

The Manhattan Life Insurance Company

Multi-Year Guarantee Annuities

ANNUITY RATES EFFECTIVE FROM SEPTEMBER 27, 2018

Annuity Producer Use Only - Not for Use With Consumers

| Annuity Plan Name | Guaranteed Rate | | Guarantee Period | Minimum/Maximum Premium (USD) | Annuitant's Actual Issue Age | Guaranteed Return of Premium (ROP)** | Early Surrender Charges | Penalty-Free Partial Surrenders |
|-----------------------|-----------------|---------------------|------------------|-------------------------------|------------------------------|--------------------------------------|-------------------------|---------------------------------|
| | All Others | California New York | | | | | | |
| Preferred Choice 3 | 2.45% | 2.35% | 3 Years | \$10K/1MM | 0 - 99 | No | 6, 5, 4, 0% | Accrued Interest or RMD Only |
| Preferred Choice 5 | 3.20% | 3.10% | 5 Years | \$10K/1MM | 0 - 84 | No | 8, 7, 6, 5, 4, 0% | |
| Preferred Choice 6 | 3.25% | 3.15% | 6 Years | \$25K/1MM | 0 - 84 | No | 8, 7, 6, 5, 4, 3, 0% | 15% Per Calendar Year |
| Preferred Choice 7 | 3.30% | 3.20% | 7 Years | \$10K/1MM | 0 - 84 | No | 8, 7, 6, 5, 4, 3, 2, 0% | |
| Premium Preferred 5** | 2.95% | 2.85% | 5 Years | \$10K/1MM | 0 - 84 | Yes | 8, 7, 6, 5, 4, 0% | 15% Per Calendar Year |
| Premium Preferred 7** | 3.05% | 2.95% | 7 Years | \$10K/1MM | 0 - 84 | Yes | 8, 7, 6, 5, 4, 3, 2, 0% | 15% Per Calendar Year |

**ROP is return of the initial single premium paid, minus any partial surrenders taken.

Marketing States: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

Tax Qualifier: Non-Qualified, and IRA including Roth, SEP, Simple and Traditional. (Qualified funds not accepted for Puerto Rico)

Withdrawals: Withdrawals (Partial Surrenders) need to be set up as Electronic Fund Transfers (EFT).