Hearing Rider	Hearing Services <ul style="list-style-type: none"> Hearing Exam Hearing Aid and Necessary Repairs or Supplies ¹ 	\$750 maximum <i>(per ear, per year)</i>	

¹ 12 Month Waiting Period; ² Lifetime Maximum \$1,500; ³ 6 Month Waiting Period

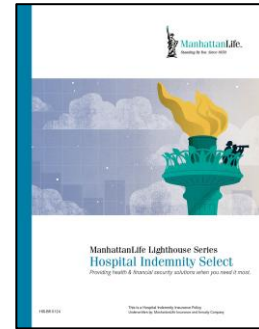
DVH Select – Availability



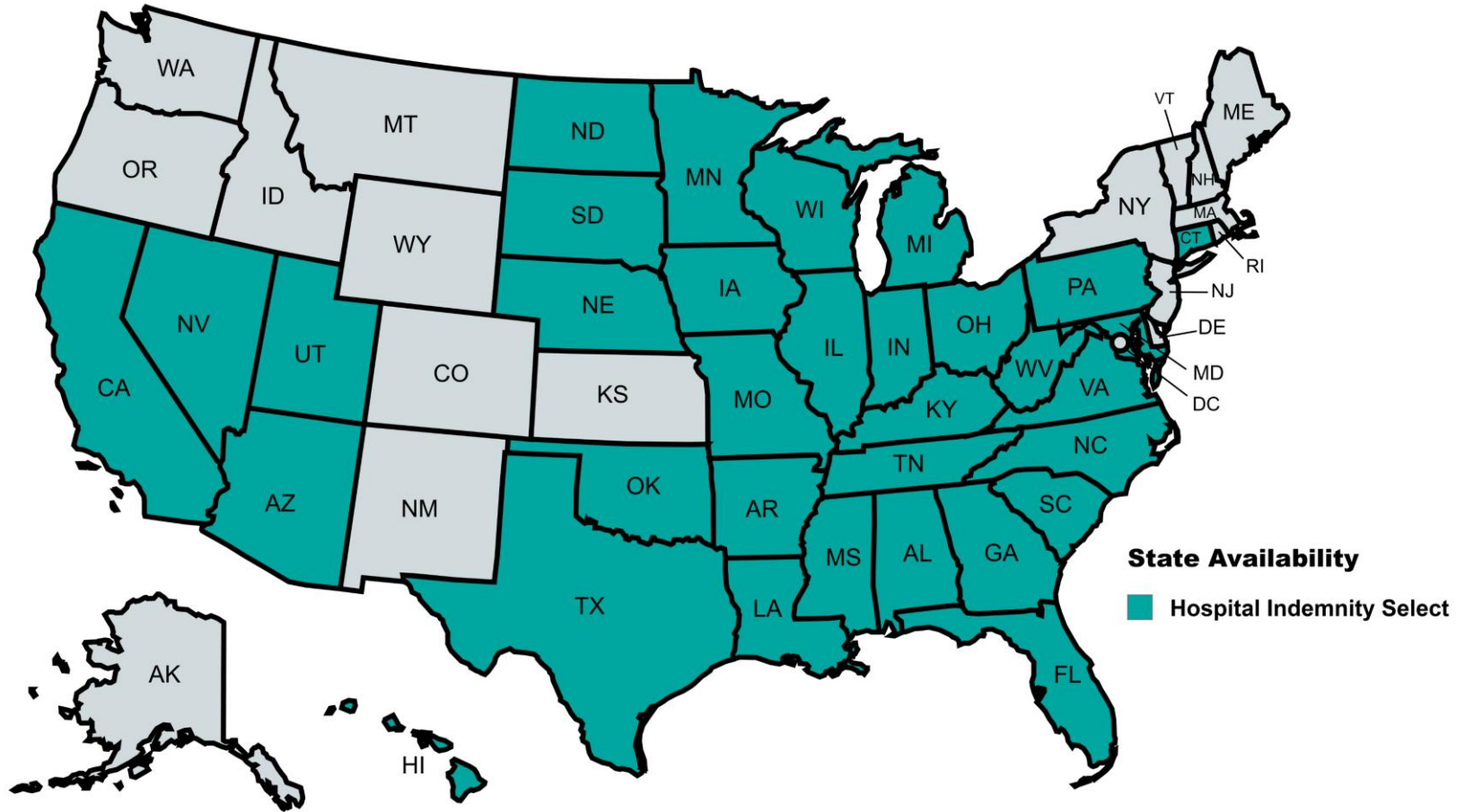
Legacy DVH available in MD, MT, and VA

Hospital Indemnity Select

- Available for sale ages 18 – 89
- Issue age rates – extremely competitive!
- Guaranteed renewable for life
- **Guaranteed Issue** – ages 64½ to 70
- All other ages – simplified issue underwriting
- Base plan options designed to align with:
 - Major Medical or ACA plans. (1 day: \$50 - \$10,000)
 - MAPD plans. (3/6/10 days: \$50 - \$750)
- Base plans include:
 - Ambulance, ER/Urgent Care, Observation coverage, and Mental Health admission benefits
- Riders include:
 - Skilled Nursing Facility, First Day Hospital Admission, and Outpatient Surgical Procedure
- Benefits available immediately – no deductible
- Benefits reset every 60 days

