

# 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).