



Western United Life

A ManhattanLife Company

Future Select

5-Year Guarantee Period

A Single Premium, Tax-Deferred,
Multi-Year Guarantee Annuity (MYGA)

FEATURES

Guaranteed Minimum Interest Rate

1-3% for contract years 6+

Annuitant's Actual Issue Age

0-90

Minimum/Maximum Premium

\$10,000 - \$1,000,000

Guaranteed Return of Premium

Return of premium paid minus any partial surrenders taken

Tax Qualifier

Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional

Surrender Charges by Contract Year (%)

8, 7, 6, 5, 4, 0 (may exceed interest earned)

Penalty-Free Partial Surrender Amount

15% per calendar year

Partial Surrenders

Need to be set up as Electronic Funds Transfer (EFT)

Waiver of Surrender Charges

Surrender Charges waived upon death of the Annuitant

Not Available in Owner Resident States

CA, NY, PR

Form Number(s)

ICC14-SPDA, ICC16-WUFTS5

2014-SPDA, 2016-WUFTS5 (ND, SD)

2021-SPMYGA, 2021-WUFTS5 (FL)

This fact sheet is a brief summary of the **Future Select** provisions and is not part of any contract. Please contact one of our insurance producers for full product details and benefits.

The contract referred to in this fact sheet is an annuity offered by an insurance company and is not insured by FDIC. It is not the product of, nor is it guaranteed by, any bank.

Withdrawals made prior to age 59.5 are subject to ordinary income taxation and may be subject to tax penalties. You should consult your personal tax advisor about any specific points that may be of importance to you. Neither ManhattanLife nor any of its subsidiaries or representatives provide tax, legal, or accounting advice.

WUFTS5-FACTS_0920

Western United Life's

Future Select

MYGA offers the growth and liquidity to
meet your retirement savings needs.

Guaranteed Rate

(Effective Annual Yield)

Effective Date

(Subject to change)

Please Contact:

Issued by

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This fact sheet is for an annuity issued by Western United Life Assurance Company (WULA), domiciled in the state of Washington. WULA is a member of the ManhattanLife group of operating life and health insurance companies:

Manhattan Life Insurance Company
Western United Life Assurance Company
Family Life Insurance Company
ManhattanLife Insurance and Annuities Company
ManhattanLife Insurance Company of America
Standard Life and Casualty Insurance Company