



# Preferred Choice

6-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 7+

**Annuitant's Actual Issue Age**  
0 - 84

**Minimum/Maximum Premium**  
\$25,000 - \$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**  
8, 7, 6, 5, 4, 3% (may exceed interest earned)

**Penalty-Free Amount (beginning 1st year)**  
15% per Calendar Year

**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-MLPRF6  
2014-SPDA, 2016-MLPRF6 (CA, FL)

## Manhattan Life's Preferred Choice

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

Guaranteed Rate  
(Effective Annual Yield)

# 4.35%

Rate Effective Date

## September 17, 2024

(Subject to Change)

Please Contact:

Issued by  
**Manhattan Life Insurance Company**  
Direct Mail: PO Box 2290, Spokane WA 99210-2217  
Overnight: 929 W Sprague Ave, Spokane WA 99201  
Toll Free: 800-247-2045  
Local: 509-835-2500  
Fax: 509-835-3190  
Email: [AnnuityServices@wula.com](mailto:AnnuityServices@wula.com)  
Website: [ManhattanLife.com](http://ManhattanLife.com)

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.