

# The Manhattan Life Insurance Company

Since 1850, one of the early pioneers in the life insurance business.

## Preferred Choice 5

### MANHATTAN LIFE

Annuity Operations Office

Direct Mail:  
PO Box 2290  
Spokane WA 99210-2217

Overnight/FedEx:  
929 W Sprague Ave  
Spokane WA 99201

Toll Free: 800.247.2045  
Phone: 509.835.2500  
Fax: 509.835.3191

E-mail: [AnnuityServices@wula.com](mailto:AnnuityServices@wula.com)  
Website: [www.manhattanlife.com](http://www.manhattanlife.com)

The Manhattan Life Insurance Company's **Preferred Choice 5** annuity is a single premium deferred annuity with a 5 year surrender charge period. It gives you the ability to lock in a guaranteed interest rate for the length of the surrender charge period.

#### Form Number

ICC16-MLPRF5; 2016-MLPRF5 (CA, CT, DE, FL); 2016-MLPRF5\_NY

#### Initial Interest Rate Guarantee Period

5 Years

#### Guaranteed Minimum Interest Rate

1-3% for contract years 6+

#### Annuitant's Actual Issue Age

0-84

#### Minimum/Maximum Premium

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

#### Tax Qualifier

Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional (Qualified plans are not available for Puerto Rico)

#### Surrender Charge Period

5 Years

#### Surrender Charges by Contract Year (%)

8, 7, 6, 5, 4, 0 (May exceed interest earned.)

#### Maximum Free Partial Surrender Amount

15% per calendar year

#### Partial Surrenders

Need to be set up as Electronic Fund Transfer (EFT)

#### Death Benefit

Early Surrender Charges are waived upon death of the Annuitant

#### Owner Resident States Available

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

*This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.*

*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.*

*Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.*

*Neither The Manhattan Life Insurance Company, nor any of its insurance producers, provide legal or tax advice. This fact sheet gives only a summary of our understanding of some of the current laws and regulations, and is not exhaustive. Your personal tax advisor should be consulted on any specific points that may be of importance to you.*