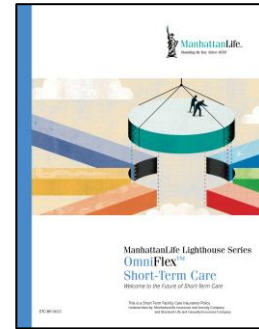


Product Availability – HI Select



OmniFlex™ Short-Term Care

- Provides nursing home/facility care benefits
- Available for sale ages 45 – 89
- Issue age rates; affordable premiums
- Spouse discount – 10%
- Guaranteed renewable for life
- Simplified Issue, 2-tiered underwriting
- Includes valuable Rx benefit (\$300 per year)
- Fast-50™ cash benefit option
 - Allows Day 1 access to cash benefits
- Available riders
 - Inflation rider – Doubles cash benefits over time!
 - Home Health Care
 - Hospital Indemnity



OmniFlex™ STC – Highlights



Policy Benefit Options

OmniFlex™ is there when you need it most. When you need assistance with two or more Activities of Daily Living (*Bathing, Continence, Dressing, Eating, Toileting, Transferring*) or suffer from a cognitive impairment, benefits are paid directly to you or a medical provider that you designate. OmniFlex™ benefits are paid in addition to any other health care coverage.

The benefits and premiums for this coverage will vary based on the plan options selected.

Daily Benefit

\$50 - \$400
(\$10 increments)

Elimination Period

0, 20, 60 or 90 days

Benefit Periods

90, 180, 270 or
360* days

Your **Lifetime Maximum Benefit** Period is equal to two times your chosen Benefit Period.

Other Benefits Included In Your Policy



Prescription Drug Benefit

Your policy includes a benefit of \$10 for each generic or \$25 for each brand name prescription drug, up to a policy year maximum of \$300. *You **do not** need to be receiving services from your **OmniFlex™** plan to receive Prescription Drug reimbursements under this Benefit.*

Fast50™

Fast-50™ Benefit

Exclusive to **OmniFlex™** STC plans, the **Fast-50™** Benefit waives the Elimination Period and pays a first-day cash benefit equal to 50% of your accumulated Daily Benefit. While it can be used for anything, **Fast-50™** is perfect for times when a spouse**, family or friends chip in and help with your care.



Bed Reservation

The Bed Reservation benefit will reserve your room for up to 10 days at the Facility where you reside in the event you are admitted to a hospital. The lifetime maximum is 20 days.



Restoration of Benefits

After a period of 180 days in which no care is required and no benefit paid out, your Facility Care or Home Health Care Benefit Period restores, until you've reached your Lifetime Maximum shown in your policy schedule.

See policy for details and definitions.

