

INSURED'S AUTHORIZATION AND SIGNATURE

To the best of my knowledge and belief, all of the answers to the questions contained in this application are true and complete, and I understand and agree that: (a) the insurance shall not take effect unless and until the application has been accepted and approved by ManhattanLife Assurance Company of America (Company), the full first premium has been paid, and the policy has been delivered to the applicant; and, (b) oral statements between the agent and myself are not binding on the Company unless accepted by the Company in writing.

I, the undersigned applicant, certify that I have read, or had read to me, the completed application and that I realize that any false statements or misrepresentations therein material to the risk may result in loss of coverage under the policy to which this application is a part. I have received the Outline of Coverage for the policy (in states required by law).

CAUTION: If your answers on this application are incorrect and untrue, the Company may have the right to deny benefits or if the misrepresentation was material to our acceptance of the risk, rescind the policy.

NOTICE: ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO MANHATTANLIFE ASSURANCE COMPANY OF AMERICA. DO NOT MAKE THE CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

THE EFFECTIVE DATE OF THE POLICY WILL BE THE DATE RECORDED BY THE ADMINISTRATIVE OFFICE. IT IS NOT THE DATE THIS APPLICATION IS SIGNED.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

Signed at _____ this _____ Day of _____ 20 _____

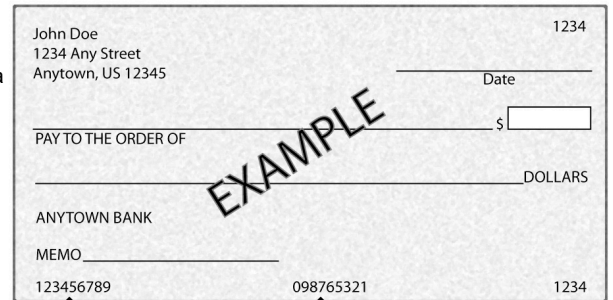
 City, State

X _____ X _____
 Signature of Primary Insured Payor/Owner
 (Parent if person to be insured is less than 15 years old) (if other than Proposed Insured)

PAYMENT OPTIONS AUTHORIZATION

Monthly Payroll Deduction (Listbill)

Assigned list bill number, if known: _____
 I hereby authorize _____ (Name of Employer)
 to deduct from my salary and pay to ManhattanLife Assurance Company of America
 beginning with the month of _____, 20____, ,
 a deduction of \$ _____ each month.
 Signature of Employee _____ Date _____



↑ Routing Number ↑ Account Number

Monthly Automatic Bank Draft (Electronic Funds Transfer)

Desired withdrawal date (Between the 1st and the 28th) _____
 Bank name: _____
 City: _____ State: _____
 Checking Savings
 If checking account, routing number (9 Digits): _____
 Account number: _____

AUTHORIZATION FOR ELECTRONIC FUNDS TRANSFER (EFT): I (we) hereby authorize ManhattanLife Assurance Company of America (Company) to initiate debit entries to the account and depository, hereinafter called Depository, to debit the same to such account. This authority is to remain in full force and effect until Company and Depository have received written notification from me (or either of us) of its termination in such time and in such manner as to afford company and depository a reasonable opportunity to act on it.

Bank Accountholder's Signature Exactly as it appears on Bank Records _____ Date _____

Bill Me Directly: Quarterly Semi-Annual Annual If your billing address is different than your home address, please enter it below:
 Billing Address: _____
 (Street) (City) (State) (Zip)
 Name of person paying, if different: _____