



THE MANHATTAN LIFE INSURANCE COMPANY (MLIC)

ANNUITY RATES

[PRINT BROCHURES](#)

[MLIC Rate Update](#)[MLIC Plan Availability](#)[Rate Change Requireme](#)

Today is Friday, October 02, 2015.

The last rate change was September 18, 2015.

Rates are subject to change without notice and product availability varies by state. (See Plan Availability)

FOR INSURANCE PRODUCER'S USE ONLY

SINGLE PREMIUM - FIXED DEFERRED ANNUITIES

<u>Product</u>	<u>Initial Interest Rate (Eff Annual Yld)</u>	<u>Annuitant's Actual Iss Age</u>	<u>Min/Max Premium (USD)</u>	<u>*Guaranteed Premium Return</u>	<u>Max Free Partial Srndr Amt</u>	<u>Early Surrender Charges</u>	<u>Form Numbers</u>
Preferred Choice 3	1.70% 3 Years	0-99	\$3,000 / \$1,000,000	No	Accum Interest or RMD	6, 5, 4%	ICC14-MLPRF3, 2014-MLPRF3 (CA, FI 2015-MLPRF3 (CT)
Preferred Choice 5	2.65% 5 Years	0-84	\$3,000 / \$1,000,000	No	15% Per Calendar Year	8, 7, 6, 5, 4%	ICC14-MLPRF5, 2014-MLPRF5 (CA, FI 2015-MLPRF5 (CT)
Preferred Choice 6	2.75% 6 Years	0-84	\$25,000 / \$1,000,000	No	15% Per Calendar Year	8, 7, 6, 5, 4, 3%	ICC14-MLPRF6, 2014-MLPRF6 (CA, FI 2015-MLPRF6 (CT)

<u>Product</u>	<u>Initial Interest Rate (Eff Annual Yld)</u>	<u>Annuitant's Actual Iss Age</u>	<u>Min/Max Premium (USD)</u>	<u>*Guaranteed Premium Return</u>	<u>Max Free Partial Sndr Amt</u>	<u>Early Surrender Charges</u>	<u>Form Numbers</u>
Preferred Choice 7	2.85% 7 Years	0-84	\$3,000 / \$1,000,000	No	15% Per Calendar Year	8, 7, 6, 5, 4, 3, 2%	ICC14-MLPRF7, 2014-MLPRF7 (CA, FI 2015-MLPRF7 (CT)
Principal Preferred 5	2.40% 5 Years	0-84	\$3,000 / \$1,000,000	Yes	15% Per Calendar Year	8, 7, 6, 5, 4%	ICC15-MLPRN5, 2015-MLPRN5 (CA, CT,
Principal Preferred 7	2.60% 7 Years	0-84	\$3,000 / \$1,000,000	Yes	15% Per Calendar Year	8, 7, 6, 5, 4, 3, 2%	ICC15-MLPRN7, 2015-MLPRN7 (CA, CT,

*Guaranteed Premium Return is the premium paid, minus any partial surrenders taken.

Fund Type (Qualifier) - Non-Qualified, and Qualified, including Traditional IRA, Roth IRA, SEP IRA, and Simple IRA.

(Puerto Rico Qualified Funds must have prior approval from the Annuity Operations Office.)

Systematic Withdrawals - must be set up as Electronic Funds Transfer (EFT).

Copyright 2013 Manhattan Insurance Group | Privacy | HIPAA



Coverage may be underwritten by The Manhattan Life Insurance Company, Family Life Insurance Company, Central United Life Insurance Company, or Western United Life Assurance Company. The information contained on this Web Site does not constitute investment advice, and is not an offer to sell or a solicitation to buy any security or any insurance product. All insurance and/or securities transactions require agreements between the companies of Manhattan Insurance Group and its customers, and the terms of those agreements are binding on the parties. No other representation, whether made in person electronically, in written, graphical, or verbal communication, may alter the terms of those agreements except that your use of this Web Site constitutes your agreement to the additional Terms of Use applicable to such use. Some products may not be available in all jurisdictions. In addition, any prospectus information available on this Site is posted for informational purposes only.

Western United Life, P.O. Box 2290, Spokane, WA 99210-2217 • 1-800-247-2045