



# Preferred Choice

3-Year Guarantee Period



**Manhattan Life**  
A ManhattanLife Company

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

## Features

**Guaranteed Minimum Interest Rate**  
1-3% for Contract Years 4+

**Annuitant's Actual Issue Age**  
0 - 99

**Minimum/Maximum Premium**  
\$10,000 - \$1,000,000

**Tax Qualifier**  
Non-Qualified; IRA, including Roth, SEP, Simple, & Traditional (Qualified funds N/A in Puerto Rico)

**Surrender Charges by Contract Year**  
6, 5, 4% (may exceed interest earned)

**Penalty-Free Amount (beginning 1st year)**  
Accrued Interest or RMD Only

**Withdrawals**  
Must be set up as Electronic Fund Transfer (EFT)

**Death Benefit**  
Annuity Value - No Surrender charges upon death of the Annuitant

**Not Available in Owner Resident State(s)**  
ND, NY, SD

**Form Number(s)**  
ICC14-SPDA, ICC16-MLPRF3  
2014-SPDA, 2016-MLPRF3 (CA, FL)

Manhattan Life's  
**Preferred Choice**

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

Guaranteed Rate  
(Effective Annual Yield)

# 4.15%

Rate Effective Date

**September 17, 2024**

(Subject to Change)

**Please Contact:**

Issued by  
**Manhattan Life Insurance Company**  
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This fact sheet is only 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 59½ 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.



This fact sheet is for an annuity issued by Manhattan Life Insurance Company, domiciled in the state of New York. Manhattan Life Insurance Company is a member of the ManhattanLife group of operating life and health insurance companies.