**In ID, 360 day benefit period does not apply.*

***In NV, and OR, spouse or domestic partner; In RI, spouse or civil union partner*

OmniFlex™ STC – Highlights

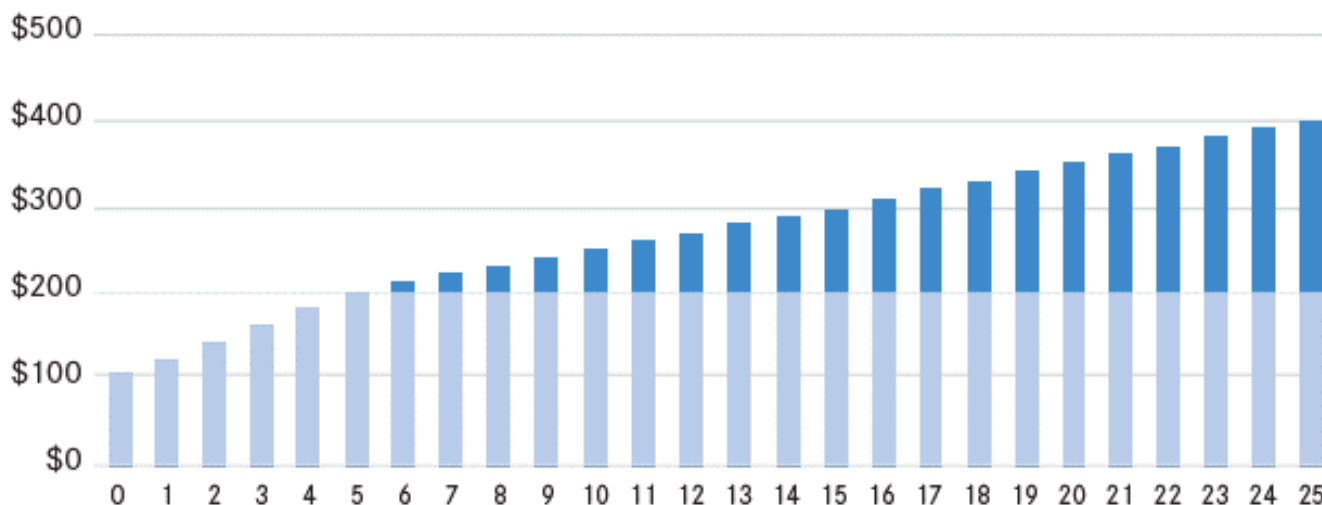


Optional Simple Inflation Benefit

No matter your financial situation, keeping an eye on the horizon in terms of costs is key. With the OmniFlex™ Simple Inflation Option, your benefits grow 5% beginning on the 6th policy anniversary date and increase by the same dollar amount each subsequent anniversary, until your Daily Benefit reaches double its value.

An OmniFlex™ Example: *Daily Base Benefit Elected \$200*

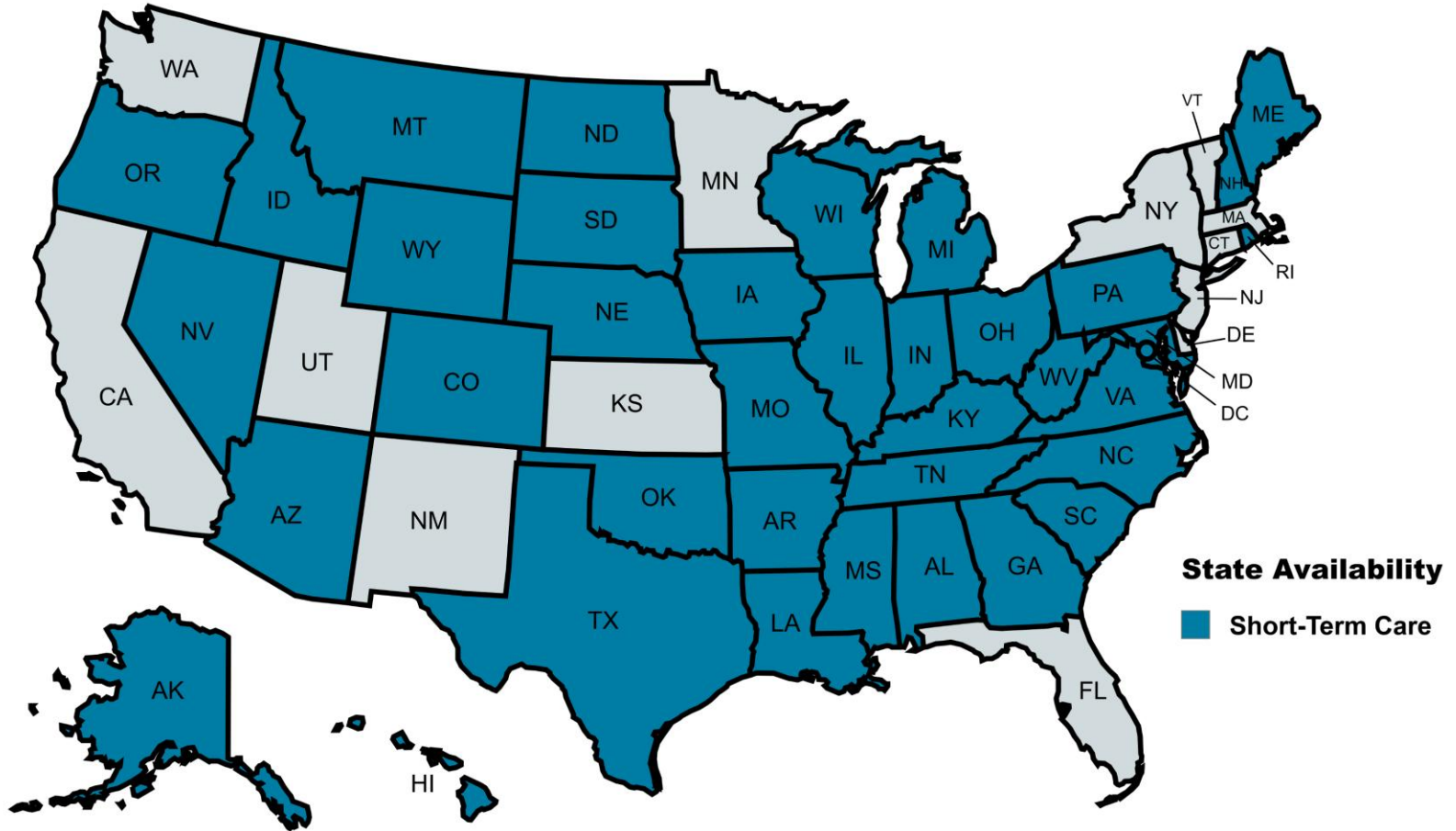
On the effective date benefit starts at 50% of daily benefit amount selected. The graph below illustrates how a \$200 Daily Base Benefit starts at \$100 and grows over time.



