

Manhattan Life – Principal Preferred Annuities

With a Return of Premium Provision

06/03/15

2.55% - 5 year duration

2.80% - 7 year duration

Client Friendly Features

- Minimum Amount \$3,000 (\$25,000 on Preferred Choice 6), Maximum \$1,000,000
- Issue Ages 0-84
- Guaranteed Return of Premium
- 15% Free Calendar Year Withdrawal Starting Year 1
- Rates Guaranteed For Full Duration
- No Market Value Adjustment
- No Automatic Renewal
- Full Value at Death
- Non-Qualified; IRA including Roth, SEP, Simple & Traditional
- Manhattan Life, U.S. Owned & Operated, Since 1850

Competitive Compensation

Personal Choice 5

2.50% ages 0-84

Personal Choice 7

3.00% ages 0-84

Commissions paid, on these plans that is surrendered in part or for full cash during the first 24 months, will be charged back 100% during months 1-12 and 50% during months 13-24.

Independent Partners Group, LLC

Call for details 800-750-5008 or visit www.ipgannuity.com