

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



**5-Year
Guarantee Period**

Preferred Choice

Manhattan Life's

Preferred Choice

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

For more information, you may contact your Annuity Regional Sales Director:

Jason Goehring, Richmond, TX
Jennifer Gray, Spokane, WA
Jon Boyd, St Paul, MN
Marc Puzzo, Spokane, WA
Matt Loparco, Canton, CT

Or, the Annuity Marketing team in the Spokane, WA, Annuity Operations Office.

This fact sheet is a brief summary of the **Preferred Choice** 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.

MLPRF5-FACTS-MK_0421

FEATURES

Guaranteed Minimum Interest Rate

1-3% for contract years 6+

Annuitant's Actual Issue Age

0-84

Minimum/Maximum Premium

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

Tax Qualifier

Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional
(Qualified funds N/A in Puerto Rico)

Surrender Charges by Contract Year (%)

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

Penalty-Free Partial Surrender Amount

15% Per Calendar Year (available year one)

Partial Surrenders

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

Waiver of Surrender Charges

Surrender Charges are waived upon death of the Annuitant

Not Available in Owner Resident States

ND, SD

Form Number(s)

ICC14-SPDA, ICC16-MLPRF6;
2014-SPDA, 2016-MLPRF6 (CA, FL);
2015-SPDA, 2016-MLPRF6 (DE);
2015-SPDA_NY, 2016-MLPRF6_NY





This fact sheet is for an annuity issued by Manhattan Life Insurance Company (MLIC), domiciled in the state of New York. MLIC 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 Assurance Company of America
Standard Life and Casualty Insurance Company

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