■ *By year 5, your daily benefit grows to \$200.*

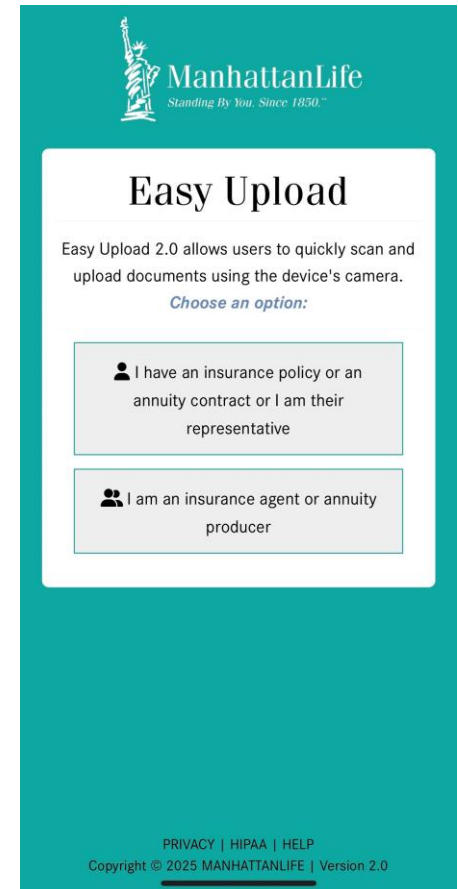
■ *With the Simple Inflation Benefit, your daily benefit grows to \$400 by year 25.*

Product Availability – STC



Key Selling Differentiators

- Superior, USA-based agent & customer service
- ARC – Agent Resource Center portal
- Industry leading eApp
- Signature process = **mother's maiden name**
- English & Spanish materials available
- ITIN accepted for individuals with no SSN
- Fast underwriting process
- Simple claim filing process (mail, fax, online, or **Easy Upload** process)
 - <https://easyupload.manhattanlife.com/>



The screenshot shows the ManhattanLife 'Easy Upload' interface. At the top, the ManhattanLife logo and tagline 'Standing By You. Since 1850.' are displayed. Below the logo, the title 'Easy Upload' is centered. A brief description states: 'Easy Upload 2.0 allows users to quickly scan and upload documents using the device's camera.' Below this, a prompt reads 'Choose an option:'. There are two selection boxes, each with a person icon and text: the first box says 'I have an insurance policy or an annuity contract or I am their representative' and the second box says 'I am an insurance agent or annuity producer'. At the bottom of the interface, there are links for 'PRIVACY | HIPAA | HELP' and a copyright notice: 'Copyright © 2025 MANHATTANLIFE | Version 2.0'.

Agent Support

- Phone: 1-800-369-3600
- Email: ACES@manhattanlife.com
- Business Hours of Operation
 - Monday to Thursday 8am – 5pm CT
 - Friday 8am – 2pm CT
- Agent Resource Center (ARC)
 - <https://producer.manhattanlife.com>
- ManhattanLife Website
 - <https://www.manhattanlife.com/>

Memories of a Lifetime!



ManhattanLife 2027
Chairman & President's Club Conventions

New Contest Period began February 1, 2026!
Trip Qualification Dates: February 1, 2026 – January 31, 2027

We are excited to announce the qualifications for the 2026 Chairman's and President's Club Conventions. Locations to be announced.

Chairman's Club

- 45 Top Overall Agents – \$275,000 Minimum production credit required
- 8 Overall Top Agencies – \$1,400,000 Minimum production credit required
- 5 Overall Top Marketing Directors – \$2,250,000 Minimum production credit required

President's Club

- 55 Top Overall Agents – \$1,650,000 Minimum production credit required
- 12 Overall Top Agencies – \$900,000 Minimum production credit required
- 6 Overall Top Marketing Directors – \$1,100,000 Minimum production credit required



Thank You!



“We thrive in the pursuit of opportunity — not just for ourselves but for our partners as well. Our growth in turn helps us to continue to offer superior products and services to producers and policyholders.”

- DAVID HARRIS, CEO