



# Manhattan Life Insurance Company

## Multi-Year Guarantee Annuities (MYGA)

Annuity Rates Effective: February 07, 2025

| Guaranteed Rates                           | Guarantee Period | Minimum Premium | Issue Age | Surrender Charges (%) | Penalty-Free Available | ROP | MVA | Auto Renew | Death Benefit |
|--|------------------|-----------------|-----------|-----------------------|------------------------|-----|-----|------------|---------------|
| <b>New York Rates</b>                      |                  |                 |           |                       |                        |     |     |            |               |
| <b>Preferred Choice - New York Only</b>    |                  |                 |           |                       |                        |     |     |            |               |
| 4.20%                                      | 3 Years          | \$10,000        | 0 - 99    | 6, 5, 4               | Interest or RMD Only   | No  | No  | No         | Annuity Value |
| 4.65%                                      | 5 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4         | 15% Per Calendar Yr    | No  | No  | No         | Annuity Value |
| 3.70%                                      | 6 Years          | \$25,000        | 0 - 84    | 8, 7, 6, 5, 4, 3      | 15% Per Calendar Yr    | No  | No  | No         | Annuity Value |
| 3.90%                                      | 7 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4, 3, 2   | 15% Per Calendar Yr    | No  | No  | No         | Annuity Value |
| <b>Premium Preferred - New York Only</b>   |                  |                 |           |                       |                        |     |     |            |               |
| 3.70%                                      | 5 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4         | 15% Per Calendar Yr    | Yes | No  | No         | Annuity Value |
| 3.65%                                      | 7 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4, 3, 2   | 15% Per Calendar Yr    | Yes | No  | No         | Annuity Value |
| <b>Rates in All Other States</b>           |                  |                 |           |                       |                        |     |     |            |               |
| <b>Preferred Choice - (N/A in ND, SD)</b>  |                  |                 |           |                       |                        |     |     |            |               |
| 4.30%                                      | 3 Years          | \$10,000        | 0 - 99    | 6, 5, 4               | Interest or RMD Only   | No  | No  | No         | Annuity Value |
| 4.40%                                      | 5 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4         | 15% Per Calendar Yr    | No  | No  | No         | Annuity Value |
| 4.45%                                      | 6 Years          | \$25,000        | 0 - 84    | 8, 7, 6, 5, 4, 3      | 15% Per Calendar Yr    | No  | No  | No         | Annuity Value |
| 4.50%                                      | 7 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4, 3, 2   | 15% Per Calendar Yr    | No  | No  | No         | Annuity Value |
| <b>Premium Preferred - (N/A in ND, SD)</b> |                  |                 |           |                       |                        |     |     |            |               |
| 4.10%                                      | 5 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4         | 15% Per Calendar Yr    | Yes | No  | No         | Annuity Value |
| 4.35%                                      | 7 Years          | \$10,000        | 0 - 84    | 8, 7, 6, 5, 4, 3, 2   | 15% Per Calendar Yr    | Yes | No  | No         | Annuity Value |

For Agent, Broker or Producer use only. Not for use with the public or consumers. Manhattan Life Insurance Company reserves the right to change rates or terminate any program without notice. Other limitations and exclusions may apply. Tax Qualifiers: Non-Qualified, and IRA including Roth, SEP, Simple, and Traditional. \$1,000,000 is the maximum single premium amount that can be applied to a contract without prior approval from the Company.

| MYGA Plans & Features                    | Preferred Choice<br>3, 5, 6, & 7 Years   | Premium Preferred<br>5, & 7 Years  |
|--|--|--|
| N/A in Owner Resident States             | ND, SD   | ND, SD   |
| Free Look Period                         | <input checked="" type="checkbox"/> 30 Days  | <input checked="" type="checkbox"/> 30 Days  |
| Penalty-Free Amount                      | <input checked="" type="checkbox"/> 3 Year -<br>Accrued Interest or RMD;<br>5, 6, & 7 Year -<br>15% of the Annuity Value | <input checked="" type="checkbox"/> 15% of the<br>Annuity Value  |
| Penalty-Free Period (Beginning 1st Year) | <input checked="" type="checkbox"/> Interest - Anytime;<br>RMD - Current Year;<br>15% - per Calendar Year                | <input checked="" type="checkbox"/> Per<br>Calendar Year   |
| Death Benefit                            | <input checked="" type="checkbox"/> Annuity Value<br>No Surrender Charges on<br>death of the Annuitant                   | <input checked="" type="checkbox"/> Annuity Value<br>No Surrender Charges on<br>death of the Annuitant |
| Guaranteed Return of Premium (ROP)       | No   | <input checked="" type="checkbox"/> Return of single premium<br>minus withdrawals                      |
| Market Value Adjustment (MVA)            | No   | No   |

\*EFT is required on MVA products and highly recommended on all others. It is the most secure method for your client's payouts. EFT allows their distribution to be credited to their checking account within two (2) business days of processing without the usual delays in mailing or the possibility of loss or theft. Please have them complete and return an "Annuity Income Payment Request" or "Authorization for Direct Deposit" form with a voided check attached.