



**Western United Life**

A ManhattanLife Company

# Navigator Ultra 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 - 75

### Minimum/Maximum Premium

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

### Tax Qualifier

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

### Surrender Charges by Contract Year

9, 8, 7% (may exceed interest earned)

### Withdrawals

Must be set up as Electronic Fund Transfer (EFT)

### Death Benefit

Surrender Value

### Auto Renew

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)

CA, NY, PR

### Form Number(s)

ICC20-SPMYGA-MVA-ULTRA, ICC20-WUNVU3  
2020-SPMYGA-MVA-ULTRA, 2020-WUNVU3 (ND)  
2021-SPMYGA-MVA-ULTRA, 2021-WUNVU3 (FL, SD)

Western United Life's

## Navigator Ultra MVA

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

Guaranteed Rate  
(Effective Annual Yield)

# 4.95%

Rate Effective Date

## September 19, 2023

(Subject to Change)

Please Contact:

Issued by

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This fact sheet is only a brief summary of the **Navigator Ultra 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.