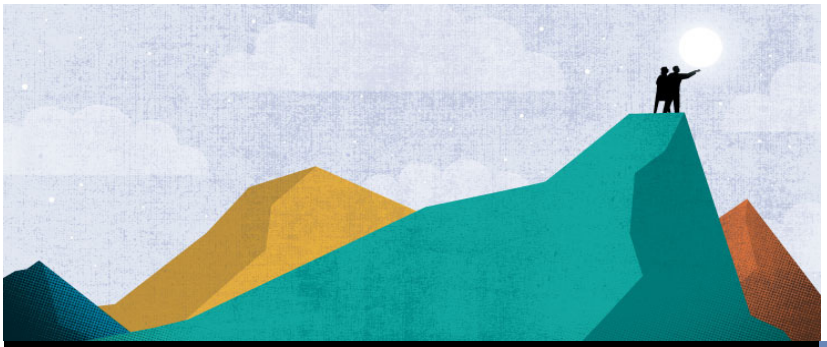

Western United Life
A ManhattanLife Company

Navigator Elite MVA

3-Year Guarantee Period

A Single Premium, Tax-Deferred, Multi-Year Guarantee Annuity (MYGA) with Market Value Adjustment (MVA)

Features

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

Annuitant's Actual Issue Age
0 - 97

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

Tax Qualifier
Non-Qualified; IRA, including Roth, SEP, Simple, & Traditional

Surrender Charges by Contract Year
8, 7, 6% (7, 6, 5% - CA)
(may exceed interest earned)

Penalty-Free Amount (beginning 1st year)
10% per Contract Year

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

Waiver of Surrender Charges
If the Annuitant is diagnosed with a terminal illness

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

Auto Renewal
The Contract will automatically renew at the end of each Guarantee Period. The new Guarantee Period will have the same term, surrender charge schedule, and MVA, along with a new declared interest rate.

Not Available in Owner Resident State(s)
NY, PR

Form Number(s)
ICC20-SPMYGA-MVA-ELITE, ICC22-WUNVE3
ICC20-SPMYGA-MVA-ELITE, 2022-WUNVE3 (SC)
2021-SPMYGA-MVA-ELITE, 2022-WUNVE3 (CA, FL, SD)

Western United Life's

Navigator Elite MVA

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

Guaranteed Rate
(Effective Annual Yield)

4.90%

Rate Effective Date

March 11, 2024

(Subject to Change)

Please Contact:

Issued by
Western United Life Assurance Company
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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
Website: ManhattanLife.com

This fact sheet is only a brief summary of the **Navigator Elite MVA** 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 Western United Life Assurance Company, domiciled in the state of Washington. Western United Life Assurance Company is a member of the ManhattanLife group of operating life and health insurance companies.