

The Manhattan Life Insurance Company

Multi-Year Guarantee Annuities

ANNUITY RATES EFFECTIVE FROM MARCH 20, 2017

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	Early Surrender Charges	Penalty-Free Partial Surrenders	Return of Premium (ROP)**
	All Others	California* New York						
Preferred Choice 3	1.65%	1.55%	3 Years	\$10K/1MM	0 - 99	6, 5, 4, 0%	Accum Interest or RMD Only	No
Preferred Choice 5	2.65%	2.55%	5 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 0%		No
Preferred Choice 6	2.70%	2.60%	6 Years	\$25K/1MM	0 - 84	8, 7, 6, 5, 4, 3, 0%	15% Per Calendar Year	No
Preferred Choice 7	2.75%	2.65%	7 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 3, 2, 0%		No
Premium Preferred 5**	2.40%	2.30%	5 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 0%	15% Per Calendar Year	Yes
Premium Preferred 7**	2.50%	2.40%	7 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 3, 2, 0%		Yes

* California new business is currently only available for qualified funds.

**ROP is the 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.
(Puerto Rico Qualified funds must have prior approval from the Annuity Operations Office.)

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